
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 20

Week Ending May 16, 2009

Enforcement

Dresdner Bank AG, Frankfurt, Germany, and its New York, New York branch --
cease and desist order dated November 7, 2008, terminated May 11, 2009.

- Announced, May 13, 2009

First Mutual Bancorp of Illinois, Inc., Harvey, Illinois -- written agreement with the
Federal Reserve Bank of Chicago.

- Announced, May 14, 2009

Security Bank Corporation, Macon, Georgia, and Security Interim Holding
Corporation -- written agreement with the Federal Reserve Bank of Atlanta and the
Banking Commissioner of the State of Georgia.

- Announced, May 12, 2009

H.2 Actions under delegated authority

May 10, 2009 to May 16, 2009

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a mobile branch in Pulaski County.

- Approved, May 12, 2009

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 1 Glen Lake Parkway, Atlanta, Georgia; the Suwanee Gateway Shopping Center at the corner of Lawrenceville Highway and I-85, Suwanee; 3400 Camp Creek Parkway, East Point; 17615 Chenal Parkway, Little Rock, Arkansas; the corner of Lyons and Coconut Creek Parkway, Pompano Beach, Florida; 1020 Highland Colony Parkway, Ridgeland, Mississippi; the corner of Highway 321 and Town Creek Parkway, Lenoir City, Tennessee; Kelly Plantation Development on Commons Drive West (a relocation of the Emerald Coast Parkway branch), Destin, Florida; and the corner of Route 57 and Meridian, Glen Carbon, Illinois.

- Approved, May 12, 2009

Bank Holding Companies

Philadelphia

Affinity Bancorp, Inc., Wyomissing, Pennsylvania -- to become a bank holding company and to acquire Affinity Bank of Pennsylvania, Wyomissing.

- Approved, May 11, 2009

Bank Holding Companies

San Francisco

Carpenter Fund Manager GP LLC, et al., Irvine, California -- to acquire PB Holdings, Inc., Wilmington, Delaware, and thereby acquire an interest in Plaza Bank, Irvine; and for PB Holdings, Inc. to become a bank holding company and to acquire an interest in Plaza Bank.

- Approved, May 15, 2009

Boston

Connecticut Mutual Holding Company, Winsted, Connecticut -- to acquire by merger Collinsville Savings Mutual Holding Company, Collinsville; Collinsville Stock Holding Company; and Collinsville Savings Society.

- Approved, May 11, 2009

New York

National Australia Bank Limited, Melbourne, Australia, and its subsidiary, Great Western Bancorporation, Inc., Omaha, Nebraska -- waiver of application for Great Western Bancorporation to acquire International Bank Trinidad, Trinidad, Colorado, in connection with its merger with Great Western's subsidiary bank, Great Western Bank, Watertown, South Dakota.

- Granted, May 11, 2009

Chicago

Tygris Commercial Finance Group, Inc., Parsippany, New Jersey -- to become a bank holding company and to acquire Texico Bancshares Corporation, Texico, Illinois, and thereby acquire Texico State Bank, and to engage in permissible nonbanking activities through Tygris Vendor Finance, Inc., Parsippany, New Jersey; USXL Funding I, LLC; USXL Funding II, LLC; Pro-Lease, Inc.; Tygris Corporate Finance, Inc., Wilton, Connecticut; TAF Funding I, LLC, Chicago, Illinois; and Tygris Asset Finance, Inc.

- Withdrawn, May 11, 2009

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, May 14, 2009

Banks, Foreign

Director, BS&R

Woori Bank, Seoul, South Korea -- waiver of remainder of notification period to convert its agency in Los Angeles, California, to a branch.

- Granted, May 15, 2009

Change in Bank Control

Chicago

Montfort Bancorporation, Inc., Platteville, Wisconsin -- change in bank control of Montfort and its subsidiaries, Clare Bancorporation, Inc., Platteville, and Clare Bank, National Association.

- Permitted, May 15, 2009

St. Louis

OakStar Bancshares, Inc., Springfield, Missouri -- change in bank control of OakStar and its subsidiary bank, OakStar Bank, N.A., Springfield.

- Permitted, May 11, 2009

International Operations

Director, BS&R

Bank of America Corporation, Charlotte, North Carolina -- waiver of remainder of notification period to invest in a foreign subsidiary.

- Granted, May 13, 2009

Membership

Kansas City

First National Bank, Utica, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, First Bank.

