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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. 19*

*Week Ending May 13, 2006*

### **Discount Rates**

Discount and Advance Rates -- increase in the primary credit rate from 5-3/4 percent to 6 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Dallas, and San Francisco.

- Approved, May 10, 2006

Discount and Advance Rates -- increase in the primary credit rate from 5-3/4 percent to 6 percent by the Federal Reserve Bank of Kansas City.

- Approved, May 11, 2006

### **Forms**

Forms -- final Board review to extend without revision the Notice Requirements in Connection with Regulation W (Reg W) and Recordkeeping and Disclosure Requirements in Connection with Regulation Z (Truth in Lending).

- Approved, May 8, 2006

### **Regulations And Policies**

Complex Structured Finance Activities -- publication for comment of the revised Interagency Statement on Sound Practices Concerning Elevated Risk Complex Structured Finance Activities (Docket No. OP-1254).

- Announced, May 9, 2006

### **Enforcement**

Huntington Bancshares Incorporated, Columbus, Ohio -- written agreement dated February 28, 2005, terminated May 10, 2006.

- Announced, May 10, 2006

United Bank, Parkersburg, West Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, May 10, 2006

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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**

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 8225 Champions Gate Boulevard, Champions Gate, Florida.

- Approved, May 9, 2006

Cleveland

The Andover Bank, Andover, Ohio -- to establish a branch at 451/455 South High Street, Cortland; and request to exceed the limit of investment in bank premises.

- Approved, May 10, 2006

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to establish a branch at 622 East Atlantic Street, South Hill.

- Approved, May 9, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 110 South El Camino Real, Encinitas, California.

- Approved, May 4, 2006 (AC)

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to establish branches at 501 North El Camino Real, Suite 100, San Clemente, and 2891 Park Avenue, Tustin, and to increase its investment in bank premises.

- Approved, May 11, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at Highland Hills Golf Club, 7455 Erie Street, Sylvania.

- Approved, May 8, 2006

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 4020 Indian Road, Toledo.

- Approved, May 8, 2006

**Bank Branches, Domestic**

Kansas City

First Option Bank, Osawatomie, Kansas -- to retain branches at 502 Market Street, La Cygne, and 103 South Broadway, Louisburg.  
- Approved, May 11, 2006

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 117 South 18th Street, Philadelphia, Pennsylvania.  
- Approved, May 9, 2006

Richmond

Planters Bank & Trust Company of Virginia, Staunton, Virginia -- to establish a branch at 2102 Langhorne Road, Lynchburg.  
- Approved, May 11, 2006

Dallas

PointBank, Pilot Point, Texas -- to establish a branch at 1720 Westminster Street, Denton.  
- Approved, May 11, 2006

Cleveland

Portage Community Bank, Ravenna, Ohio -- to establish a branch at 1532 South Water Street, Kent.  
- Approved, May 11, 2006

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 800 43rd Avenue Southwest, Vero Beach, Florida.  
- Approved, May 10, 2006

Richmond

Susquehanna Bank, Hagerstown, Maryland -- to establish a branch at 1525 Rock Spring Road, Forest Hill.  
- Approved, May 10, 2006

**Bank Holding Companies**

Minneapolis

Cornerstone Holding Company, Inc., Fargo, North Dakota -- to become a bank holding company and to acquire Citizens, Incorporated, Enderlin, and thereby acquire Citizens State Bank.

- Approved, May 12, 2006

Philadelphia

Boardwalk Bancorp, Inc., Linwood, New Jersey -- to become a bank holding company and to acquire Boardwalk Bank.

- Approved, May 12, 2006

Chicago

Capitol Bancorp Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited IV -- to acquire 51 percent of the shares of Sunrise Bank of Atlanta, Atlanta, Georgia, a de novo bank.

- Approved, May 12, 2006

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited IV -- to acquire 51 percent of the shares of Evansville Commerce Bank, Evansville, Indiana, a de novo bank.

- Approved, May 12, 2006

St. Louis

CBT Bancorp, Inc., Trenton, Illinois -- to become a bank holding company and to acquire Community Bank of Trenton.

