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# Federal Reserve Release

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

*No. 28*

*Week Ending July 9, 2005*

**Enforcement**

Frontier Bank, Everett, Washington -- consent order of assessment of a civil money penalty.

- Announced, July 6, 2005

Security Bank, Ralls, Texas -- consent order of assessment of a civil money penalty.

- Announced, July 6, 2005

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

St. Louis

Bank of Lincoln County, Elsberry, Missouri -- to establish a branch at 4001 East Highway 47, Winfield.  
- Approved, July 6, 2005

Atlanta

Coconut Grove Bank, Miami, Florida -- to establish a branch at 20801 Biscayne Boulevard, Aventura.  
- Approved, July 8, 2005

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch at the intersection of Routes 33 and 276, Penn Laird.  
- Approved, July 6, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 940 Sheraton Drive, Mars, Pennsylvania.  
- Approved, July 8, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1669 Holt Road, Columbus.  
- Approved, July 8, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 6040 Stadium Drive, Kalamazoo.  
- Approved, July 8, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2805 10 Mile Road Northeast, Rockford.  
- Approved, July 8, 2005

**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3402 Heartland Street, Marion, Illinois.  
- Approved, July 8, 2005

Atlanta

First Florida Bank, Naples, Florida -- to establish branches at 9200 Cockleshell Court, Bonita Springs, and 8931 Conference Drive, Suite 2, Fort Myers.  
- Approved, July 7, 2005

Kansas City

Peoples Bank, Oklahoma City, Oklahoma -- to establish a branch at 12401 North May Street.  
- Approved, July 8, 2005

Richmond

The Pleasants County Bank, St. Mary's, West Virginia -- to establish a branch at 519 Riverview Drive, Belmont.  
- Approved, July 7, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at the northeast corner of Beltway 8 and Vista Road, Pasadena, Texas.  
- Approved, July 6, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 8701 U.S. Highway 19, Port Richey, Florida; 6192 Gunn Highway, Tampa; 1208 East Brandon Boulevard, Brandon; 3236 Barclay Avenue, Brooksville; and 2602 Jim L. Redman Parkway, Plant City.  
- Approved, July 8, 2005

**Bank Holding Companies**

Chicago

Albany Bancshares, Inc., Albany, Illinois -- to acquire Hillsdale Development Corporation, Hillsdale, and thereby acquire Old Farmers & Merchants State Bank.  
- Approved, July 7, 2005

**Bank Holding Companies**

Director, BS&R

Capital One Bank (Europe) plc, London, England -- to make additional investments in Capital One Overseas Limited, Cayman Islands.

- Approved, July 8, 2005

St. Louis

Evolve Financial Group, Inc., Memphis, Tennessee -- to become a bank holding company and to acquire Parkin Bancorp, Inc., Parkin, Arkansas, and thereby acquire First State Bank.

- Approved, July 5, 2005

Kansas City

Firstier Bancorp, Cheyenne, Wyoming -- to become a bank holding company and to acquire Union Bank Corporation, Upton, and Union State Bank.

- Withdrawn, July 8, 2005

Atlanta

GB Bank Group, Inc., Glennville, Georgia -- to become a bank holding company and to acquire Glennville Bank; and to merge with Tippins Bankshares, Inc., Claxton, and thereby acquire its subsidiary, Tippins Bank & Trust Company.

- Approved, July 8, 2005

Dallas

Greater Southwest Bancshares, Inc., Irving, Texas -- to acquire The Bank of Vernon, Vernon.

- Approved, July 8, 2005

Minneapolis

Menahga Bancshares, Inc., Menahga, Minnesota -- to acquire Sebeka Bancshares, Inc., Sebeka, and thereby acquire Security State Bank of Sebeka.

- Approved, July 6, 2005

Atlanta

Mountain Valley Bancshares, Inc, Cleveland, Georgia -- to become a bank holding company and to acquire Mountain Valley Community Bank.

- Approved, July 7, 2005

**Bank Holding Companies**

New York

New York Community Bancorp, Inc., Westbury, New York -- to acquire New York Commercial Bank, Flushing, through New York Community Bancorp's subsidiary, New York Community Bank.

