
Federal Reserve Release



H.2

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

No. 8

Week Ending February 24, 2007

Enforcement

Civitas BankGroup, Inc., Franklin, Tennessee -- issuance of a consent order of prohibition against Seresa T. Morgan, a former institution-affiliated party.
- Announced, February 23, 2007

Regulations And Policies

Large-Bank Deposit Insurance Determination -- Board comment letter on the Federal Deposit Insurance Corporation's proposal to improve the process for determining the insured status of deposits at large banks.
- Approved, February 23, 2007

H.2 Actions under delegated authority

February 18, 2007 to February 24, 2007

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

New York

Banco Popular North America, New York, New York -- to establish a branch at 1861 South San Jacinto Avenue, San Jacinto, California.
- Approved, February 21, 2007

New York

Banco Popular North America, New York, New York -- to establish a branch at 310 East Houston Street.
- Approved, February 21, 2007

Atlanta

Riverside Bank of the Gulf Coast, Cape Coral, Florida -- to establish a branch at 5247 Golden Gate Parkway, Naples.
- Approved, February 23, 2007

Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at Colts Complex Financial Center, 7001 West 56th Street, Indianapolis, Indiana.
- Approved, February 23, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 8001 U.S. Highway 19 North, Pinellas Park, Florida, and 4928 State Road 674, Wimauma.
- Approved, February 22, 2007

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at Dulles 606 Retail Center, 23510 Overland Drive, Dulles.
- Approved, February 23, 2007

Bank Holding Companies

Boston

Bangor Bancorp, MHC, Bangor, Maine -- to become a bank holding company in connection with the reorganization of Bangor Savings Bank into a mutual bank holding company structure.

- Approved, February 20, 2007

Philadelphia

Citizens and Northern Corporation, Wellsboro, Pennsylvania -- waiver of application to acquire Citizens Bancorp, Inc., Coudersport, in connection with the merger of Citizens Trust Company with Citizens and Northern Bank, Wellsboro.

- Granted, February 22, 2007

Kansas City

Country Bank Shares, Inc., Milford, Nebraska -- to acquire Mid-Nebraska Company, Inc., Kearney, and Kearney State Bank and Trust Company.

- Approved, February 21, 2007

Dallas

Family Bancorp, Inc., San Antonio, Texas -- to become a bank holding company and to acquire The First National Bank of Refugio, Refugio.

- Approved, February 22, 2007

Kansas City

Farmers and Drovers Financial Corp, Council Grove, Kansas -- to become a bank holding company and to acquire Farmers and Drovers Bank.

- Withdrawn, February 21, 2007

Kansas City

First Wyoming Bancorporation, Laramie, Wyoming -- to become a bank holding company and to acquire Wyoming State Bank.

- Approved, February 23, 2007

Director, BS&R

Fortis S.A./N.V., Brussels, Belgium -- relief from a commitment.

- Granted, February 16, 2007 (AC)

Bank Holding Companies

St. Louis

Heritage Bancorp, Inc., Mason, Tennessee -- to become a bank holding company and to acquire 50 percent of the shares of Fayette Bancorp, Inc. and thereby acquire Mason Bancorp, Inc. and Bank of Mason.

- Approved, February 23, 2007

New York

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

- Granted, February 22, 2007

Secretary

Park National Corporation, Newark, Ohio -- to merge with Vision Bancshares, Inc., Panama City, Florida, and thereby acquire Vision Bank, Panama City, and Vision Bank, Gulf Shores, Alabama.

- Approved, February 21, 2007

Director, BS&R

Regions Financial Corporation, Birmingham, Alabama -- modification of a commitment.

- Granted, February 23, 2007

San Francisco

Western Alliance Bancorporation, Las Vegas, Nevada -- to merge with First Independent Capital of Nevada, Reno, and thereby acquire its subsidiary, First Independent Bank of Nevada.

- Approved, February 23, 2007

Bank Premises

Richmond

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

- Approved, February 21, 2007

Change In Bank Control

Kansas City

First State Bancorporation of Watonga, Inc., Watonga, Oklahoma -- change in bank control.