- Approved, May 8, 2006

Atlanta

Citizens B & T Holdings, Inc., Guntersville, Alabama -- to become a bank holding company and to acquire Citizens Bank & Trust.

- Approved, May 10, 2006

**Bank Holding Companies**

Dallas

CSAB Holdings, LLC, Dallas, Texas -- to acquire Parkway National Bancshares, Inc., Plano, and indirectly acquire Parkway National Bancshares of Delaware, Inc., Wilmington, Delaware, and Parkway Bank, National Association, Plano, Texas; for WCM Holdings, Inc., Dallas, and WCM-Parkway, Ltd. to become bank holding companies and to acquire CSAB Holdings, LLC, and indirectly acquire Parkway National Bancshares, Inc., Plano; Parkway National Bancshares of Delaware, Inc., Wilmington, Delaware; and Parkway Bank, National Association, Plano, Texas.  
- Approved, May 10, 2006

Kansas City

Docking Bancshares, Inc., Arkansas City, Kansas -- to acquire City National Bancshares, Inc., Guymon, Oklahoma, and The City National Bank and Trust Company of Guymon.  
- Approved, May 11, 2006

Kansas City

First Pryor Bancorp, Inc., Pryor, Oklahoma -- to acquire 14.29 percent of the shares of Carson River Community Bank, Minden, Nevada, a de novo bank.  
- Withdrawn, May 9, 2006

Atlanta

Great Financial Corporation, Miami Lakes, Florida -- to become a bank holding company and to acquire Great Florida Bank, Miami.  
- Withdrawn, May 9, 2006

San Francisco

Home Valley Bancorp, Grants Pass, Oregon -- termination of a commitment.  
- Granted, May 12, 2006

Kansas City

Quay Bank Corp., Albuquerque, New Mexico -- to become a bank holding company and to acquire High Desert State Bank.  
- Withdrawn, May 12, 2006

**Bank Holding Companies**

San Francisco

RiverBank Holding Company, Spokane, Washington -- to become a bank holding company and to acquire RiverBank, a de novo bank.

- Withdrawn, May 8, 2006

Cleveland

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

- Approved, May 8, 2006

**Bank Mergers**

San Francisco

North Valley Bank, Redding, California -- to merge with NVB Business Bank, Woodland.

- Approved, May 10, 2006

Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- to merge with Missouri State Bank and Trust Company, Clayton, and thereby establish branches at the existing locations.

- Approved, May 12, 2006

**Bank Premises**

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to increase its investment in bank premises.

- Approved, May 9, 2006

**Change In Bank Control**

St. Louis

Columbia Bancshares, Inc., Columbia, Illinois -- change in bank control.

- Permitted, May 10, 2006

**Change In Bank Control**

St. Louis

First National Bancshares of Hempstead County, Hope, Arkansas -- change in bank control.

- Permitted, May 11, 2006

**Competitive Factors Reports**

Minneapolis

Anchor Bank Saint Paul, Saint Paul, Minnesota -- report on competitive factors of the proposed merger with Anchor Bank, West St Paul, National Association, West Saint Paul.

- Submitted, May 9, 2006

Philadelphia

Berkshire Bank, Wyomissing, Pennsylvania -- report on competitive factors of the proposed merger with Berkshire Interim Bank.

- Submitted, May 12, 2006

Kansas City

Commerce Bank, National Association, Kansas City, Missouri -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of Boone National Savings and Loan, F.A., Columbia.

- Submitted, May 9, 2006

St. Louis

First State Community Bank, Farmington, Missouri -- report on competitive factors of the proposed purchase of assets and assumption of deposit liabilities of the Bonne Terre branch of Unico Bank, Irondale.

- Submitted, May 11, 2006

St. Louis

First Tennessee Bank National Association Memphis, Memphis, Tennessee -- report on competitive factors of the proposed merger with The State Bank, Rocky Ford, Colorado.

