
Federal Reserve Release



H.2

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

No. 34

Week Ending August 22, 2009

Bank Holding Companies

Coastal Community Investments, Inc., Panama City Beach, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, August 20, 2009

Leawood Bancshares, Inc., Leawood, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, August 18, 2009

Rogers Bancshares, Inc., Little Rock, Arkansas -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, August 19, 2009

WGNB Corp., Carrollton, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, August 18, 2009

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- extension of the Term Asset-Backed Securities Loan Facility through (1) June 30, 2010, for loans collateralized by newly issued commercial mortgage-backed securities, and (2) March 31, 2010, for loans collateralized by all other TALF-eligible collateral.

- Announced, August 17, 2009

H.2 Actions under delegated authority

August 16, 2009 to August 22, 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

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 101 Annjo Court, Forest.

- Approved, August 19, 2009

Philadelphia

Fleetwood Bank, Fleetwood, Pennsylvania -- to establish a branch at 455 Main Street, Shoemakersville, and to increase its investment in bank premises.

- Approved, August 21, 2009

Richmond

MainStreet Bank, Herndon, Virginia -- to establish a branch at 3101 North 10th Street, Arlington.

- Approved, August 19, 2009

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 1351 Blair Drive, Odenton, Maryland.

- Approved, August 21, 2009

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 300 Park Point Drive, Suite 105, Henrietta.

- Approved, August 21, 2009

Bank Holding Companies

Director, BS&R

CIT Group Inc., New York, New York -- request for temporary relief from the Board's regulatory reporting requirements for bank holding companies.

- Granted, August 11, 2009

(A/C)

Boston

Conahasset Bancshares MHC, Cohasset, Massachusetts, and Conahasset Bancshares, Inc. -- to become a mutual bank holding company and stock bank holding company, respectively, and to acquire Pilgrim Bank, Cohasset.

- Approved, August 21, 2009

San Francisco

Global Consumer Acquisition Corp., New York, New York -- to become a bank holding company and to do business as Western Liberty Bancorp, Las Vegas, Nevada; and to acquire 1st Commerce Bank, North Las Vegas, and to assume certain assets and deposit liabilities of Nevada Colonial Bank, Las Vegas.

- Returned, August 21, 2009

New York

Interinvest Bancshares Corporation, New York, New York -- to engage in certain nonbanking activities through I-Net Clearing House Corporation, New York.

- Withdrawn, August 19, 2009

Boston

NewStar Holdco Inc., Boston, Massachusetts -- to become a bank holding company and to acquire Southern Commerce Bank, National Association, Tampa, Florida; and (1) to continue to operate NewStar Financial, Inc. as an existing commercial finance company and (2) to establish NewStar Asset Management, LLC, to provide asset-management services to NewStar Credit Opportunities Fund.

- Withdrawn, August 20, 2009

Bank Holding Companies

St. Louis

- Pinnacle Bancshares, Inc., Rogers, Arkansas -- to acquire Central Bank, Little Rock.
- Withdrawn, August 17, 2009

Bank Mergers

Atlanta

- Compass Bank, Birmingham, Alabama -- to purchase certain assets and assume certain liabilities of Guaranty Bank, Austin, Texas, and thereby establish branches.
- Approved, August 21, 2009

Atlanta

- Compass Bank, Birmingham, Alabama -- to merge with BBV Bancomer USA, Diamond Bar, California, and thereby establish branches.
- Approved, August 21, 2009

Atlanta

- Compass Bank, Birmingham, Alabama -- to merge with Central Bank of the South, Anniston, and thereby establish a branch.
- Approved, August 21, 2009

Cleveland

- Fifth Third Bank, Cincinnati, Ohio -- to merge with Fifth Third Bank, Grand Rapids, Michigan, and thereby establish branches.
- Approved, August 21, 2009

Bank Mergers

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to merge with Fifth Third Bank, National Association, Nashville, Tennessee, and thereby establish branches.

- Approved, August 21, 2009

Atlanta

IBERIABANK, Lafayette, Louisiana -- to purchase certain assets and assume certain liabilities of CapitalSouth Bank, Birmingham, Alabama, and thereby establish branches.

- Approved, August 20, 2009

Dallas

Texas First Bank, Texas City, Texas -- to merge with Texas First Bank-Winnie, Winnie, and thereby establish branches.

