
Federal Reserve Release



H.2

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

No. 26

Week Ending July 1, 2006

Discount Rates

Discount and Advance Rates -- increase in the primary credit rate from 6 percent to 6-1/4 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Dallas, and San Francisco.

- Approved, June 29, 2006

Forms

Forms -- final Board review to extend with revision the interagency Suspicious Activity Report (FR 2230).

- Approved, June 27, 2006

Enforcement

Citigroup Inc., New York, New York, and CitiFinancial Credit Company, Baltimore, Maryland -- cease and desist order dated May 27, 2004, terminated June 22, 2006.

- Announced, June 26, 2006

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

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at the corner of Highway 72 and Lindsay Lane, Athens.
- Approved, June 29, 2006

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5075 West Washington Street, Indianapolis, Indiana.
- Approved, June 30, 2006

St. Louis

First Bank, St. Louis, Missouri -- to relocate a branch from 1001 Grant Avenue to 1143 Grant Avenue, San Francisco, California.
- Approved, June 28, 2006

Secretary

First Community Bank, Taos, New Mexico -- to establish a branch at 2710 East Camelback Road, Phoenix, Arizona.
- Approved, June 30, 2006

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 401 South Main Street, Naperville.
- Approved, June 30, 2006

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 701 North Howe Street, Southport.
- Approved, June 30, 2006

Bank Holding Companies

Boston

Braintree Bancorp MHC, Braintree, Massachusetts -- to become a bank holding company and to acquire The Braintree Co-operative Bank.
- Approved, June 26, 2006

Director, BS&R

Citigroup Inc., New York, New York -- modification of certain commitments.
- Granted, June 27, 2006

Kansas City

Commerce Bancshares, Inc., Kansas City, Missouri, and CBI-Kansas -- waiver of application to merge with West Pointe Bancorp, Inc., Belleville, Illinois; and simultaneously to merge West Pointe Bank and Trust Company with Commerce Bank, N.A., Kansas City, Missouri.
- Granted, June 28, 2006

Kansas City

Emprise Financial Corporation, Wichita, Kansas -- to acquire Prairie Capital, Inc., Augusta, parent of Prairie State Bank.
- Approved, June 29, 2006

New York

Lloyds TSB Group Plc, London, England, and Lloyds TSB Bank Plc -- to engage de novo through Hill Samuel Inc., New York, New York, a subsidiary of Lloyds TSB Bank, in personal-property leasing activities and related lending activities.
- Approved, June 29, 2006

Atlanta

Mid-America Bancshares, Inc., Nashville, Tennessee -- to become a bank holding company and to acquire Bank of the South, Mt. Juliet, and PrimeTrust Bank, Nashville.
- Approved, June 26, 2006

Kansas City

Midwest Community Financial Corporation, Midwest City, Oklahoma -- to engage in mortgage loan origination activities through the acquisition of American Resource Mortgage, Inc.
- Approved, June 29, 2006

Bank Holding Companies

New York

New York Private Bank & Trust Corporation, New York, New York, and Emigrant Bancorp, Inc. -- to acquire New York Private Bank & Trust , FSB, Wilmington, Delaware, a de novo federal savings bank, and thereby operate a savings association.
- Approved, June 29, 2006

Director, BS&R

Orient Bancorporation, San Francisco, California -- to acquire Orient First Capital Corporation, Bellevue, Washington, and Orient First Capital Limited, Hong Kong S.A.R., Peoples Republic of China.
- Approved, June 26, 2006

Atlanta

RockBridge Financial Holdings, Inc., Atlanta, Georgia -- to become a bank holding company and to acquire RockBridge Commercial Bank, a de novo bank.
- Approved, June 27, 2006

Philadelphia

Royal Bancshares of Pennsylvania, Inc., Narberth, Pennsylvania -- to acquire Royal Asian Bank, a proposed de novo bank to be formed through the acquisition of assets and assumption of liabilities of certain offices of Royal Bank America.
- Approved, June 29, 2006

Cleveland

Sir Barton Bancorp, Inc., Lexington, Kentucky -- to become a bank holding company and to acquire First National Bank of Lexington.
- Approved, June 26, 2006

San Francisco

Vineyard National Bancorp, Corona, California -- waiver of application to acquire Rancho Bank, San Dimas, and to merge it with Vineyard Bank, National Association, Corona.
- Granted, June 30, 2006

