
Federal Reserve Release



H.2

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

No. 32

Week Ending August 6, 2005

Bank Holding Companies

iTeam Companies, Inc., Brookfield, Wisconsin -- to become a bank holding company and to acquire Bank of Kenney, Kenney, Illinois, and to engage in data processing activities through its subsidiary, iStream Imaging, Inc., Brookfield, Wisconsin.

- Approved, August 3, 2005

Regulations And Policies

One-Year Post-employment Restrictions for Senior Examiners -- publication for comment of an interagency rule implementing the special post-employment restrictions of the Intelligence Reform and Terrorism Prevention Act of 2004 (Docket No. R-1230).

- Approved, July 22, 2005 (AC)

Enforcement

Credit Lyonnais, S.A., Paris, France -- request by Dominique Bazy for interlocutory review of an order denying his claim of privilege in the enforcement proceedings involving Credit Lyonnais.

- Denied, August 4, 2005

Montana State Bank, Plentywood, Montana -- issuance of a cease and desist order and order of assessment of a civil money penalty against Frank French, a former institution-affiliated party.

- Announced, August 1, 2005

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

Bank Branches, Domestic

Kansas City

Adams Bank & Trust, Ogallala, Nebraska -- to establish a branch at 7700 South College Avenue, Fort Collins, Colorado.
- Approved, August 1, 2005

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 3514 Southeast 14th Street, Bentonville.
- Approved, August 1, 2005

Chicago

Byron Bank, Byron Center, Michigan -- to establish a branch at Superior Street and Reno Drive, Wayland.
- Approved, August 2, 2005

Richmond

Cecil Federal Bank, Elkton, Maryland -- to establish a branch at 3 West Bel Air Avenue, Aberdeen.
- Approved, August 4, 2005

Richmond

Congressional Bank, Potomac, Maryland -- to establish a branch at 2101 K Street, Washington, D.C.
- Approved, August 4, 2005

Richmond

Congressional Bank, Potomac, Maryland -- to establish a branch at 1800 Michael Faraday Drive, Reston, Virginia.
- Approved, August 4, 2005

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 102 Lakeview Drive, Cross Lanes, West Virginia.
- Approved, August 5, 2005

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3120 South Boulevard, Bloomfield Hills.
- Approved, August 5, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 6615 Highland Road, White Lake.
- Approved, August 5, 2005

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 24 East 4th Street, San Mateo, California.
- Approved, August 5, 2005

Cleveland

Heartland Bank, Gahanna, Ohio -- to establish a branch at Friendship Village, 6000 Riverside Drive, Dublin.
- Approved, August 5, 2005

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at Highway 55 and Vicksburg Lane, Plymouth, Minnesota.
- Approved, August 4, 2005

Boston

Northeast Bank, Auburn, Maine -- to establish a branch at 500 Canal Street, Lewiston.
- Approved, August 3, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1040 Malabar Road, Southeast, Palm Bay, Florida.
- Approved, August 4, 2005

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 1605 Lakewood Ranch Boulevard, Bradenton, Florida, and 13568 Summerport Village Parkway, Orlando.
- Approved, August 4, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 101 Curtis Parkway, Miami Springs, Florida.
- Approved, August 5, 2005

Bank Holding Companies

New York

Banco Do Brasil S.A., Brasilia, Brazil -- for its subsidiary, Banco do Brasil Securities LLC, New York, New York, to engage in securities brokerage and riskless principal services and to act as agent in the private placement of securities.
- Approved, August 5, 2005

San Francisco

Beverly Hills Bancorp, Inc., Calabasas, California; WFC, Inc., and Wilshire Acquisitions Corporation -- to become bank holding companies and to acquire First Bank of Beverly Hills; and for Beverly Hills Bancorp, Inc., and WFC, Inc. to acquire WCICC, Inc., WFICC, Inc., and Wilshire Mortgage Funding IV, V, and VI, and thereby engage in nonbanking activities.
- Approved, August 5, 2005

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- to acquire, directly and indirectly, additional shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc, Wilmington, Delaware, and City National Bank, Kilgore, Texas.
- Approved, August 3, 2005

Chicago

Firstbank Corporation, Alma, Michigan -- to acquire Keystone Financial Corporation, Kalamazoo, and Keystone Community Bank.
- Approved, August 4, 2005

