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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. 3*

*Week Ending January 20, 2007*

**Testimony And Statements**

Long-term fiscal challenges -- statement by Chairman Bernanke before the Senate Committee on the Budget.

- Published, January 18, 2007

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

**Bank Branches, Domestic**

Atlanta

1st United Bank, Boca Raton, Florida -- to establish a branch at 1948 Harrison Street, Hollywood.  
- Approved, January 17, 2007

Richmond

CommerceFirst Bank, Annapolis, Maryland -- to establish a branch at 485 Ritchie Highway, Severna Park.  
- Approved, January 18, 2007

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at the Park and Ride Lot on Millpond Parkway, Monroe, and 2270 Erin Court, Lancaster, Pennsylvania.  
- Approved, January 19, 2007

Richmond

Resource Bank, Virginia Beach, Virginia -- to establish a branch at 9012 Church Street, Manassas.  
- Approved, January 19, 2007

Chicago

Town Bank, Delafield, Wisconsin -- to convert its main office at 400 Genesee Street into a branch office.  
- Approved, January 19, 2007

**Bank Holding Companies**

Kansas City

Blue Valley Ban Corp., Overland Park, Kansas -- to acquire Unison Bancorp, Inc., Lenexa, parent of Western National Bank.  
- Approved, January 19, 2007

### **Bank Holding Companies**

#### Atlanta

First Citrus Bancorporation, Inc., Tampa, Florida -- to become a bank holding company and to acquire First Citrus Bank.

- Approved, January 16, 2007

#### Chicago

Heartland Bancorp, Inc., Bloomington, Illinois -- to acquire First Federal Bancshares, Inc., Colchester, and thereby acquire First Federal Bank and operate a savings association.

- Approved, January 19, 2007

#### Atlanta

InsCorp, Inc., Nashville, Tennessee -- to acquire 50 percent (for a total of 100 percent) of the shares of Insurors Bank of Tennessee.

- Approved, January 19, 2007

#### New York

New York Community Bancorp, Inc., Westbury, New York -- waiver of application requirements in connection with the proposed merger with PennFed Financial Services, Inc., West Orange, New Jersey.

- Withdrawn, January 16, 2007

#### Atlanta

USAmeriBancorp, Inc., Key Largo, Florida -- to become a bank holding company and to acquire USAmeriBank, a de novo bank.

- Approved, January 19, 2007

### **Bank Mergers**

#### Richmond

Second Bank & Trust, Culpeper, Virginia -- to merge with Virginia Heartland Bank, Fredericksburg.

- Approved, January 16, 2007

### **Change In Bank Control**

#### Dallas

First Artesia Bancshares, Inc., Artesia, New Mexico -- change in bank control.

- Permitted, January 18, 2007

### **Change In Bank Control**

#### Atlanta

First Federal Bancorp, Columbia, Mississippi -- change in bank control.  
- Withdrawn, January 18, 2007

### **Extensions Of Time**

#### Atlanta

Capital City Bank, Tallahassee, Florida -- extension to December 18, 2006, to establish a branch at 1601 Bass Road, Macon, Georgia.  
- Granted, January 17, 2007

#### Atlanta

Central Financial Holdings, Inc., Tampa, Florida -- extension to May 16, 2007, to become a bank holding company and to acquire Central Bank, a de novo bank.  
- Granted, January 18, 2007

#### Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to April 20, 2007, to establish a branch at 75th Avenue and Lower Buckeye Road, Phoenix, Arizona.  
- Granted, January 17, 2007

#### Chicago

Southwest Bank of St. Louis, St. Louis, Missouri -- extension to April 30, 2007, to establish a branch at Highway K and Laura Hill Road, O'Fallon.  
- Granted, January 17, 2007

### **Membership**

#### Atlanta

TriSummit Bank, Kingsport, Tennessee, a de novo bank -- to become a member of the Federal Reserve System.  
- Approved, January 19, 2007

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BANGOR BANCORP, MHC	* 3A1	Bangor Bancorp, MHC, Bangor, Maine to become a bank holding company pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Bangor Savings Bank, Bangor, Maine, into a mutual bank holding company structure.	Newspaper: 01/21/2007 Federal Register: 01/26/2007
Spencer MHC	* 3A1 * 3A3	Application by Spencer MHC and Spencer Mid-tier Holding Company, both of Spencer, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Spencer Savings Bank, Spencer, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: 01/18/2007 Federal Register: 01/22/2007