Chicago

Wauwatosa Holdings, Inc., Wauwatosa, Wisconsin, and Lamplighter Financial, MHC -- to continue to engage in extending credit and servicing loans.
- Approved, June 27, 2006

Change In Bank Control

Minneapolis

Community Bank Group, Inc., Eden Prairie, Minnesota -- change in bank control.
- Permitted, June 27, 2006

Cleveland

Community First Financial Bancorp, Inc., New Holland, Ohio -- change in bank control.
- Permitted, June 29, 2006

Atlanta

Southern National Corporation, Andalusia, Alabama -- notices to retain control of Southern National Corporation.
- Permitted, June 26, 2006

Competitive Factors Reports

New York

Community Bank, National Association, Canton, New York -- report on competitive factors of the proposed merger with Elmira Savings and Loan, F.A., Elmira.
- Submitted, June 29, 2006

Chicago

Community State Bank, Galva, Illinois -- report on competitive factors of the proposed acquisition of the Galva branch of Citizens National Bank, Macomb.
- Submitted, June 30, 2006

San Francisco

First Republic Bank, Las Vegas, Nevada -- report on competitive factors of the proposed merger with Bank of Walnut Creek, Walnut Creek, California.
- Submitted, June 28, 2006

Minneapolis

First Western Bank, Wall, South Dakota -- report on competitive factors of the proposed merger with First Western Bank Custer, Custer.
- Submitted, June 30, 2006

Competitive Factors Reports

Minneapolis

HomeTown Bank, Redwood Falls, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the St. Peter, Henderson, Le Sueur, and Cleveland branches of Community Bank Minnesota Valley, Wayzata.
- Submitted, June 27, 2006

Atlanta

Piedmont Community Bank, Gray, Georgia -- report on competitive factors of the proposed merger with PCB Interim Corporation.
- Submitted, June 26, 2006

Chicago

State Bank of Lincoln, Lincoln, Illinois -- report on competitive factors of the proposed acquisition of the Lincoln branch of Central Illinois Bank, Champaign.
- Submitted, June 30, 2006

Dallas

Texas Country Bank, Lakeway, Texas -- report on competitive factors of the proposed merger with Clayton Mortgage Corp., Austin.
- Submitted, June 30, 2006

Chicago

Town Bank, Delafield, Wisconsin -- report on competitive factors of the proposed merger with its subsidiary, Town Investment Corp., Henderson, Nevada.
- Submitted, June 30, 2006

Extensions Of Time

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- extension to January 6, 2007, to establish a branch at the intersection of Routes 33 and 276, Penn Laird.
- Granted, June 26, 2006

Extensions Of Time

Chicago

Port Byron State Bank, Port Byron, Illinois -- extension to September 28, 2006, to establish a branch at 301 West 1st Avenue, Coal Valley, and to make an additional investment in bank premises.

- Granted, June 29, 2006

Richmond

SuffolkFirst Bank, Suffolk, Virginia -- extension to February 25, 2007, to establish a branch at Hill Shopping Center, Bennet's Creek Crossing.

- Granted, June 27, 2006

Financial Holding Companies

Kansas City

First National Bancshares of Weatherford, Inc., Weatherford, Oklahoma -- election to become a financial holding company.

- Effective, June 28, 2006

Membership

St. Louis

Community Bank, Cabot, Arkansas -- to become a member of the Federal Reserve System and to retain as financial subsidiaries Grand Prairie Title Company, Inc.; Community Title Services, Inc.; Lonoke Abstract Corporation, Lonoke; Community Insurance Agency, Inc., Jacksonville; and First State Insurance Agency, Inc., Conway.

- Approved, June 27, 2006

Regulations And Policies

FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 5 percent to 5-1/4 percent.