- Permitted, February 23, 2007

Kansas City

FirstBank Holding Company, Lakewood, Colorado -- to retain control of FirstBank Holding Company.

- Permitted, February 21, 2007

Kansas City

Reeves Bancshares, Inc., Gould, Oklahoma -- change in bank control.

- Permitted, February 20, 2007

Extensions Of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to May 21, 2007, to acquire additional shares, to a maximum of 20.96 percent, of Community Bancshares of Mississippi, Inc. and thereby acquire its subsidiaries, Community Bank of Amory, Amory; Community Bank of Mississippi, Forest; Community Bank, Meridian, Meridian; Community Bank, Ellisville, Mississippi, Ellisville; Community Bank, Coast, Biloxi; Community Bank, National Association, Memphis, Tennessee; First Lucedale Bancorp, Inc., Lucedale, Mississippi; and Community Bank, National Association.

- Granted, February 21, 2007

San Francisco

First California Financial Group, Los Angeles, California -- extension to May 27, 2007, to become a bank holding company and to acquire National Mercantile Bancorp, Los Angeles, and its subsidiaries, Mercantile National Bank and South Bay Bank, N.A., Torrance; and to merge with FCB Bancorp, Camarillo, and thereby acquire its subsidiary, First California Bank.

- Granted, February 22, 2007

Extensions Of Time

Chicago

Orion Bancorporation, Inc., Orion, Illinois -- extension to June 21, 2007, to acquire First Mid-America Bancorp, Inc., Annawan, and State Bank of Annawan.
- Granted, February 23, 2007

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on January 30-31, 2007.
- Published, February 21, 2007

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
BUTLER BANCORP, MHC	* 3A5 * 3A3	Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to acquire Marlborough Bancorp, MHC and its subsidiary bank, Marlborough Co-operative Bank, both of Marlborough, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Not available Federal Register: Not available
MERRIMACK BANCORP MHC	* 3A3	Merrimack Bancorp, MHC, Concord, New Hampshire to acquire 100% of the voting shares of Bow Mills Bank, Bow, New Hampshire pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Not available Federal Register: 02/12/2007

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 Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
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District: 2**Federal Reserve Bank of New York****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMBOY BANCORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Amboy Bancorporation Employee Stock Ownership Plan requests approval to become a bank holding company, pursuant to Section 3(a)(1) of the BHC Act of 1956 and Section 225.15 of Regulation Y, by acquiring common stock of Amboy Bancorporation, both of Old Bridge, New Jersey.	Newspaper: Not available Federal Register: 03/23/2007
CHEMUNG CANAL TRUST COMPANY	* 18C	Chemung Canal Trust Company, Elmira, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act for prior approval of the Board of Governors of the Federal Reserve System (the "Board?"), to merge with Partners Interim Bank, a wholly-owned subsidiary of Partners Trust Bank ("Partners Trust?"), both of Utica, New York, and thereby acquire certain trust accounts from Partners Trust.	Newspaper: Not available Federal Register: Not applicable
CHINA MERCHANTS BANK CO. LTD.	FBSEA	China Merchants Bank Co., Ltd., Shenzhen, Peoples Republic of China is applying to establish a branch, under Section 211.24(a)(1) of Regulation K, in New York.	Newspaper: Not available Federal Register: Not applicable
CITIBANK, N.A.	Investment	30 days prior notice by Citibank, N.A., Las Vegas, Nevada, on behalf of its Edge corporation subsidiary, Citibank Overseas Investment Corporation, New Castle, Delaware, under Section 25A of the Federal Reserve Act and Section 211.9(f) of Regulation K, to acquire Egg Banking plc ("Egg"), London, United Kingdom, that is not eligible for the general consent provision of Regulation K 211.9(b)(2) and an application for the Board's specific consent to waive the amount of this acquisition of and additional investment in Egg from the aggregate investment limit of 211.9(b)(6)(i) of Regulation K.	Newspaper: Not applicable Federal Register: Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
ADIRONDACK TC	SARATOGA SPRINGS, NEW YORK
BANK OF NY	NEW YORK, NEW YORK
FIVE STAR BK	WARSAW, NEW YORK

