
Federal Reserve Release



H.2

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

No. 17

Week Ending April 23, 2011

Testimony and Statements

Financial Literacy -- statement by Chairman Bernanke, submitted for the record of a hearing by a subcommittee of the Senate Committee on Homeland Security and Governmental Affairs on April 12, 2011, regarding the importance of financial literacy to a stable economy and the Federal Reserve's efforts to help Americans make informed financial decisions.

- Published, April 20, 2011

Regulations and Policies

Bankruptcy-Related Studies -- request for public information and comment on two studies that the Board is required to conduct, in consultation with the U.S. courts, on the resolution of financial companies under the bankruptcy code, in accordance with the Dodd-Frank Act.

- Approved, April 20, 2011

Regulation Z (Truth in Lending) -- publication for comment of proposed amendments to prohibit creditors from making mortgage loans without regard to the consumer's ability to repay and to implement limits on prepayment penalties, in accordance with the Dodd-Frank Act.

- Announced, April 19, 2011

Enforcement

Premier Bancorp, Inc., Wilmette, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, April 21, 2011

Syringa Bancorp, Boise, Idaho -- written agreement with the Federal Reserve Bank of San Francisco and the State of Idaho Department of Finance.

- Announced, April 21, 2011

Enforcement

TransPecos Financial Corp., San Antonio, Texas, and TransPecos Banks, Pecos --
written agreement with the Federal Reserve Bank of Dallas and the Texas
Commissioner of Banking.

- Announced, April 19, 2011

H.2 Actions under delegated authority

April 17, 2011 to April 23, 2011

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 Holding Companies

Chicago

Home Financial Bancorp, Spencer, Indiana -- to become a bank holding company and to acquire Owen Community Bank, s.b., Spencer, and to engage in insurance agency activities through OCB Insurance Agency, Inc.

- Approved, April 22, 2011

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Approved, April 20, 2011

Change in Bank Control

Kansas City

BBJ Incorporated, Ord, Nebraska -- change in bank control of BBJ and its subsidiary bank, First National Bank in Ord, Ord.

- Permitted, April 21, 2011

Atlanta

North Alabama Bancshares, Inc., Hazel Green, Alabama -- change in bank control of North Alabama and its subsidiary bank, North Alabama Bank, Hazel Green.

- Permitted, April 22, 2011

Extensions of Time

Richmond

Frederick County Bank, Frederick, Maryland -- extension to April 23, 2011, to establish a branch at 103 Monocacy Boulevard, Frederick.

- Granted, April 20, 2011

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to July 7, 2011, to increase its ownership of PrairieLand Bancorp, Inc., Bushnell, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell.

- Granted, April 20, 2011

San Francisco

Silicon Valley Bank, Santa Clara, California -- extension to March 3, 2012, to establish a branch in London, United Kingdom.

- Granted, April 19, 2011

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending April 23, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANTON CO-OPERATIVE BANK	Member	Application by Canton Co-operative Bank, Canton, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MECHANICS BANCORP, MHC	* 3A1 * 3A3	Mechanics Bancorp, MHC and Mechanics Bancorp, Inc., both of Taunton, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Mechanics Co-operative Bank, Taunton, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank & Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts, seek prior notice pursuant to section 211.9(f) of Regulation K to invest in certain subsidiaries of SSIH (including a new subsidiary to be formed in Australia) and to acquire the beneficial interest in two non-U.S. trusts, in excess of the aggregate investment limits.	Newspaper: Federal Register:	Not applicable Not applicable

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 April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHINA INVESTMENT CORPORATION	* 3A1	Application by China Investment Corporation and Central Huijin Investment Limited, both located in Beijing, China, for prior approval to indirectly acquire 80 percent of The Bank of East Asia (U.S.A.) National Association, New York, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	05/11/2011 05/12/2011
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	* 3A1	Application by Industrial and Commercial Bank of China Limited, Beijing, China, for prior approval to acquire 80 percent of The Bank of East Asia (U.S.A.) National Association, New York, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	05/11/2011 05/12/2011

