
Federal Reserve Release



H.2

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

No. 42

Week Ending October 16, 2010

Regulations and Policies

Privacy Act -- final amendments to the Board's Privacy Act regulation.

- Approved, October 4, 2010

(A/C)

Enforcement

Gregg Bancshares, Inc., Springfield, Missouri -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, October 14, 2010

Investors Financial Corporation of Pettis County, Inc., Sedalia, Missouri -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, October 14, 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**OSD** Office of Staff Director**Bank Branches, Domestic**

St. Louis

Heartland Community Bank, Bryant, Arkansas -- to establish a branch at 5100 Kavanaugh Boulevard, Little Rock.

- Approved, October 14, 2010

Bank Holding Companies

Richmond

CapGen Capital Group IV LLC, New York, New York, and CapGen Capital Group IV LP -- to become bank holding companies and to acquire shares of Jacksonville Bancorp, Jacksonville, Florida, and indirectly acquire The Jacksonville Bank.

- Approved, October 14, 2010

Atlanta

Charles Investment Group, LLC, Birmingham, Alabama -- to become a bank holding company and to acquire shares of Americus Financial Services, Inc., Birmingham, and its subsidiary bank, Red Mountain Bank, N.A.

- Approved, October 14, 2010

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- waiver of application with respect to IronStone Bank, Fort Myers, Florida, in connection with the merger of IronStone Bank and First-Citizens Bank & Trust Company, Raleigh, North Carolina.

- Granted, October 15, 2010

Bank Holding Companies

Dallas

First Financial Bankshares, Inc., Abilene, Texas -- to acquire Sam Houston Financial Corp., Huntsville, and indirectly acquire First State Bank.

- Approved, October 15, 2010

St. Louis

First Southern Bancshares, Inc., Batesville, Arkansas -- to become a bank holding company and to acquire First Southern Bank, Batesville.

- Withdrawn, October 14, 2010

General Counsel

The Goldman Sachs Group, Inc., New York, New York -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, October 14, 2010

Richmond

Jacksonville Bancorp, Inc., Jacksonville, Florida -- to acquire Atlantic BancGroup, Inc., Jacksonville Beach, and indirectly acquire Oceanside Bank.

- Approved, October 14, 2010

New York

Kearny MHC, Kearny, New Jersey, and Kearny Financial Corporation -- waiver of application for the temporary acquisition of Central Jersey Bank, N.A., Oakhurst, in connection with the merger of Central Jersey Bank with Kearny's subsidiary thrift, Kearny Federal Savings Bank, Kearny.

- Granted, October 12, 2010

Bank Holding Companies

Boston

Sugar River Bancorp, MHC, Newport, New Hampshire -- to become a mutual bank holding company and to acquire Sugar River Bank, Newport.

- Approved, October 15, 2010

New York

Treetops Acquisition Group LP, Treetops Acquisition Group II LP, Treetops Acquisition Group Ltd., Treetops Acquisition Group II Ltd., CAM Discount Ltd., and the Edgar M. Bronfman IDB Trusts A-G (all organized under the laws of the Cayman Islands), New York, New York -- to acquire additional shares of Israel Discount Bank, Ltd., Tel Aviv, Israel, and thereby indirectly acquire additional shares of Discount Bancorp Inc., New York, New York, and Israel Discount Bank of New York.

- Approved, October 15, 2010

Kansas City

Verus Acquisition Group, Inc., Fort Collins, Colorado -- to become a bank holding company and to acquire shares of Fort Collins Commerce Bank, Fort Collins; Larimer Bank of Commerce; and Loveland Bank of Commerce, Loveland.

- Approved, October 14, 2010

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase the assets and assume the liabilities of Hillcrest Bank, Overland Park, Kansas, and to retain the acquired facilities as branches.

- Withdrawn, October 11, 2010

Bank Mergers

St. Louis

Midland States Bank, Effingham, Illinois -- to purchase the assets and assume the liabilities of Westbridge Bank & Trust Company, Chesterfield, Missouri, and to retain the acquired facility as a branch.

- Approved, October 15, 2010

St. Louis

Providence Bank, Columbia, Missouri -- to purchase the assets and assume the deposit liabilities of Premier Bank, Jefferson City, and to retain the acquired facilities as branches.