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
HNB BANCORP INC	3A1	HNB Bancorp, Inc, Halifax, PA, to form a bank holding company by acquiring 100% of the voting shares of Halifax National Bank, Halifax, PA.	Newspaper: Not applicable Federal Register: Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
COMMUNITY B&TC	CLARKS SUMMIT, PENNSYLVANIA
OMEGA BK	STATE COLLEGE, PENNSYLVANIA
WILMINGTON TR OF PA	VILLANOVA, PENNSYLVANIA

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending February 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2100 West Stadium Boulevard, Ann Arbor, MI.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1833 Coolidge Highway, Berkley, MI.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 19111 Telegraph Road, Detroit, MI.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3927 West Eight Mile Road, Detroit, MI.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 28953 Euclid Avenue, Wickliffe, OH.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 8028 North Dixie Drive, Dayton, OH.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 10150 West Sprague Road, Parma, OH.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 972 East 185th Street, Cleveland, OH.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1010 Old Diley Road, Pickerington, OH.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 972 East 185th Street, Cleveland, OH.	Newspaper:	02/20/2007 Federal Register: Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 1616 West 117th Street, Lakewood, OH.	Newspaper:	02/20/2007 Federal Register: Not applicable
SOMERSET TRUST COMPANY	Premises	Request by Somerset TC for additional investment in premises	Newspaper:	Not applicable Federal Register: Not applicable
STATE BANK AND TRUST COMPANY, THE	* 18C * Branch	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

* Subject to the provisions of the Community Reinvestment Act

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.

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NONE					

CRA Examinations scheduled for Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
COMMERCIAL & SVG BK	MILLERSBURG, OHIO
WHITAKER BK	LEXINGTON, KENTUCKY

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, to establish a branch at 1321 Heathrow Center Lane, Lake Mary, Florida.	Newspaper: 02/28/2007 Federal Register: Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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	NONE				

CRA Examinations scheduled for Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
ALLIANCE BK CORP	FAIRFAX, VIRGINIA
AMERICASBANK	TOWSON, MARYLAND
ANNAPOLIS BKG&TC	ANNAPOLIS, MARYLAND
BANK OF MARION	MARION, VIRGINIA
BANK OF ROMNEY	ROMNEY, WEST VIRGINIA
CHESAPEAKE BK	KILMARNOCK, VIRGINIA
FARMERS & MINERS BK	PENNINGTON GAP, VIRGINIA
MARATHON BK	WINCHESTER, VIRGINIA
NORTHERN NECK ST BK	WARSAW, VIRGINIA
PEOPLES BK OF VA	RICHMOND, VIRGINIA
SUSQUEHANNA BK	HAGERSTOWN, MARYLAND
VALLEY BK	ROANOKE, VIRGINIA