Bank Holding Companies

Director, BS&R

Gateway Bancshares, Inc., Ringgold, Georgia -- transfer agent registration.
- Withdrawn, August 3, 2005

Chicago

Generations Bancorp, Inc., Waukesha, Wisconsin -- to become a bank holding company and to acquire Foundations Bank, Pewaukee, a de novo bank.
- Approved, August 3, 2005

Atlanta

Heritage First Bancshares, Inc., Rome, Georgia -- to become a bank holding company and to acquire DeKalb Bank, Crossville, Alabama; and to acquire Heritage First Bank, Rome, Georgia, a federal savings association.
- Approved, August 1, 2005

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire, through its subsidiary, Metavante Corporation, TREEV LLC, Herndon, Virginia, and thereby engage in data processing and management consulting activities.
- Approved, August 3, 2005

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire GHR Systems, Inc., Wayne, Pennsylvania, and thereby acquire Loansoft, Inc., Berkeley, California; 6027580 Canada, Inc., Toronto, Ontario, Canada; and GHR Systems Canada, Inc., and thereby engage in data processing and management consulting activities.
- Approved, August 4, 2005

St. Louis

United Citizens Bancorp, Inc., Columbia, Kentucky -- to become a bank holding company and to acquire United Citizens Bank of Southern Kentucky, Inc.
- Withdrawn, August 3, 2005

Minneapolis

Vision Bancshares, Inc., St. Louis Park, Minnesota -- to become a bank holding company and to acquire Vision Bank, a de novo bank.
- Approved, August 5, 2005

Change In Bank Control

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma -- to retain control of First Fidelity Bancorp, Inc.
- Withdrawn, August 5, 2005

Kansas City

First State Bancorporation of Watonga, Inc., Watonga, Oklahoma -- change in bank control.
- Withdrawn, August 1, 2005

St. Louis

Purchase Area Bancorp, Inc., Bardwell, Kentucky -- change in bank control.
- Withdrawn, August 3, 2005

Competitive Factors Reports

New York

Carthage Federal Savings and Loan Association, Carthage, New York -- report on competitive factors of the proposed merger with Carthage Interim One Savings Association and Carthage Interim Two Savings Association as part of a conversion and reorganization.
- Submitted, August 3, 2005

Dallas

First State Bank of Uvalde, Uvalde, Texas -- report on competitive factors of the proposed acquisition of the Carrizo Springs branch of Union State Bank, Kerrville.
- Submitted, August 4, 2005

Kansas City

Madison County Bank, Madison, Nebraska -- report on competitive factors of the proposed merger with First National Bank of Albion, Albion.
- Submitted, August 5, 2005

San Francisco

State National Bank, Lubbock, Texas -- report on competitive factors of the proposed merger with Heritage National Bank, Granbury.
- Submitted, August 2, 2005

Competitive Factors Reports

San Francisco

State National Bank, Lubbock, Texas -- report on competitive factors of the proposed consolidation with Interim State National Bank, Fort Worth, a de novo bank, in order to relocate its main office from Lubbock to Fort Worth.

- Submitted, August 2, 2005

Dallas

Sterling Bank, Houston, Texas -- report on competitive factors of the proposed merger with The Oaks Bank & Trust Company, Dallas.

- Submitted, August 3, 2005

Currency

Director, RBOPS

Federal Reserve Notes -- letter confirming request for printing of notes during the fiscal year ending September 30, 2006.

- Approved, August 2, 2005

Extensions Of Time

Philadelphia

Citizens and Northern Corporation, Wellsboro, Pennsylvania -- extension to November 20, 2005, to acquire Canisteo Valley Corporation, Canisteo, New York, and its subsidiary, First State Bank.

- Granted, August 1, 2005

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to November 18, 2005, to acquire up to 38 percent of the shares of FSB Bancorporation of Fort Morgan, Colorado, and thereby acquire Farmers State Bank of Fort Morgan.

- Granted, August 1, 2005

Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- extension to November 4, 2005, to acquire up to 9.9 percent of the shares of IBT Bancorp, Inc., Irwin, and thereby acquire Irwin Bank & Trust Company.

- Granted, August 4, 2005

International Operations

Director, BS&R

J.P. Morgan International Finance Limited, Wilmington, Delaware -- to make an investment in a newly-formed special purpose vehicle.

- Granted, July 29, 2005 (AC)

Membership

Kansas City

Rocky Mountain Bank, Rock Springs, Wyoming -- to become a member of the Federal Reserve System.