- Approved, August 21, 2009

Kansas City

The Union State Bank of Everest, Everest, Kansas -- to merge with Bank of Gower, Gower, Missouri, and thereby establish a branch.

- Approved, August 19, 2009

Change in Bank Control

St. Louis

Citizens National Bancorp, Inc., Springfield, Missouri -- change in bank control of Citizens and its subsidiary bank, Citizens National Bank of Springfield, Springfield.

- Permitted, August 21, 2009

Change in Bank Control

Dallas

Premier Bancshares, Inc., McKinney, Texas -- change in bank control of Premier and its subsidiary thrift, Synergy Bank, SSB, McKinney.

- Permitted, August 20, 2009

Financial Holding Companies

Chicago

Illini Corporation, Springfield, Illinois -- election to become a financial holding company.

- Effective, August 17, 2009

International Operations

Chicago

GMAC Inc., Detroit, Michigan -- to make an additional investment in Provident Insurance PLC, Halifax, England.

- Withdrawn, August 19, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1889 BANCORP MHC	* 3A1	Application by 1889 Bancorp MHC and 1889 Financial Services Corporation, both of Norwood, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Norwood Co-operative Bank, Norwood, 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:	Not available
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:	08/07/2009

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 Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
FRANKLIN SVG BK	FARMINGTON, MAINE

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
PEAPACK GLADSTONE BK	GLADSTONE, NEW JERSEY
SOLVAY BK	SOLVAY, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 22, 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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Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
NB&T FINANCIAL GROUP, INC.	* 3A5	NB&T Financial Group, Inc., Wilmington, Ohio to acquire 100 percent of Community National Corporation, Franklin, Ohio, and thereby indirectly acquire The Community National Bank, Frnaklin, Ohio pursuant to Section 3(a)(5) of the Bank Holding Company Act	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
RICHWOOD BKG CO	RICHWOOD, OHIO
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, N.A., Charlotte, North Carolina, through its Edge Corporation, BankAmerica International Finance Corporation, San Francisco, California, and FIA Card Services, N.A., Wilmington, Delaware, to make an indirect investment in MBNA Europe Bank Limited, Chester, England.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
829032	BCBANK, PHILIPPI, WEST VIRGINIA	04/13/2009	07/16/2009	S	Small Bank
233527	PAGE VALLEY BK, LURAY, VIRGINIA	03/30/2009	07/01/2009	O	Small Bank
365325	UNITED BK, FAIRFAX, VIRGINIA	02/02/2009	08/03/2009	S	Large Bank
1010930	UNITED BK, PARKERSBURG, WEST VIRGINIA	02/02/2009	08/03/2009	S	Large Bank
2303086	VALLEY BK, ROANOKE, VIRGINIA	04/20/2009	07/30/2009	S	Int Sm Bank