- Approved, July 8, 2005

Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- to increase its ownership from 35.98 percent to 51 percent of Oswego Bancshares, Inc. and thereby indirectly acquire Oswego Community Bank.

- Approved, July 8, 2005

Dallas

Pilot Point Bancorp, Inc., ESOP, Pilot Point, Texas -- to become a bank holding company and to acquire 26.05 percent of the shares of Pilot Point Bancorp, Inc. and indirectly acquire PointBank.

- Approved, July 6, 2005

Minneapolis

St. Joseph Bancshares Acquisitions, Inc., St. Joseph, Minnesota -- to become a bank holding company and to acquire St. Joseph Bancshares, Inc. and thereby acquire First State Bank of St. Joseph.

- Approved, July 7, 2005

St. Louis

Trubank Securities Trust, St. Louis, Missouri -- to become a bank holding company and to acquire 25 percent of the shares of Truman Bancorp, Inc. and thereby acquire Truman Bank.

- Approved, July 5, 2005

San Francisco

Washington Bancorp, Inc., Lynnwood, Washington -- to become a bank holding company and to acquire The Bank of Washington.

- Approved, July 8, 2005

**Bank Holding Companies**

San Francisco

WSB Financial Group, Inc., Bremerton, Washington -- to become a bank holding company and to acquire Westsound Bank.  
- Approved, July 8, 2005

**Bank Premises**

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to increase its investment in bank premises.  
- Approved, July 8, 2005

**Change In Bank Control**

Richmond

Citizens Community Bank, South Hill, Virginia -- change in bank control.  
- Permitted, July 5, 2005

Kansas City

Fairmont Farmers State Company, Fairmont, Nebraska -- change in bank control.  
- Permitted, July 8, 2005

Atlanta

FCB Bancshares, Inc., Cullman, Alabama -- change in bank control.  
- Permitted, July 8, 2005

Minneapolis

Ravalli County Bankshares, Inc., Hamilton, Montana -- change in bank control.  
- Permitted, July 7, 2005

Minneapolis

Walker Ban Co., Walker, Minnesota -- to retain control of Walker Ban Co.  
- Permitted, July 6, 2005

**Competitive Factors Reports**

Philadelphia

Commerce Bank, National Association, Cherry Hill, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Fairfield and Norwalk, Connecticut, branches of Commerce Bank/Pennsylvania, National Association, Philadelphia, Pennsylvania.  
- Submitted, July 8, 2005

Philadelphia

Commerce Bank, National Association, Cherry Hill, New Jersey -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Manassas, Virginia, branch of Commerce Bank/Pennsylvania, National Association, Philadelphia, Pennsylvania.  
- Submitted, July 8, 2005

Kansas City

Farmers State Bank, Cameron, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Maitland branch of UMB Bank, National Association, Kansas City.  
- Submitted, July 7, 2005

Kansas City

Farmers State Bank, Cameron, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Mound City branch of UMB Bank, National Association, Kansas City.  
- Submitted, July 7, 2005

Secretary

The First National Bank of Waverly, Waverly, Iowa -- report on competitive factors of the proposed merger with The First National Bank of Cedar Falls, Cedar Falls.  
- Submitted, July 5, 2005

Secretary

The Frost National Bank, San Antonio, Texas -- report on competitive factors of the proposed acquisition of Horizon Capital Bank, Houston.  
- Submitted, July 7, 2005



### **Competitive Factors Reports**

#### San Francisco

Mission Valley Bank, Sun Valley, California -- report on competitive factors of the proposed merger with MVB Merger Company.

- Submitted, July 7, 2005

#### Boston

Newport Federal Savings Bank, Newport, Rhode Island -- report on competitive factors of the proposed acquisition of Westerly Savings Bank, Westerly.

- Submitted, July 7, 2005

### **Extensions Of Time**

#### Atlanta

PrimeTrust Financial Corporation, Nashville, Tennessee -- extension to October 12, 2005, to become a bank holding company and to acquire PrimeTrust Bank.