**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

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
M&T BANK CORPORATION	4c8	M&T Bank Corporation, Buffalo, New York, and its largest shareholder, Allied Irish Banks, p.l.c., Dublin, Ireland, provide twelve days prior notice to the Board of Governors of the Federal Reserve System ("the Board"), pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and Section 225.23 of the Board's Regulation Y, to acquire 20 percent of the voting interests of Bayview Lending Group, LLC, Coral Gables, Florida, ("BLG"). BLG engages in the business of originating small balance commercial mortgage and multi-family residential mortgage loans in the United States, Canada and the United Kingdom through several wholly-owned subsidiaries	Newspaper: Not applicable Federal Register: Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York request to open and occupy a limited branch to be opened at Northway 10 Executive Park, 313 Ushers Road, Ballston Lake, Saratoga County, NY. ("Albany Mortgage Center").	Newspaper: 01/24/2007 Federal Register: Not applicable

## 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

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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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 January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CUMBERLAND VALLEY FINANCIAL CORPORATION	CIC	Notice by Jerry D. Greer to gain control of Cumberland Valley Financial Corporation, London, Kentucky, and indirectly gain control of Cumberland Valley National Bank & Trust	Newspaper:	Not available Federal Register: Not available
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 4999 North Tanner Road, Orlando, FL.	Newspaper:	01/25/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 4104 Conroy Road, Orlando, FL.	Newspaper:	01/25/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 107 North U.S. Highway 1792, Longwood, FL.	Newspaper:	01/25/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 12181 West Hillsborough Avenue, Tampa, FL.	Newspaper:	01/25/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2501 North Avenue, Melrose, IL.	Newspaper:	01/25/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1111 South Alpine Road, Rockford, IL.	Newspaper:	01/25/2007 Federal Register: Not applicable
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Notice by Jerry D. Greer and Garth Rex Greer to gain control of, First National Financial Corporation, Manchester, Kentucky, and indirectly gain control of First National Bank, Manchester, Kentucky	Newspaper:	Not available Federal Register: Not available
MIDDLEFIELD BANC CORP.	* 3A3	Middlefield Banc Corp., Middlefield, Ohio to acquire 100 percent of the voting shares of Emerald Bank, Dublin, Ohio	Newspaper:	01/27/2007 Federal Register: 02/05/2007
PARK NATIONAL CORPORATION	* 3A5	Park National Corporation, Newark, Ohio, to acquire 100 percent of Vision Bancshares, Inc., Panama City, Florida, and thereby indirectly acquire Vision Bank, Gulf Shores, Alabama, and Vision Bank, Panama City, Florida	Newspaper:	01/25/2007 Federal Register: 01/26/2007
STATE BANK AND TRUST COMPANY, THE	* 18C	Application by The State Bank and Trust Company, Defiance, OH to merge with The Exchange Bank, Luckey, OH pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available 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
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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: 5****Federal Reserve Bank of Richmond****Filings received during the week ending January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF GASSAWAY	* Branch	Bank of Gassaway, Gassaway, West Virginia, proposes to establish a branch at 1960 Sutton Lane, Sutton, West Virginia.	Newspaper:	02/01/2007
			Federal Register:	Not applicable
BANK OF VIRGINIA	* Branch	Bank of Virginia, Midlothian, Virginia, proposes to establish a branch at 906 Branchway Road, Richmond, Virginia.	Newspaper:	01/29/2007
			Federal Register:	Not applicable
BB&T CORPORATION	* 4c8	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of Coastal Financial Corporation, Myrtle Beach, South Carolina, and thereby indirectly acquire Coastal Federal Bank, Myrtle Beach, South Carolina, and engage in operating a savings association, and indirectly acquire Coastal Planners Holding Corporation, Myrtle Beach, South Carolina, which is the holding company of Coastal Retirement, Estate & Tax Planners, Inc., Myrtle Beach, South Carolina, and engage in the activities of financial planning and tax preparation services, and indirectly acquire Coastal Federal Holding Corporation, Myrtle Beach, South Carolina, which is the holding company of Coastal Real Estate Investment Corporation, Myrtle Beach, South Carolina, and engage in the activities of acquiring and servicing loans.	Newspaper:	Not available
			Federal Register:	Not available
VIRGINIA COMMERCE BANK	* Branch	Virginia Commerce Bank, Arlington, Virginia, proposes to establish a branch at 6335 Multiplex Drive, Centreville, Virginia.	Newspaper:	02/05/2007
			Federal Register:	Not applicable
VIRGINIA COMMERCE BANK	* Branch	Virginia Commerce Bank, Arlington, Virginia, proposes to establish a branch at Lot 5A Parcels A&B, Section 1 "Princeton Woods Shopping Center," Dumfries, Virginia.	Newspaper:	02/05/2007
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

