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**Federal Reserve Release**

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*H.2*

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

*No. 8*

*Week Ending February 20, 2010*

Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the House Committee on Financial Services on February 24 and before the Senate Committee on Banking, Housing, and Urban Affairs on February 25, 2010, on the semiannual monetary policy report to the Congress.

- Discussed, February 18, 2010

Banking Supervision & Regulation

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- request to redeem its TARP preferred stock.

- Approved, February 2, 2010

(A/C)

Discount Rates

Discount and Advance Rates, Term Auction Facility (TAF) -- increase in the primary credit rate from 1/2 percent to 3/4 percent by the twelve Federal Reserve Banks; reduction in the maximum maturity of primary credit loans to most depository institutions from 28 days to overnight, effective March 18, 2010; and increase in the minimum bid rate for TAF loans to 1/2 percent.

- Announced, February 18, 2010

Monetary and Financial Policy

Monetary Policy -- semiannual monetary policy report to the Congress.

- Authorized, February 17, 2010

Personnel

Division of Banking Supervision and Regulation -- appointment of Mark E. Van Der Weide as associate director.

- Announced, February 17, 2010

### Regulations and Policies

Overdraft Services -- publication for comment of amendments to Regulations E (Electronic Fund Transfers) and DD (Truth in Savings) to clarify certain aspects of final rules addressing overdraft services.

- Approved, February 17, 2010

### Enforcement

Beach First National Bancshares, Inc., Myrtle Beach, South Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, February 17, 2010

Community First Bank-Chicago, Chicago, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 17, 2010

Community National Bancorporation, Waterloo, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 17, 2010

First National Corporation, Savannah, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, February 18, 2010

Marco Community Bank, Marco Island, Florida -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, February 18, 2010

SunFirst Corporation, St. George, Utah -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, February 18, 2010

**Enforcement**

TCM Company, Crete, Nebraska -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, February 18, 2010

## **H.2 Actions under delegated authority**

**February 14, 2010 to February 20, 2010**

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**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**

#### Cleveland

The Andover Bank, Andover, Ohio -- to establish a branch at 6611 North Ridge Road, Madison, and request to exceed the limit on investment in bank premises.

- Approved, February 19, 2010

### **Bank Holding Companies**

#### Atlanta

Banco de Sabadell, S.A., Sabadell, Spain -- to engage de novo in securities brokerage and riskless-principal activities through its newly established subsidiary, Sabadell Securities USA, Inc., Miami, Florida.

- Approved, February 16, 2010

#### Minneapolis

Lake Central Financial, Inc., Annandale, Minnesota -- to become a bank holding company and to acquire Annandale State Bank, Annandale.

- Approved, February 19, 2010

### **Bank Mergers**

#### Kansas City

Bank of Commerce, Chanute, Kansas -- to merge with First State Bank of Thayer, Thayer, and thereby establish a branch.

- Approved, February 18, 2010

**Change in Bank Control**

Cleveland

Hometown Bancshares, Inc., Middlebourne, West Virginia -- to retain control of Hometown and its subsidiary bank, Union Bank, Inc., Middlebourne.

- Withdrawn, February 19, 2010

Atlanta

Hometown of Homestead Banking Company, Homestead, Florida -- change in bank control of Hometown and its subsidiary bank, 1st National Bank of South Florida, Homestead (two notices).

- Permitted, February 18, 2010

Atlanta

UCB Financial Group, Inc., Atlanta, Georgia -- change in bank control of UCB and its subsidiary bank, Atlanta Business Bank, Atlanta.

- Permitted, February 19, 2010

**Extensions of Time**

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to April 6, 2010, to establish a branch at 522 Snelling Avenue South, St. Paul, Minnesota.

- Granted, February 19, 2010

**Regulations and Policies**

FOMC

Federal Open Market Committee -- minutes of the meeting on January 26 and 27, 2010.