CRA Examinations scheduled for Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
BANK OF HAMPTON ROADS	NORFOLK, VIRGINIA
COMMUNITY CAP BK VA	CHRISTIANSBURG, VIRGINIA
ESSEX BK	TAPPAHANNOCK, VIRGINIA
FIRST B&TC	LEBANON, VIRGINIA
FIRST SENTINEL BK	RICHLANDS, VIRGINIA
PATAPSCO BK	DUNDALK, MARYLAND
VA COMMONWEALTH BK	PETERSBURG, VIRGINIA
VIRGINIA CMRC BK	ARLINGTON, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
HEART OF GEORGIA BANCSHARES, INC.	* 3A3	Heart of Georgia Bancshares, Inc., Mount Vernon, Georgia, to acquire 100 percent of the outstanding shares of The Tattnell Bank, Reidsville, Georgia.	Newspaper: Federal Register:	Not available 09/10/2009
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches in the following locations: 1855 Wisconsin Avenue, Northwest, Washington, District of Columbia, to be known as the Georgetown Safeway Branch; 6005 Post Road, Cumming, Georgia, to be known as the Polo Fields Branch; intersection of Loudoun County Parkway and Ryan Road, Ashburn, Virginia, to be known as the Moorefield Station Branch; intersection of East Venice Avenue and Jacaranda Boulevard, Venice, Florida, to be known as the Jacaranda Commons Branch; 15601 City View Drive, Midlothian, Virginia, to be known as the Westchester Commons Branch; 9701 Commercial Way, Weeki Wachee, Florida, to be known as the Glen Lakes Branch; intersection of Bee Ridge Road and Bee Ridge Road Extension, Sarasota, Florida, to be known as the Bee Ridge Extension Branch.	Newspaper: Federal Register:	09/05/2009 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches in the following locations: intersection of Highway 55 and Avent Ferry Road, Holly Springs, North Carolina, to be known as the Holly Springs Branch; intersection of Snow Hill Road and I-75, Ooltewah, Tennessee, to be known as the Snow Hill Office; 1175 University Drive, Burlington, North Carolina, to be known as the Shoppes at Waterford Branch; 205 Palm Bay Road, Melbourne, Florida, to be known as the Hammock Landing Branch.	Newspaper: Federal Register:	09/06/2009 Not applicable
USAMERIBANCORP, INC.	* 3A3	USAmeriBancorp, Inc., Largo, Florida, to acquire 49.7 percent of the outstanding voting shares of Aliant Financial Corporation, and its subsidiary, Aliant Bank, both of Alexander City, Alabama.	Newspaper: Federal Register:	Not available Not available
VERITY CAPITAL GROUP, INC.	CIC	After-the-fact change in control notice filed by Richard Franklin Combs, Braselton, Georgia, to retain 26.8 percent of the outstanding shares of Verity Capital Group, Inc., Dahlonga, Georgia, and its subsidiary, Verity Bank, Winder, Georgia.	Newspaper: Federal Register:	Not available 09/03/2009

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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701736	BRAND BKG CO, LAWRENCEVILLE, GEORGIA	12/10/2007	08/12/2009	S	Large Bank
104038	PARK AVE BK, VALDOSTA, GEORGIA	04/13/2009	08/02/2009	S	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
BANK INDEP	SHEFFIELD, ALABAMA
FLORIDA BK	TAMPA, FLORIDA
HORIZON BK	BRADENTON, FLORIDA

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARTISAN FINANCIAL CORPORATION	* 3A1	Artisan Financial Corporation, Barrington, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Valley Community Bancorp, Inc., St. Charles, Illinois, and thereby indirectly acquire Valley Community Bank, St. Charles, Illinois.	Newspaper: Federal Register:	09/09/2009 09/11/2009
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
FIRST BUSEY CORPORATION	CIC	Notice by Elisabeth Meyer Kimmel, La Jolla, California, individually and as trustee; August C. Meyer, Jr., Champaign, Illinois, individually and as trustee; Inna A. Meyer, St. Petersburg, Russia; Gregory B. Lykins, Champaign, Illinois, individually and as trustee; Margo L. Lykins, Champaign, Illinois, et al, to retain 10% or more of the shares, and to acquire additional shares, of First Busey Corporation, Urbana, Illinois, and thereby indirectly retain and acquire additional shares of Busey Bank, Champaign, Illinois, and Busey Bank, National Association, Fort Myers, Florida.	Newspaper: Federal Register:	Not available 09/10/2009
HERKY HAWK FINANCIAL CORP.,	CIC	Notice by Laura G. Gard Revocable Living Trust, Laura G. Gard, Trustee, Marshall, Illinois, to increase control of Herky Hawk Financial Corp., Monticello, Iowa, and thereby indirectly Citizens State Bank, Citizens State Bank, Monticello, Iowa, and New Vienna Savings Bank, New Vienna, Iowa.	Newspaper: Federal Register:	Not available 09/04/2009
LUANA BANCORPORATION	CIC	Notice by David L. Schultz, Luana, Iowa, to increase his control of Luana Bancorporation, Luana, Iowa, and thereby indirectly, Luana Savings Bank, Luana, Iowa.	Newspaper: Federal Register:	Not available 08/31/2009
UNION BANK & TRUST COMPANY	* 18C	Union Bank and Trust Company, Evansville, Wisconsin, to purchase the assets and assume the liabilities of the New Glarus, Wisconsin and the Belleville, Wisconsin branches of Amcore Bank, National Association, Rockford, Illinois.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* 18C * Branch	Arvest Bank, Fayetteville, Arkansas, to purchase certain assets and assume certain deposits and liabilities of the Johnson County, Kansas branch offices of Los Padres Bank, Solvang, California, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	09/17/2009 Not applicable
CITIZENS STATE BANKSHARES OF BALD KNOB, INC.	CIC	Notice by Larry E. Kircher, Trustee of the Larry E. Kircher Revocable Trust, 4/12/07, and Molly H. Kircher, Trustee of the Molly H. Kircher Revocable Trust, 4/12/07, all of Bald Knob, Arkansas, acting in concert to retain control of Citizens State Bankshares of Bald Knob, Inc., Bald Knob, Arkansas.	Newspaper: Federal Register:	09/09/2009 Not available
FARMERS & MERCHANTS BANCORP, INC.	* 3A1	Farmers and Merchants Bancorp, Inc., Hannibal, Missouri, to become a bank holding company through the conversion of its thrift subsidiary, F&M Bank and Trust Company, Hannibal, Missouri, into a state nonmember bank.	Newspaper: Federal Register:	09/12/2009 09/14/2009
PETIT JEAN BANCSHARES, INC.	CIC	Notice by Charles S. Penick, and Mary M. Penick, and the Charles S. Penick Mary M. Penick Revocable Trust, with Charles and Mary Penick as Trustees, both of Morrilton, Arkansas, acting in concert to retain control of Petit Jean Bancshares, Inc., Morrilton, Arkansas.	Newspaper: Federal Register:	09/01/2009 09/04/2009