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**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICUS FINANCIAL SERVICES, INC.	3A1	Americus Financial Services, Inc., Birmingham, Alabama, notice to become a bank holding company by acquiring Red Mountain Bank, N.A., Birmingham, Alabama.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ATB MANAGEMENT, LLC	* 3A1	ATB Management, LLC, Birmingham, Alabama, to become a bank holding company by acquiring control of ATB Holdings, LLC, Birmingham, Alabama, and indirectly acquiring control of Alabama Trust Bank, N.A., Sylacauga, Alabama.	Newspaper:	Not available
			Federal Register:	02/12/2007
FIRST CITIZENS FINANCIAL CORPORATION	* 3A1	First Citizens Financial Corporation, Dawsonville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Citizens Bank of Georgia, Dawsonville, Georgia (in organization).	Newspaper:	01/29/2007
			Federal Register:	02/09/2007
SUN AMERICAN BANK	* 18C	Sun American Bank, Boca Raton, Florida, to merge with Independent Community Bank, Tequesta, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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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 January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 23718-B El Toro Road, Lake Forest, California.	Newspaper: 01/26/2007 Federal Register: Not applicable	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 2500 E. Imperial Highway, Suite 190, Brea, California.	Newspaper: 01/26/2007 Federal Register: Not applicable	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 10111 W. Adams Avenue, Suite 101, Huntington Beach, California.	Newspaper: 01/26/2007 Federal Register: Not applicable	
G.W. JONES EXCHANGE BANK	* Branch	G.W. Jones Exchange Bank, Marcellus, Michigan, to establish a branch facility to be located at Meijer, 800 U.S. 131, Three Rivers, Michigan.	Newspaper: 01/08/2007 Federal Register: Not applicable	
MILLENNIUM BANCORP, INC.	* 3A1	Millennium Bancorp, Inc., Morton Grove, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Millennium Bank (in organization), Des Plaines, Illinois.	Newspaper: 01/31/2007 Federal Register: 02/02/2007	
TOWN BANK	* Branch	Town Bank, Delafield, Wisconsin, to convert its main office located at 400 Genesee Street, Delafield, Wisconsin, into a branch office.	Newspaper: 12/15/2006 Federal Register: Not applicable	

**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 January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANCOMPANY	* 3A3	Central Banccompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Twenty-First Century Financial Services Company, Tulsa, Oklahoma, and thereby indirectly acquire ONB Bank and Trust Company, Tulsa, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
DELTA SOUTHERN BANK	Member	Delta Southern Bank, Ruleville, Mississippi, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ELK HORN BANK AND TRUST COMPANY	Member	Elk Horn Bank and Trust Company, Arkadelphia, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FARMERS BANK & CAPITAL TRUST COMPANY	* Branch	Farmers Bank and Capital Trust Company, Frankfort, Kentucky, to establish a branch facility to be located at 1401 Louisville Road, Frankfort, Kentucky.	Newspaper:	01/27/2007
			Federal Register:	Not applicable
HERITAGE BANCORP, INC.	* 3A1	Heritage Bancorp, Inc., Mason, Tennessee, to become a bank holding company by acquiring 50 percent of Fayette Bancorp, Inc., Mason, Tennessee, and thereby indirectly acquire Mason Bancorp, Inc., Mason, Tennessee and Bank of Mason, Mason, Tennessee.	Newspaper:	02/15/2007
			Federal Register:	02/20/2007