- Submitted, May 9, 2006



**Competitive Factors Reports**

Secretary

The Frost National Bank, San Antonio, Texas -- report on competitive factors of the proposed merger with Alamo Bank of Texas, Alamo.  
- Submitted, May 11, 2006

Richmond

Mercantile-Safe Deposit and Trust Company, Baltimore, Maryland -- report on competitive factors of the proposed merger with James Monroe Bank, Arlington, Virginia.  
- Submitted, May 10, 2006

St. Louis

MidCountry Bank, Metropolis, Illinois -- report on competitive factors of the proposed merger with South Pointe Bank, Marion.  
- Submitted, May 9, 2006

San Francisco

Orange Community Bank, Orange, California -- report on competitive factors of the proposed merger with OCB Merger Company.  
- Submitted, May 8, 2006

Kansas City

The Stillwater National Bank and Trust Company, Stillwater, Oklahoma -- report on competitive factors of the proposed merger with McMullen Bank, Tilden, Texas.  
- Submitted, May 9, 2006

Dallas

ViewPoint Bank, Plano, Texas -- report on competitive factors of the proposed reorganization into a three-tiered mutual holding company structure through an interim merger with ViewPoint MHC and ViewPoint Financial Group, Inc., which would own ViewPoint Bank, a federal savings bank.  
- Submitted, May 11, 2006

**Extensions Of Time**

St. Louis

First Banks, Inc., Hazelwood, Missouri -- extension to August 7, 2006, to acquire an additional 10.09 percent, for total control of 24.99 percent, of the shares of Community West Bancshares, Goleta, California, and thereby acquire Community West Bank, National Association.

- Granted, May 8, 2006

New York

Park Avenue Bancorp, Inc., New York, New York -- extension to July 14, 2006, to become a bank holding company and to acquire 80.1 percent of the shares of Park Avenue Bank.

- Granted, May 12, 2006

Atlanta

Pilot Bank, Tampa, Florida -- extension to May 11, 2007, to establish a branch at 439 South Florida Avenue, Lakeland.

- Granted, May 11, 2006

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- extension to August 24, 2006, to acquire Hinsbrook Bancshares, Inc., Willowbrook, and thereby acquire Hinsbrook Bank and Trust.

- Granted, May 8, 2006

**Financial Holding Companies**

Kansas City

Docking Bancshares, Inc., Arkansas City, Kansas -- election to become a financial holding company.

- Effective, May 10, 2006

Richmond

Palmetto Heritage Bancshares, Inc., Pawleys Island, South Carolina -- election to become a financial holding company.

- Effective, May 8, 2006

**Financial Holding Companies**

St. Louis

Reliable Community Bancshares, Inc., Perryville, Missouri -- election to become a financial holding company.

- Effective, May 11, 2006

**Membership**

Chicago

Viking State Bank & Trust, Decorah, Iowa -- to become a member of the Federal Reserve System.

- Approved, May 9, 2006

Chicago

Waukon State Bank, Waukon, Iowa -- to become a member of the Federal Reserve System.

- Approved, May 9, 2006

**Regulations And Policies**

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 4-3/4 percent to 5 percent.

- Approved, May 10, 2006

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending May 13, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	BRAINTREE BANCORP MHC	Braintree Bancorp MHC, Braintree, MA - section 3(a)(1) application to acquire The Braintree Co-operative Bank, Braintree, MA	Newspaper:	Not available
			Federal Register:	06/01/2006
* 3A1	Coastal Affiliates, MHC	Coastal Affiliates, MHC, Yarmouth Port, Massachusetts to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Cape Cod Cooperative Bank, Yarmouth Port, Massachusetts, into the mutual bank holding company structure.	Newspaper:	Not available
			Federal Register:	Not available
* 3A1	Gorham Bancorp, MHC	Application by Gorham Bancorp, MHC and Gorham Bancorp Inc., both of Gorham, Maine, to become a mutual bank holding company and a stock bank holding company, respectively (collectively, the Applicants), by acquiring Gorham Savings Bank, Gorham, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available