- Published, February 17, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARBLEHEAD BANK	* Branch	Application by Marblehead Bank, Marblehead, Massachusetts to establish a de novo branch office at 100 Cummings Center, Beverly, Massachusetts, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank & Trust Company and State Street International Holdings, both of Boston, Massachusetts, filed a prior notice to invest in State Street International Holdings Switzerland GmbH in excess of the single entity limit pursuant to section 211.9(f) of Regulation K in connection with the contribution of State Street Cayman Trust Company Limited.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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
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NONE

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

Institution	Location
CONNECTICUT BK & TR CO	HARTFORD, CONNECTICUT

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District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A1	First Niagara Financial Group, Inc., Buffalo, New York ("FNFG"), to become a bank holding company by acquiring Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania. FNFG to retain First Niagara Bank, Buffalo, New York ("FNB"), and thereby operate a savings association. FNFG to retain FNB upon conversion of FNB to a national bank, pursuant to Section 3(a)(3) of the BHC Act.	Newspaper:	02/22/2010
	* 4c8		Federal Register:	02/19/2010
	* 3A3			
NATIXIS	FBSEA	Natixis, Paris, France, to establish an additional branch in New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK
TIOGA ST BK	SPENCER, NEW YORK

\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR BANK CORPORATION	4c8 * 18C	Bryn Mawr Bank Corporation, Bryn Mawr, PA, to acquire First Keystone Financial, Inc., Media, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act	Newspaper: Federal Register:	Not available Not available
WOODLANDS FINANCIAL SERVICE COMPANY	CIC	Allen E. Ertel and Catharine K. Ertel, Montoursville PA, Edward Ertel of Washington, DC, Amy Ertel, Jersey City, NJ, and Firetree, LTd, Williamsport, PA, to retain ownership of 13% percent or more Woodlands Financial Services Company, PA.	Newspaper: Federal Register:	03/01/2010 03/09/2010

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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928618	AMERISERV FNCL BK, JOHNSTOWN, PENNSYLVANIA	09/21/2009	02/05/2010	S	Large Bank

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

Institution	Location
LAFAYETTE AMBASSADOR BK	EASTON, PENNSYLVANIA
LANDMARK CMNTY BK	PITTSTON, PENNSYLVANIA
MERCHANTS BK OF BANGOR	BANGOR, PENNSYLVANIA

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending February 20, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BENCHMARK BANCORP, INC.	CIC	Notice of Change in Bank Control by Jeffrey J. Woda and David Cooper, Jr., acting in concert, to acquire 16.43 percent of the outstanding voting shares of Benchmark Bancorp, Gahanna, OH, and thereby indirectly acquire control of Benchmark Bank, Gahanna, OH	Newspaper: Federal Register:	Not available Not available
CITIZENS BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by the Rogers Immediate Family Control Group to acquire 10 percent or more of the outstanding voting shares and control of Citizens Bancshares, Inc., thereby indirectly acquiring control of The Citizens National Bank of Somerset, both of Somerset, Kentucky.	Newspaper: Federal Register:	Not available Not available
CITIZENS BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by Harris Rakestraw, III, individually, to acquire 10 percent or more of the outstanding voting shares and control of Citizens Bancshares, Inc., thereby indirectly acquiring control of The Citizens National Bank of Somerset, both of Somerset, Kentucky.	Newspaper: Federal Register:	Not available Not available

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPON VALLEY BANK	Premises	Capon Valley Bank, Wardensville, West Virginia, to increase its investment on bank premises.	Newspaper: Federal Register:	Not applicable Not applicable
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to increase their investment in Progress Bank of Florida, Tampa, Florida, from 39.36% to up to 49.99%.	Newspaper: Federal Register:	03/14/2010 03/14/2010

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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Institution	Location
BANK OF GASSAWAY	GASSAWAY, WEST VIRGINIA
BANK OF THE EASTERN SHORE	CAMBRIDGE, MARYLAND
CENTRAL VA BK	POWHATAN, VIRGINIA
COMMUNITY BK OF TRI-CTY	WALDORF, MARYLAND
LOGAN B&TC	LOGAN, WEST VIRGINIA
MONARCH BK	CHESAPEAKE, VIRGINIA
RBC BK USA	RALEIGH, NORTH CAROLINA
STELLARONE BK	CHRISTIANSBURG, VIRGINIA
UNION B&TC	BOWLING GREEN, VIRGINIA
VIRGINIA B&TC	DANVILLE, VIRGINIA