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

**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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NORTHERN STAR FINANCIAL, INC.	CIC	Notice by Robert Donavon Weerts and Jennifer Lavon Weerts, both of Winnebago, Minnesota, to gain control of Northern Star Financial, Inc., Mankato, Minnesota, and thereby indirectly gain control of Northern Star Bank, Mankato, Minnesota.	Newspaper: Not available Federal Register: 02/05/2007
WESTERN HOLDING COMPANY OF WOLF POINT	CIC	Change in control notice by Duane A. Kurokawa, and Rosella Kurokawa, both of Wolf Point, Montana, to acquire 25 percent or more of the shares of Western Holding Company, Wolf Point, Montana, and thereby indirectly acquire control of Western Bank of Wolf Point, Wolf Point, Montana.	Newspaper: Not available Federal Register: Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COBIZ BANK, N.A.	Foreign Branch	CoBiz Bank, N.A., Denver, Colorado, to establish a foreign branch in Grand Cayman, Cayman Islands, pursuant to Section 211.3(b)(2) of Regulation K.	Newspaper: Not applicable Federal Register: Not applicable
COLUMBIAN FINANCIAL CORPORATION	* 3A3	Columbian Financial Corporation, Overland Park, Kansas, to acquire 100 percent of the voting shares of The Bank, Weatherford, Texas.	Newspaper: Not available Federal Register: 02/02/2007
COUNTRY BANK SHARES, INC.	* 3A3	Country Bank Shares, Inc., Milford, Nebraska, to acquire 100 percent of the voting shares of Mid-Nebraska Company, Inc., parent of Kearney State Bank and Trust Company, both in Kearney, Nebraska.	Newspaper: 02/15/2007 Federal Register: 01/12/2007
FARMERS STATE BANKSHARES, INC.	CIC	Notice by David E. Pfrang, Goff, Kansas, and Judy L. Georg, Sabetha, Kansas, to become members of a group acting in concert, to acquire control of Farmers State Bankshares, Inc., parent of Farmers State Bank, both in Circleville, Kansas.	Newspaper: 01/16/2007 Federal Register: 01/18/2007
FIRST EXPRESS OF NEBRASKA, INC.	CIC	Notification by John P. Stinner and Rita E. Stinner, both of Gering, Nebraska, to acquire control of First Express of Nebraska, Inc., Gering, Nebraska, parent of Valley Bank and Trust Company, Scottsbluff, Nebraska, through the acquisition of voting shares.	Newspaper: Not available Federal Register: 02/07/2007
FIRST STATE BANCORPORATION	* 3A3 * 18C * Branch	First State Bancorporation, Albuquerque, New Mexico, to acquire 100 percent of the voting shares of Front Range Capital Corporation, parent of Heritage Bank, both in Louisville, Colorado. First Community Bank, Taos, New Mexico, to merge with Heritage Bank, Louisville, Colorado, and incident thereto, to establish thirteen branches at 2775 Pearl Street and 1900 Ninth Street, both in Boulder; 811 South Public Road and 2695 North Park Drive, Suite 101, both in Lafayette; 1543 Wazee Street and 3850 York Street, both in Denver; 1020 Century Drive and 801 Main Street, both in Louisville; Erie, Broomfield, Longmont, Niwot, and Firestone, all in Colorado.	Newspaper: 01/13/2007 Federal Register: 01/05/2007
FIRST WYOMING BANCORPORATION OF LARAMIE	* 3A1	First Wyoming Bancorporation of Laramie to become a bank holding company through the acquisition of 100 percent of the voting shares Wyoming State Bank, both in Laramie, Wyoming.	Newspaper: Not available Federal Register: 02/16/2007
FIRSTBANK HOLDING COMPANY	CIC	Notification by Nancy A. Strohmeyer, Lakewood, Colorado, to retain control of FirstBank Holding Company, parent of FirstBank of Colorado, both in Lakewood, Colorado.	Newspaper: Not available Federal Register: 01/30/2007

\* Subject to the provisions of the Community Reinvestment Act

**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.

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

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

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

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

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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 January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FAMILY BANCORP, INC.	* 3A1	Family Bancorp, Inc., San Antonio, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Refugio, Refugio, Texas.	Newspaper: Not available Federal Register: 02/16/2007

**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.

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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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending January 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Fairfield Financial Holdings Corp.	3A1	Fairfield Financial Holdings Corp., to become a bank holding company by acquiring 100 percent of Bank of Fairfield, both of Fairfield, Washington.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain control of 24.4 percent of First Chicago Bancorp, and thereby indirectly retain control of its subsidiary, First Chicago Bank & Trust, both of Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	01/19/2007
PACIFIC PREMIER BANK	Member	Pacific Premier Bank, Costa Mesa, California, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
Redwood Capital Bancorp	3A1	Redwood Capital Bancorp to become a bank holding company by acquiring Redwood Capital Bank, both of Eureka, California.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SECURITY PACIFIC BANCORP	* 3A3	Security Pacific Bancorp, Los Angeles, California, to acquire up to 24.9 percent of Pacific Premier Bancorp, Inc., and thereby indirectly acquire shares of its subsidiary, Pacific Premier Bank, both of Costa Mesa, California.	Newspaper:	Not available
			Federal Register:	02/05/2007

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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