- Approved, May 15, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BSB BANCORP MHC	* 3A1	Application by BSB Bancorp, MHC and BSB Bancorp, Inc., both of Belmont, Massachusetts - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Belmont Savings Bank, Belmont, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	06/01/2009
DIME MUTUAL HOLDING COMPANY	* 3A1	Application filed by Dime Mutual Holding Company, Norwich, Connecticut to become a mutual bank holding company through the acquisition of 100% of the voting shares of Dime Bank, Norwich, Connecticut, pursuant to section 3(a)(1) of the BHC Act.	Newspaper:	05/26/2009
			Federal Register:	05/26/2009

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BARCLAYS BANK PLC	FBSEA	Barclays Bank PLC, London, England, to establish an additional branch in New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
CANADIAN IMPERIAL BANK OF COMMERCE	FBSEA	Canadian Imperial Bank of Commerce, Toronto, Canada to establish an agency in New York, New York, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware ("COIC"), pursuant to Section 211.9(f) of Regulation K, to make an investment in Citibank Central America (Nassau) Ltd., Nassau, Bahamas.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Banco de Chile.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office located at 410 Meadow Creek Drive, Westminster, Carroll County, Maryland.	Newspaper: Federal Register:	05/24/2009 Not applicable
MORGAN STANLEY	* 4c8	Morgan Stanley, New York, New York, to acquire up to 9.9 percent of the outstanding common stock of United Western Bancorp, Inc., and its subsidiary, United Western Bank, both of Denver, Colorado, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	06/04/2009 05/26/2009

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District: 2

Federal Reserve Bank of New York

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NONE					

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
Patriot Financial Partners	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	04/03/2009

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH proposing to establish a temporary branch at Highland Meadows Golf Club, 7455 Erie Street, Sylvania, OH which will operate between June 29, 2009, and July 5, 2009.	Newspaper:	05/21/2009
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST FINANCIAL SERVICES CORPORATION	* 3A5	1st Financial Services Corporation, Hendersonville, North Carolina, to acquire 100% of the voting securities of AB&T Financial Corporation, Gastonia, North Carolina, and thereby indirectly acquire Alliance Bank & Trust Company, Gastonia, North Carolina.	Newspaper: Federal Register:	Not available 06/01/2009
COMMERCEFIRST BANCORP, INC.	CIC	Edward Bailey Howlin, Jr., Davidsonville, Maryland, to individually acquire up to 20.71% of the voting shares of CommerceFirst, Bancorp, Inc., Annapolis, Maryland. Additionally, Edward Bailey Howlin, Jr., Howlin Family Partnership II, LLLP, Dawn Howlin Vanvie, and Holly Howlin, as a group acting in concert, to acquire up to 21.5% of the voting shares of CommerceFirst, Bancorp, Inc., Annapolis, Maryland.	Newspaper: Federal Register:	Not available 06/02/2009
EAGLEBANK	* Branch	EagleBank, Bethesda, Maryland, to establish a branch at 12505 Park Potomac Avenue, Potomac, Maryland.	Newspaper: Federal Register:	06/12/2009 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 1417 N. Main Street, Gainesville, Florida.	Newspaper:	05/27/2009
			Federal Register:	Not applicable
THREE SHORES BANCORPORATION, INC.	* 3A1	Three Shores Bancorporation, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Seaside National Bank & Trust, both of Orlando, Florida.	Newspaper:	05/30/2009
			Federal Register:	06/12/2009

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COUNTRY BANCORPORATION	* 3A3	Country Bancorporation, Crawfordsville, Iowa, to acquire 100 percent of the voting shares of The Exchange State Bank, Springville, Iowa.	Newspaper: Federal Register:	Not available 06/01/2009
GLENWOOD STATE BANK	* 18C * Branch	Glenwood State Bank, Glenwood, Iowa, to merge with First State Bank, Tabor, Iowa. As a result of their merger, the office at 711 Main Street, Tabor, Iowa, will become a branch of Glenwood State Bank, Glenwood, Iowa.	Newspaper: Federal Register:	Not available Not applicable
GMAC BANK	Member	Ally Bank (f/k/a GMAC Bank), Midvale, Utah, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
HANTZ HOLDINGS, INC.	* 3A1	Hantz Holdings, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Davison State Bank, Davison, Michigan.	Newspaper: Federal Register:	Not available Not available
LOGAN COUNTY BANK	* 18C * Branch	Logan County Bank, Lincoln, Illinois, to purchase certain assets and assume certain liabilities of the 100 W. Elm, Buffalo, Illinois branch of Town & Country Bank of Springfield, Springfield, Illinois, and thereby to establish a branch at 100 W. Elm, Buffalo, Illinois.	Newspaper: Federal Register:	05/11/2009 Not applicable
TONICA BANCORP, INC.	CIC	Notice by the Pletsch family, as a group acting in concert to retain control of 64.70 percent of Tonica Bancorp, Inc., Tonica, Illinois, and thereby retain indirect control of Illini State Bank, Oglesby, Illinois. The group includes the following: Ronald L. Pletsch, McNabb, Illinois, individually and as trustee of the Robert L. Pletsch Trust and Robert L. Pletsch FBO Trust; Sharon L. Johnson, McNabb, Illinois, individually and as trustee of the Sharon L. Johnson FBO Trust; and, Roger A. Pletsch, Lostant, Illinois, and Marilyn A. Pletsch, McNabb, Illinois.	Newspaper: Federal Register:	05/28/2009 06/01/2009
TOWN & COUNTRY BANK OF SPRINGFIELD	* 18C * Branch	Town & Country Bank of Springfield, Springfield, Illinois, to merge with Town & Country Bank, Buffalo, Illinois, and thereby to establish 3 branches.	Newspaper: Federal Register:	05/11/2009 Not applicable
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin, to establish a branch facility to be located at 111 E. Kilbourn Avenue, Milwaukee, Wisconsin.	Newspaper: Federal Register:	05/08/2009 Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
TENNESSEE CENTRAL BANCSHARES, INC.	CIC	Notice by James M. Smith, Jackson, Tennessee, to gain control of Tennessee Central Bancshares, Inc., Parsons, Tennessee.	Newspaper:	05/27/2009
			Federal Register:	06/01/2009