- Approved, June 29, 2006

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 1, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Section 4(c)(8) notification by Boston Private Financial Holdings, Inc., Boston, MA to acquire a 10% additional interest in Bingham, Osborn & Scarborough LLC, San Francisco, CA.	Newspaper: Not applicable Federal Register: Not applicable

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, Saratoga Springs, New York, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: 07/17/2006 Federal Register: 07/24/2006
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	FBSEA	Notice by Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, to convert its existing agency office in Miami, Florida, into a State-Licensed Branch office, pursuant to Section 5(a)(7)(B) of the International Banking Act.	Newspaper: 06/21/2006 Federal Register: Not applicable
BANCO SANTANDER INTERNATIONAL	Other Foreign	Banco Santander International, Miami, Florida, to establish a domestic branch in Houston, Texas, pursuant to Section 211.5(f) of Regulation K.	Newspaper: 07/07/2006 Federal Register: Not applicable
HSBC HOLDINGS PLC	* 3A3	HSBC Holdings plc, HSBC Overseas Holdings (UK) Limited, both of London, United Kingdom, HSBC North America Inc., HSBC Investments (North America) Inc., HSBC North America Holdings Inc., all of Wilmington, Delaware, and HSBC USA Inc., Baltimore, Maryland, propose to acquire a new insured and full-service bank pursuant to Section 3(a)(3) of the Bank Holding company Act of 1956 as amended, by establishing a national bank to be named HSBC National Bank USA in Bethesda, Maryland.	Newspaper: Not available Federal Register: Not available
INTERNATIONAL COMMERCIAL BANK OF CHINA CO., LTD., THE	FBSEA	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: 06/09/2006 Federal Register: Not applicable
MIZRAHI TEFAHOT BANK LTD.	FBSEA	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. 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.	Newspaper: 04/10/2006 Federal Register: Not applicable

District: 2**Federal Reserve Bank of New York****Filings received during the week ending July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
NRW.BANK	4c8	NRW.Bank and WestLB Beteiligungsholding GmbH, both of Dusseldorf, Germany (collectively, the "Notificants"), to continue to engage indirectly in extending credit and servicing loans and acting as a financial or investment advisor, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Sections 225.28(b)(1) and 225.28(b)(6) of Regulation Y. These activities are conducted through certain joint ventures of HSH Nordbank AG, Hamburg, Germany, a subsidiary of the Notificants.	Newspaper: Not applicable Federal Register: Not available
TORONTO-DOMINION BANK, THE	* 3A3 * 3A5	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Interchange Financial Services Corporation, the parent company of Interchange Bank, both of Saddle Brook, New Jersey, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act, and Section 225.15 of Regulation Y.	Newspaper: Not available Federal Register: Not available

District: 2

Federal Reserve Bank of New York

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: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BRYN MAWR TRUST COMPANY	* Branch Premises	Bryn Mawr Trust Company, Bryn Mawr, PA, to establish a branch office located at 849 Paoli Pike, West Goshen Township, West Chester, PA, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: 07/07/2006 Federal Register: Not applicable
CONESTOGA BANCORP, INC	* 3A1 Member	Conestoga Bancorp, Inc., (in formation) King of Prussia, PA, to become a bank holding company, by acquiring Conestoga Bank (also in formation), King Prussia, PA.	Newspaper: 07/14/2006 Federal Register: 07/13/2006
EAST PENN FINANCIAL CORPORATION	* 3A3	East Penn Financial Corporation, Emmaus, PA, to acquire up to 19.9% of Berkshire Bancorp, Inc., Wyomissing, PA.	Newspaper: Not available Federal Register: 07/10/2006
STERLING BANK	* Branch	Sterling Bank, Mount Laurel, NJ, to establish a branch office located at 4002 Bridgeboro Road, at the intersection of County Route 613 (Moorestown Bridgeboro) and Hartford Road, in Delran Township, Burlington County, NJ.	Newspaper: 07/05/2006 Federal Register: Not applicable

District: 3

Federal Reserve Bank of Philadelphia

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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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 July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 5075 West Washington Street, Indianapolis, IN.	Newspaper: 06/23/2006 Federal Register: Not applicable
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Inc., Indiana, PA to acquire up to 9.9% of the voting shares of CBT Financial Corporation, Clearfield, PA pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: 07/21/2006 Federal Register: 07/24/2006

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.