- Approved, October 15, 2010

Change in Bank Control

Minneapolis

Alliance Bank Shares Corporation, Andover, Minnesota -- change in bank control of Alliance and its subsidiary bank, 1st Regents Bank, Andover.

- Permitted, October 15, 2010

Minneapolis

American Bancorporation of Minnesota, Inc., Brainerd, Minnesota -- to retain control of American Bancorporation and its subsidiary bank, American National Bank of Minnesota, Baxter.

- Permitted, October 15, 2010

St. Louis

Branson Bancshares, Inc., Branson, Missouri -- to retain control of Branson Bancshares and its subsidiary bank, Branson Bank, Branson.

- Permitted, October 14, 2010

Change in Bank Control

Philadelphia

Florida Business Bancgroup, Inc., Tampa, Florida -- change in bank control of Florida Business and its subsidiary bank, Bay Cities Bank, Tampa.

- Permitted, October 15, 2010

St. Louis

Smith Associated Banking Corporation, Hot Springs, Arkansas -- change in bank control of Smith and its subsidiary banks, Bank of Salem, Salem, and Security Bank, Stephens.

- Permitted, October 4, 2010

(A/C)

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to April 21, 2011, to establish a branch at the corner of Highway 277 & A Street, Elgin, Oklahoma.

- Granted, October 15, 2010

Kansas City

Community Bank Partners, Inc., Denver, Colorado -- extension to December 14, 2010, to become a bank holding company and to acquire The Palisades National Bank, Palisade.

- Granted, October 12, 2010

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- extension to January 16, 2011, to acquire shares of CKF Bancorp, Inc., Danville, and thereby indirectly acquire an interest in Central Kentucky Federal Savings Bank.

- Granted, October 15, 2010

International Operations

Director, BS&R

Citigroup Inc., New York, New York -- waiver of remainder of notification period to make an additional investment in Citigroup Japan Holdings Corporation, Tokyo, Japan, as part of a reorganization of Citigroup's Japanese operations.

- Granted, October 14, 2010

Membership

San Francisco

AltaPacific Bank, Santa Rosa, California -- to become a member of the Federal Reserve System.

- Approved, October 15, 2010

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on September 21, 2010.

- Published, October 12, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROCKVILLE FINANCIAL, INC.	* 3A1	Rockville Financial, Rockville, Connecticut, to acquire 100% of the outstanding capital stock of Rockville Bank, Rockville, Connecticut pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Rockville Financial, MHC, Rockville, Connecticut, from mutual to stock form.	Newspaper:	Not available
			Federal Register:	10/22/2010

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 October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGRICULTURAL BANK OF CHINA, THE	FBSEA	Agricultural Bank of China Limited, Beijing, China to upgrade its New York representative office to a branch office pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York request to open a branch office to be located at 8160 East Santa Ana Canyon Road #184, Anaheim, California.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citifin S.A. E.F.C., Madrid, Spain.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank International plc, London, England.	Newspaper: Federal Register:	Not applicable Not applicable
UBS AG	FBSEA	UBS AG, Zurich, Switzerland to establish two limited branches located at (1) 499 Washington Blvd., Jersey City, New Jersey and (2) 3325 Perimeter Hill Drive, Nashville, Tennessee, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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176101	ORANGE CTY TC, MIDDLETOWN, NEW YORK	02/22/2010	10/12/2010	S	Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	11/30/2009	10/04/2010	S	Int Sm 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 October 16, 2010

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

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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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

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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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST REGION BANCSHARES, INC.	CIC	Mr. William Lee Hale and the William Lee Hale Trust, both of Bland, Virginia, acting in concert to retain control 20.86% of the voting shares of First Regions Bancshares, Inc., Richlands, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CHEROKEE BANCSHARES, INC.	CIC	Prior change in control notice filed by Stuart and Teresa Gibson, both of Canton, Georgia, to acquire 55.80 percent of the outstanding shares of First Cherokee Bancshares, Inc., and its subsidiary, First Cherokee State Bank, both of Woodstock, Georgia. Pro forma total ownership will equal 59.98 percent.	Newspaper: Federal Register:	10/28/2010 10/28/2010
FMCB HOLDINGS, INC.	CIC	Prior change in control notice filed by Camp QFP, L.L.L.P., Atlanta, Georgia, and its general partners, Mary L. Camp and Lovell E. Camp, both of Atlanta, Georgia, to acquire 17.98 percent of the outstanding shares of FMCB Holdings, Inc., and its subsidiary, First Choice Community Bank, both of Dallas, Georgia.	Newspaper: Federal Register:	Not available 10/18/2010
PFGBI, LLC	* 3A1	PFGBI, LLC, McDonough, Georgia, to become a bank holding company by acquiring approximately 50.8 percent of the outstanding shares of Montgomery County Bankshares, Inc., and its subsidiary, Montgomery Bank & Trust, both of Ailey, Georgia.	Newspaper: Federal Register:	11/14/2010 10/29/2010