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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1007145	BAY HERMANN BERGER BK, HERMANN, MISSOURI	04/13/2009	07/23/2009	S	Small Bank
77347	COMMUNITY FIRST BK, CORYDON, INDIANA	05/11/2009	08/10/2009	S	Small Bank
973140	SOUTHERN BC BK, RULEVILLE, MISSISSIPPI	04/20/2009	08/07/2009	O	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
CITIZENS B&TC	VAN BUREN, ARKANSAS
CITIZENS BK	BATESVILLE, ARKANSAS
FARMERS B&TC	MAGNOLIA, ARKANSAS
FIRST FINANCIAL BK	EL DORADO, ARKANSAS
HEBER SPRINGS ST BK	HEBER SPRINGS, ARKANSAS
LIBERTY BANK OF ARKANSAS	JONESBORO, ARKANSAS
MIDWEST BANKCENTRE	LEMAY, MISSOURI
OLD MISSOURI BK	SPRINGFIELD, MISSOURI
PEOPLES B&TC	TROY, MISSOURI
SECURITY BK	NEWBERN, TENNESSEE
SIMMONS FIRST BK OF SEARCY	SEARCY, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST UNITED BANCORPORATION, INC.	CIC	Notice by Bradley John Franklin, Sidney, Montana; Eleanor Rose Franklin, Sidney, Montana; and Gregory Lynn Franklin, Othello, Washington, to join a group acting in concert with John Franklin, Sidney, Montana, to acquire and retain control of 1st United Bancorporation, Inc., Sidney, Montana, and thereby indirectly acquire and retain control of 1st Bank, Sidney, Montana.	Newspaper: Federal Register:	Not available 09/09/2009
INTER-MOUNTAIN BANCORP., INC.	CIC	Notice by the Marcia J. Edsall Trust, Bozeman, Montana, Marcia J. Edsall and Wayne A. Edsall as trustees, the Wayne Edsall Trust No. 2, Bozeman, Montana, Wayne A. Edsall as trustee, and Susan Joy Edsall, Ennis, Montana, Steven L. Edsall, Bellevue, Idaho, and Sharon J. Cohen, Spokane, Washington, as individuals, and as part of a group acting in concert, to retain and acquire 10% or more of the shares of Inter-Mountain Bancorp, Inc., Bozeman, Montana, and thereby indirectly retain and acquire First Security Bank, Bozeman, Montana. In addition, notice by the Cornelius A. Dogterom Marital Trust, Bozeman, Montana, Marjorie T. Dogterom as trustee, the Dana Dogterom Living Trust, Manhattan, Montana, Dana M. Dogterom as trustee, the Toni Dogterom Living Trust, Evanston, Illinois, Toni L. Dogterom as trustee, the Daphne Gillam Revocable Trust, Bozeman, Montana, Daphne Gillam as trustee, and Marjorie T. Dogterom, Bozeman, Montana, Ashley Claire Gillam, Bozeman, Montana, and Dana M. Dogterom as Custodian for Alexa Dogterom, Evanston, Illinois, as individuals, and as part of a group acting in concert to retain and acquire 10% or more of the shares of Inter-Mountain Bancorp, Bozeman, Montana, and thereby indirectly retain and acquire First Security Bank, Bozeman, Montana. In addition, notice by Thomas J. Kamp, Manhattan, Montana, Robert K. Kamp, Manhattan, Montana, Robert and Sharon T. Kamp, Manhattan, Montana, John T. and Joyce B. Kamp, Manhattan, Montana, Alma J. Kamp, San Anselmo, California, Lois F. Kamp, Great Falls, Montana, Michael S. Kamp, Manhattan, Montana, Thomas J. Kamp, Belgrade, Montana, and Theodore P. Kamp, Raton, New Mexico, as individuals and as part of a group acting in concert to retain and acquire 10% or more of the shares of Inter-Mountain Bancorp, Bozeman, Montana, and thereby indirectly retain and acquire First Security Bank, Bozeman, Montana.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
N.A. CORPORATION	CIC	Retroactive Change in Control Notice by Dennis G. Bilski, Plymouth, Minnesota individually and as part of a group acting in concert along with the Marsha L. Ritt Revocable Living Trust, co-trustees Marsha L. Ritt and Dennis G. Bilski; Londa G. Bilski, Plymouth, Minnesota; Gerald A. Bilski and Sandra J. Bilski, Woodbury, Minnesota; Michael A. Bilski and Jacqueline S. Bilski, Fridley, Minnesota; Michael A. Adducci and Debra J. Adducci, Woodbury, Minnesota; and John C. Holper and Linda M. Holper, Woodbury, Minnesota, to retain control of N.A. Corporation, Roseville, Minnesota, and thereby indirectly retain control of North American Banking Company, Roseville, Minnesota.	Newspaper:	Not available
			Federal Register:	09/03/2009
SIGNATURE BANCSHARES, INC.	CIC	Retroactive notice by Melissa I. Brooks and Erik K. Brooks, both of Eden Prairie, Minnesota, to join a group acting in concert with Kenneth Brooks, Eden Prairie, Minnesota, individually and as trustee of the Signature Bancshares, Inc. Employee Stock Ownership Plan and Trust, Minnetonka, Minnesota, and Roger Brooks, Boulder, Colorado, to retain control of Signature Bancshares, Inc., Minnetonka, Minnesota, and thereby indirectly retain control of Signature Bank, Minnetonka, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