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

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

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S = Satisfactory

NI = Needs to improve

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
38526	IRON & GLASS BK, PITTSBURGH, PENNSYLVANIA	04/10/2006	06/22/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to establish a branch at 3801 Pacific Avenue, Virginia Beach, Virginia.	Newspaper: 07/13/2006 Federal Register: Not applicable
PATAPSCO BANK, THE	* Branch	The Patapsco Bank, Dundalk, Maryland, proposes to establish a branch at 11630 Glen Arm Road, Glen Arm, Maryland.	Newspaper: 07/13/2006 Federal Register: Not applicable
PLANTERS BANK & TRUST COMPANY OF VIRGINIA	* Branch	Planters Bank & Trust Company of Virginia, Staunton, Virginia, proposes to establish a branch at 1391 South High Street, Harrisonburg, Virginia.	Newspaper: 07/11/2006 Federal Register: Not applicable
RBC CENTURA BANK	* Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 8020 Conroy Windermere Road, Orlando, Florida.	Newspaper: 07/14/2006 Federal Register: Not applicable
SECOND BANK & TRUST	* Branch	Second Bank & Trust, Culpeper, Virginia, proposes to establish a branch at 1924 Arlington, Boulevard, Charlottesville, Virginia.	Newspaper: 07/11/2006 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.

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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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 July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
BANKEAST	* Branch	BankEast, Knoxville, Tennessee, to establish branches at the following locations: 826 E. Lamar Alexander Parkway, Maryville, Tennessee; and 5248 N. Broadway, Knoxville, Tennessee.	Newspaper: 07/12/2006 Federal Register: Not applicable
HOMETOWN BANCORP OF ALABAMA, INC.	3A1	Hometown Bancorp of Alabama, Inc., Oneonta, Alabama, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of The HomeTown Bank of Alabama, Oneonta, Alabama.	Newspaper: Not applicable Federal Register: Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1300 Oliver Road, Monroe, Louisiana, to be known as the Oliver Road Branch.	Newspaper: 07/08/2006 Federal Register: Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 9600 Brownsboro Road, Suite 300, Louisville, Kentucky.	Newspaper: 07/06/2006 Federal Register: Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 17650 N.W. 2nd Avenue, Miami Gardens, Florida, to be known as the Norland Wal-Mart Office; and 375 Kings Highway, Port Charlotte, Florida, to be known as the Kings Highway Wal-Mart Office.	Newspaper: 07/08/2006 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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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to acquire certain assets and assume certain liabilities of two branch offices of First Financial Bank, N.A., Hamilton, Ohio, and thereby to establish two branches.	Newspaper: 07/17/2006 Federal Register: Not applicable
FIRST AMERICAN BANK	* 18C * Branch	First American Bank, Fort Dodge, Iowa, to merge with Waukee State Bank, Waukee, Iowa, and incident thereto, to establish a branch office at the existing location of Waukee State Bank, 45 North Warrior Lane, Waukee, Iowa.	Newspaper: Not available Federal Register: Not applicable
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A1 4c8	First Community Financial Partners, Inc., Joliet, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of First Community Bank of Joliet, Joliet, Illinois, and to engage de novo in lending activities.	Newspaper: Not available Federal Register: 07/07/2006
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Co., Converse, Indiana, to purchase certain assets and assume certain liabilities of three Indiana branch offices of Fifth Third Bank, Grand Rapids, Michigan, located in Culver, Knox, and North Judson, and thereby to establish three branch offices.	Newspaper: Not available Federal Register: Not applicable
LEIGHTON INVESTMENT COMPANY	CIC	Notice by Richard N. Glendening of Pella, Iowa, individually and as trustee of the Richard Glendening Trust and the Linda Glendening Subchapter S Trust to retain control of 35.34 percent and acting in concert with the Glendening Family (Richard & Mary Glending, Pella, Iowa; Linda Glendening, Pella, IA; Kara & Nathan Busker, Oakland, NJ; Eric & Sanae Glendening, Terre Hante, IN; Erin Glendening, Pittsburgh, PA; Brent & Mary Jaco, Galveston, TX) to retain control of 39.53 percent of Leighton Investment Company, Pella, Iowa.	Newspaper: Not available Federal Register: 06/13/2006
MARKESAN STATE BANK	* Branch	Markesan State Bank, Markesan, Wisconsin, to establish a branch facility to be located at 807 and 811 W. Main Street, Waupun, Wisconsin.	Newspaper: 07/10/2006 Federal Register: Not applicable
NORTHPOINTE BANCSHARES, INC.	CIC	Notice by Harvey N. Gainey, Sr., Grand Rapids, Michigan, to acquire control, through the acquisition of additional shares, of 20.94 percent of Northpointe Bancshares, Inc., Grand Rapids, Michigan, and thereby indirectly acquire Northpointe Bank, Grand Rapids, Michigan.	Newspaper: Not available Federal Register: 06/15/2006