District: 6

Federal Reserve Bank of Atlanta

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:

- 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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLARKSTON FINANCIAL CORPORATION	CIC	Notice by the OJT Irrevocable Trust, dated 9/20/10, and Robert A. Clemente, Bloomfield, Michigan, as trustee of the trust, to acquire more than 25 percent of the voting shares of Clarkston Financial Corporation, Waterford, Michigan, and thereby indirectly acquire control of Clarkston State Bank, Clarkston, Michigan.	Newspaper: Federal Register:	11/02/2010 10/26/2010
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper: Federal Register:	Not available 08/23/2010
FIRST STATE ASSOCIATES, INC.	* 3A3	First State Associates, Inc., Hawarden, Iowa, to acquire 100 percent of Farmers State Holding Company, Marion, South Dakota, and thereby indirectly acquire Farmers State Bank, Marion, South Dakota.	Newspaper: Federal Register:	Not available 11/12/2010
FORT MADISON BANK & TRUST CO.	* 18C * Branch	Fort Madison Bank & Trust Co., Fort Madison, Iowa, to purchase certain assets and assume certain liabilities of the Burlington, Iowa branch of Valley Bank, Moline, Illinois; and to establish a branch at 3140 Agency Street, Suite 100, Burlington, Iowa.	Newspaper: Federal Register:	Not available Not applicable
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5 * 18C * Branch	Hometown Community Bancorp, Inc., and Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust, both located in Morton, Illinois, to merge with CSBC Financial Corporation, Cropsey, Illinois, and thereby indirectly acquire Citizens State Bank of Cropsey, Cropsey, Illinois, and by Morton Community Bank, Morton, Illinois, to merge with Citizens State Bank of Cropsey, Cropsey, Illinois, and thereby to establish two branches.	Newspaper: Federal Register:	10/14/2010 10/04/2010
INDEPENDENT BANK	* Branch	Independent Bank, Ionia, Michigan, to establish a branch facility to be located at the following locations: 800 Washington Avenue, Bay City, Michigan, 12 Washington Street, Suite 250, Grand Haven, Michigan, and 6 East Main Street, Fremont, Michigan.	Newspaper: Federal Register:	10/15/2010 Not applicable
RIGLER INVESTMENT CO.	* 3A3	Rigler Investment Co., New Hampton, Iowa, to acquire 100 percent of State Bank & Trust Company, Waverly, Iowa.	Newspaper: Federal Register:	Not available 10/28/2010
ZARING GROUP HOLDINGS LLC	* 3A1	Zaring Group Holdings LLC., Riverwoods, Illinois, to become a bank holding company by acquiring 75.1 percent of the voting shares of First Suburban Bancorp Corporation, Maywood, Illinois, and thereby indirectly acquire First Suburban National Bank, Maywood, Illinois.	Newspaper: Federal Register:	Not available 10/04/2010

