
Federal Reserve Release



H.2

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

No. 25

Week Ending June 19, 2010

Forms

Forms -- initial Board review to extend without revision the (1) Surveys of Board Publications (FR 1373a,b); (2) Interagency Bank Merger Act Application (FR 2070); (3) Interagency Notice of Change in Bank Control, Interagency Notice of Change in Director or Senior Executive Officer, and Interagency Biographical and Financial Report (FR 2081a,b,c); and (4) Recordkeeping and Disclosure Requirements Associated with Regulation R (FR 4025).

- Proposed, June 15, 2010

Regulations and Policies

Community Reinvestment Act -- notice to hold interagency public hearings on the regulations governing procedures for assessing a financial institution's performance under the Community Reinvestment Act, and request for public comment.

- Approved, June 8, 2010

(A/C)

Credit Card Plans -- annual report to Congress on the profitability of credit card operations of depository institutions.

- Approved, June 9, 2010

(A/C)

Incentive Compensation -- final interagency guidance on incentive compensation policies at banking organizations and related supervisory initiatives.

- Approved, June 16, 2010

Regulation C (Home Mortgage Disclosure) -- notice of topics to be discussed at four public hearings on potential revisions to Regulation C, which implements the Home Mortgage Disclosure Act, and request for public comment.

- Approved, June 10, 2010

(A/C)

Regulation Z (Truth in Lending) -- final rule to protect credit card users from unreasonable late-payment and other penalty fees and to require credit card issuers to reconsider interest rate increases imposed since January 1, 2009.

- Approved, June 14, 2010

Enforcement

Beach Community Bancshares, Inc., Fort Walton Beach, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, June 17, 2010

Castle Rock Bank, Castle Rock, Colorado -- written agreement with the Federal Reserve Bank of Kansas City and the State of Colorado Division of Banking.

- Announced, June 14, 2010

Hampton Roads Bankshares, Inc., Norfolk, Virginia, and Bank of Hampton Roads -- written agreement with the Federal Reserve Bank of Richmond and the Virginia Bureau of Financial Institutions.

- Announced, June 17, 2010

Mid State Banks, Inc., Hawkinsville, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the State of Georgia Department of Banking and Finance.

- Announced, June 16, 2010

Monarch Bank, Chesapeake, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, June 16, 2010

Patterson Bankshares, Inc., Patterson, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the State of Georgia Department of Banking and Finance.

- Announced, June 16, 2010

Pierce Commercial Bank, Tacoma, Washington -- issuance of a prompt corrective action directive against the bank.

- Announced, June 15, 2010

Enforcement

Sterling Bank, Lantana, Florida -- issuance of a prompt corrective action directive against the bank.

- Announced, June 15, 2010

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**

Philadelphia

New Century Bank, dba Customers 1st Bank, Phoenixville, Pennsylvania -- to establish a branch at 1 South Main Street, Yardley.

- Approved, June 17, 2010

Philadelphia

Susquehanna Bank, Lititz, Pennsylvania -- to establish a branch at 2343 Oregon Pike, Lancaster.

- Approved, June 18, 2010

Bank Holding Companies

Dallas

Austin Bancshares, Inc., Austin, Texas -- to become a bank holding company and to acquire La Grange Bancshares, Inc., La Grange, and indirectly acquire Colorado Valley Bank, SSB.

- Withdrawn, June 17, 2010

San Francisco

Carpenter Community Bancfund-A, L.P., Irvine, California; Carpenter Fund Manager GP, LLC; Carpenter Fund Management, LLC; Carpenter Community Bancfund, L.P.; Carpenter Community Bancfund-CA, L.P.; SCJ, Inc.; and CCFW, Inc. -- to acquire shares of Bridge Capital Holdings, San Jose, and thereby indirectly acquire a greater controlling interest in Bridge Bank, N.A.

- Approved, June 15, 2010

Bank Holding Companies

New York

The Goldman Sachs Group, Inc., New York, New York -- to acquire shares of SKBHC Holdings LLC, Corona del Mar, California, and thereby indirectly acquire Starbuck Bancshares, Inc., Starbuck, Minnesota, and The First National Bank of Starbuck.

- Withdrawn, June 17, 2010

Kansas City

Riley County Bancshares, Inc., Riley, Kansas -- waiver of application to acquire Wakefield Bancshares, Inc., Wakefield, in connection with the merger of their respective subsidiaries, The Riley State Bank of Riley, Kansas and The Farmers & Merchants State Bank, Wakefield.

- Granted, June 18, 2010

Atlanta

USAmeriBancorp, Inc., Largo, Florida -- relief from certain commitments.