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
NRBC HOLDING CORPORATION	* 3A1	NRBC Holding Corporation, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the outstanding shares of The National Republic Bank of Chicago, Chicago, Illinois.	Newspaper: 07/05/2006 Federal Register: 07/14/2006
OHNWARD BANCSHARES, INC.	* 4c8	Ohnward Bancshares, Inc., Maquoketa, Iowa, to acquire 100 percent of the voting shares of United Security Financial Corporation, Cedar Rapids, Iowa, and thereby indirectly acquire United Security Savings Bank, Cedar Rapids, Iowa, and thereby operate a savings association.	Newspaper: Not available Federal Register: 07/21/2006
REPUBLIC BANCORP CO.	* 4c8	Republic Bancorp Co., Orland Park, Illinois, to acquire up to 24.99 percent of the voting shares of Park Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquire Park Federal Savings Bank, Chicago, Illinois, and thereby operate a savings association.	Newspaper: Not available Federal Register: 07/31/2006

District: 7

Federal Reserve Bank of Chicago

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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 36th and Tecumseh Road, Norman, Oklahoma.	Newspaper: 07/01/2006 Federal Register: Not applicable
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire 6.6 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby indirectly acquire Pinnacle Bank, Bentonville, Arkansas.	Newspaper: 07/23/2006 Federal Register: 07/28/2006
FREDONIA VALLEY BANCORP, INC.	CIC	Notice by Leon Brasher, Fredonia, Kentucky, to gain control of Fredonia Valley Bancorp, Inc., Fredonia, Kentucky.	Newspaper: 07/12/2006 Federal Register: 07/06/2006
GERMAN AMERICAN BANCORP, INC.	* 3A3	German American Bancorp, Inc., Jasper, Indiana, to acquire 100 percent of German American Bancorp, Jasper, Indiana (a commercial bank in organization).	Newspaper: 07/28/2006 Federal Register: 07/28/2006
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire 6.6 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby indirectly acquire Pinnacle Bank, Bentonville, Arkansas.	Newspaper: 07/28/2006 Federal Register: 07/28/2006
MID-MISSOURI BANCSHARES, INC.	* 3A5	Mid-Missouri Bancshares, Inc., Springfield, Missouri, to merge with First Financial Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire First National Bank of Mount Vernon, Mount Vernon, Missouri.	Newspaper: 07/14/2006 Federal Register: 06/30/2006
MIDWEST COMMUNITY BANCSHARES, INC.	* 3A3 * 3A1	Midwest Community Bancshares, Inc., Marion, Illinois, to indirectly acquire 100 percent of C.P. Burnett & Sons, Inc., Eldorado, Illinois, and thereby indirectly acquire C.P. Burnett & Sons, Bankers, Eldorado, Illinois. Also, MCB Sub, Inc., Marion, Illinois, a wholly owned subsidiary of Midwest Community Bancshares, Inc., to become a bank holding company by acquiring 100 percent of C.P. Burnett & Sons, Inc., Eldorado, Illinois, and thereby indirectly acquire C.P. Burnett & Sons, Bankers, Eldorado, Illinois.	Newspaper: 07/30/2006 Federal Register: 07/31/2006
PINNACLE BANCSHARES, INC.	* 3A1	Pinnacle Bancshares, Inc., Bentonville, Arkansas, to become a bank holding company by acquiring 100 percent of Pinnacle Bank, Bentonville, Arkansas.	Newspaper: 07/23/2006 Federal Register: 07/28/2006

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
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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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending July 1, 2006**

