
Federal Reserve Release



H.2

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

No. 32

Week Ending August 8, 2009

Testimony and Statements

Bank Supervision -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs on elements of an effective framework for improved prudential supervision and actions taken by the Federal Reserve to strengthen supervision of banks and bank holding companies.

- Published, August 4, 2009

Enforcement

FCB Financial, Inc., Tampa, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, August 4, 2009

Imperial Capital Bancorp, Inc., La Jolla, California -- written agreement with the Federal Reserve Bank of San Francisco and the State of California Department of Financial Institutions.

- Announced, August 4, 2009

Sterling Banks, Inc., Mount Laurel, New Jersey, and Sterling Bank -- written agreement with the Federal Reserve Bank of Philadelphia and the New Jersey Department of Banking and Insurance.

- Announced, August 6, 2009

Warren Bank, Warren, Michigan -- issuance of a prompt corrective action directive against the bank.

- Announced, August 3, 2009

H.2 Actions under delegated authority

August 2, 2009 to August 8, 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

Atlanta

Central State Bank, Calera, Alabama -- to establish a branch at 71 Limestone Parkway, Calera.

- Approved, August 6, 2009

Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 2200 South Gilbert Road, Chandler, Arizona, and 1831 North Pebble Creek Parkway, Goodyear.

- Approved, August 4, 2009

Bank Holding Companies

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire additional shares in its subsidiaries, The American National Bank; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Approved, August 7, 2009

New York

Haven Bancorp, MHC, Hoboken, New Jersey, and Haven Bancorp, Inc. -- to acquire Haven Savings Bank, Hoboken.

- Approved, August 7, 2009

Bank Holding Companies

Kansas City

Tri Valley Bancshares, Inc., Lincoln, Nebraska -- to become a bank holding company and to acquire Tri-Valley Bank, Talmage.

- Withdrawn, August 7, 2009

Bank Premises

Richmond

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

- Approved, August 6, 2009

Change in Bank Control

Atlanta

Heritage First Bancshares, Inc., Rome, Georgia -- change in bank control of Heritage First and its subsidiary banks, Heritage First Bank, Rome, and Heritage First Bank, Orange Beach, Alabama.

- Permitted, August 4, 2009

San Francisco

State Bank Corp., Lake Havasu City, Arizona -- to retain control of State Bank Corp. and its subsidiary bank, Mohave State Bank, Lake Havasu City.

- Permitted, August 6, 2009

International Operations

New York

Banco Popular de Puerto Rico, San Juan, Puerto Rico -- to establish BP Sirensa International, LLC as an agreement corporation.

- Withdrawn, August 6, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
DANVERS BANCORP, INC.	* 3A3	Application filed by Danvers Bancorp, Inc., Danvers, Massachusetts to acquire through merger Beverly National Corporation and Beverly National Bank, all located in Beverly, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act.	Newspaper:	08/30/2009
	* 3A5		Federal Register:	08/31/2009
WARBURG PINCUS PRIVATE EQUITY X, L.P.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by Warburg Pincus Private Equity X, L.P., and Warburg Pincus X Partners, L.P., and their controlling affiliates, with respect to an additional investment in Webster Financial Corporation.	Newspaper:	Not available
			Federal Register:	Not available

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 August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire twenty five additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	08/24/2009 08/28/2009
ALCAR LLC	* 3A1	Alcar, LLC, New York, New York, to become a bank holding company by acquiring at least 90 percent of the voting shares, or otherwise control, of Darien Rowayton Bank, Darien, Connecticut, pursuant to Section 3(a)(1) of BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	08/31/2009 09/09/2009
BANCO DO BRASIL S.A.	4c8	Banco do Brasil, S.A., Brasilia, Brazil, and Caixa de Previdencia dos Funcionarios do Banco do Brasil, Rio De Janiero, Brazil, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.24 of Regulation Y, to engage in securities brokerage activities in the United States through Banco Votorantim Securities, Inc., Sao Paulo, Brazil.	Newspaper: Federal Register:	Not applicable 08/24/2009
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York, to retain 9.2 percent of the common stock and acquire additional shares up to a total of 9.9 percent of the common stock of Community Bankers Trust Corporation, Glen Allen, Virginia, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	08/27/2009 08/28/2009

District: 2

Federal Reserve Bank of New York

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* 18C * Branch	Fifth Third Bank, Cincinnati, OH to merge with Fifth Third Bank, Grand Rapids, MI and incident thereto establish branches.	Newspaper: Federal Register:	08/15/2009 Not applicable
FIFTH THIRD BANK	* 18C * Branch	Fifth Third Bank, Cincinnati, OH to merge with Fifth Third Bank, National Association, Nashville, TN and incident thereto establish branches.	Newspaper: Federal Register:	08/15/2009 Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAINSTREET BANK	* Branch	MainStreet Bank, Herndon, Virginia, to establish a branch at 3101 N 10th St., Arlington, Virginia	Newspaper:	Not available
			Federal Register:	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 August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB FINANCIAL CORPORATION	CIC	Prior change in control notice filed by Don Arthur Barnette, Jonesboro, Georgia, to acquire an additional 3.20 percent of the outstanding shares of CCB Financial Corporation, and its subsidiary bank, Community Capital Bank, both of Jonesboro, Georgia. Total pro forma ownership will equal 13.36 percent.	Newspaper: Federal Register:	Not available 08/26/2009
MACON BANCTRUST, INC.	CIC	Prior change in control notice filed by Gregory Investments LLC, and Odric Gregory as Chief Manager, both of Gallatin, Tennessee, to acquire an additional 0.37 percent of the outstanding shares of Macon Banctrust, Inc., and its subsidiary bank, Macon Bank and Trust Company, both of Lafayette, Tennessee. Total pro forma ownership will equal 10.1 percent.	Newspaper: Federal Register:	08/26/2009 08/26/2009
RELIANT BANK	* Branch	Reliant Bank, Brentwood, Tennessee, to establish a branch located at 101 Creekstone Boulevard, Suite 100, Franklin, Tennessee.	Newspaper: Federal Register:	08/15/2009 Not applicable
USAMERIBANCORP, INC.	* 3A3	USAmeriBancorp, Inc., Key Largo, Florida, to acquire 83.3 percent of the outstanding shares of Aliant Financial Corporation, and its subsidiary, Aliant Bank, both of Alexander City, Alabama.	Newspaper: Federal Register:	Not available 09/08/2009