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
AMERICAN UNITED BANCORP, INC.	* 3A1	American United Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of American United Bank, both of Lawrenceville, Georgia.	Newspaper: 03/19/2007 Federal Register: 03/23/2007
APPALACHIAN BANCSHARES, INC.	* 4c8	Appalachian Bancshares, Inc., Ellijay, Georgia, acquire Appalachian Community Bank, F.S.B., McCaysville, Georgia, and thereby engage de novo in operating a savings association.	Newspaper: 03/08/2007 Federal Register: 02/28/2007
BANCO DE SABADELL, S.A.	* 3A1	Banco de Sabadell, S.A., Sabadell, Spain, to become a bank holding company by acquiring 100 percent of the outstanding shares of TransAtlantic Holding Corp., and thereby acquire its subsidiary, TransAtlantic Bank, both of Miami, Florida.	Newspaper: Not available Federal Register: Not available
BANKCAP PARTNERS FUND I, L.P.	* 3A1	BankCap Partners Fund I, L.P., BCP Fund I Southeast Holdings, LLC, BankCap Equity Fund, LLC, and BankCap Partners GP, L.P., all of Dallas, Texas, to become a multi-bank holding company structure by acquiring 49.9 percent of the outstanding shares of Atlantic Capital Bancshares, Inc., and thereby indirectly acquiring voting shares of Atlantic Capital Bank (in organization), both of Atlanta, Georgia.	Newspaper: 03/11/2007 Federal Register: 03/09/2007
CALUSA FINANCIAL CORPORATION, INC.	* 3A1	Calusa Financial Corporation, Punta Gorda, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Calusa National Bank, Punta Gorda, Florida (in organization).	Newspaper: 03/21/2007 Federal Register: Not available
COMMERCE UNION BANK	* Branch	Commerce Union Bank, Springfield, Tennessee, to establish a mobile branch to serve Sumner, Wilson and Robertson counties in Tennessee.	Newspaper: 03/05/2007 Federal Register: Not applicable
FMCB HOLDINGS, INC.	* 3A3	FMCB Holdings, Inc., Senoia, Georgia, to acquire 100 percent of the outstanding shares of First Choice Community Bank, Dallas, Georgia (in organization).	Newspaper: 03/13/2007 Federal Register: 03/09/2007
NBOG BANCORPORATION, INC.	CIC	NBOG Bancorporation, Inc., Gainesville, Georgia, prior change in control filed by William R. Blanton, Alpharetta, Georgia, to acquire 54.7 percent of the outstanding shares of National Bank of Gainesville, Gainesville, Georgia.	Newspaper: Not available Federal Register: 03/08/2007
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with Gwinnett Commercial Group, Inc. and thereby acquire its subsidiary, First Bank of South, both of Lawrenceville, Georgia.	Newspaper: Not available Federal Register: Not available

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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680130	CITIZENS TR BK, ATLANTA, GEORGIA	10/16/2006	02/15/2007	O	Int Sm Bank

CRA Examinations scheduled for Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
BANK OF DADEVILLE	DADEVILLE, ALABAMA
IBERIABANK	LAFAYETTE, LOUISIANA
OLD SOUTHERN BK	CLERMONT, FLORIDA
PEOPLES B&TC	SELMA, ALABAMA
RIVERSIDE BK OF CENT FL	WINTER PARK, FLORIDA

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASSOCIATED BANC-CORP	* 3A3	Associated Banc-Corp., Green Bay, Wisconsin, to acquire 100 percent of the voting shares of First National Bank of Hudson, Woodbury, Minnesota.	Newspaper:	Not available
			Federal Register:	03/23/2007
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$500,000 in additional shares of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper:	Not available
			Federal Register:	03/22/2007
CITIZENS BANK	* 18C * Branch	Citizens Bank, Flint, Michigan, to merge with Republic Bank, Lansing, Michigan, and thereby to establish branches.	Newspaper:	03/09/2007
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish four branch facilities to be located at: 2000 Avenue of the Stars, Los Angeles, California, 1802 Garnet Avenue, San Diego, California, 370 Green Road, Houston, Texas, and 6412 San Felipe Street, Houston, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to increase its ownership of Union Bancorporation, Inc., Union Grove, Wisconsin, to 35.52 percent of the voting shares, and thereby increase its indirect ownership of Community State Bank, Union Grove, Wisconsin.	Newspaper:	Not available
			Federal Register:	03/22/2007
ISABELLA BANK AND TRUST	* 18C * Branch	Isabella Bank and Trust, Mt. Pleasant, Michigan, to merge with FSB Bank, Breckenridge, Michigan, and thereby to establish 5 branches.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 7**Federal Reserve Bank of Chicago****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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923743	GREEN LAKE ST BK, GREEN LAKE, WISCONSIN	11/13/2006	02/16/2007	S	Small Bank
2142155	QUAD CTY B&TC, BETTENDORF, IOWA	10/23/2006	02/14/2007	S	Int Sm Bank