- Granted, July 7, 2005

#### Chicago

Warren Bank, Warren, Michigan -- extension to November 6, 2005, to establish branches at 48800 Romeo Plank Road, Macomb Township, and 2032 - 19 Mile Road, Sterling Heights.

- Granted, July 7, 2005

### **Financial Holding Companies**

#### Atlanta

City Savings Bancshares, Inc., Deridder, Louisiana -- election to become a financial holding company.

- Effective, July 6, 2005

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, July 9, 2005

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Northeast Bank, Auburn, Maine - to open a branch at 500 Canal Street, Lewiston, Maine	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	Salem Five Bancorp, Salem, Massachusetts - to become a mutual bank holding company through the acquisition of 100% of Salem Five Cents Savings Bank, Salem, Massachusetts	Newspaper – N/Avail Fed Reg – N/Avail

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – 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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Banco Popular North America, New York, New York to establish an Interstate Branch at 4765 W. Cermak Road, Chicago, Illinois.	Newspaper – 07/23/2005
FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY Rep Office.	Newspaper – N/Avail

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
* 3A3	Adirondack Trust Company Employee Stock Ownership Trust, Saratogo Springs, New York to acquire 50 additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, Saratoga Springs, New York..	Newspaper – 07/10/2005 Fed Reg – 07/22/2005
* 3A3	New York Private Bank and Trust and Emigrant Bancorp, both of New York, New York request prior approval to acquire all of the outstanding capital stock of each four new retail savings banks. The existing Emigrant Savings Bank, New York, NY will continue to serve its existing high net worth customer base.	Newspaper – N/Avail Fed Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Fubon Financial Holding Company, Taipei, Taiwan, to engage in certain limited securities activities through its indirect wholly-owned subsidiaries, Fubon Securities USA LLC and Fubon Asset Management USA LLC, both from Pasadena, California.	Fed Reg – 07/21/2005

**Section IV – Applications not subject to Federal Register or newspaper notice**

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<i>Type</i>	<i>Application</i>
None	

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**Section V – 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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, July 9, 2005

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – 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.

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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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
674513	Lebanon Valley Farmers Bank, Lebanon, PA	02/22/2005	06/30/2005	S	X	

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## Section VI – CRA examinations scheduled for

## Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 6615 Highland Rd., White Lake, MI	Newspaper – 07/09/2005
*Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3120 South Boulevard, Bloomfield Hills, MI	Newspaper – 07/09/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 102 Lakeview Drive, Cross Lanes, WV	Newspaper – 06/29/2005
*Branch	Notice by Wesbanco Bank, Inc., Wheeling, WV to establish a branch facility at 2359 East main St., Bexley, OH 43209	Newspaper – 07/15/2005

\*Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by the Snyder Group of their intent to increase their ownership and thereby gain control of Merchants Bancorp of Pennsylvania, Inc., and indirectly, Merchants National Bank, both of Kittanning, PA	Newspaper – N/Avail Fed Reg – N/Avail

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	



**Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Cecil Federal Bank, Elkton, Maryland, to establish a branch at West Bel Air Avenue, Aberdeen, Maryland.*	Newspaper – 08/01/2005

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice of Change in Control filed by Charles Walters, Charles Walters Ltd Partnership, Roger Walters, Jacqueline Walters, James Walters, Phoenix Financial Holdings, Inc., and Walters Income Properties, LP as a group acting in concert to retain control of 12.9% of the voting shares of Independence Bancshares, Inc., Greenville, South Carolina.*	Fed Reg – 07/28/2005 Newspaper – 07/22/2005

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
24A	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises.	
24A	The Bank of Marion, Marion, Virginia, to increase its investment in bank premises.	

**Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
723822	Virginia Bank and Trust Company 336 Main Street Danville, Virginia 24541	04/18/2005	07/03/2005	O		X
2897763	Hanover Bank 7271 Hanover Green Drive Mechanicsville, Virginia 23111	05/09/2005	07/09/2005	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Compass Bank, Birmingham, Alabama, to establish a branch in a kiosk at the Aurora Mall, located at 1420 East Alameda Avenue, Aurora, Colorado, to be known as the Aurora – Alameda Branch.*	Newspaper – 07/15/2005
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 1775 New Watermelon Road, Tuscaloosa, Alabama.*	Newspaper – 07/10/2005
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 5050 Northgate Road, Rogers, Arkansas.*	Newspaper – 07/09/2005

\*Subject to provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Civic Bancorp, Nashville, Tennessee, to become a bank holding company by acquiring 100 percent of the outstanding shares of Civic Bank & Trust, Nashville, Tennessee (in organization).*	Newspaper – 08/02/2005 Fed Reg – 08/05/2005

\*Subject to provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – 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:

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**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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Community Bank of Boone, Boone, Iowa, to establish a branch facility to be located at 1750 Gateway Drive, Grimes, Iowa.	Newspaper – 07/01/2005
Branch	Paramount Bank, Farmington Hills, Michigan, to establish a branch facility to be located at 39600 Garfield Road, Suite B, Clinton Township, Michigan.*	Newspaper – 07/16/2005

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Firstbank Corporation, Alma, Michigan, to acquire 100 percent of the voting shares of Keystone Financial Corporation, Kalamazoo, Michigan, and thereby indirectly acquire Keystone Community Bank, Kalamazoo, Michigan.*	Fed Reg – 07/25/2005 Newspaper – 07/23/2005
3(a)(1)	Generations Bancorp, Inc., Waukesha, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Foundations Bank (in organization), Waukesha, Wisconsin.*	Fed Reg – 07/22/2005 Newspaper – N/Avail
3(a)(1)	Lamplighter Financial, MHC, Wauwatosa, Wisconsin and Wauwatosa Holdings, Inc., Wauwatosa, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Wauwatosa Savings Bank, Wauwatosa, Wisconsin.*	Fed Reg – 07/15/2005 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire through its wholly-owned subsidiary, Metavante Corporation, 100 percent of the capital stock of GHR Systems, Inc., Wayne, Pennsylvania, and thereby engage in data processing and management consulting.	Fed Reg – N/Avail
4(c)(8)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire through its wholly-owned subsidiary, Metavante Corporation, all of the limited liability company interests of TREEV LLC, Herndon, Virginia, and thereby engage in data processing and management consulting.	Fed Reg – 07/28/2005

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

### Section V – Availability of CRA public evaluations

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**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
231149	Security State Bank 25 N. Chestnut New Hampton, Iowa 50659 (641) 394-3021	03/14/2005	06/30/2005	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3	Union Bankshares, Inc., Mena, Arkansas, to acquire 100 percent of First Paris Holding Company, Little Rock, Arkansas, and thereby indirectly acquire The First National Bank at Paris, Paris, Arkansas.*	Newspaper – 07/16/2005 Fed Reg – 08/08/2005
3A5	Home Bancshares, Inc, Conway, Arkansas, to acquire 100 percent of Mountain View Bancshares, Inc., Mountain View, Arkansas, and thereby indirectly acquire Bank of Mountain View, Mountain View, Arkansas.*	Newspaper – 08/05/2005 Fed Reg – 08/08/2005
CIC	Notice by Charles A. Hardcastle, Bowling Green, Kentucky, to gain control of Citizens First Corporation, Bowling Green, Kentucky, (Previously submitted during the week ending July 2, 2005).*	Newspaper – 07/20/2005 Fed Reg – 07/25/2005
3A1	Kirksville Bancorp, Inc., Kirksville, Missouri, to become a bank holding company by acquiring 100 percent of American Trust Bank, Kirksville, Missouri (in formation).*	Newspaper – N/Avail Fed Reg – 08/05/2005
3A1	Security Associated Holding Corporation, Hot Springs, Arkansas, to become a bank holding company by acquiring 100 percent of The Stephens Security Bank, Stephens, Arkansas.	Newspaper – 08/04/2005 Fed Reg – 08/05/2005

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
1007145	Bay Hermann Berger Bank Hermann, Missouri	04/04/2005	07/01/2005	S		X

