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## Federal Reserve Release

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H.2

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

No. 27

Week Ending July 7, 2007

Board Operations

Division of Monetary Affairs -- appointment of Brian F. Madigan as Director; James A. Clouse, Deborah J. Danker, and William B. English as Senior Associate Directors; and Vincent Reinhart as Senior Advisor.

- Approved, June 29, 2007

(A/C)

Office of Staff Director for Management -- transfer of Charles Struckmeyer from the Division of Research and Statistics to the Office of Staff Director for Management and appointment of Mr. Struckmeyer as Deputy Staff Director for Management.

- Approved, June 29, 2007

(A/C)

Regulations And Policies

Financial Market Resiliency -- interagency response to the Government Accountability Office report "Financial Market Preparedness: Significant Progress Has Been Made, but Pandemic Planning and Other Challenges Remain."

- Approved, June 28, 2007

(A/C)

## H.2 Actions under delegated authority

July 1, 2007 to July 7, 2007

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**BS&R** Banking Supervision and Regulation

**RBOPS** Reserve Bank Operational and Payment System

**C&CA** Consumer and Community Affairs

**IF** International Finance

**FOMC** Federal Open Market Committee

**OSDM** Office of Staff Director for Management

### Bank Branches, Domestic

#### San Francisco

County Bank, Merced, California -- to establish a branch at McLane High School, 2727 North Cedar, Fresno.

- Approved, July 2, 2007

#### Secretary

First Community Bank, Taos, New Mexico -- to establish a branch at 2300 Louisiana Boulevard Northeast, Albuquerque.

- Approved, July 5, 2007

#### Dallas

Independent Bank of Texas, Irving, Texas -- to relocate a branch from 2601 Network Boulevard, Frisco, to 1518 Legacy Drive.

- Approved, July 3, 2007

#### Richmond

Shore Bank, Onley, Virginia -- to establish a branch at 103 Pocomoke Marketplace, Pocomoke, Maryland.

- Approved, July 6, 2007

#### St. Louis

The Bank of Jackson, Jackson, Tennessee -- to establish a new main office at 420 Oil Well Road and to convert the existing main office at 558 Carriage House Drive to a branch.

- Approved, July 3, 2007

**Bank Branches, Domestic**

Boston

The Connecticut Bank & Trust Company, Hartford, Connecticut -- to establish a branch in Rocky Hill.

- Approved, July 3, 2007

**Bank Holding Companies**

Boston

Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts -- waiver of application to acquire Factory Point Bancorp, Inc., Manchester Center, Vermont, in connection with the merger of their subsidiaries, Berkshire Bank, Pittsfield, Massachusetts, and The Factory Point National Bank of Manchester Center, Manchester Center, Vermont.

- Granted, July 6, 2007

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana -- to acquire Homestead Bancorp, Inc., Ponchatoula, and Homestead Bank, and thereby engage in operating a savings association.

- Approved, July 5, 2007

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana -- to become a bank holding company and to acquire First Guaranty Bank.

- Approved, July 5, 2007

Kansas City

FirstBank Holding Company, Lakewood, Colorado -- to acquire shares of FirstBank of Arizona, Phoenix, Arizona, a de novo bank.

- Approved, July 5, 2007

**Bank Holding Companies**

Richmond

LSB Bancshares, Inc., Lexington, North Carolina -- to acquire FNB Financial Services Corporation, Greensboro, and thereby acquire FNB Southeast, Reidsville.

- Approved, July 2, 2007

Chicago

National Bancorp, Inc., Schaumburg, Illinois -- waiver of application to acquire Antioch Bancshares, Inc., Antioch, in connection with the merger of their respective subsidiaries, AmericaUnited Bank and Trust Company USA, Schaumburg, and First National Bank-Employee Owned, Antioch.

- Withdrawn, July 6, 2007

Richmond

United Bankshares, Inc., Charleston, West Virginia -- relief from a commitment.

- Granted, July 3, 2007

**Bank Mergers**

Minneapolis

The First Bank of Baldwin, Baldwin, Wisconsin -- to merge with Bank of Spring Valley, Spring Valley, and thereby establish branches in Spring Valley and Plum City.