CRA Examinations scheduled for Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
BLISSFIELD ST BK	BLISSFIELD, MICHIGAN
CENTRAL BK	STORM LAKE, IOWA
CENTRAL ST BK	MUSCATINE, IOWA
CITIZENS FIRST ST BK OF WALNUT	WALNUT, ILLINOIS
COMMUNITY BK ELMHURST	ELMHURST, ILLINOIS
FARMERS & MECHANICS BK	GALESBURG, ILLINOIS
FARMERS ST BK	LAKE VIEW, IOWA
FIRST B&T	EVANSTON, ILLINOIS
HINSBROOK B&T	WILLOWBROOK, ILLINOIS
HINSDALE B&TC	HINSDALE, ILLINOIS
HURON CMNTY BK	EAST TAWAS, MICHIGAN
IOWA ST SVG BK	KNOXVILLE, IOWA
ISABELLA B&T	MOUNT PLEASANT, MICHIGAN
LINDEN ST BK	LINDEN, INDIANA
PRAIRIE B&TC	BRIDGEVIEW, ILLINOIS
SECURITY SVG BK	EAGLE GROVE, IOWA
STATE BK OF BLUE MOUND	BLUE MOUND, ILLINOIS
UNIONBANK	STREATOR, ILLINOIS
WARREN BK	WARREN, MICHIGAN

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HILLSBORO	Premises	Bank of Hillsboro, Hillsboro, Missouri, to increase its investment in bank premises for a total investment of \$1.0 million, representing 417 percent of capital stock and surplus.	Newspaper:	Not applicable
			Federal Register:	Not applicable
Cedar Bancorp, Inc.	* 3A1	Cedar Bancorp, Inc., Mt. Vernon, Illinois, to become a bank holding company by acquiring 100 percent of Jeff City Bancorp, Inc., Mt. Vernon, Illinois, and thereby indirectly acquire First National Bank of Mount Vernon, Mt. Vernon, Illinois.	Newspaper:	Not available
			Federal Register:	03/26/2007
CENTRAL BANCOMPANY	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Gardner Bancorp, Inc., Gardner, Kansas, and thereby indirectly acquire First Kansas Bank and Trust Company, Gardner, Kansas.	Newspaper:	03/26/2007
			Federal Register:	03/23/2007
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 17000 Ventura Boulevard, Suite 103, Encino, California.	Newspaper:	03/02/2007
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 804 West Highway 50, O'Fallon, Illinois.	Newspaper:	03/09/2007
			Federal Register:	Not applicable
FREEDOM BANCORP	* 3A1	Freedom Bancorp, Huntingburg, Indiana, to become a bank holding company by acquiring 100 percent of Freedom Bank, Huntingburg, Indiana.	Newspaper:	03/29/2007
			Federal Register:	03/26/2007

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 Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORP, INC.	* 3A1	Citizens Bancorp, Inc., Cadott, Wisconsin, to become a bank holding company by acquiring 100 percent of Citizens State Bank, Cadott, Wisconsin.	Newspaper:	Not available
			Federal Register:	03/16/2007
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:	01/29/2007
			Federal Register:	02/05/2007
STATE BANK FINANCIAL	* 18C * Branch	State Bank Financial, La Crosse, Wisconsin, proposes to purchase the assets and assume the liabilities of the Sparta, Wisconsin, branch of Acuity Bank, Tomah, Wisconsin, and incident thereto establish a branch at 203 West Wisconsin, Sparta, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
TRINITY INVESTMENTS, INC.	* 3A1	Trinity Investments, Inc., Glen Ullin, North Dakota, to become a bank holding company by acquiring 100 percent of Bank of Glen Ullin, Glen Ullin, North Dakota.	Newspaper:	03/09/2007
			Federal Register:	03/05/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
AMERICAN ST BK OF GRYGLA	GRYGLA, MINNESOTA
BELT VALLEY BK	BELT, MONTANA
COMMUNITY RESOURCE BK	NORTHFIELD, MINNESOTA
FIRST BK BALDWIN	BALDWIN, WISCONSIN
FIRST INTRST BK	BILLINGS, MONTANA
FIRST SECURITY BK MISSOULA	MISSOULA, MONTANA
FIRST ST BK OF MALTA	MALTA, MONTANA
GRAND MARAIS ST BK	GRAND MARAIS, MINNESOTA
LAKE COUNTY BK	SAINT IGNATIUS, MONTANA
MERCHANTS ST BK	FREEMAN, SOUTH DAKOTA
MONTANA ST BK	PLENTYWOOD, MONTANA
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN
PIONEER B&TC	BELLE FOURCHE, SOUTH DAKOTA
STATE SVG BK OF MANISTIQUE	MANISTIQUE, MICHIGAN