District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
GULFSHORE BANCSHARES, INC.	* 3A1	Gulfshore Bancshares, to become a bank holding company by acquiring 100 percent of the outstanding shares of Gulfshore Bank, both of Tampa, Florida.	Newspaper: Federal Register:	Not available 03/22/2010
PALM BANCORP, INC.	CIC	Prior change in control notice filed by Marty E. Adams, Salineville, Ohio; Kevin T. Thompson, Saint Augustine, Florida; and John S. Loeber, Travelers Rest, South Carolina; to acquire control of Palm Bancorp, Inc., and its subsidiary bank, Palm Bank, both of Tampa, Florida.	Newspaper: Federal Register:	Not available 02/09/2010

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

Institution	Location
1ST UNITED BK	BOCA RATON, FLORIDA
BRAND BKG CO	LAWRENCEVILLE, GEORGIA
COCONUT GROVE BK	MIAMI, FLORIDA
COMMERCIAL BK	HARROGATE, TENNESSEE
PALM BEACH CMNTY BK	BOYNTON BEACH, FLORIDA
SUN AMER BK	BOCA RATON, FLORIDA

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL WISCONSIN BANCORPORATION, INC.	CIC	Notice by Carol O'Leary, Medford, Wisconsin, as an individual, and Carol O'Leary, Medford, Wisconsin, Tristar Printing Co., Inc., Abbotsford, Wisconsin, Kevin S. Flink and Kristine M. O'Leary, both of Abbotsford, Wisconsin, and Willis R. Whetstone, Medford, Wisconsin, as a group acting in concert to retain control of Central Wisconsin Bancorporation, Inc., Colby, Wisconsin, and thereby indirectly acquire Community Bank of Central Wisconsin, Colby, Wisconsin.	Newspaper: Federal Register:	Not available Not available
CHEMICAL FINANCIAL CORPORATION	* 3A5	Chemical Financial Corporation, Midland, Michigan, to acquire 100 percent of the voting shares of O.A.K. Financial Corporation, Byron Center, Michigan, and thereby indirectly acquire Byron Bank, Byron Center, Michigan.	Newspaper: Federal Register:	Not available 03/18/2010
IDA GROVE BANCSHARES, INC.	4c8	Ida Grove Bancshares, Inc., Ida Grove, Iowa, to retain the nonbanking activity of engaging de novo in leasing personal or real property.	Newspaper: Federal Register:	Not applicable 03/08/2010
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall and Ilsley Bank, Milwaukee, Wisconsin, to merge with Southwest Bank, an M&I Bank, St. Louis, Missouri, and thereby to establish 17 branches.	Newspaper: Federal Register:	Not available Not applicable
Premier Commerce Bancorp, Inc.	* 3A1	Premier Commerce Bancorp, Inc., Palos Hills, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of G.R. Bancorp, Ltd., Grand Ridge, Illinois, and thereby indirectly acquire The First National Bank of Grand Ridge, Grand Ridge, Illinois.	Newspaper: Federal Register:	Not available Not available
UNITED COMMERCE BANCORP	CIC	Notice by Vernon R. Pfaff, individually, and as part of a group acting in concert with Barbara Ann Pfaff, both of Fairbury, Nebraska, to acquire over 10 percent of the outstanding shares of United Commerce Bancorp, Bloomington, Indiana, and thereby indirectly acquire control of United Commerce Bank, Bloomington, Indiana.	Newspaper: Federal Register:	02/28/2010 02/17/2010

\* Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Chicago

## Availability of CRA Public Evaluations

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NONE

## CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)

Institution	Location
1ST SOURCE BK	SOUTH BEND, INDIANA
AMERICAN T&SB	DUBUQUE, IOWA
BANK OF OAKFIELD	OAKFIELD, WISCONSIN
CEDAR RAPIDS B&TC	CEDAR RAPIDS, IOWA
CENTRUE BK	STREATOR, ILLINOIS
FIRST BK OF BERNE	BERNE, INDIANA
FIRST CHICAGO B&T	CHICAGO, ILLINOIS
FIRST ST BK	MANCHESTER, IOWA
FIRST ST BK OF PORTER	PORTER, INDIANA
FRIENDSHIP ST BK	FRIENDSHIP, INDIANA
FRONTIER SVG BK	COUNCIL BLUFFS, IOWA
JPMORGAN CHASE BK DEARBORN	DEARBORN, MICHIGAN
LAPEER CTY B&TC	LAPEER, MICHIGAN
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MARKESAN ST BK	MARKESAN, WISCONSIN
NORTHERN TC	CHICAGO, ILLINOIS
OREGON CMNTY B&TC	OREGON, WISCONSIN
TITONKA SVG BK	TITONKA, IOWA
TOWN BK	HARTLAND, WISCONSIN