**District: 1**  
**Federal Reserve Bank of Boston**

**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.

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: 2****Federal Reserve Bank of New York****Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
* 3A1	Catskill Hudson Bancorp, Inc	Catskill Hudson Bancorp, Inc., Rockhill, New York to acquire 100 percent of the voting shares of Community Bank of Sullivan County, Thompson, NY, pursuant to Section 3(a)(1) of the BHC Act and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available
FBSEA	INTERNATIONAL COMMERCIAL BANK OF CHINA CO., LTD., THE	The International Commercial Bank of China Co., Ltd. ("ICBC"), Taipei, Taiwan, Republic of China is applying to establish a branch, under Section 211.24(a)(1) of Regulation K, in San Jose, California and upgrade its two existing offices in New York City and Los Angeles, California to full service branches.	Newspaper:	Not available
			Federal Register:	Not applicable
4c8	LLOYDS TSB GROUP PLC	Lloyds TSB Group Plc and Lloyds TSB Bank Plc ("LTSB Bank"), both of London, England, to engage de novo through Hill Samuel Inc., to be renamed Lloyds TSB Rail Capital Inc., New York, New York, a wholly-owned, indirect subsidiary of LTSB Bank, in personal-property leasing activities and related lending activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Sections 225.28(b)(3) and 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	05/30/2006
* 18C * Branch	MANUFACTURERS AND TRADERS TRUST COMPANY	Manufacturers and Traders Trust Company, Buffalo, New York, requests prior approval of the Board of Governors of the Federal Reserve System, to purchase selected assets and assume selected deposit liabilities associated with 21 branches in Buffalo and Rochester, New York, of Citibank, N.A., New York, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and in connection therewith to establish branches, pursuant to Section 9 of the Federal Reserve Act.	Newspaper:	Not available
			Federal Register:	Not applicable
FBSEA	MIZRAHI TEFAHOT BANK LTD.	Mizrahi Tefahot Bank Ltd. (the "Bank"), Ramat-Gan, Israel, is applying to the Board, under Section 211.24(a)(1) of Regulation K, to establish a branch in New York, New York by relocating the Bank's Los Angeles, California FDIC-insured branch.	Newspaper:	Not available
		In addition, the Bank is applying to the Board, under Section 211.24(a)(1), to establish a representative office in Los Angeles, California, which will serve as a liaison office with the Bank's remaining California-based customers.	Federal Register:	Not applicable
* Branch	PEAPACK-GLADSTONE BANK	Peapack-Gladstone Bank, Gladstone, New Jersey, requests expedited approval to open a branch office to be located at 15 Mountain View Road, Township of Warren, Somerset County, New Jersey. (RSSD-3443233)	Newspaper:	02/18/2006
			Federal Register:	Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
* 4c8	SOCIETE GENERALE	Societe General, Paris, France, provided a notice, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.24 of Regulation Y, to the Board of Governors of the Federal Reserve System for prior approval to engage in certain nonbanking activities, de novo, through the acquisition of 100% of the voting shares of Societe General, FSB, a de novo federal savings bank headquartered in New York, New York.	Newspaper: Federal Register:	Not available 06/09/2006
FBSEA	UBS AG	UBS AG, Zurich, Switzerland to establish an additional federal branch to be located in New York, New York pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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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

\* Subject to the provisions of the Community Reinvestment Act



**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
* 3A3	JUNIATA VALLEY FINANCIAL CORP.	Juniata Valley Financial Corp., Mifflintown, PA, to acquire 39.2% of First National Bank of Liverpool, Liverpool, PA.	Newspaper:	Not available
			Federal Register:	06/09/2006

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**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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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: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Cincinnati, OH to establish a branch at 1029 Washington Pike, Bridgeville, PA.	Newspaper:	05/02/2006
			Federal Register:	Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Cincinnati, OH to establish a branch at 3964 Fulton Drive, NW, Canton, OH.	Newspaper:	05/13/2006
			Federal Register:	Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Grand Rapids, MI to establish a branch at 8600 Lee Vist Boulevard, Orlando, FL.	Newspaper:	05/20/2006
			Federal Register:	Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Grand Rapids, MI to establish a branch at the southeast corner of Old McCulloch and North Tanner Road, Orlando, FL.	Newspaper:	05/20/2006
			Federal Register:	Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Grand Rapids, MI to establish a branch at 5930 W. 86th Street, Indianapolis, IN.	Newspaper:	05/20/2006
			Federal Register:	Not applicable

