
Federal Reserve Release



H.2

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

No. 45

Week Ending November 5, 2005

Board Operations

Division of Information Technology -- appointment of Jill Coss Rosen as Assistant Director with oversight for a new branch, National Information Center Systems.
- Approved, October 25, 2005 (AC)

Equal Employment Opportunity -- publication for comment of an interim rule to amend the Board's Rules Regarding Equal Opportunity to clarify the limitations on the employment of noncitizens in positions having access to sensitive information (Docket No. OP-1239).
- Approved, October 19, 2005 (AC)

Office of Board Members -- appointment of Brian J. Gross as Special Assistant to the Board for Congressional Liaison.
- Approved, October 31, 2005

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 4-3/4 percent to 5 percent by twelve Federal Reserve Banks.
- Approved, November 1, 2005

Reserve Bank Services

Federal Reserve Priced Services -- 2006 fee schedules for priced services and electronic access.
- Approved, November 2, 2005

Federal Reserve Priced Services -- private sector adjustment factor for 2006.
- Approved, November 2, 2005

Testimony And Statements

Economic Outlook -- statement by Chairman Greenspan before the Joint Economic Committee of the U.S. Congress.
- Published, November 3, 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

Secretary

Capital City Bank, Tallahassee, Florida -- to establish a branch at 1601 Bass Road, Macon, Georgia.

- Approved, November 2, 2005

St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 511 Sylamore Avenue, Mountain View.

- Approved, October 31, 2005

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 409 East Main Street, Buena Vista.

- Approved, October 31, 2005

St. Louis

Community First Bank, Corydon, Indiana -- to establish a branch at 316 West Tipton Street, Seymour.

- Approved, November 1, 2005

Chicago

Community First Bank-Chicago, Chicago, Illinois, a de novo bank -- to establish a mobile bank courier service to operate within a 35-mile radius of the bank's main office.

- Approved, November 3, 2005

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 2875 East Gulf to Lake Highway, Inverness, Florida; the intersection of San Jose Boulevard (S.R. 13) and Race Track Road, Jacksonville; and 3620 Southeast Maricamp Road, Ocala.

- Approved, November 4, 2005

Bank Branches, Domestic

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 5115 East Baseline Road, Gilbert, Arizona.
- Approved, November 4, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 366 South Kirkwood Road, Kirkwood, Missouri.
- Approved, November 1, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 7701 Forsyth Boulevard, St. Louis, Missouri.
- Approved, November 1, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 4110 Richardson Road, Independence, Kentucky.
- Approved, November 1, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 19025 Newburgh Road, Livonia.
- Approved, November 4, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 700 South Ballenger Highway, Flint.
- Approved, November 4, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2315 South Center Road, Burton.
- Approved, November 4, 2005

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 7041 Schaefer Road, Dearborn.

- Approved, November 4, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1383 South Rochester Road, Rochester Hills.

- Approved, November 4, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 225 Aptakisic Road, Lincolnshire, Illinois.

- Approved, November 4, 2005

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at 7541 Creedmoor Road, Raleigh.

- Approved, November 2, 2005

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at 7210 Tryon Road, Cary.

- Approved, November 2, 2005

Richmond

First Charter Bank, Charlotte, North Carolina -- to establish a branch at 1145 Highway 70 West, Garner.

- Approved, November 2, 2005

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish branches at Coursey Boulevard and Jones Creek Road, Baton Rouge; Highland Road and Kenilworth Parkway; Airline Highway and Highway 42, Prairieville; Interstate 10 and Highway 73; and 5900 Mounes, Metairie.

- Approved, November 3, 2005

Bank Branches, Domestic

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish a branch at Belle Terre Boulevard, LaPlace.

- Approved, November 3, 2005

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish branches at Highway 21, Covington; and 2050 Gause Boulevard East, Slidell.

- Approved, November 4, 2005

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 11421 Indian Creek Road, Pound.