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
ANTELOPE BANCSHARES, INC.	CIC	Notice by David and Joyce Sullivan, Elgin, Nebraska, individually; and by Billy and Karen Novak, and Alan and Kim Grossnicklaus, Elgin, Nebraska, Terry and Rhonda Novak, and Randy Novak, Neligh, Nebraska, and Richard and Sandy Seckman, Schuyler, Nebraska, as a group acting in concert; to acquire control of Antelope Bancshares, Inc., parent of Bank of Elgin, both in Elgin, Nebraska, through the acquisition of voting shares.	Newspaper: 03/07/2007 Federal Register: 02/28/2007
BANK OF BLUE VALLEY	* 18C * Branch	Bank of Blue Valley, Overland Park, Kansas, to purchase certain assets and assume certain liabilities of the 9500 Lackman Road branch of Northland National Bank, Gladstone, Missouri, and incident thereto, to establish a branch.	Newspaper: Not available Federal Register: Not applicable
CUNNINGHAM AGENCY, INC.	CIC	Notification by Jeffrey G. Dawson Revocable Trust dated 6-10-05, Mound City, Kansas, Jeffrey G. Dawson, trustee, to retain control of Cunningham Agency, Inc., parent of Farmers and Merchants Bank of Mound City, both in Mound City, Kansas, through the acquisition of voting shares.	Newspaper: Not available Federal Register: Not available
EXCHANGE BANK AND TRUST COMPANY	* Branch	Exchange Bank and Trust Company, Perry, Oklahoma, to establish a branch at 4301 W. 6th, Stillwater, Oklahoma.	Newspaper: 02/25/2007 Federal Register: Not applicable
FIRST COLORADO FINANCIAL CORP.	* 3A1	First Colorado Financial Corp., Paonia, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Paonia, Paonia, Colorado.	Newspaper: Not available Federal Register: 03/05/2007
FIRST NATIONAL OF ILLINOIS, INC.	* 3A3	Application by First National of Illinois, Inc., Omaha, Nebraska, to acquire 100 percent of the voting shares of First Marengo Financial Corporation, parent of First National Bank of Marengo, both in Marengo, Illinois. Application filed by First National of Nebraska, Inc., and Lauritzen Corporation, both of Omaha, Nebraska, to indirectly acquire 100 percent of the voting shares of First Marengo Financial Corporation, Marengo, Illinois, parent of First National Bank of Marengo, Marengo, Illinois.	Newspaper: Not available Federal Register: 03/23/2007