**District: 7**

**Federal Reserve Bank of Chicago**

VILLA GROVE ST BK

WASHINGTON ST BK

VILLA GROVE, ILLINOIS

WASHINGTON, IOWA

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending February 20, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

Institution	Location
BANK OF BUFFALO	BUFFALO, KENTUCKY
BANK OF FAYETTEVILLE	FAYETTEVILLE, ARKANSAS
BANK OF LA	LOUISIANA, MISSOURI
CALLAWAY BK	FULTON, MISSOURI
CROSS COUNTY BK	WYNNE, ARKANSAS
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS
FIRST ST BK OF DEQUEEN	DEQUEEN, ARKANSAS
SIMMONS FIRST BK	RUSSELLVILLE, ARKANSAS
SOUTHERN COMMERCIAL BK	SAINT LOUIS, MISSOURI
STATE BK OF LIMA	LIMA, ILLINOIS
TOWN & COUNTRY BK	SALEM, MISSOURI

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 20, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH DAKOTA BANCSHARES, INC.	CIC	Change in Control Notice by Charles H. Burke III, Pierre, South Dakota, as an individual, to acquire 72 percent or more of the shares of South Dakota Bancshares Inc., Pierre, South Dakota, and thereby indirectly gain control of BankWest Inc., Pierre, South Dakota.	Newspaper:	02/16/2010
			Federal Register:	02/16/2010
TYSAN CORPORATION, THE	CIC	David Tychman, Seattle, Washington, individually and as trustee of eight Tychman/Sanders family trusts to retain 25 percent or more of The Tysan Corporation, Minneapolis, Minnesota. The trustees of one or more of nine Tychman/Sanders family trusts; James Sanders, Plymouth, Minnesota, Deera Tychman, Edina, Minnesota, Judith Shapiro, Saint Louis Park, Minnesota, and David Tychman, Seattle, Washington, to join the Tychman/Sanders group which controls 25 percent or more of The Tysan Corporation, Minneapolis, Minnesota, and includes 17 other Tychman/Sanders family trusts, and thereby indirectly retain 25 percent of Lake Community Bank, Long Lake, Minnesota, Pine Country Bank, Little Falls, Minnesota, and Blaine State Bank, Blaine, Minnesota.	Newspaper:	03/07/2010
			Federal Register:	03/10/2010



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE

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Institution	Location
AMERICAN BK	SAINT PAUL, MINNESOTA
BIG SKY WESTERN BK	BOZEMAN, MONTANA
CLINTON ST BK	CLINTON, MINNESOTA
COMMUNITY BK AUSTIN	AUSTIN, MINNESOTA
COMMUNITY BK MISSOULA	MISSOULA, MONTANA
FARMERS ST BK	VICTOR, MONTANA
FIRST CITIZENS BK OF BUTTE	BUTTE, MONTANA
FULTON ST BK	FULTON, SOUTH DAKOTA
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA
VALLEY BK GLASGOW	GLASGOW, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending February 20, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASLIN GROUP, INC.	* 3A1	Aslin Group, Inc, Mission Hills, Kansas; Aslin Opportunity Fund BK, LP, Cape Haze, Florida; and Aslin Capital I, LLC, Cape Haze, Florida; all to become bank holding companies through the acquisition of 100 percent of the voting shares of 1st Financial Bank, Overland Park, Kansas.	Newspaper: Federal Register:	Not available 03/19/2010
CEDAR BANCORP	4c8	Cedar Bancorp, Hartington, Nebraska, to continue to engage in general insurance activities through the retention of Home Town Insurance Agency, Inc., Hartington, Nebraska.	Newspaper: Federal Register:	Not applicable 03/09/2010
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to merge with Harvard State Bank, Harvard, Nebraska, and incident thereto to establish a branch, and to operate under the title of Cornerstone Bank, York, Nebraska.	Newspaper: Federal Register:	02/04/2010 Not applicable
MY ANNS CORPORATION	CIC	Notice submitted by Donna M. Curry, trustee of the Galen L. Curry Marital Trust, and voting trustee of the Voting Trust Agreement, Piqua, Kansas, to retain control of My Anns Corporation, and thereby indirectly retain control of Piqua State Bank, both in Piqua, Kansas.	Newspaper: Federal Register:	02/18/2010 03/08/2010