Filer	Filing Type	Filing Proposal	End of Comment Period
FINLAYSON BANCSHARES, INC.	* 3A3 4c8	Finlayson Bancshares, Inc., Finlayson, Minnesota to acquire 100 percent of First National Agency Company of Deer River, Inc., Deer River, Minnesota and indirectly acquire 100 percent of First National Agency of Deer River, Inc., Deer River, MN, a non bank insurance subsidiary.	Newspaper: 07/15/2006 Federal Register: 07/14/2006
GLACIER BANCORP, INC.	* 3A3 * 3A1	Glacier Bancorp, Inc., Kalispell, Montana, to indirectly acquire 100 percent of Citizens Development Company, Billings, Montana.	Newspaper: 06/17/2006 Federal Register: 06/19/2006
GLACIER BANCORP, INC.	* 3A3	Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of First National Bank of Morgan, Morgan, Utah, through merger with and into New First National Bank of Morgan, an interim bank.	Newspaper: Not available Federal Register: Not available
HATTON BANCSHARES	* 3A1	Hatton Bancshares, Inc., Fargo, North Dakota, to become a bank holding company by acquiring ninety percent of the voting shares of Farmers & Merchants National Bank of Hatton, North Dakota.	Newspaper: Not available Federal Register: 07/14/2006
STATE BANK OF HAWLEY EMPLOYEE STOCK OWNERSHIP PLAN & TRUST	* 3A3	State Bank of Hawley Employee Stock Ownership Plan, Hawley, Minnesota, proposes to increase its ownership to 46% of Bankshares of Hawley, Inc., Hawley, Minnesota.	Newspaper: Not available Federal Register: 07/10/2006
U.S. BANCORP	* 3A5	U.S. Bancorp, Minneapolis, Minnesota, to acquire 100 percent of Vail Banks, Inc., Avon, Colorado, and thereby indirectly acquire WestStar Bank, Vail, Colorado.	Newspaper: Not available Federal Register: 07/31/2006

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2265335	COMMUNITY BK MISSOULA, MISSOULA, MONTANA	03/06/2006	06/22/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 1, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERIBANC HOLDINGS	CIC	Notice by The Watts Revocable Declaration of Trust dtd 11/6/96 (Richard J. Watts, trustee), RJW Enterprises, and Richard J. Watts, all of Ramona, California, and Janice and Jack A. Roccoforte, El Cajon, California, acting as a group, to retain control of Ameribanc Holdings, Inc. and its subsidiary bank, Bank of Durango, both of Durango, Colorado.	Newspaper: 07/11/2006 Federal Register: 07/06/2006
CHARITON COUNTY BANCSHARES, INC.	CIC	Notice by Daniel T. Sims and Nicolette B. Sims, Leawood, Kansas, and Daniel T. Sims as co-trustee of the Will Ben Sims Marital Trust and the Patricia L. Sims Family Trust; Stephen L. Riffel and Mary Susan Riffel, Moberly, Missouri, and Mary Susan Riffel as co-trustee of the Patricia L. Sims Family Trust; Will Ben Sims Marital Trust, Moberly Missouri; Patricia L. Sims Family Trust, Moberly, Missouri; to acquire control of Chariton County Bancshares, Inc., Moberly, Missouri, parent of County Bank, Brunswick, Missouri.	Newspaper: Not available Federal Register: 07/17/2006
FIRST STATE BANK	* Branch	First State Bank, Picher, Oklahoma, to establish a branch at 102 North Mickey Mantle Boulevard, Commerce, Oklahoma.	Newspaper: 07/10/2006 Federal Register: Not applicable

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.

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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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 1, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
PEOPLES BANK	* Branch	Peoples Bank, Lubbock, Texas, to establish a courier service branch (from its main office location at 5820 82nd Street, Lubbock, Texas 79424) to conduct business in Lubbock County, Texas.	Newspaper: 07/11/2006 Federal Register: Not applicable

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
908861	TRANSPICOS BANKS, PECOS, TEXAS	03/20/2006	06/21/2006	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 1, 2006

Filer	Filing Type	Filing Proposal	End of Comment Period
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch facility at 135 N. Los Robles Avenue, Pasadena, California.	Newspaper: 06/27/2006 Federal Register: Not applicable
PACIFIC STATE BANK	* Branch	Pacific State Bank, Stockton, California, to establish a branch facility at 501 W. Kettleman Lane, Lodi, California.	Newspaper: 07/10/2006 Federal Register: Not applicable

District: 12

Federal Reserve Bank of San Francisco

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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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
808167	NORTH VALLEY BK, REDDING, CALIFORNIA	02/21/2006	06/23/2006	S	Int Sm Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

* Subject to the provisions of the Community Reinvestment Act