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MILK RIVER BANQUO, INC.	CIC	Notice by Gary R. Howell, Malta, Montana, to acquire 25 percent or more of the shares of Milk River Banquo, Inc., Malta, Montana, which controls Malta Banquo, Inc., Malta, Montana, and thereby indirectly gain control of First Security Bank of Malta, Malta, Montana and Valley Bank of Glasgow, Glasgow, Montana.	Newspaper:	Not available
			Federal Register:	05/26/2009

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALPINE BANKS OF COLORADO	CIC	Notice submitted by William B. Vollbracht, Denver, Colorado, individually; and as managing member of The GDO Partnership and Vollbracht Properties, LLC, both of Denver, Colorado; and as controlling shareholder of Land Title Guarantee Company, and Land Title Insurance Corporation, both of Denver, Colorado; to retain control of Alpine Banks of Colorado, parent of Alpine Bank, both in Glenwood Springs, Colorado (Company), as a member of a family group acting in concert. Other members of the family group applying to retain control of Company are Leslie D. Vollbracht, Denver, Colorado; Dana L. Vollbracht, Castle Rock, Colorado; Alison Vollbracht Winfield, Seattle, Washington; Kirby Franklin Winfield III Trust, Seattle, Washington; Carole E. Earle, Denver, Colorado; Judith L. Freehling Trust, Denver, Colorado; and The GDO Partnership, Land Title Guarantee Company, Land Title Insurance Corporation, and Vollbracht Properties, LLC, all of Denver, Colorado.	Newspaper: Federal Register:	Not available 05/28/2009
FIRST NATIONAL BANK	Member	First National Bank (to be known as First Bank), Utica, Nebraska, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST OKMULGEE CORPORATION	* 3A3	First Okmulgee Corporation, Okmulgee, Oklahoma, to acquire up to an additional 0.43 percent for a total of up to 12.485 percent of the voting shares of Coffeyville Bancorp, Inc., parent of Community State Bank, both in Coffeyville, Kansas.	Newspaper: Federal Register:	Not available 06/08/2009
GUARANTY BANCORP	CIC	Relational Investors LLC, Relational Investors Mid-Cap Fund I, L.P., Relational Investors Mid-Cap II, L.P., Relational Group LLC, Relational Holdings LLC, Relational Investors Group LLC, Ralph V. Whitworth, and David H. Batchelder, all of San Diego, California, to purchase up to 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available Not available
WHEATLAND INVESTMENTS, INC.	CIC	Notice submitted by Michael D. Fahrbach, Haven, Kansas, to acquire control of Wheatland Investments, Inc., parent of BankHaven, both in Haven, Kansas.	Newspaper: Federal Register:	Not available 06/02/2009

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District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST GRAYSON BANCSHARES, INC. EMPLOYEE'S STOCK OWNERSHIP TRUST	* 3A5	First Grayson Bancshares, Inc., Employee Stock Ownership Plan and Trust and First Grayson Bancshares, Inc., both in McGregor, Texas, to acquire The Roxton Corporation Employee Stock Ownership Plan and Trust, McGregor, Texas, and indirectly acquire through merger The Roxton Corporation, McGregor, Texas, and The First Bank, Roxton, Texas, Roxton, Texas.	Newspaper: Federal Register:	Not available Not available
TALL CITY BANCSHARES, INC.	* 3A1	Tall City Bancshares, Inc., Midland, Texas, to become a bank holding company by acquiring 100 percent of Kent County State Bank, Jayton, Texas.	Newspaper: Federal Register:	06/06/2009 06/04/2009

District: 11

Federal Reserve Bank of Dallas

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CRA Examinations scheduled for	Quarter of
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 16, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASTLE CREEK CAPITAL III LLC	* 3A3	Castle Creek Capital Partners III LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to acquire up to 19.9 percent of Guaranty Bancorp, and thereby indirectly its subsidiary, Guaranty Bank and Trust Company, both of Denver, Colorado.	Newspaper:	06/11/2009
			Federal Register:	Not available
HERITAGE BANK OF COMMERCE	* 18C * Branch	Heritage Bank of Commerce, San Jose, California, to purchase the assets and assume the liabilities of two branches of Wachovia Bank, N.A., Charlotte, North Carolina.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act