**District: 4**  
**Federal Reserve Bank of Cleveland**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
443625	OTTOVILLE BK CO, OTTOVILLE, OHIO	02/27/2006	05/09/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
* 18C * Branch	CLEAR MOUNTAIN BANK	Clear Mountain Bank, Bruceton Mills, West Virginia, to purchase certain assets and assume certain liabilities of the Rowlesburg, West Virginia branch of First Community Bank, NA, Bluefield, Virginia	Newspaper: Federal Register:	Not available Not applicable
* Branch	FIRST CHARTER BANK	First Charter Bank, Charlotte, North Carolina, proposes to establish a branch at the corner of N.C. Highway 73 and Shiloh Church Road, Kannapolis, North Carolina.	Newspaper: Federal Register:	05/21/2006 Not applicable

**District: 5**  
**Federal Reserve Bank of Richmond**

**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.

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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
* Branch	COMPASS BANK	Compass Bank, Birmingham, Alabama, to establish a branch located at 3003 North Central Avenue, Phoenix, Arizona, to be known as the Phoenix - Central Branch.	Newspaper: Federal Register:	05/18/2006 Not applicable
* 3A1 * 3A3	HOMETOWN OF HOMESTEAD, INC.	Hometown of Homestead, Inc., Ft. Pierce, Florida (Hometown), to become a bank holding company by acquiring 100 percent of the outstanding shares of First of Homestead, Inc., and its subsidiary, 1st National Bank of South Florida (Bank), both of Homestead, Florida. Also enclosed are the applications by Hometown Banking Company, Ft. Pierce, Florida, to acquire 30 percent of the outstanding shares of Hometown and Bank; The Prosperity Banking Company, Inc., St. Augustine, Florida, to acquire 10 percent of the outstanding shares of Hometown and Bank; and Riverside Gulf Coast Banking Company, Cape Coral, Florida, to acquire 10 percent of the outstanding shares of Hometown and Bank. Hometown will change its name to Hometown of Homestead Banking Company after consummation.	Newspaper: Federal Register:	Not available 05/15/2006
* 3A1	MOUNTAIN COMMERCE BANCORP, INC.	Mountain Commerce Bancorp, Inc., Johnson City, Tennessee, to become a bank holding company by acquiring 100 percent of the outstanding shares of Erwin National Bank, Erwin, Tennessee.	Newspaper: Federal Register:	06/12/2006 Not available
CIC	SOUTHERN NATIONAL CORPORATION	Southern National Corporation, Andalusia, Alabama, after-the-fact change in control notice by John E. Vick, Andalusia, Alabama; Claire Vick Leuenberger and Patricia Vick Moody, Auburn, Alabama; and Amanda Lee Vick, Decatur, Georgia, to retain 0.65 percent of the outstanding shares of Southern National Corporation and its subsidiary bank, Covington County Bank, both of Andalusia, Alabama. Total ownership is 14.29 percent.	Newspaper: Federal Register:	05/17/2006 05/26/2006
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 7400 W. Camino Real, Suite 100, Boca Raton, Florida, to be known as the Camino Real Office; 450 University Boulevard, Jupiter, Florida, to be known as the Jupiter Abacoa Office; and 2240 M Street, N.W., Washington, D.C., to be known as the 23rd and M Street Office.	Newspaper: Federal Register:	05/24/2006 Not applicable
* Branch	SUNTRUST BANK	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 125 Sherron Road, Durham, North Carolina, to be known as the Sherron Corners Office.	Newspaper: Federal Register:	05/25/2006 Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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- 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
701736	BRAND BKG CO, LAWRENCEVILLE, GEORGIA	12/05/2005	04/26/2006	S	Large Bank
876634	CAPITAL CITY BK, TALLAHASSEE, FLORIDA	10/31/2005	04/27/2006	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CIC	BARKER BROTHERS, INC.	Notice by John A. Barker, Springfield, Illinois, to retain more than 25 percent of the voting shares of Barker Brothers Inc., Springfield, Illinois, and thereby indirectly retain control of Middletown State Bank, Middletown, Illinois.	Newspaper: Federal Register:	Not available 05/30/2006
* 3A3 * 3A1	CAPITOL BANCORP LTD.	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Everett (in organization), Everett, Washington, and by Capitol Development Bancorp Limited V, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Everett (in organization), Everett, Washington.	Newspaper: Federal Register:	Not available 06/12/2006
* Branch	CHEMICAL BANK	Chemical Bank, Midland, Michigan, to establish a branch facility to be located at 12368 Riley Street, Holland, Michigan.	Newspaper: Federal Register:	05/09/2006 Not applicable
* Branch	CITIZENS FIRST STATE BANK OF WALNUT	Citizens First State Bank of Walnut, Walnut, Illinois, to establish a branch facility to be located at 9226 2125 North Avenue, Manlius, Illinois.	Newspaper: Federal Register:	05/23/2006 Not applicable
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 329 N. Park Avenue, Suite 150, Winter Park, Florida.	Newspaper: Federal Register:	Not available Not applicable
* 3A1	GATEWAY BANC CORP.	Gateway Banc Corp., Roscoe, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Gateway Community Bank, Roscoe, Illinois.	Newspaper: Federal Register:	Not available 05/19/2006
* Branch	JOHNSON BANK	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 5600 North Lake Shore Drive, Whitefish Bay, Wisconsin.	Newspaper: Federal Register:	05/19/2006 Not applicable
* 3A1	KUJAWA FAMILY HOLDINGS, INC.	Kujawa Family Holdings, Inc., Berlin, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of the Farmers & Merchants Bank, Berlin, Wisconsin.	Newspaper: Federal Register:	Not available Not available
* 3A3	OSWEGO COMMUNITY BANK EMPLOYEE STOCK OWNERSHIP PLAN	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to increase its ownership from 37.71 percent to 51 percent of Oswego Bancshares, Inc., Oswego, Illinois, and thereby indirectly increase its ownership in Oswego Community Bank, Oswego, Illinois.	Newspaper: Federal Register:	06/05/2006 Not available
3A1	Pedcor Capital, LLC	Pedcor Capital, LLC, Carmel, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Pedcor Bancorp, Carmel, Indiana, and thereby indirectly acquire International City Bank, N.A., Long Beach, California.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CIC	PREMIER HOLDINGS, LTD	Notice by Harold Dean Westra, individually and acting in concert with Greg Todd Westra, both of Rock Valley, Iowa, to gain control of Premier Holdings, Ltd., Rock Valley, Iowa, and thereby indirectly Premier Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	Not available 05/24/2006
* 3A1	RAC, INC. WISCOSIN	RAC Inc. Wisconsin, Kohler, Wisconsin, to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Ridgestone Financial Services, Inc., Brookfield, Wisconsin, and thereby indirectly acquire Ridgestone Bank, Brookfield, Wisconsin.	Newspaper: Federal Register:	Not available 06/09/2006
CIC	RIVER VALLEY BANCORP, INC.	Notice by Larry C. Henson, Barbara K. Henson, Trustee of the Barbara K. Henson Living Trust, Michael R. Henson and the Barbara K. Henson Living Trust, all of Davenport, Iowa and acting as a group to become the largest shareholder of River Valley Bancorp, Inc., Davenport, Iowa.	Newspaper: Federal Register:	Not available 05/17/2006