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 Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
CITIZENS B&TC	BIG TIMBER, MONTANA
DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA
FARMERS ST BK	FAITH, SOUTH DAKOTA
FARMERS ST BK OF WEST CONCORD	WEST CONCORD, MINNESOTA
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA
FLINT CREEK VALLEY BK	PHILIPSBURG, MONTANA
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA
PIONEER B&TC	BELLE FOURCHE, SOUTH DAKOTA
PROFINIUM FNCL	TRUMAN, MINNESOTA
RAVALLI COUNTY BK	HAMILTON, MONTANA
STATE BK OF EWEN	EWEN, MICHIGAN

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to acquire up to an additional 1.57 percent of the voting shares of UBT Bancshares, Inc., parent of United Bank & Trust, both in Marysville, Kansas, resulting in a total ownership of up to 6.48 percent.	Newspaper:	09/19/2009
			Federal Register:	09/17/2009
RELIANZ BANCSHARES, INC.	CIC	Notification submitted by Richard A. Jensen, WaKeeney, Kansas; David J. Steeples, Stockton, Kansas; Lila J. Alexander, Houston, Texas; all as trustees; and Brian J. Berkley GST Trust, Stockton, Kansas; and James E. Berkley GST Trust, Stockton, Kansas, as members of the Berkley family group, to retain control of Relianz Bancshares, Inc., and thereby indirectly retain control of RelianzBank, both in Wichita, Kansas. In addition, a notification is submitted by Vicki A. Berkley, Stockton, Kansas, as trustee, to acquire individual control of Relianz Bancshares, Inc., and thereby indirectly acquire control of RelianzBank, both in Wichita, Kansas.	Newspaper:	Not available
			Federal Register:	09/10/2009

Federal Reserve Bank of Kansas City

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.