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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
508355	AMERISTATE BK, ATOKA, OKLAHOMA	11/02/2009	02/03/2010	S	Small Bank
385547	CITIZENS FARMERS BK COLE CAMP, COLE CAMP, MISSOURI	11/16/2009	02/03/2010	S	Small Bank
296456	FIRSTBANK, ANTLERS, OKLAHOMA	11/16/2009	02/04/2010	S	Small Bank
284154	FREEDOM BK OKLAHOMA, TULSA, OKLAHOMA	11/02/2009	02/12/2010	S	Small Bank
247551	HIGH PLAINS BK, FLAGLER, COLORADO	11/16/2009	02/08/2010	S	Small Bank
420653	VALLEY ST BK, SYRACUSE, KANSAS	11/02/2009	02/01/2010	S	Small Bank

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

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

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending February 20, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK4TEXAS HOLDINGS, INC.	* 3A1	Bank4Texas Holdings, Inc., Tomball, Texas, to become a bank holding company by acquiring 100 percent of Northern Bancshares, Inc., Chillicothe, Texas, and indirectly acquire The First National Bank of Chillicothe, Chillicothe, Texas.	Newspaper: Federal Register:	03/10/2010 03/18/2010
OPPORTUNITY BANCSHARES, INC.	CIC	Notice by Capital Z Partners III GP, LTD, George Town, Cayman Islands; Capital Z Partners III GP, L.P., George Town, Cayman Islands; Capital Z Partners Management, LLC, Dover, Delaware; Capital Z Partners III, L.P., George Town, Cayman Islands; and Bradley E. Cooper, New York, New York and Robert A. Spass, New York, New York, as principals, to acquire 10 percent or more of the shares of Opportunity Bancshares, Inc., Bettendorf, Iowa. Opportunity Bancshares, Inc. controls Opportunity Bank, N.A., Richardson, Texas.	Newspaper: Federal Register:	02/19/2010 02/02/2010
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 901 South MoPac Expressway, Building 3, Suite 120, Austin, Texas 78746.	Newspaper: Federal Register:	02/18/2010 Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A1	Texas State Bankshares, Inc., Harlingen, Texas, to become a bank holding company by acquiring 100% of the common stock of Falfurrias State Bank, Falfurrias, Texas.	Newspaper: Federal Register:	Not available 03/22/2010

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

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

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending February 20, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper: Federal Register:	Not available 01/29/2010
COMMUNITY BANCORPORATION	CIC	Park Randal Roney, Mapleton, Utah, Blake Marshal Roney, Provo, Utah, Robert Tod Mosen, Mapleton, Utah, and Steven Jay Lund, of Provo, Utah, to acquire 25 percent or more of the shares and thereby control of Community Bancorporation, Pleasant Grove, Utah, and thereby indirectly control Western Community Bank, Orem, Utah.	Newspaper: Federal Register:	Not available Not available
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Charles W. Reinking, Santa Rosa, California, to become co-Trustee of the Frank P. Doyle Trust, Article IX, which retains voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available 02/08/2010
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available 12/07/2009
GREEN DOT CORPORATION	* 3A1	Green Dot Corporation, Monrovia, California, to become a bank holding company by acquiring 100 percent of Bonneville Bancorp, and thereby indirectly acquiring 100 percent of Bonneville Bank, both of Provo, Utah.	Newspaper: Federal Register:	Not available 03/18/2010
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

Institution	Location
CAPITAL BK	SAN JUAN CAPISTRANO, CALIFORNIA
IDAHO BKG CO	BOISE, IDAHO
LIBERTY BK	SOUTH SAN FRANCISCO, CALIFORNIA
NORTH VALLEY BK	REDDING, CALIFORNIA
SANTA LUCIA BK	ATASCADERO, CALIFORNIA

\* Subject to the provisions of the Community Reinvestment Act