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 23, 2011

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEXTIER INCORPORATED	CIC	Notice of Change in Bank Control by Mark A. Snyder, Kittanning, Pennsylvania, to acquire up to 13.74% of the voting shares of NexTier, Inc., Butler, Pennsylvania	Newspaper:	05/13/2011
			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	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL BANCORP, INC.	* 3A1	Carroll Bancorp, Inc., Sykesville, Maryland, to become a bank holding company through the acquisition of 100% of the voting stock of Carroll Community Bank, Sykesville, Maryland, upon its conversion from a mutual state savings bank to a state-chartered stock commercial bank.	Newspaper:	04/19/2011
			Federal Register:	04/21/2011
PIEDMONT COMMUNITY BANK HOLDINGS, INC.	4c8	Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina, to engage in lending and credit-related activities through its subsidiary, VantageSouth Holdings, LLC Raleigh, North Carolina.	Newspaper:	Not applicable
			Federal Register:	05/09/2011

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COCONUT GROVE BANKSHARES, INC.	CIC	Prior change in control notice filed by Phillip Frost, Miami Beach, Florida, to acquire approximately 12.76 percent of the outstanding shares of voting securities of Coconut Grove Bankshares, Inc., and its subsidiary, Coconut Grove Bank, both of Miami, Florida. Total pro forma ownership will equal 20.44 percent.	Newspaper:	04/27/2011
			Federal Register:	05/02/2011
PB BANCSHARES, INC.	* 3A1	PB Bancshares, Inc., Employee Stock Ownership Plan, to become a bank holding company by retaining 27.34 percent of the outstanding shares of PB Bancshares, Inc., and its subsidiary bank, Peoples Bank, all of Clifton, Tennessee	Newspaper:	05/13/2011
			Federal Register:	05/19/2011

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK	* 18C	American State Bank, Osceola, Iowa, to purchase certain assets and assume the deposits of the Winterset branch office of Exchange State Bank, Adair, Iowa. American State Bank will thereby establish a branch office at 113 S. John Wayne Drive, Winterset, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
BANK MIDWEST	* 18C	Bank Midwest, Spirit Lake, Iowa, to merge with Farmers State Bank of Sherburn, Sherburn, Minnesota. As a result of the merger, Bank Midwest will establish a branch office at 33 North Main Street, Sherburn, Minnesota.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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683449	MAQUOKETA ST BK, MAQUOKETA, IOWA	11/08/2010	04/18/2011	S	Int Sm 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 April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANTON BANCSHARES, INC.	* 3A3	Canton Bancshares, Inc., Hannibal, Missouri, to acquire 100 percent of Canton State Bank, Canton, Missouri.	Newspaper:	Not available
			Federal Register:	05/20/2011

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN FINANCIAL CORPORATION	CIC	Change in Control Notice by James Anton Senty, Onalaska, Wisconsin, to gain control of Northern Financial Corporation, Independence, Wisconsin, and thereby indirectly gain control of Independence State Bank, Independence, Wisconsin.	Newspaper:	Not available
			Federal Register:	05/12/2011

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
34153	AMERICAN BK, SAINT PAUL, MINNESOTA	12/06/2010	04/13/2011	S	Int Sm Bank
2999845	WESTERN SECURITY BK, BILLINGS, MONTANA	09/13/2010	04/12/2011	O	Int Sm 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 April 23, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire FBC Financial Corporation, parent of 1st Bank Oklahoma, both in Claremore, Oklahoma, and thereby engage in the operation of a savings association.	Newspaper:	Not available
	* 4c8		Federal Register:	05/10/2011
FRONTIER MANAGEMENT, LLC	CIC	Notice submitted by the Mark T. Mowat, Omaha, Nebraska, as a member of a group acting in concert, to acquire control of Frontier Management, LLC, Omaha, Nebraska. Frontier Management, LLC is a bank holding company by virtue of its management agreement with and control of the affairs of Frontier Holdings, LLC, Omaha, Nebraska. Frontier Holdings, LLC controls Frontier Bank, Madison, Nebraska, Frontier Bank, Davenport, Nebraska, and Pender State Bank, Pender, Nebraska.	Newspaper:	04/27/2011
			Federal Register:	04/28/2011
LAWRENCE FINANCIAL CORPORATION	CIC	Notification by Todd L. Sutherland, Lawrence, Kansas, individually and as trustee of the Todd L. Sutherland 2005 Revocable Trust, to acquire control of Lawrence Financial Corporation, parent of The University National Bank of Lawrence, both in Lawrence, Kansas.	Newspaper:	04/20/2011
			Federal Register:	04/22/2011