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
328151	CITIZENS ST BK, MILTONVALE, KANSAS	05/18/2009	08/06/2009	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
AMERISTATE BK	ATOKA, OKLAHOMA
BANK OF JACKSON HOLE	JACKSON, WYOMING
BANK OF VERSAILLES	VERSAILLES, MISSOURI
CENTENNIAL BK	CENTENNIAL, COLORADO
CITIZENS FARMERS BK COLE CAMP	COLE CAMP, MISSOURI
COMMUNITY BKS OF CO	GREENWOOD VILLAGE, COLORADO
FIRST OPTION BK	OSAWATOMIE, KANSAS
FIRSTBANK	ANTLERS, OKLAHOMA
FREEDOM BK OKLAHOMA	TULSA, OKLAHOMA
HIGH PLAINS BK	FLAGLER, COLORADO
OREGON TRAIL BK	GUERNSEY, WYOMING
PEOPLES EXCH BK	BELLEVILLE, KANSAS
PLATTE VALLEY BK	SCOTTSBLUFF, NEBRASKA
PLATTE VALLEY ST B&TC	KEARNEY, NEBRASKA
THUNDER BK	SYLVAN GROVE, KANSAS
UNION BK	CHANDLER, OKLAHOMA
VALLEY ST BK	SYRACUSE, KANSAS

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
AIM BANCSHARES, INC.	CIC	Notice by Aim Bancshares, Inc. 401(k) and Employee Stock Ownership Plan, Levelland, Texas, and Scott Wade, Levelland, Texas, and Kenneth Willmon, Levelland, Texas, as Trustees, to acquire an interest in Aim Bancshares, Inc., Levelland, Texas, and therefore indirectly acquire AimBank, Littlefield, Texas.	Newspaper: Federal Register:	Not available 09/10/2009
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Lubbock, Texas, to establish a branch to be located at 8200 IH-10 West, Suite 120 San Antonio, Texas 78230.	Newspaper: Federal Register:	09/04/2009 Not applicable

District: 11

Federal Reserve Bank of Dallas

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.

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
844567	POINTBANK, PILOT POINT, TEXAS	10/06/2008	03/30/2009	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
FIRST BK	MULESHOE, TEXAS
LONE STAR ST BK W TX	LUBBOCK, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST CENTURY BANCSHARES, INC.	CIC	Notice by Alan Isaac Rothenberg, Beverly Hills, California, to acquire control of 1st Century Bancshares, Inc., Los Angeles, California, and thereby indirectly, 1st Century Bank, N.A., Los Angeles, California.	Newspaper: Federal Register:	Not available 09/02/2009
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
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire up to 7.0 percent of the voting shares of State Bank and Trust Company, Pinehurst, Georgia, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 09/21/2009
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire up to 20.4 percent of the voting shares of Guaranty Bancorp, and thereby indirectly its subsidiary, Guaranty Bank & Trust Company, both of Denver, Colorado, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
Golden Pacific Bancorp, Inc.	* 3A1	Golden Pacific Bancorp, Sacramento, CA, to acquire 100 percent of Gold Country Financial Services, Inc, and thereby indirectly acquire Gold Country Bank, N.A., both of Marysville, CA.	Newspaper: Federal Register:	Not available 09/10/2009
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 Texas First Bank-Winnie, Winnie, Texas, and simultaneously merge it with and into Union Bank, National Association, San Francisco, California.	Newspaper: Federal Register:	08/30/2009 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

Filings received during the week ending August 22, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
SP ACQUISITION HOLDINGS, INC.	* 3A1	SP Acquisition Holdings, Inc., New York, New York, to become a bank holding company by acquiring 100 percent of Frontier Financial Corporation, and indirectly its subsidiary, Frontier Bank, both of Everett, Washington.	Newspaper:	09/07/2009
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2009 (October 1, 2009 - December 31, 2009)

Institution	Location
1ST PACIFIC BK CA	SAN DIEGO, CALIFORNIA
BANK OF WHITMAN	COLFAX, WASHINGTON
MISSION CMNTY BK	SAN LUIS OBISPO, CALIFORNIA
NARA BK	LOS ANGELES, CALIFORNIA
PACIFIC ST BK	STOCKTON, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act