- Approved, July 5, 2007

**Change In Bank Control**

St. Louis

F & M Bancshares, Inc., Trezevant, Tennessee -- change in bank control.

- Withdrawn, July 6, 2007

Extensions Of Time

Atlanta

Bank Independent, Sheffield, Alabama -- extension to June 29, 2008, to establish a branch at the corner of Highway 72 and Lindsay Lane, Athens.

- Granted, June 29, 2007

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 7, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROYAL BANK OF SCOTLAND	* 3A3	Application by the Royal Bank of Scotland Group, plc, Edinburgh, Scotland, Fortis N.V., Utrecht, Netherlands, Fortis SA/NV, Brussels, Belgium, Banco Santander Central Hispano, S.A., Madrid, Spain, and RFS Holdings B.V., Amsterdam, Netherlands, to control ABN AMRO Holding N.V., Amsterdam, Netherlands, and thereby indirectly acquire: (i) LaSalle Bank National Association, Chicago, Illinois, and LaSalle Bank Midwest National Association, Troy, Michigan, pursuant to section 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and (ii) Standard Federal International LLC, and LaSalle Trade Services Corporation, both of Chicago, Illinois, pursuant to section 211.5 of Regulation K. The application also requests financial holding company status for Santander Holanda B.V., Delft, Netherlands, Fortis Bank Nederland (Holding) N.V., Utrecht, Netherlands, and RFS Holdings B.V., Amsterdam, Netherlands, pursuant to section 225.82(f) of Regulation Y.	Newspaper:	Not available
GROUP PLC, THE	* 3A1		Federal Register:	Not available

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending July 7, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 07/30/2007
CHECKSPRING COMMUNITY CORPORATION	* 3A1	CheckSpring Community Corporation, Bronx, New York, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company through the acquisition of all the voting shares of CheckSpring Bank (in organization), a proposed de novo New York State chartered commercial bank.	Newspaper: Federal Register:	Not available 07/30/2007
CORPBANCA	FBSEA	Corpbanca, Santiago, Chile, to establish a federal branch in New York, New York, pursuant to Section 7(d) of the International Banking Act of 1978, as amended, and Section 211.24(a) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
FIRST HOPE BANCORP	* 3A1	First Hope Bancorp, Hope, New Jersey, to become an one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act, and Section 225.15 of Regulation Y, by acquiring First Hope Bank, Hope, New Jersey.	Newspaper: Federal Register:	Not available 07/24/2007
JPMORGAN CHASE & CO.	Investment	JPM International Consumer Holding Inc., New York, New York, ("JPMICHI"), an indirect subsidiary of JPMorgan Chase & Co., New York, New York, submits notice, pursuant to Section 211.9(f) of Regulation K, to make a portfolio investment in an amount greater than \$25 million.	Newspaper: Federal Register:	Not applicable Not applicable
LANDSBANKI ISLANDS HF	FBSEA	Landsbanki Islands hf., Reykjavik, Iceland, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act	Newspaper: Federal Register:	Not available Not applicable
TEXAS STATE BANK	* Branch	Texas State Bank, McAllen, Texas, to establish three branch offices located at (i) 1319 N. 10th Street, McAllen, Texas, (ii) 6414 McPherson, Suite 2, Laredo, Texas and (iii) 1100 NW Loop 410, Suite 102, San Antonio, Texas.	Newspaper: Federal Register:	Not available Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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

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

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

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

- O = Outstanding
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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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending July 7, 2007**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending July 7, 2007**

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

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending July 7, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WEST-CENTRAL BANCORP, INC.	CIC	Notice by The First Neighborhood Bank Employee Stock Ownership Plan by its Trustees Garlan Miller, Richard E. Bowlby, and Charles L. Staats, of Spencer, West Virginia, and Jeanette Atkinson of Reedy, West Virginia, to retain control of 10.71% of the shares of West-Central Bancorp, Inc., Spencer, West Virginia. This group would retain control of 13.59% of West-Central Bancorp, Inc., when including the shares individually controlled by the trustees.	Newspaper: Federal Register:	07/18/2007 07/26/2007