- Approved, August 3, 2005

Regulations And Policies

Director, C&CA

Regulation Z (Truth in Lending) -- annual adjustment to the dollar amount that triggers additional disclosure requirements for home mortgage loans with fees above a certain amount (Docket No. R-1231).

- Approved, August 4, 2005

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 6, 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)(1)	Florence Bancorp, MHC, Florence, Massachusetts - to become a bank holding company through the acquisition of 100% of the voting shares of Florence Savings Bank, Florence, Massachusetts	Newspaper – 08/17/2005 Fed Reg – 08/15/2005
3(a)(1) & 3(a)(3)	Monson Financial Services MHC and Monson Financial Services Corp., both of Monson, Massachusetts - to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Monson Savings Bank, Monson, Massachusetts	Newspaper – N/Avail Fed Reg – 09/01/2005

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>	<i>Ending date of comment period</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</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						

Section VI – CRA examinations scheduled for Quarter of

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

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 6, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper – N/Avail
FBSEA	The Governor and Company of The Bank of Ireland, Dublin, Ireland to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act of 1978, and Section 211.24(a)(2)(i)(B) of Reg K.	Newspaper – N/Avail
FBSEA	Kreditanstalt fur Wiederaufbau, Frankfurt, Germany, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Reg K.	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>
CIC	Notice of Change in Bank Control pursuant to the Change in Bank Control Act of 1978, as amended, by The H.T. Clark I Family Limited Partnership (“Limited Partnership”), and Harold T. Clark Jr., both of Utica, New York, as general partner to acquire 72.19% of the common shares of Adirondack Bancorp Inc., Utica, New York; Limited Partnership is simultaneously requesting a determination by the Board to become a “qualified family partnership” pursuant to Section 2(o)(10) of the Bank Holding Company Act. See Filing ID 59827-1.	Newspaper – 08/16/2005 Fed Reg – 07/25/2005
*3A1	IA Bancorp, Inc., Iselin, New Jersey, (in formation), to become a one bank holding company with respect to the acquisition of Indus American Bank, Iselin, New Jersey, (in organization), pursuant to Section 3(a)(1) of the BHC Act, as amended, and Section 225.15 of Reg Y.	Newspaper – N/Avail Fed Reg – 09/01/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*18C*3A3 *Branch	Interchange Financial Services Corporation (“IFSC”) and its wholly-owned subsidiary, Interchange Bank (“Interchange”), both of Saddle Brook, New Jersey, seek the prior approval of the Board of Governors of the Federal Reserve System of the merger of Franklin Bank (“Franklin”), Nutley, New Jersey with and into Interchange and for IFSC to acquire 100% of the voting stock of Franklin. Interchange also requests approval pursuant to section 9 of the Federal Reserve Act to establish a branch at the current location of Franklin upon completion of the merger.	Newspaper – N/Avail Fed Reg – 08/10/2005

* 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>
4(C)(8)	Banco Do Brasil S.A. Brasillia, Brazil; to engage de novo through its subsidiary, Banco Do Brasil Securities LLC, New York, in futures commission merchant activities, pursuant to section 225.28 (b)(7)(v) of Regulation Y.	Fed Reg – 08/10/2005

Section IV – Applications not subject to Federal Register or news paper 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:

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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 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 6, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	East Penn Bank, Emmaus, PA, to establish a branch office to be located at 4510 Bath Pike, Hanover Township, Northampton County, PA.	Newspaper – 08/15/2005

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
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

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</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						

Section VI – CRA examinations scheduled for Quarter of

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

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 6, 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)(5)	Rurban Financial Corp., Defiance, Ohio to acquire Exchange Bancshares, Inc., Luckey, Ohio and as a result acquire all of the issued and outstanding capital stock of The Exchange Bank. Rurban will be the surviving corporation in the merger. Exchange Bank will operate as a separate bank subsidiary of Rurban following completion of the merger.	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>
None		

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</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, August 6, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, to establish a branch at 641 South Lynnhaven Parkway, Virginia Beach, Virginia.*	Newspaper – 08/13/2005
Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, to establish a branch at 2209 Century Drive, Suite 100, Raleigh, North Carolina.*	Newspaper – 08/13/2005
18(c)	MB Interim Bank, Charlottesville, Virginia (in organization), to merge with Albemarle First Bank, Charlottesville, Virginia.*	Newspaper – 08/31/2005