**District: 7**  
**Federal Reserve Bank of Chicago**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
633640	HENDRICKS CTY B&TC, BROWNSBURG, INDIANA	10/03/2005	05/04/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending May 13, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	F & M BANCSHARES, INC.	F & M Bancshares, Inc., Trezevant, Tennessee, to acquire 100 percent of Citizens City & County Bank, Trenton, Tennessee.	Newspaper:	06/15/2006
			Federal Register:	Not available
Premises	FARMERS BANK AND TRUST COMPANY	Farmers Bank & Trust Company, Blytheville, Arkansas, to make an additional investment in premises of \$953 thousand, for a total investment in premises of \$7.3 million (186 percent of common stock and surplus).	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A3	FMS BANCORP, INC.	FMS Bancorp, Inc., Poplar Bluff, Missouri, to acquire 100 percent of First Missouri State Bank of Cape County, Cape Girardeau, Missouri (in organization).	Newspaper:	Not available
			Federal Register:	06/09/2006
CIC	PORTER BANCORP, INC.	Notice by J. Chester Porter, Shepherdsville, Kentucky, and the William G. Porter Revocable Trust, Sarasota, Florida, to increase control of Porter Bancorp, Inc., Louisville, Kentucky.	Newspaper:	05/24/2006
			Federal Register:	05/24/2006