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 7, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITALSOUTH BANK	* Branch	CapitalSouth Bank, Birmingham, Alabama, to establish a branch located at 1649 Atlantic Boulevard, Jacksonville, Florida.	Newspaper: Federal Register:	07/13/2007 Not applicable
FIRST AMERICAN BANK	* 18C	First American Bank, Birmingham, Alabama, to merge with Bank of Dadeville, Dadeville, Alabama.	Newspaper: Federal Register:	Not available Not applicable
FLAGLER BANK	* Branch	Flagler Bank, West Palm Beach, Florida, to establish a branch located at 6499 Powerline Road, Suite 105, Ft. Lauderdale, Florida.	Newspaper: Federal Register:	07/09/2007 Not applicable
OVERTON FINANCIAL SERVICES, INC.	CIC	Overton Financial Services, Inc., Livingston, Tennessee (BHC), three after-the-fact change in control notices filed by the following: (1) the Jack Windle Irrevocable Life Insurance Trust, Livingston, Tennessee, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; and John D. Copeland, Chattanooga, Tennessee; to retain 29.18 percent of the outstanding shares of BHC, and its subsidiary, Union Bank and Trust Company, Livingston, Tennessee (Bank); (2) the Credit Shelter Trust under the Last Will and Testament of Jack Allen Windle, Livingston, Tennessee, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; John D. Copeland, Chattanooga, Tennessee; and Thomas Alfred Windle, Cookeville, Tennessee; to retain 28.94 percent of the outstanding shares of BHC and Bank; and (3) the Tennessee Qualified Terminable Interest Trust under the Last Will and Testament of Jack Allen Windle, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; John D. Copeland, Chattanooga, Tennessee; and Thomas Alfred Windle, Cookeville, Tennessee; to retain 27.82 percent of the outstanding shares of BHC and Bank.	Newspaper: Federal Register:	Not available 07/23/2007
RED RIVER BANCSHARES, INC.	CIC	Red River Bancshares, Inc., Alexandria, Louisiana, prior change in control notice filed by the John Charles Simpson, Jr., Trust, the Angela Katherine Simpson Trust (the Trusts), and Simeon A. Thibeaux, Jr., as trustee of the Trusts, all of Alexandria, Louisiana, to collectively acquire up to an additional 13.89 percent of the outstanding shares of Red River Bancshares, Inc., and its subsidiary bank, Red River Bank, both of Alexandria, Louisiana. The acquisition will increase the Trusts' ownership in Red River Bancshares to 22.73 percent.	Newspaper: Federal Register:	Not available 07/26/2007
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 260 Brookstone Centre Parkway, Suite B, Columbus, Georgia, to be known as the Brookstone Office.	Newspaper: Federal Register:	07/17/2007 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 7, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Tennessee Bancshares, Inc.	* 3A1	Tennessee Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the voting securities of the Bank of Tullahoma, both of Tullahoma, Tennessee.	Newspaper:	Not available
			Federal Register:	08/06/2007