*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 Fisher Woodside LP/Paul Fisher to retain control of 15.4% of the voting shares of F&M Financial Corporation, Granite Quarry, North Carolina.*	Fed Reg – 08/23/2005 Newspaper – 08/20/2005
CIC	Notice of Change in Control filed by Phyllis L. Fisher, Joy Klutz Fisher, Donald Mitchell, Jacob Steven Fisher, Paula Dawn Philpot, and Irvin Henry Philpot III to retain in aggregated 2.2% of the voting shares of F&M Financial Corporation, Granite Quarry, North Carolina.*	Fed Reg – 08/23/2005 Newspaper – 08/20/2005
3(a)(3)	Millennium Bankshares Corporation, Reston, Virginia, to acquire 100% of the voting shares of Albemarle First Bank, Charlottesville, Virginia.	Fed Reg – 09/06/2005 Newspaper – 08/31/2005

*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>
3248849	MainStreet Bank 727 Elden Street Herndon, Virginia 20170	05/09/2005	07/23/2005	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, August 6, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Commercial Bank of Florida, Orlando, Florida, to establish a branch located at 10222 E. Colonial Drive, Orlando, Florida, to be known as the East Orange Office.*	Newspaper – 08/15/2005
Branch	First Commercial Bank of Florida, Orlando, Florida, to establish a branch located at 5645 Hansel Avenue, Edgewood, Florida, to be known as the Pine Castle Office.*	Newspaper – 08/15/2005
Foreign	Caja de Ahorros de Valencia, Castellon y Alicante (Bancaja), Valencia, Spain, to convert an international agency to a branch office in the State of Florida.	Newspaper – 08/29/2005
Foreign	Caja de Ahorros de Galicia, Caixa Galicia, Coruna, Spain, to establish an international agency located in Miami, Florida.	Newspaper – 08/29/2005
Foreign	La Caisse centrale Desjardins du Quebec, Montreal, Quebec, Canada, to establish a foreign branch located in Hallandale, Florida.	Newspaper – 08/22/2005

*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)	CCB Financial Corporation, Jonesboro, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Community Capital Bank, Jonesboro, Georgia.*	Newspaper – N/Avail Fed Reg – N/Avail
3(a)(1)	FSB Bancshares, Inc., Church Point, Louisiana, to become a bank holding company by acquiring 100 percent of the outstanding shares of Farmers State Bank and Trust, Church Point, Louisiana.*	Newspaper – 09/02/2005 Fed Reg – 09/06/2005
3(a)(1)	Northside Bancshares, Inc., Adairsville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Northside Bank, Adairsville, Georgia (in organization).*	Newspaper – N/Avail Fed Reg – 09/02/2005

*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

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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S = Satisfactory

NI = Needs to improve

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	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 6, 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) & 3(a)(1)	Capitol Bancorp, Ltd., Lansing, Michigan, indirectly through Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of Bank of Santa Barbara (in organization), Santa Barbara, California; and by Capitol Development Bancorp Limited III, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Santa Barbara (in organization), Santa Barbara, California.*	Fed Reg – 08/23/2005 Newspaper – N/Avail
CIC	Notice by Ben D. Grimstad, Decorah, Iowa and Joseph L. Grimstad, Decorah, Iowa, individually, to acquire control of 40.1 percent of Security Agency, Inc., Decorah, Iowa, and thereby indirectly Decorah Bank & Trust Company, Decorah, Iowa.	Fed Reg – 08/22/2005 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>	<i>Ending date of comment period</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>
929044	Freedom Security Bank 140 Holiday Drive Coralville, Iowa 52241 (319) 688-9005	03/28/2005	08/01/2005	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 6, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Progress Bank of Missouri, Sullivan, Missouri, to establish a branch facility to be located at 308 West Lincoln, Owensville, Missouri.*	Newspaper – 08/12/2005

* 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>
3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire 14.68 percent of First Southern Bank, Batesville, Arkansas (in organization). (Previously submitted during the week ending July 30, 2005.)*	Newspaper – 08/26/2005 Fed Reg – 08/29/2005
CIC	Notice by Roger L. Gott, individually, Dennis W. Gott, individually, and Roger L. Gott, Dennis W. Gott, and Carl E. Eichenberger, all of Salem, Missouri, acting as a group in concert, to gain control of Town & Country Bancshares, Inc., Salem, Missouri.	Newspaper – N/Avail Fed Reg – 08/25/2005

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>
Premises	Bank of Little Rock, Little Rock, Arkansas, to increase its investment in bank premises in the amount of \$1,331,000.