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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2856939	FRONTIER SVG BK, COUNCIL BLUFFS, IOWA	06/28/2010	10/12/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 16, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GERMAN AMERICAN BANCORP, INC.	* 3A5	German American Bancorp, Inc., Jasper, Indiana, to merge with American Community Bancorp, Inc., Evansville, Indiana, and thereby indirectly acquire Bank of Evansville, Evansville, Indiana.	Newspaper: Federal Register:	Not available 11/15/2010
MISSOURI BANK, THE	* 18C * Branch	The Missouri Bank, Warrenton, Missouri, to merge with Bay-Herman-Berger Bank, Hermann, Missouri, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	11/15/2010 Not applicable
OLD NATIONAL BANCORP	* 3A5	Old National Bancorp, Evansville, Indiana, to merge with Monroe Bancorp, Bloomington, Indiana, and thereby indirectly acquire Monroe Bank, Bloomington, Indiana.	Newspaper: Federal Register:	11/13/2010 11/15/2010
PIGGOTT STATE BANK	Member	Piggott State Bank, Piggott, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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825940	BANK OF BUFFALO, BUFFALO, KENTUCKY	07/19/2010	10/08/2010	S	Small Bank
989347	CROSS COUNTY BK, WYNNE, ARKANSAS	06/07/2010	09/27/2010	S	Small Bank
677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	06/21/2010	10/05/2010	S	Int Sm 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 October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100 percent of Island Financial Corporation, Bird Island, Minnesota, and thereby indirectly acquire State Bank of Bird Island, Bird Island, Minnesota.	Newspaper: Federal Register:	Not available Not available
TOLNA BANCORP, INC.	CIC	Robert A. Engen and Beverly J. Engen, both of Tolna, North Dakota, individually and as part of a group acting in concert with Steven R. Engen, Bismarck, North Dakota, to retain and acquire 25 percent or more of the shares of Tolna Bancorp, Inc., Tolna, North Dakota, and thereby indirectly retain and acquire control of The Farmers & Merchants State Bank of Tolna, Tolna, North Dakota.	Newspaper: Federal Register:	Not available 10/28/2010

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
NONE					

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 October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL AGENCY, INC.	* 3A1	Central Agency, Inc., Lincoln, Nebraska, to become a bank holding company through the acquisition of 31.7354 percent of the voting shares of Farm & Home Insurance Agency, Inc., parent of First National Bank Northeast, both in Lyons, Nebraska. Central Agency, Inc., Lincoln, Nebraska, elects to become a financial holding company.	Newspaper:	Not available
			Federal Register:	11/05/2010

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
522959	MONTROSEBANK, MONTROSE, COLORADO	07/12/2010	10/07/2010	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 October 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST DALHART BANCSHARES, INC.	CIC	Notice by Henry Lewis Gallegly and Marjorie Clair Gallegly, Dalhart, Texas, to increase their ownership and control from 11.2 percent to 19.07 percent of First Dalhart Bancshares, Inc., Dalhart, Texas, and indirectly First National Bank in Dalhart, Dalhart, Texas.	Newspaper: Federal Register:	Not available 10/18/2010
FIRST SAN BENITO BANCSHARES CORPORATION	CIC	Notice by Cecil R. Simmons, San Benito, Texas, individually; Cecil R. Simmons, San Benito, Texas, Leonard P. Simmons, San Benito, Texas, Anita Simmons Boswell, Harlingen, Texas, Michael Scott, Raymondville, Texas, Wilson B. Fry, San Benito, Texas, Francisco Loya, Harlingen, Texas, and Frank E. Russell (the "Director Group"); Cecil R. Simmons and Juana L. Simmons, San Benito, Texas, Anita Simmons Boswell, Harlingen, Texas, Sarah Simmons Hays, Evergreen, Colorado, and Dolores Simmons, San Benito, Texas (the "Cecil Simmons Family Group"); and Leonard P. Simmons and Mary Beth Simmons, San Benito, Texas, Delores M. Simmons, San Benito, Texas, Ricardo D. Leal, Harlingen, Texas, Audrey Simmons Hooks, Austin, Texas, Samuel E. Simmons, Harlingen, Texas, and Ernest G. Nash, III, Harlingen, Texas (the "Leonard Simmons Family Group")(collectively the "Notificants") to acquire 25 percent or more of the shares and thereby control of First San Benito Bancshares Corporation, San Benito, Texas, and indirectly acquire First Community Bank, National Association, San Benito, Texas.	Newspaper: Federal Register:	10/26/2010 10/22/2010
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A1 4c8	Woodforest Financial Group Employee Stock Ownership Plan (with 401(k)Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Applicant, to become a bank holding company by acquiring up to 30 percent of Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly acquire Woodforest National Bank, Houston, Texas. Woodforest Financial Group Employee Stock Ownership Plan (with 401(k)Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Notificant, to acquire a savings association pursuant to Section 225.28(b)(4)(ii) of Regulation Y through Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly Woodforest Bank, FSB, Refugio, Texas.	Newspaper: Federal Register:	Not available 10/28/2010

* Subject to the provisions of the Community Reinvestment Act

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 October 16, 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:	Not available
			Federal Register:	04/15/2010

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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