- Withdrawn, June 18, 2010

Bank Mergers

Kansas City

Bank of Commerce, Chanute, Kansas -- to purchase certain assets and assume certain liabilities of The Eastern Colorado Bank, Cheyenne Wells, Colorado, and thereby establish a branch.

- Approved, June 14, 2010

Banks, State Member

Secretary

SunTrust Bank, Atlanta, Georgia -- to make a public welfare investment.

- Approved, June 17, 2010

Change in Bank Control

San Francisco

Community Bancorporation, Pleasant Grove, Utah -- change in bank control of Community and its subsidiary bank, Western Community Bank, Orem.

- Permitted, June 14, 2010

Dallas

OSB Financial Services, Inc., Orange, Texas -- change in bank control of OSB Financial and its subsidiary savings bank, Orange Savings Bank, SSB, Orange.

- Permitted, June 17, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 June 19, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABN AMRO BANK N.V.	FBSEA	ABN AMRO Bank N.V., Amsterdam, Netherlands, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(2)(i)(B)(3) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
BANCO DO BRASIL S.A.	FBSEA	Banco do Brasil, Brasilia, Brazil, to convert its existing state-licensed Miami agency to a state-licensed branch in Miami, Florida, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	07/03/2010 Not applicable
PNBK HOLDINGS LLC	* 3A1	PNBK Holdings LLC, PNBK Sponsor LLC and PNBK Investment Partners LLC, all of Stamford, Connecticut requests prior approval to acquire Patriot National Bancorp, Inc. and Patriot National Bank, both of Stamford, Connecticut, and thereby become bank holding companies, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 06/21/2010

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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2736291	BANCO POPULAR N AMER, NEW YORK, NEW YORK	03/09/2009	06/10/2010	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper:	Not available
			Federal Register:	04/09/2010

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 June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Standard Financial Corp.	* 3A1	Standard Financial Corp., Murrysville, Pennsylvania, to become a bank holding company through the acquisition of 100% of the voting shares of Standard Bank, PaSB, Murrysville, Pennsylvania	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	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 June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CapGen Capital Group V LLC	* 3A1	CapGen Capital Group V LLC and CapGen Capital Group V LP, both of New York, New York, to become bank holding companies through the acquisition of up to 49.9% of the voting securities of Palmetto Bancshares, Inc., Greenville, South Carolina, and indirectly acquire The Palmetto Bank, Greenville, South Carolina.	Newspaper:	Not available
			Federal Register:	07/16/2010
HAMPTON ROADS BANKSHARES, INC.	CIC	ACMO-HR, L.L.C., New York, New York; Anchorage Capital Master Offshore, Ltd., ACPO Master, L.P., Anchorage Capital Partners Offshore, Ltd, and ACPO Master, Ltd, all of Grand Cayman, Cayman Islands; Anchorage Capital Partners, L.P., Anchorage Advisors, L.L.C., Anchorage Capital Group, L.L.C., Anchorage Capital Management, L.L.C., and Anchorage Advisors Management, L.L.C., all of Wilmington, Delaware; Kevin Ulrich and Anthony Davis, both of New York, New York, to acquire up to 24.9% of the voting shares of Hampton Roads Bankshares, Inc., Norfolk, Virginia.	Newspaper:	06/24/2010
			Federal Register:	06/25/2010