**District: 8**  
**Federal Reserve Bank of St. Louis**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
134848	TEUTOPOLIS ST BK, TEUTOPOLIS, ILLINOIS	02/06/2006	05/05/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CIC	COMMUNITY BANK GROUP, INC.	John S. Braun Revocable Trust, John Stephen Braun and Priscilla White Braun, Trustees, Deephaven, Minnesota; Priscilla W. Braun Revocable Trust, Priscilla White Braun and John Stephen Braun, Trustees, Deephaven, Minnesota; Stephen John Braun, Minnetonka, Minnesota; Philip McAllister Braun, Richardson, Texas; and Elizabeth Braun Fransen, Wayzata, Minnesota, as a group acting in concert; and Dean Alvin Holasek, Eden Prairie, Minnesota, as an individual, to gain control of Community Bank Group, Inc., Eden Prairie, Minnesota, and thereby indirectly gain control of Community Bank Minnesota Valley, Wayzata, Minnesota; and Community Bank Winsted, Winsted, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
* Branch	PLAZA PARK STATE BANK	Plaza Park State Bank, Waite Park, Minnesota, to establish a branch at Northwest Professional Center, 2351 Connecticut Avenue, Sartell, Minnesota.	Newspaper:	05/15/2006
			Federal Register:	Not applicable

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**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
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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
642857	FIRST CMNTY BK, GLASGOW, MONTANA	01/09/2006	04/27/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
* 3A3	BANCFIRST CORPORATION	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of First Bartlesville Bank, Bartlesville, Oklahoma.	Newspaper: Federal Register:	05/28/2006 06/02/2006
CIC	CENTRAL BANCSHARES, INC.	Notice by Hoffman, Inc., Arapahoe, Nebraska, to acquire control of Central Bancshares, Inc., parent of First Central Bank, both in Cambridge, Nebraska, and First Central Bank McCook, McCook, Nebraska. Central Bancshares, Inc., Cambridge, Nebraska, to redeem 22.9 percent of its outstanding common stock.	Newspaper: Federal Register:	Not available 05/26/2006
* Branch	CITIZENS BANK OF EDMOND, THE	Citizens Bank of Edmond, Edmond, Oklahoma, to establish a branch at 3600 S. Boulevard, Edmond, Oklahoma.	Newspaper: Federal Register:	05/25/2006 Not applicable
* 3A3	FARMERS STATE BANK OF FORT MORGAN COLORADO EMPLOYEE STOCK OWNERSHIP PLAN, THE	The Farmers State Bank of Fort Morgan, Colorado Employee Stock Ownership Plan, to acquire up to 38 percent of the voting shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan, all in Fort Morgan, Colorado.	Newspaper: Federal Register:	05/09/2006 05/12/2006
CIC	FARMERS STATE BANKSHARES, INC.	Notice by Gary Pfrang, Goff, Kansas, to acquire control of Farmers State Bankshares, Inc., parent of Farmers State Bank, both in Circleville, Kansas.	Newspaper: Federal Register:	05/31/2006 05/30/2006
CIC	HENDERSON STATE COMPANY	Notification filed by the following, as a group acting in concert: The Biegert Family Irrevocable Trust, Laramie, Wyoming, its trustees, Larry R. Cox, Henderson, Nebraska, and Judith Ackland, Geneva, Nebraska, and Larry R. Cox, individually; Charles Flaming, individually, and as owner of Sadle Cattle Company, Inc., both of Paxton, Nebraska; Alan Janzen, Christopher Vanderneck, Matthew D. Siebert, Fredrick Regier, Arvid Janzen, and Brian Janzen, all of Henderson, Nebraska; Ronald Preheim, Aurora, Nebraska; Jeff Pribbeno, Imperial, Nebraska; and Wesley Kroeker, Enid, Oklahoma; to acquire control of Henderson State Company, Henderson, Nebraska, parent of Henderson State Bank, Henderson, Nebraska.	Newspaper: Federal Register:	Not available 05/16/2006
CIC	UNITED CAPITAL BANCSHARES, INC.	Notification by Paul C. Bauman and Emily A. Bauman, both of Tulsa, Oklahoma; and Henry C. Bauman, III, Tyler, Texas, to acquire control of United Capital Bancshares, Inc., Wyandotte, Oklahoma, parent of Bank of Wyandotte, Wyandotte, Oklahoma.	Newspaper: Federal Register:	Not available 05/11/2006