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	David A. Callies, Howard, South Dakota; Charles L. Christensen, Arlington, South Dakota; Blaine M. Hoff, Volga, South Dakota; Craig H. Steen, Volga, South Dakota; Lyle S. Strande, Volga, South Dakota and Janelle M. Thompson, Bruce, South Dakota acting in concert, and Van Dusen Fishback, Brookings, South Dakota, as an individual, to gain control of North Central Financial Services, Inc., Volga, South Dakota and thereby indirectly gain control of First National Bank of Volga, Volga, South Dakota.	Fed Reg – 07/28/2005 Newspaper – 07/27/2005
3(a)(1)	Vision Bancshares, Inc., St. Louis Park, Minnesota to become a bank holding company by acquiring 100 percent of Vision Bank, St. Louis Park, Minnesota, a bank in organization.*	Fed Reg – 07/28/2005 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – 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.

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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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Oregon Trail Bank, Guernsey, Wyoming, to establish a branch at 4007 Greenway Street, Cheyenne, Wyoming.	Newspaper – 07/15/2005
Branch	FirsTier Bank (formerly known as Union State Bank), Upton, Wyoming, to establish a branch at 1508 Stillwater, Cheyenne, Wyoming.	Newspaper – 07/22/2005

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Main Banc, Inc., Albuquerque, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of InterAmerica Bank, both in Albuquerque, New Mexico.	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to directly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – 07/30/2005
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – N/Avail Fed Reg – 07/30/2005
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through the 80.34 percent ownership of FBC Financial Inc., Kilgore, Texas, by Morrill Bancshares, Inc., Merriam, Kansas.	Newspaper – N/Avail Fed Reg – 07/30/2005
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to directly acquire up to 35.80 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – 07/30/2005

## Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Morrill Bancshares, Inc., Merriam, Kansas, to indirectly acquire up to 14.33 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, held through FBC Financial Corporation, Claremore, Oklahoma.	Newspaper – N/Avail Fed Reg – 07/30/2005
3(a)(3)	Davis Bancorporation, Inc., Davis, Oklahoma, to directly acquire up to 17.90 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of Century Capital Financial-Delaware, Inc., Wilmington, Delaware, parent of City National Bank, Kilgore, Texas.	Newspaper – N/Avail Fed Reg – 07/30/2005

## Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

## Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Investment in Bank Premises	Bank at Broadmoor, Colorado Springs, Colorado, to increase its investment in bank premises.

## Section V – 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.

**Section V – Availability of CRA public evaluations**

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, July 9, 2005

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	PlainsCapital Bank, Lubbock, TX, to establish a branch at 801b University Avenue, Lubbock, TX 79401.*	Newspaper – 07/14/2005

\* Subject to the provisions of the Community Reinvestment Act.

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	



## Section V – 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.

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The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, July 9, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund 1, LP, Castle Creek Capital Partners Fund IIa, LP, and Castle Creek Capital Partners Fund IIb, LP, all of Rancho Santa Fe, California, to indirectly acquire Heritage Financial Corporation, Granbury, Texas; and State National Bancshares, Inc., Forth Worth, Texas, to directly acquire 100 percent of Heritage Financial Corporation, Granbury, Texas, and thereby indirectly acquire Heritage Associated Services, Inc., Carson City, Nevada, and Heritage National Bank, Granbury, Texas.*	Newspaper – N/Avail Fed Reg – 08/11/2005
3(a)(3)	WJR Corp., Eggemeyer Advisory Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund 1, LP, Castle Creek Capital Partners Fund IIa, LP, and Castle Creek Capital Partners Fund IIb, LP, all of Rancho Santa Fe, California, to indirectly acquire Heritage Financial Corporation, Granbury, Texas; and State National Bancshares, Inc., Forth Worth, Texas, to directly acquire 100 percent of Heritage Financial Corporation, Granbury, Texas, and thereby indirectly acquire Heritage Associated Services, Inc., Carson City, Nevada, and Heritage National Bank, Granbury, Texas.*	Newspaper – N/Avail Fed Reg – 08/11/2005
3(a)(1)	Mission Valley Bancorp, Sun Valley, California, to become a bank holding company by acquiring 100 percent of Mission Valley Bank, Sun Valley, California.*	Newspaper – N/Avail Fed Reg – 08/08/2005

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – 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.

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**SN = Substantial noncompliance**

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	