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 June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCTENN CORP.	* 3A3	BancTenn Corp., Kingsport Tennessee, to acquire up to 20 percent of the outstanding shares of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.	Newspaper:	07/13/2010
			Federal Register:	Not available
CHARLES INVESTMENT GROUP, LLC	* 3A1	Charles Investment Group, LLC., to become a bank holding company by acquiring approximately 75 percent of the outstanding shares of Americus Financial Services, Inc., and its subsidiary, Red Mountain Bank, N.A., all of Birmingham, Alabama.	Newspaper:	07/12/2010
			Federal Register:	07/19/2010
FBD HOLDING COMPANY, INC.	CIC	After-the-fact change in control notice filed by Shelby Cicero Peeples, Jr., Dalton, Georgia, to retain 34.77 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
HAMILTON STATE BANCSHARES, INC.	CIC	Change in control notice filed by AG Advisors Private Equity Participation Partners, L.P., AG Funds GP, L.P., AG Funds, L.P., AG Private Equity IV LLC, AG Private Equity Partners IV(R), L.P., AG Private Equity Partners IV, L.P., AG Super LLC, AG Super Fund, L.P., JM Funds LLC; John M. Angelo, and Michael L. Gordon, all of New York, New York, to acquire up to 24.9 percent of the outstanding shares of Hamilton State Bancshares, Inc., and its subsidiary, Hamilton State Bank, both of Hoschton, Georgia.	Newspaper:	06/14/2010
			Federal Register:	06/25/2010
HAMILTON STATE BANCSHARES, INC.	CIC	Change in control notice filed by Tailwind Capital Partners (AI), L.P. a Delaware limited partnership, Tailwind Capital Partners (PP), L.P., a Delaware limited partnership, Tailwind Capital Partners, L.P., a Delaware limited partnership, Tailwind Capital Partners (ERISA), L.P., a Delaware limited partnership, Tailwind HSB Holdings, LLC, a Delaware limited liability company, Tailwind Capital Partners (Cayman), L.P., a Cayman Islands limited partnership, Tailwind Holdings (Cayman), L.P., a Cayman Islands limited partnership, Tailwind Capital Partners (GP) LP, a Delaware limited partnership, Tailwind Management LP, a Delaware limited partnership, Tailwind Capital Group LLC, a Delaware limited liability company, James Stevenson Hoch, Douglas Mark Karp, Frank Vincent Sica, and Lawrence Brian Sorrel, c/o Tailwind Capital, New York, New York, to acquire up to 24.9 percent of the outstanding shares of Hamilton State Bancshares, Inc., and its subsidiary, Hamilton State Bank, both of Hoschton, Georgia.	Newspaper:	06/29/2010
			Federal Register:	06/25/2010

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 180 Richardson Crossing, Arnold, Missouri, to be known as the Arnold Missouri Branch; Waterbury Town Center and Waterbury Falls Drive, to be known as the O'Fallon Waterbury Branch; and 508 South Mt. Juliet Road, Mt. Juliet, Tennessee, to be known as the South Mt. Juliet Branch.	Newspaper: Federal Register:	06/26/2010 Not applicable
USAMERIBANCORP, INC.	* 3A3	USAmeriBancorp, Inc., Largo, Florida, to acquire over 50 percent of the outstanding voting shares of Aliant Financial Corporation, and its subsidiary, Aliant Bank, both of Alexander City, Alabama.	Newspaper: Federal Register:	07/11/2010 Not available

District: 6

Federal Reserve Bank of Atlanta

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	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 19, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF PONTIAC	* 18C * Branch	Bank of Pontiac, Pontiac, Illinois, to merge with Bank of Dwight, Dwight, Illinois, and thereby to establish two branches.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL STATE BANK	* 18C * Branch	Central State Bank, Elkader, Iowa, to merge with Corridor State Bank, Coralville, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 2530 Corridor Way, Coralville, Iowa and 202 N Linn Street, Iowa City, Iowa.	Newspaper: Federal Register:	Not available Not applicable
FENTURA FINANCIAL, INC.	4c8	Fentura Financial, Inc., Fenton, Michigan, to establish Fentura Holdings, L.L.C., Fenton, Michigan, as a wholly-owned subsidiary to engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 07/08/2010
ISABELLA BANK	* Branch	Isabella Bank, Mount Pleasant, Michigan, to establish a branch facility to be located at 2222 North Saginaw Road, Midland, Michigan.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
363648	SECURITY T&SB, STORM LAKE, IOWA	02/22/2010	06/11/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/11/2010	06/04/2010	S	Int Sm Bank
2716828	FIRST CMNTY BK, MARION, ARKANSAS	10/20/2008	06/11/2010	S	Small Bank

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 June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOLDING COMPANY OF PARK RIVER, INC	* 3A3	First Holding Company of Park River, Inc., Park River, North Dakota, to acquire 100% of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota, and Sheyenne Bancorp, Inc., Park River, Minnesota, to become a bank holding company by acquiring 100 percent of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota.	Newspaper:	Not available
	* 3A1		Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
637750	CITIZENS ST BK OF CHOTEAU MT, FAIRFIELD, MONTANA	02/22/2010	06/09/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending June 19, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NORTON CORPORATION	CIC	Notification by Scott L. Smiley, Avondale, Colorado, to acquire control of First Norton Corporation, parent of First Security Bank & Trust Company, both of Norton, Kansas.	Newspaper: Federal Register:	Not available 07/08/2010
MANHATTAN BANKING CORPORATION	* 3A3	Manhattan Banking Corporation, Manhattan, Kansas, to acquire 48.02 percent, for a total of 53.8646 percent, of the voting shares of Sonoran Bank, N.A., Phoenix, Arizona.	Newspaper: Federal Register:	Not available 07/16/2010
SANDHILLS FINANCIAL SERVICES, LLC	4c8	Sandhills Financial Services, LLC, Fremont, Nebraska, to continue to engage in general insurance activities through the retention of Sandhills Insurance Agency, LLC, Bassett, Nebraska.	Newspaper: Federal Register:	Not applicable 07/08/2010