**District: 10**  
**Federal Reserve Bank of Kansas City**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
14650	BANK OF LOCUST GROVE, LOCUST GROVE, OKLAHOMA	01/30/2006	04/21/2006	S	Small Bank
733951	CITIZENS ST B&TC, ELLSWORTH, KANSAS	01/16/2006	04/12/2006	S	Small Bank
87159	FIRST ST BK OF NEWCASTLE, NEWCASTLE, WYOMING	02/13/2006	04/24/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
* 3A1	COASTAL BANCSHARES ACQUISITION CORP.	Coastal Bancshares Acquisition Corp., Houston, Texas, to become a bank holding company by acquiring 100 percent of Intercontinental Bank Shares Corporation, San Antonio, Texas, and indirectly acquire Intercontinental Bank Shares Corporation of Delaware, Wilmington, Delaware and Intercontinental National Bank, San Antonio, Texas.	Newspaper:	05/28/2006
			Federal Register:	06/05/2006
* 3A3	FIRST NATIONAL BANK GROUP, INC.	First National Bank Group, Inc., Edinburg, Texas, to acquire 9.90 percent of Southside Bancshares, Inc., Tyler, Texas, and indirectly acquire Southside Delaware Financial Corporation, Dover, Delaware, and Southside Bank, Tyler, Texas.	Newspaper:	Not available
			Federal Register:	Not available
* Branch	POINTBANK	PointBank, Pilot Point, Texas, to establish a branch to be located at 4920 Long Prairie Road, Flower Mound, Texas 75028.	Newspaper:	05/26/2006
			Federal Register:	Not applicable

**District: 11**  
**Federal Reserve Bank of Dallas**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
726953	UNITED TX BK, DALLAS, TEXAS	02/13/2006	04/27/2006	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending May 13, 2006**

<b>Filing Type</b>	<b>Filer</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CIC	AMERICAN PREMIER BANCORP	Notice by the Sun Group, consisting of John Chung-Yuan Sun, Judy Chen-Mei Sun, Rancho Palos Verdes, California, and Jaclyn Chen-Hoa Sun, New York, New York, to retain 11.4 percent ownership of American Premier Bancorp, and thereby indirectly retain ownership in American Premier Bank, both of Arcadia, California.	Newspaper:	04/04/2006
			Federal Register:	04/06/2006
* Branch Premises	FARMERS AND MERCHANTS BANK OF LONG BEACH	Farmers & Merchants Bank of Long Beach, Long Beach, California, to establish two branch facilities to be located at: 501 North El Camino Real, Suite 100, San Clemente, California, and 2891 Park Avenue, Tustin, California, and to increase its investment in bank premises.	Newspaper:	04/22/2006
			Federal Register:	Not applicable
* Branch	HOME VALLEY BANK	Home Valley Bank, Grants Pass, Oregon, to establish a branch facility at 5080 Monument Drive, Grants Pass, Oregon.	Newspaper:	05/12/2006
			Federal Register:	Not applicable
3A1	SAN JOAQUIN BANCORP	San Joaquin Bancorp to become a bank holding company by acquiring 100 percent of San Joaquin Bank, both of Bakersfield, California.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A3	SILVER STATE BANCORP	Silver State Bancorp, Hendsen, Nevada, to acquire 100 percent of Choice Bank, Scottsdale, Arizona.	Newspaper:	06/08/2006
			Federal Register:	Not available

**District: 12**  
**Federal Reserve Bank of San Francisco**

**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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- 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

\* Subject to the provisions of the Community Reinvestment Act