- Withdrawn, October 31, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 6503 North Point Parkway, Alpharetta, Georgia.

- Approved, November 4, 2005

Chicago

Security State Bank, New Hampton, Iowa -- to establish a branch at 610 Gilbert Street, Charles City.

- Approved, November 4, 2005

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- to establish a branch at Highway K and Laura Hill Road, O'Fallon.

- Approved, November 1, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3000 Galloway Ridge, Suite 112, Pittsboro, North Carolina.

- Approved, November 1, 2005

Bank Branches, Domestic

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 5901 Harbour View Boulevard, Suffolk City, Virginia.
- Approved, November 1, 2005

Dallas

Tradition Bank, Houston, Texas -- to establish a branch at 3205 College Park Drive, The Woodlands.
- Approved, November 2, 2005

Bank Holding Companies

Minneapolis

Border Bancshares, Inc., Greenbush, Minnesota -- relief from a commitment.
- Withdrawn, November 2, 2005

St. Louis

Clayton Bancorp, Inc., Henderson, Tennessee -- to merge with Bancshares of Camden, Inc., Camden, and thereby acquire Bank of Camden.
- Withdrawn, November 3, 2005

Minneapolis

Fidelity Holding Company, Minnetonka, Minnesota -- to become a bank holding company and to acquire Fidelity Bank, Edina.
- Approved, November 3, 2005

New York

First Americano Financial Corporation, Elizabeth, New Jersey -- to become a bank holding company and to acquire First BankAmericano; and election to become a financial holding company.
- Approved, November 4, 2005

Atlanta

Flag Financial Corporation, Atlanta, Georgia -- to merge with First Capital Bancorp, Inc., Norcross, and thereby acquire First Capital Bank.
- Approved, November 3, 2005

Bank Holding Companies

St. Louis

Fortune Financial Corporation, Arnold, Missouri -- to become a bank holding company and to acquire FortuneBank, a de novo bank.

- Approved, November 3, 2005

Dallas

Henderson Texas Bancshares, Inc., Henderson, Texas, and TBH Nevada Corporation, Carson City, Nevada -- to become bank holding companies and to acquire Texas Bank, Henderson.

- Approved, November 4, 2005

Boston

SBT Bancorp, Inc., Simsbury, Connecticut -- to become a bank holding company and to acquire The Simsbury Bank & Trust Company, Inc.

- Approved, November 4, 2005

Dallas

Wallis Bancshares, Inc., Wallis, Texas, and Wallis Delaware Corporation, Wilmington, Delaware -- to become bank holding companies and to acquire Wallis State Bank.

- Approved, November 2, 2005

Banks, Foreign

Director, BS&R

Lloyds TSB Offshore Limited, St. Helier, Jersey -- to establish a representative office in Miami, Florida.

- Approved, November 1, 2005

Change In Bank Control

Kansas City

B.O.E. Bancshares, Inc., Lawton, Oklahoma -- change in bank control.

- Permitted, October 31, 2005

Atlanta

General Bancshares, Inc., Jasper, Tennessee -- change in bank control.

- Permitted, November 2, 2005

Competitive Factors Reports

Kansas City

Alpine Bank, Glenwood Springs, Colorado -- report on competitive factors of the proposed merger with First National Bank, Telluride.
- Submitted, November 1, 2005

Atlanta

American Banking Company, Moultrie, Georgia -- report on competitive factors of the proposed merger with Merchants and Farmers Bank, Donalsonville; Citizens Security Bank, Tifton; Heritage Community Bank, Quitman; Central Bank & Trust, Cordele; First National Bank of South Georgia, Albany; and Southland Bank, Dothan, Alabama.
- Submitted, November 1, 2005

Minneapolis

The First National Bank of Menahga, Menahga, Minnesota -- report on competitive factors of the proposed merger with Security State Bank of Sebeka, Sebeka.
- Submitted, November 4, 2005

Kansas City

Landmark National Bank, Manhattan, Kansas -- report on competitive factors of the proposed merger with First Savings Bank, F.S.B.
- Submitted, November 1, 2005