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HILLCREST BANCSHARES, INC.	CIC	Notification by Pella Fingersh Hillcrest Stock Trust and Trust #2 for Julie Fingersh, Pella Fingersh, Naples, Florida, trustee; Julie Fingersh Hillcrest Stock Trust, Julie Fingersh, San Rafael, California, trustee; Paul Fingersh Hillcrest Stock Trust, Paul Fingersh, Kansas City, Missouri, trustee; and Jack N. Fingersh Family Trust and Indenture of Trust of Jack Fingersh, dated 8-21-92, Jack Fingersh, Naples, Florida, trustee; and JPJ Investments, and FT Partners, LP, both in Kansas City, Missouri and controlled by Jack Fingersh; to retain control of Hillcrest Bancshares, Inc., parent of Hillcrest Bank, both in Overland Park, Kansas, through the acquisition of voting shares.	Newspaper:	Not available Federal Register: 03/08/2007
KANSAS PACIFIC INVESTMENTS, LLC	3A1	Kansas Pacific Investments, LLC, to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank, both in Hays, Kansas.	Newspaper:	Not applicable Federal Register: Not applicable
PINNACLE BANCORP, INC.	* 3A3	Pinnacle Bancorp, Inc., Central City, Nebraska, to acquire 100 percent of the voting shares of Farmers and Merchants Bank, Imperial, Nebraska.	Newspaper:	Not available Federal Register: 03/23/2007
SPALDING CITY CORPORATION	4c8	Spalding City Corporation, Omaha, Nebraska, to continue to engage in general insurance activities through the retention of Spalding City Insurance Agency, Spalding, Nebraska.	Newspaper:	Not applicable Federal Register: 03/13/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
1ST BK	EVANSTON, WYOMING
1ST FNCL BK	OVERLAND PARK, KANSAS
ADAMS B&TC	OGALLALA, NEBRASKA
BANK OF DURANGO	DURANGO, COLORADO
CITIZENS SECURITY B&TC	BIXBY, OKLAHOMA
COMMUNITY B&TC	NEOSHO, MISSOURI
COWBOY ST BK	RANCHESTER, WYOMING
FIRST ST BK	NESS CITY, KANSAS
MORRIS ST BK	MORRIS, OKLAHOMA
PREMIER BK	DENVER, COLORADO

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
ANDREWS HOLDING COMPANY	CIC	Notice by J & V Grist Family, Ltd., Andrews, Texas, and general partner, Mr. John E. Grist, Andrews, Texas, to acquire 75.19 percent of Andrews Holding Company, Andrews, Texas, and indirectly Commercial State Bank, Andrews, Texas.	Newspaper: Not available Federal Register: Not available
GULFPORT BANCSHARES OF DELAWARE, INC.	CIC	Notice by Mr. Todd A. Seib, Dallas, Texas; Mr. Jonathan C. Seib, Dallas, Texas; and Mr. James A. Priebe, Plano, Texas; to acquire up to 99.89 percent of Gulfport Bancshares of Delaware, Inc., Richwood, Texas, and indirectly Brazos National Bank, Richwood, Texas.	Newspaper: Not available Federal Register: Not available
PREMIER BANCSHARES, INC.	CIC	Notice filed (as a group acting in concert) by Mr. James E. Baxter, II, Richmond, Virginia, Ms. Betty L. Baxter, Midlothian, Virginia, Mr. James E. Baxter, Spent Spring, Virginia, Mr. John W. Wright, Richmond, Virginia, Mr. Curt D. Angstadt, Glen Allen, Virginia, and Ms. Debra J. Angstadt, Glen Allen, Virginia, (self-identified as the "Baxter Group") to acquire a controlling interest in Premier Bancshares, Inc., Garland, Texas, and therefore indirectly, Synergy Bank, State Savings Bank, Waco, Texas.	Newspaper: Not available Federal Register: 03/12/2007

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2007 (April 1, 2007 - June 30, 2007)

Institution	Location
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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending February 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corp., all of Rancho Santa Fe, California, and The BANKshares, Inc., Melbourne, Florida, to acquire 100 percent of BankFIRST Bancorp, and thereby indirectly acquire its subsidiary, BankFIRST both of Winter Park, Florida.	Newspaper: 03/09/2007 Federal Register: 03/08/2007
CENTENNIAL BANKSHARES, INC.	CIC	Notice by R. Scott Priest, Layton, Utah, to retain his ownership of 15.55 percent of Centennial Bankshares, Inc., and thereby indirectly control its subsidiary, Centennial Bank, both of Ogden, Utah.	Newspaper: Not available Federal Register: 02/28/2007
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc., and Proficio Mortgage Ventures, LLC, both of Jacksonville, Florida, to engage de novo through a joint venture with Plus Relocation Mortgage Solutions, Minneapolis, Minnesota, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(1) of Regulation Y.	Newspaper: Not applicable Federal Register: 03/16/2007