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 7, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ABBY BANCORP, INC.	* 3A1	Abby Bancorp, Inc., Abbotsford, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Abbybank, Abbotsford, Wisconsin.	Newspaper: Federal Register:	Not available 08/06/2007
COMMUNITY BANK, AUSTIN	* 18C * Branch	Community Bank, Austin, Austin, Minnesota, to purchase three offices from Associated Bank, National Association, Green Bay, Wisconsin, and thereby to establish three branches.	Newspaper: Federal Register:	Not available Not applicable
CORRIDOR STATE BANK	* Branch	Corridor State Bank, Coralville, Iowa, to establish a branch facility to be located at 202 North Linn Street, Iowa City, Iowa.	Newspaper: Federal Register:	Not available Not applicable
FENTURA FINANCIAL, INC.	* 3A3	Fentura Financial, Inc., Fenton, Michigan, to acquire 24.9 percent of the voting shares of Premier Commercial Bank Arizona, National Association, Mesa, Arizona.	Newspaper: Federal Register:	Not available 07/31/2007
FIRST MICHIGAN BANCORP, INC.	* 3A1	First Michigan Bancorp, Inc., Troy, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of First Michigan Bank (in organization), Troy, Michigan.	Newspaper: Federal Register:	Not available 07/25/2007
INDEPENDENT BANK	* 18C * Branch Member	Independent Bank, Bay City, Michigan, to merge with Independent Bank East Michigan, Troy, Michigan, Independent Bank South Michigan, East Lansing, Michigan, and Independent Bank West Michigan, Grand Rapids, Michigan, and thereby to establish 92 branches, and the related application by Independent Bank, Bay City, Michigan, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not available Not applicable
INLAND BANCORP HOLDING COMPANY	* 3A3 * 3A1	Inland Bancorp Holding Company, Oak Brook, Illinois, to indirectly acquire 100 percent of the voting shares of Amerimark Financial Corporation, Countryside, Illinois, and thereby indirectly acquire Amerimark Bank, Villa Park, Illinois, and by Inland Financial Acquisitions, Inc., Oak Brook, Illinois, to become a bank holding company by directly acquiring 100 percent of the voting shares of Amerimark Financial Corporation, Countryside, Illinois, and thereby indirectly acquire Amerimark Bank, Villa Park, Illinois.	Newspaper: Federal Register:	Not available 07/13/2007

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending July 7, 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 Metcalf Bancshares, Inc., Overland Park, Kansas, and thereby indirectly acquire Metacalf Bank, Overland Park, Kansas.	Newspaper: Federal Register:	08/01/2007 08/06/2007
DELTA SOUTHERN BANK	* Branch	Delta Southern Bank, Ruleville, Mississippi, to establish a branch facility to be located at 351 Highway 11 North, Picayune, Mississippi.	Newspaper: Federal Register:	08/01/2007 Not applicable
PORTER BANCORP, INC.	* 3A5	Porter Bancorp, Inc., Louisville, Kentucky, to acquire 100 percent of Ohio County Bancshares, Inc., Beaver Dam, Kentucky, and thereby indirectly acquire Kentucky Trust Bank, Beaver Dam, Kentucky.	Newspaper: Federal Register:	07/30/2007 07/25/2007
STERLING BANCSHARES, INC.	CIC	Notice by James K. Maddox Irrevocable Trust, with James K. Maddox as trustee, both of Clarkton, Missouri, to gain control of Sterling Bancshares, Inc., Poplar Bluff, Missouri. Notice is also provided by James K. Maddox, the James K. Maddox Irrevocable Trust, John W. Maddox, Candi H. Maddox, J. Jason Maddox, and Maco Construction, Inc., all of Clarkton, Missouri, as a group acting in concert to gain control of Sterling Bancshares, Inc.	Newspaper: Federal Register:	07/18/2007 07/17/2007
TRUMAN BANK	* Branch	Truman Bank, St. Louis, Missouri, to establish a branch facility to be located at 8151 Clayton Road, St. Louis, Missouri, and to relocate the main office to be constructed at the corner of Manchester and Hanley, Brentwood, Missouri.	Newspaper: Federal Register:	07/10/2007 Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending July 7, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
John T. Vucurevich Foundation	* 3A1	John T. Vucurevich Foundation, Rapid City, South Dakota, to become a bank holding company by acquiring control of 84.48% of the Class B common stock and 11.85% of the Class A common stock of United Bancorporation, Osseo, Wisconsin, and thereby indirectly acquire United Bank, Osseo, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; Lincoln County Bank, Merrill, Wisconsin; Bank of Poynette, Poynette, Wisconsin; Clark County State Bank, Osceola, Iowa; Farmers State Bank, Stickney, South Dakota; and Farmers & Merchants State Bank, Iroquois, South Dakota.	Newspaper: Federal Register:	Not available 08/06/2007
MERCHANTS FINANCIAL GROUP, INC.	* 3A5	Merchants Financial Group, Inc., Winona, Minnesota, to acquire 100 percent of Jerema, Inc., Cannon Falls, Minnesota, and thereby indirectly acquire The First National Bank in Cannon Falls, Cannon Falls, Minnesota.	Newspaper: Federal Register:	Not available 07/09/2007
Taunton Bancshares, Inc.	* 3A1	Taunton Bancshares, Inc., Taunton, Minnesota, to become a bank holding company by acquiring 100% of the State Bank of Taunton, Taunton, Minnesota.	Newspaper: Federal Register:	Not available Not available