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District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGRICULTURAL BANKING CORPORATION	4c8	12-day Notice - Agricultural Banking Corporation, Paxton, Illinois, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not applicable
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$5,000,000 in additional stock and increase its ownership to up to 50.01 percent of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its ownership of Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 08/14/2009
Eagle Financial Corp.	* 3A1	Eagle Financial Corp., Casey, Illinois, to become a bank holding company by acquiring 100 percent of Casey State Bank, Casey, Illinois and First State Bank, Biggsville, Illinois.	Newspaper: Federal Register:	Not available 09/03/2009
GMAC INC.	Investment	Reg K - GMAC Inc., Detroit, Michigan, to make an additional investment in Provident Insurance plc, Halifax, England.	Newspaper: Federal Register:	Not applicable 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 August 8, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY BANCSHARES, INC.	CIC	Notice by Kerry A. Smith, Lawrenceburg, Kentucky, to gain control of Century Bancshares, Inc., Lawrenceburg, Kentucky.	Newspaper: Federal Register:	Not available 08/25/2009
CENTURY BANCSHARES, INC.	CIC	Notice by Thomas H. Smith and Melinda G. Smith, both of Lawrenceburg, Kentucky, to gain control of Century Bancshares, Inc., Lawrenceburg, Kentucky.	Newspaper: Federal Register:	Not available 08/25/2009
TRUMAN INVESTMENT GROUP, INC.	* 3A1	Truman Investment Group, Inc., St. Louis, Missouri, to become a bank holding company by acquiring 25.3 percent of Truman Bancorp, Inc., Clayton, Missouri, and thereby indirectly acquire Truman Bank, St. Louis, Missouri.	Newspaper: Federal Register:	Not available 09/03/2009

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 8, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARTER BANCSHARES, INC.	CIC	Notice by Mr. Harold Ira Kane, Corpus Christi, Texas, to retain ownership and control of 14.75 percent in Charter Bancshares, Inc., Corpus Christi, Texas and indirectly Charter Alliance Bank (de novo), Corpus Christi, Texas, Charter IBHC, Inc., Wilmington, Delaware, and Charter Bank, Corpus Christi, Texas.	Newspaper:	08/28/2009
			Federal Register:	08/26/2009
COMMUNITY TRUST FINANCIAL CORPORATION	* 3A5	Community Trust Financial Corporation, Ruston, Louisiana, to acquire by merger First Louisiana Bancshares, Inc., Shreveport, Louisiana, and indirectly acquire First Louisiana Bank, Shreveport, Louisiana.	Newspaper:	08/21/2009
			Federal Register:	08/20/2009
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas, to merge with affiliate Texas First Bank-Winnie, Winnie, Texas, and to establish branches at the following locations: 210 Highway 124, Winnie, Texas 77665; 519 Rollingbrook Drive, Baytown, Texas 77521; and Highway 124 and F.M. 365, Fannett, Texas 77705.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 8, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to increase from 40.3 percent up to 55.0 percent their ownership of First Chicago Bancorp and indirectly First Chicago Bank and Trust Company, both of Chicago, Illinois, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 08/24/2009
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Dante B. Benedetti, Petaluma, California, and James M. Ryan, Santa Rosa, California, to become trustees of the Frank P. Doyle Trust, Article IX, and thereby retain voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available Not available
Global Consumer Acquisition Corp	* 3A1	Global Consumer Acquisition Corp., New York, New York, to become a bank holding company (to become Western Liberty Bancorp, Las Vegas, Nevada) by acquiring 100 percent of 1st Commerce Bank, North Las Vegas, Nevada, and certain Nevada Colonial Bank, Las Vegas, Nevada, assets and deposit liabilities.	Newspaper: Federal Register:	Not available Not available
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., The Bank of Tokyo-Mitsubishi UFJ, Ltd, both of Tokyo, Japan, and UnionBanCal Corporation, San Francisco, California, to acquire First State Bank-Winnie, Winnie, Texas, and simultaneously merge it with and into Union Bank, National Association, San Francisco, California.	Newspaper: Federal Register:	Not available 08/28/2009
MNB HOLDINGS CORPORATION	CIC	Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to acquire additional voting shares of MNB Holdings Corporation, and indirectly, voting shares of Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	08/07/2009 Not available

District: 12

Federal Reserve Bank of San Francisco

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