Minneapolis

THE National Bank, Edina, Minnesota -- report on competitive factors of the proposed merger with THE National Bank, Bettendorf, Iowa.
- Submitted, November 4, 2005

Minneapolis

Timberwood Bank, Wabeno, Wisconsin -- report on competitive factors of the proposed merger with Timberwood, Ltd.
- Submitted, November 3, 2005

Extensions Of Time

Kansas City

Davis Bancorporation, Inc., Davis, Oklahoma -- extension to February 3, 2006, to acquire shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore.
- Granted, November 2, 2005

San Francisco

East-West Bank, San Marino, California -- extension to December 29, 2006, to establish a branch at 23737 Hawthorne Boulevard, Torrance.
- Granted, November 2, 2005

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to May 18, 2006, to acquire up to 38 percent of the shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan.
- Granted, November 2, 2005

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- extension to February 3, 2006, to acquire, directly and indirectly, shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware, and City National Bank, Kilgore.
- Granted, November 2, 2005

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to February 5, 2006, to establish a branch at Power and McDowell Roads, Mesa, Arizona.
- Granted, November 1, 2005

St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- extension to January 18, 2006, to increase its ownership from 32.81 percent to 39.95 percent of the shares of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby increase its indirect control of New Frontier Bank.
- Granted, November 2, 2005

Extensions Of Time

Kansas City

Morrill Bancshares, Inc., Merriam, Kansas -- extension to February 3, 2006, to acquire, directly and indirectly, shares of Century Capital Financial, Inc., Kilgore, Texas, and its subsidiaries, Century Capital Financial-Delaware, Inc., Wilmington, Delaware; and City National Bank, Kilgore.
- Granted, November 2, 2005

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- extension to February 5, 2006, to establish a branch at Clarkson and Clayton Roads, Ellisville.
- Granted, November 1, 2005

Regulations And Policies

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 3-3/4 percent to 4 percent.
- Approved, November 1, 2005

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 5, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
BUTLER BANCORP, MHC	* 3A1 * 3A3	Application by Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Butler Bank, Lowell, Massachusetts, pursuant to section 3(a)(1) and section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: 10/14/2005

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 2
Federal Reserve Bank of New York
Filings received during the week ending November 5, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 5, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
APPLE CREEK BANC CORP	CIC	Interagency Notice of Change in Control filed by Mr. Leonard Buckner, Mt. Eaton, OH requesting prior approval to acquire up to 17.00 percent of the voting shares of Apple Creek Banc Corp, Apple Creek, OH.	Newspaper: 11/15/2005 Federal Register: 11/28/2005
WHITAKER BANK CORPORATION OF KENTUCKY	* 3A3	Whitaker Bank Corporation of Kentucky, Lexington, KY to acquire the voting shares of Berea Community Bank, Inc., Berea, KY (fka Berea National Bank) pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Not available Federal Register: 12/05/2005

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
CECIL BANCORP, INC.	CIC	Notice by Charles F. Sposato Flint Trust/trustee Mark Wayne Saunders, Elkton, Maryland, to control 33.68% of the voting shares of Cecil Bancorp, Inc., Elkton, Maryland.	Newspaper: 11/15/2005 Federal Register: 11/16/2005
GATEWAY FINANCIAL HOLDINGS, INC.	* 3A3	Gateway Financial Holdings, Inc., Elizabeth City, North Carolina, to acquire up to 9.9% of the outstanding common stock of Commonwealth Bankshares, Inc., Norfolk, Virginia, and thereby indirectly acquire up to 9.9% of the shares of Bank of the Commonwealth, Norfolk, Virginia.	Newspaper: 11/24/2005 Federal Register: 11/29/2005
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, to establish a branch facility located at 306 South Poplar Street, Elizabethtown, North Carolina.	Newspaper: 11/16/2005 Federal Register: Not applicable