**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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending July 7, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
B BANK, INC.	CIC	Notice by Brandon J. Berkley, Denver, Colorado; Cara D. Berkley, Overland Park, Kansas; and Claudia D. Berkley, Downs, Kansas; to retain ownership of B Bank, Inc., parent of State Bank of Downs, both in Downs, Kansas, as members of the Berkley family group.	Newspaper:	07/11/2007
			Federal Register:	07/12/2007
BSB BANCSHARES, INC.	* 3A1	BSB Bancshares, Inc., Lincoln, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Brunswick Bancshares, Inc., Brunswick, Nebraska, parent of Brunswick State Bank, Brunswick, Nebraska.	Newspaper:	07/27/2007
			Federal Register:	07/31/2007
FIRST STATE BANK	* 18C	First State Bank, Lincoln, Nebraska, to merge with Saline State Bank, Wilber, Nebraska, and incident thereto, to establish a branch.	Newspaper:	07/25/2007
	* Branch		Federal Register:	Not applicable
PROTECTION BANK HOLDING COMPANY, INC., THE	* 3A3	The Protection Bank Holding Company, Inc., Protection, Kansas, to acquire up to 100 percent of the voting shares of Citizens State Bank of Ashland, Kansas.	Newspaper:	Not available
			Federal Register:	08/06/2007

**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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 7, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 15601 Dallas Parkway, Suite 150, Addison, Texas 75001.	Newspaper: Federal Register:	07/10/2007 Not applicable
MIAMI BANCSHARES, INC.	CIC	Notice by Mr. David E. Locke and Ms. Diana Locke, Miami, Texas, as trustee of the David Ellis Lock Trust Under The Will Of Ellis N. Locke, Miami, Texas, as a part of a group acting in concert, intends to apply to the Federal Reserve Board for permission to control of 22.20 percent or more of the shares and thereby control Miami Bancshares, Inc., Miami, Texas, and indirectly acquire First State Bank of Miami Texas, Miami, Texas.	Newspaper: Federal Register:	07/19/2007 07/20/2007
PROVIDENCE BANCSHARES CORPORATION	* 3A1	Providence Bancshares Corporation, Southlake, Texas, to become a bank holding company by acquiring 100 percent of Providence Bank of Texas, Southlake, Texas (in organization).	Newspaper: Federal Register:	07/30/2007 07/30/2007
SOUTHSIDE BANCSHARES, INCORPORATED	* 3A5	Southside Bancshares, Inc., Tyler, Texas, to acquire by merger 100 percent of Fort Worth Bancshares, Inc., Fort Worth, Texas, and indirectly acquire Fort Worth National Bank, Fort Worth, Texas.	Newspaper: Federal Register:	07/18/2007 07/19/2007
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish two branches at the following locations: 3340 Camp Bowie Boulevard, Fort Worth, Texas 76107 and 4809 Camp Bowie Boulevard, Fort Worth, Texas 76107.	Newspaper: Federal Register:	Not available Not applicable
TRUSTTEXAS MUTUAL HOLDING COMPANY	* 3A1	TrustTexas Mutual Holding Company, Cuero, Texas, and TrustTexas Financial Group, Inc., Cuero, Texas, to become bank holding companies by acquiring 100 percent of TrustTexas Bank, S.S.B., Cuero, Texas.	Newspaper: Federal Register:	Not available 06/26/2007

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 7, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
WCB HOLDINGS, INC.	* 3A1	WCB Holdings, Inc., to become a bank holding company by acquiring 100 percent of Western Commercial Bank, both of Woodland Hills, California.	Newspaper:	07/18/2007
			Federal Register:	07/16/2007

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act