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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1014451	AMERICAN EXCH BK, ELMWOOD, NEBRASKA	12/13/2010	03/23/2011	S	Small Bank
21256	STATE BK OF BURRTON, BURRTON, KANSAS	01/18/2011	03/30/2011	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 April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHALYBEATE SPRINGS CORPORATION	CIC	Jonathan Ross Kasling of Hughes Springs, Texas, Individually; Mayo Givens Kasling III of Hughes Springs, Texas, Individually; Jonathan Ross Kasling of Hughes Springs, Texas; Mayo Givens Kasling III of Hughes Springs, Texas; Mayo Givens Kasling, Jr. of Hughes Springs, Texas and Mayo Givens Kasling, Jr. as Trustee for the Mayo G. Kasling III 1996 Trust and as Trustee for the Jonathan Ross Kasling 1996 Trust; Rebecca Lynn Kasling of Hughes Springs, Texas; Mayo Givens Kasling, Sr. of Hughes Springs, Texas; Catherine Denise Kasling DeWitt of Hughes Springs, Texas; Misty Morgan Lake of Hughes Springs, Texas; Randall Marc Morgan of Hughes Springs, Texas; Sarah Virginia Kasling Shelton of Hughes Springs, Texas and Sarah Virginia Kasling as Trustee for the Ricky Dub Shelton Jr. 1996 Trust and as Trustee for the Shelby Shelton 1996 Trust and as Trustee for the Trenton Shelton 1996 Trust; Roy Kemp Kasling of Austin, Texas and Roy Kemp Kasling as Trustee for the Alexandra Kasling 1996 Trust and as Trustee for the Natalie Kasling 1996 Trust; all as members of the Kasling Family Group, intend to apply to the Federal Reserve Board for permission to retain control of 25 percent or more of the shares of Chalybeate Springs Corporation, Hughes Springs, Texas and thereby indirectly retain control of The First National Bank of Hughes Springs, Hughes Springs, Texas.	Newspaper:	Not available
			Federal Register:	05/11/2011

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	Not available Not applicable
CASCADE BANCORP	CIC	Michael Fayne Rosinus, of Winnetka, Illinois, to acquire 0.11 percent of the voting shares of Cascade Bancorp, and thereby indirectly acquire voting shares of Bank of the Cascades, both of Bend, Oregon, and join with BOTC Holdings LLC with respect to its investment in Cascade Bancorp, resulting in a total collective acquisition of 24.46% of the voting shares of Cascade Bancorp.	Newspaper: Federal Register:	Not available 03/09/2011
COMMUNITY FINANCIAL GROUP, INC.	CIC	Interagency Notice of Change in Control by Wheatland Bank Employee Stock Ownership Plan, Spokane, Washington, and its trustees, Susan Marie Horton, Cheney, Washington; Dennis Dale Bly, Davenport, Washington; and Jayne Therese Deife, Marlin, Washington, for approval to retain 23.71 percent of the outstanding voting shares of Community Financial Group, Inc. and thereby indirectly Wheatland Bank, both of Spokane, Washington.	Newspaper: Federal Register:	Not available 04/28/2011
COMMUNITY FINANCIAL GROUP, INC.	CIC	Interagency Notice of Change in Control by Susan Marie Horton, Cheney, Washington; Raymond Lee Pittman, Jr., Mesa, Arizona; Rosa Maria Pittman, Spokane, Washington; Ted Davis Rhodes, Spokane Valley, Washington; and Wheatland Bank Employee Stock Ownership Plan, Spokane, Washington, together a group acting in concert for approval to retain 22.13 percent of the outstanding shares of Community Financial Group, Inc. and thereby indirectly control Wheatland Bank, both of Spokane, Washington.	Newspaper: Federal Register:	Not available 04/28/2011
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Castle Creek Capital IV, Castle Creek Advisors IV, LLC, Castle Creek Capital Partners IV, LP, John Eggemeyer, William Ruh, Mark Merlo, and Joseph Misesell Thomas, all of Rancho Santa Fe, California, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	Not available Not available
INTERMOUNTAIN COMMUNITY BANCORP	CIC	Interagency Notice of Change in Control by Stadium Capital Partners, L.P., Stadium Capital Qualified Partners, L.P., Stadium Capital Management LLC, and John Welborn, all of Bend, Oregon, to acquire up to 24.9 percent of Intermountain Community Bancorp, and thereby indirectly Panhandle State Bank, both of Sandpoint, Idaho.	Newspaper: Federal Register:	Not available Not available

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 23, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to acquire up to 24.9 percent of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, and Morgan Stanley Private Bank, National Association, Purchase, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	04/25/2011

District: 12

Federal Reserve Bank of San Francisco

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2714217	BANK OF SACRAMENTO, SACRAMENTO, CALIFORNIA	12/06/2010	03/25/2011	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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