District: 5

Federal Reserve Bank of Richmond

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
CAJA DE AHORROS DE MEDITERRANEO	FBSEA	Caja de Ahorros de Mediterraneo, Alicante, Spain, to establish an international agency located in Miami, Florida.	Newspaper: 11/21/2005 Federal Register: Not applicable
GATEWAY FINANCIAL HOLDINGS OF FLORIDA, INC.	* 3A1	Gateway Financial Holdings of Florida, Inc., Ormond Beach, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Gateway Bank of Florida, Ormond Beach, Florida (in organization).	Newspaper: 11/22/2005 Federal Register: 11/29/2005
GWINNETT COMMERCIAL GROUP, INC.	* 3A5	Gwinnett Commercial Group, Inc., Lawrenceville, Georgia, to merge with Buford Banking Group, Inc., Buford, Georgia, and thereby acquire its subsidiary, Lanier Community Bank, Buford, Georgia.	Newspaper: 11/24/2005 Federal Register: 11/21/2005
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to branch establish branches at the following locations: Highway 21, Covington, Louisiana, to be known as the Covington Branch; and 2050 Gause Boulevard East, Slidell, Louisiana, to be known as the Slidell Branch.	Newspaper: 10/31/2005 Federal Register: Not applicable
SECURITY BANK CORPORATION	* 3A5	Security Bank Corporation, Macon, Georgia, to merge with Rivoli BanCorp, Inc., and thereby acquire its subsidiary, Rivoli Bank & Trust Company, both of Macon, Georgia.	Newspaper: 11/16/2005 Federal Register: 11/15/2005
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 741 Duval Station Road, Jacksonville, Florida, to be known as the Duval Station.	Newspaper: 11/11/2005 Federal Register: Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2845755	FLAGLER BK, WEST PALM BEACH, FLORIDA	06/27/2005	10/16/2005	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd. Lansing, Michigan and Capitol Development Bancorp Limited III, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Santa Barbara (in organization), Santa Barbara, California.	Newspaper:	Not available
			Federal Register:	11/28/2005
CENTERBANK FINANCIAL, INC.	* 3A1	CenterBank Financial, Inc., Northfield, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of CenterBank and Trust, National Association (in organization), Deerfield, Illinois.	Newspaper:	Not available
			Federal Register:	11/18/2005
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish branch facilities to be located at 6812 Katella Ave., Cypress, California; 318A Diablo Road, Ste. 100, Danville, California; and 6301 Wilshire Blvd., Los Angeles, California.	Newspaper:	Not available
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish branch facilities to be located at 1825 S. Val Vista Drive, Mesa, Arizona and 14801 N. Scottsdale Road, Scottsdale, Arizona.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST CITIZENS FINANCIAL CORP.	* 3A3	First Citizens Financial Corp., Mason City, Iowa, to acquire 100 percent of Kanabec Credit Company, Mora, Minnesota, and thereby indirectly acquire Kanabec State Bank, Mora, Minnesota.	Newspaper:	Not available
			Federal Register:	12/05/2005
FIRST MIDWEST BANK	* 18C * Branch	First Midwest Bank, Itasca, Illinois, to purchase the assets and assume the liabilities of the Carpentersville, Illinois branch of Elgin State Bank, Elgin, Illinois, and thereby to establish a branch located at 2250 Randall Road, Carpentersville, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST STATE ASSOCIATES, INC.	* 3A3	First State Associates, Inc., Inc., Hawarden, Iowa, to acquire the remaining 50 percent of The Hawarden Banking Company, Hawarden, Iowa, and thereby indirectly own 100 percent of First State Bank, Hawarden, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
Indiana Bank Corp.	* 3A1	Indiana Bank Corp., Terre Haute, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of The First National Bank of Dana, Dana, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
R & J FINANCIAL CORPORATION	CIC	Notice by James Jay Johnson, Sutherland, Iowa, to gain control of R & J Financial Corporation, Inc., Elma, Iowa, and thereby indirectly Peoples Savings Bank, Charles City, Iowa.	Newspaper:	10/20/2005
			Federal Register:	10/31/2005
SALIN BANK AND TRUST COMPANY	* Branch	Salin Bank and Trust Company, Indianapolis, Indiana, to establish a branch facility to be located at 716 East Main Street, Gas City, Indiana.	Newspaper:	11/03/2005
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 5, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
SECURITY STATE BANK	* Branch	Security State Bank, New Hampton, Iowa, to establish a branch facility at 610 Gilbert Street, Charles City, Iowa.	Newspaper: 10/30/2005 Federal Register: Not applicable
UNITED COMMUNITY BANK OF LISLE	* Branch	United Community Bank of Lisle, Lisle, Illinois, to establish a branch facility to be located at 5450 Subiaco Drive, Lisle, Illinois.	Newspaper: 11/09/2005 Federal Register: Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
280044	BAYLAKE BK, STURGEON BAY, WISCONSIN	07/05/2005	10/31/2005	O	Large Bank
2333298	FIRST B&T, EVANSTON, ILLINOIS	06/20/2005	10/20/2005	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
CLAY COUNTY STATE BANCSHARES, INC.	* 3A1	Clay County State Bancshares, Inc., Louisville, Illinois, to become a bank holding company by acquiring 100 percent of Clay County State Bank, Louisville, Illinois.	Newspaper: 11/26/2005 Federal Register: Not available
COMMUNITY BANCORP OF MCLEAN COUNTY, KENTUCKY, INC	CIC	Notice by Clarence Ray Brewer, Jr., Central City, Kentucky, to gain control of Community Bancorp of McLean County, Kentucky, Inc., Island, Kentucky.	Newspaper: 11/10/2005 Federal Register: 11/14/2005
FIRST BANK	* 18C * Branch	First Bank, St. Louis, Missouri, to merge with First National Bank of Sachse, Sachse, Texas, and to retain the acquired main office facility as a branch office.	Newspaper: 11/30/2005 Federal Register: Not applicable
FIRST BANKS, INC.	* 3A3	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, San Francisco, California, to acquire 100 percent of First National Bank of Sachse, Sachse, Texas.	Newspaper: 11/30/2005 Federal Register: 12/02/2005
GERMAN AMERICAN BANCORP	* 3A5	German American Bancorp, Jasper, Indiana, to merge with Stone City Bancshares, Inc., Bedford, Indiana, and thereby indirectly acquire Stone City Bank of Bedford, Bedford, Indiana.	Newspaper: 11/30/2005 Federal Register: 11/28/2005
HOLLY SPRINGS BANCSHARES INC	CIC	Notice by the Carlisle Family Control Group, Holly Springs, Mississippi, to retain control of Holly Springs Bancshares, Inc., Holly Springs, Mississippi. The Carlisle Family Control Group consists of Dennis C. Carlisle, Sr., Martha Carlisle, Dennis Carlisle, Jr., Fred Carlisle, and the Dennis Carlisle Trust, all of Holly Springs, Mississippi.	Newspaper: 11/16/2005 Federal Register: Not available
HOLLY SPRINGS BANCSHARES INC	CIC	Notice by John Dabney Brown, Holly Springs, Mississippi, to retain control of Holly Springs Bancshares, Inc., Holly Springs, Mississippi.	Newspaper: 11/16/2005 Federal Register: Not available
HOLLY SPRINGS BANCSHARES INC	CIC	Notice by the Gresham Family Control Group, Holly Springs, Mississippi, to retain control of Holly Springs Bancshares, Inc., Holly Springs, Mississippi. The Gresham Family Control Group consists of Sparkman Boothe Gresham, Frances McGill Gresham, Steven McGill Gresham, Anita Barnett, and Amanda Barnett, all of Holly Springs, Mississippi.	Newspaper: 11/16/2005 Federal Register: Not available