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
797159	HOME ST BK, ERIE, KANSAS	03/22/2010	06/09/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAMERON FINANCIAL CORPORATION	CIC	Notice by Richard Earl Williams, Jr., Cameron, Texas, individually and as Trustee of the Richard E. Williams Exempt Trust; Debora Evans, Belton, Texas, individually and as Trustee of the Debora Evans Exempt Trust; Richard Earl Williams, Jr. and Debora Evans as co-Trustees of (i) the Williams Family Exempt Trust, (ii) the Victoria Grace Williams Special Trust, (iii) the Thomas Joseph Evans 2002 Trust and (iv) the Elizabeth Ashton Williams 2002 Trust, all of Cameron, Texas; and Richard E. Williams, Jr., Debora Evans and the above named trusts, collectively ("the "Williams Family Group"), to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of Cameron Financial Corporation and indirectly control its subsidiary, Classic Bank, N.A., both of Cameron, Texas.	Newspaper: Federal Register:	Not available 07/09/2010
CITY NATIONAL BANCSHARES, INC.	CIC	Notice by Thomas L. Rees, Colorado City, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of City National Bancshares, Inc., and indirectly control its subsidiary, The City National Bank of Colorado City, both of Colorado City, Texas.	Newspaper: Federal Register:	Not available 06/24/2010
FORD FINANCIAL FUND, L.P.	* 3A1 4c8	Ford Financial Fund, L.P.; Ford Management, LP; Ford Ultimate Management, LLC; and certain other entities related to Gerald J. Ford, all of Dallas, Texas, to become bank holding companies through the acquisition of 91 percent of Pacific Capital Bancorp, Santa Barbara, California, and indirectly, Pacific Capital Bank, National Association, Santa Barbara, California. Ford Financial Fund, LP; Ford Management, LP; Ford Ultimate Management, LLC; and certain other entities to engage in activities related to extending credit, trust company functions, and investment advisory activities through the acquisition of PCB Service Corporation, Santa Barbara, California; Morton Capital Management, Calabasas, California; and R. E. Wacker Associates, Inc., San Luis Obispo, California.	Newspaper: Federal Register:	Not available 07/06/2010
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Farmersville Bancshares, Inc., Farmersville, Texas, and indirectly acquire First Bank, Farmersville, Texas.	Newspaper: Federal Register:	07/10/2010 07/08/2010

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SPECIALTY BANCOR, INC.	* 3A1	Specialty Bancor, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Community State Bank, Austin, Texas.	Newspaper:	Not available
			Federal Register:	07/12/2010
TEXAS BANC FINANCIAL CORPORATION	* 3A1	Texas Banc Financial Corporation, Fort Worth, Texas, to acquire up to 100% of the voting shares of The Bank, Weatherford, Texas.	Newspaper:	Not available
			Federal Register:	06/18/2010

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.

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 19, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available Not available
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 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, CA, to increase their interest in First Chicago Bancorp, Chicago, Illinois, from 46.6% up to 85% of voting shares, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	06/25/2010 06/21/2010
CHINO COMMERCIAL BANCORP	CIC	Daniel Hugh and Patricia L. Bowman, Fontana, California, to retain 14.10 percent control of Chino Commercial Bancorp, and thereby retain control of Chino Commercial Bank, N.A., both of Chino, California.	Newspaper: Federal Register:	06/27/2010 06/21/2010
COMMUNITY BANCSHARES, INC.	* 3A3	Community Bancshares, Inc., Joseph, Oregon, to acquire at least 100 percent of BEO Bancorp and thereby its subsidiary bank, Bank of Eastern Oregon, both of Heppner, Oregon.	Newspaper: Federal Register:	Not available 07/19/2010
EAST WEST BANK	* 18C	East West Bank, Pasadena, California, to acquire Washington First International Bank, Seattle, Washington; and 2) East West Bank, Pasadena, California, requesting permission of the Board of Governors of the Federal Reserve System to establish a Trust Department and for trust powers pursuant to 12 C.F.R. Section 208.3(d)(2).	Newspaper: Federal Register:	Waived Not applicable
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper: Federal Register:	Not available 04/08/2010
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	Not available 04/27/2010
UNITED SECURITY BANK	Premises	United Security Bank, Fresno, California, to purchase a 36 percent investment interest in a limited partnership that owns a commercial building as well as relocate its administrative offices to the same building	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act