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.

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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.

<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 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 6, 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>
4(c)(8)	Carlson Bankshares, Inc., Comfrey, Minnesota, to operate a savings association as a result of the conversion of Peoples State Bank of Comfrey, Comfrey, Minnesota, to a federal savings bank to be known as Choice Financial Savings Bank, Comfrey, Minnesota.*	Fed Reg – 08/29/2005 Newspaper – 08/26/2005
4(c)(8)	Choice Financial Holdings Inc., Grafton, North Dakota, to operate a savings association as a result of the conversion of Peoples State Bank of Comfrey, Comfrey, Minnesota, to a federal savings bank, to be known as Choice Financial Savings Bank, Comfrey, Minnesota.*	Fed Reg – 08/29/2005 Newspaper – 08/26/2005

* 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>
None						

Section VI – CRA examinations scheduled for Quarter of

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

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 6, 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)	Young Partners, L.P. and Young Corporation, both of Chillicothe, Missouri, to indirectly acquire, and Citizens Bancshares Co., Chillicothe, Missouri, to directly acquire an additional 3.12 percent, for a total of 10.07 percent of the voting stock of Clayco Banc Corporation, parent of CSB Bank, both in Claycomo, Missouri.	Newspaper – 08/24/2005 Fed Reg – 08/30/2005
3(a)(3)	Peak Banks of Colorado, Inc., Nederland, Colorado, to acquire 100 percent of the voting shares of Clear Creek Bank Corp., and thereby indirectly acquire First State Bank, both of Idaho Springs, Colorado.	Newspaper – N/Avail Fed Reg – 09/06/2005
CIC	Notification by Marvin J. Carter and Donald C. Stamps, both of Lawton, Oklahoma, as trustees of the 2000 Green Family Trust, to acquire control of B.O.E. Bancshares, Inc., parent of Liberty National Bank, both in Lawton, Oklahoma.	Newspaper – N/Avail Fed Reg – 08/23/2005

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>
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.

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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>
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, August 6, 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)(1)	Country Holding Corp., Lakeway, TX, to become a bank holding company by acquiring 100 percent of Texas Country Bank, Lakeway, TX.,(de nova).*	Newspaper – N/Avail Fed Reg – 08/12/2005
3(a)(3)	MetroCorp Bancshares, Inc., Houston, TX., to acquire 100 percent of First United Bank, San Diego, CA.	Newspaper – 08/22/2005 Fed Reg – 08/25/2005
3(a)(5)	Texas United Bancshares, Inc., La Grange, TX, and Texas United Nevada, Inc., Carson City, NV, to acquire by merger 100 percent of Gateway Holding Company, Inc., Dallas, TX, and indirectly acquire Gateway Delaware Holding Company, Inc., Wilmington, DE, and Gateway National Bank, Dallas, TX.*	Newspaper – 08/25/2005 Fed Reg – 08/26/2005
CIC	Notice by Ms. Reatha Coleen Beck, Austin, TX, to increase voting control from 24.99 percent to 25.66 percent in Union State Bancshares, Inc., Killeen, TX, and indirectly Union State Holding Company, Wilmington, DE, and Union State Bank, Florence, TX.	Newspaper – 08/19/2005 Fed Reg – 08/22/2005

*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>
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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 6, 2005

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Mission Community Bank, San Luis Obispo, California, to establish a mobile branch courier service to serve the counties of San Luis Obispo and Northern Santa Barbara, California.*	Newspaper – 08/07/2005
FBSEA	State Bank of India, Mumbai, India, to establish an uninsured branch in Jackson Heights, New York, pursuant to Section 7(d) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper – N/Avail

* 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)(1)	FCB Bancorp, Camarillo, California, to become a bank holding company by acquiring 100 percent of First California Bank, Camarillo, California.*	Newspaper – N/Avail Fed Reg – 08/26/2005
3(a)(5)	FCB Bancorp, Camarillo, California, to merge with South Coast Bancorp, Inc., and thereby indirectly acquire its subsidiary, South Coast Commercial Bank, both of Irvine, California.*	Newspaper – N/Avail Fed Reg – 08/26/2005

* 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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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	