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
HOLLY SPRINGS BANCSHARES INC	CIC	Notice by the Fant Family Control Group, to retain control of Holly Springs Bancshares, Inc., Holly Springs, Mississippi. The Fant Family Control Group consists of L.G. Fant, III, Washington, D.C.; William H.S. Fant, Potomoc, Maryland; James Fant, San Francisco, California; Cordelia Fantova, Atlanta, Georgia; Nancy Fant Smith, Oxford, Mississippi; Nancy Tissue, Knoxville, Tennessee; L.G. Fant Smith, Murfreesboro, Tennessee; Margaret Rhodes, Atlanta, Georgia; Catherine Smith, Nashville, Tennessee; and Orma R. Smith, III, Corinth, Mississippi.	Newspaper: 11/16/2005 Federal Register: Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
145059	BANK OF HALLS, HALLS, TENNESSEE	07/18/2005	10/27/2005	S	Small Bank
177751	CASS COMMERCIAL BK, BRIDGETON, MISSOURI	07/05/2005	10/19/2005	S	Large Bank
1213777	TRUMAN BK, SAINT LOUIS, MISSOURI	07/18/2005	10/24/2005	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST SLEEPY EYE BANCORPORATION, INC.	* 3A3	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota, to acquire 100 percent of Stearns Bank Evansville, N.A., Evansville, Minnesota.	Newspaper: Not available Federal Register: 12/05/2005
WALKER BAN CO.	CIC	Notice by the John C. Elsenpeter 2004 Term Trust and the John C. Elsenpeter 2005 Term Trust ("JCE Trusts"); John C. Elsenpeter, individually and as trustee of the JCE Trusts; The Vicki J. Elsenpeter 2004 Term Trust and The Vicki J. Elsenpeter 2005 Term Trust ("VJE Trusts"); and Vicki J. Elsenpeter, individually and as trustee of the VJE Trusts, all of Walker, Minnesota, a group acting in concert, to acquire 25 percent or more of the shares of Walker Ban Co., Walker, Minnesota, and thereby indirectly gain control of First National Bank of Walker, Walker, Minnesota and Lakes State Bank, Pequot Lakes, Minnesota.	Newspaper: Not available Federal Register: 11/22/2005

District: 9

Federal Reserve Bank of Minneapolis

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending November 5, 2005

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Park State Bank, Nicoma Park, Oklahoma.	Newspaper: 11/20/2005 Federal Register: 11/21/2005
CCB CORPORATION	* 3A5	CCB Corporation, Kansas City, Missouri, to merge with Acquisition Corporation, Leawood, Kansas, parent of MidAmerican Bank & Trust Company, N.A., Leavenworth, Kansas.	Newspaper: 11/28/2005 Federal Register: 11/28/2005
FIRST NATIONAL BANK OF NEWMAN GROVE, THE	Member	First National Bank of Newman Grove, Newman Grove, Nebraska, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable
FIVE POINTS BANK	* 18C * Branch	Five Points Bank, Grand Island, Nebraska, to purchase certain assets and assume certain liabilities of the Sumner, Nebraska branch of Five Points Bank of Hastings, Hastings, Nebraska, and incident thereto, to establish a branch.	Newspaper: 11/28/2005 Federal Register: Not applicable
FRONTIER HOLDINGS, LLC	* 3A5	Frontier Holdings, LLC, Omaha, Nebraska, to acquire 100 percent of the voting shares of Frontier Bancorp, and thereby indirectly acquire Frontier Bank, both in Davenport, Nebraska. Frontier Bancorp, Davenport, Nebraska, will merge with and into Frontier Holdings, LLC, Omaha, Nebraska. Frontier Management, LLC, Omaha, Nebraska, to indirectly acquire 100 percent of the voting shares of Frontier Bancorp, Davenport, Nebraska, by virtue of its control of the affairs of Frontier Holdings, LLC, Omaha, Nebraska.	Newspaper: 11/16/2005 Federal Register: 12/02/2005
VIKING CORPORATION, THE	CIC	Notification by Clarkson D. Lauritzen, Omaha, Nebraska, to acquire control of The Viking Corporation, Omaha, Nebraska, parent of Crawford County Trust and Savings Bank, Denison, Iowa; and Landmands National Bank, Audubon, Iowa.	Newspaper: Not available Federal Register: 11/22/2005
WELLS BANCSHARES, INC.	CIC	Notice by Robert J. Barmann, Jr., Platte City, Missouri; and James L. Baber, Weston, Missouri, as individuals; and Robert J. Barmann, Jr., Platte City, Missouri; James L. Baber, Weston, Missouri, and Robert M. McGinness, Platte City, Missouri; as a group acting in concert, to acquire control of Wells Bancshares, parent of Wells Bank of Platte City, both in Platte City, Missouri.	Newspaper: 11/28/2005 Federal Register: Not available
WILSON BANCSHARES, INC.	CIC	Notification by Eva K. Grauer, Wilson, Kansas, as trustee of the Robert L. Grauer Trust No. 1, Wilson, Kansas, to retain control of Wilson Bancshares, Inc., Wilson, Kansas, parent of Wilson State Bank, Wilson, Kansas.	Newspaper: 11/02/2005 Federal Register: 11/18/2005

District: 10

Federal Reserve Bank of Kansas City

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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- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
785259	COMMUNITY BKS OF CO, GREENWOOD VILLAGE, COLORA	06/06/2005	09/28/2005	S	Large Bank
767255	LAMAR B&TC, LAMAR, MISSOURI	07/25/2005	10/07/2005	S	Small Bank
10858	PLATTE VALLEY ST B&TC, KEARNEY, NEBRASKA	06/27/2005	09/29/2005	S	Large Bank
36858	PREMIER BK, LENEXA, KANSAS	07/18/2005	10/20/2005	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, Burkburnett, Texas, to establish a branch to be located at 1418 10th Street, Wichita Falls, Texas 76301.	Newspaper:	11/10/2005
			Federal Register:	Not applicable
PATRIOT BANCSHARES, INC.	* 3A1	Patriot Bancshares, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Patriot Bank, Houston, Texas.	Newspaper:	11/20/2005
			Federal Register:	Not available
SPEARMAN BANCSHARES, INC.	CIC	Notice by Mr. Bill Don Pittman and Mrs. Ginger Carol Pittman, Spearman, Texas, to increase ownership and voting control from 30.64 percent to 30.73 percent in Spearman Bancshares, Inc., Spearman, Texas, and indirectly Spearman Financial Corporation, Dover, Delaware, and First National Bank, Spearman, Texas.	Newspaper:	Not available
			Federal Register:	11/22/2005

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 5, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF THE FEDERATED STATES OF MICRONESIA	FBSEA	Bank of the Federated States of Micronesia, Kolonia, Pohnpei, Federated States of Micronesia, to establish a limited service non-insured branch in Honolulu, Hawaii, pursuant to section 7(d)of the International Banking Act, and section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A1	Castle Creek Capital Partners III, L.P., Castle Creek III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Western States Opportunity LLC, Eggemeyer Family Trust and William J. Ruh Trust, all of Rancho Santa Fe, California, to become bank holding companies by acquiring 100 percent of LDF, Inc., and thereby indirectly acquire its wholly-owned subsidiary, Labe Bank, both of Chicago, Illinois.	Newspaper: Not available Federal Register: 12/05/2005
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 4c8	Castle Creek Capital Partners III, L.P., Castle Creek III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Western States Opportunity LLC, Eggemeyer Family Trust and William J. Ruh Trust, all of Rancho Santa Fe, California, to acquire 24.9 percent of Atlanta Bancorporation, Inc., Alpharetta, Georgia, and thereby indirectly acquire Gibsonville Community Bank, Inc., Gibsonville, North Carolina, a state savings bank.	Newspaper: Not available Federal Register: 12/05/2005

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act