
Federal Reserve Release



H.2

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

No. 34

Week Ending August 25, 2007

None

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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 5311 West 6th Avenue, Stillwater, Oklahoma.

- Approved, August 22, 2007

St. Louis

BankTennessee, Collierville, Tennessee -- to establish a branch at 2915 Forest Hill-Irene Road, Germantown.

- Approved, August 22, 2007

St. Louis

BankTennessee, Collierville, Tennessee -- to establish a branch at 109 Signature Street, Lebanon.

- Approved, August 22, 2007

St. Louis

Community Bank, Cabot, Arkansas -- to establish a branch at the intersection of Highway 5 and Greystone Boulevard.

- Approved, August 21, 2007

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 5600 Walnut Street, Pittsburgh, Pennsylvania.

- Approved, August 21, 2007

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 550 North Summit Street, Toledo.

- Approved, August 21, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 101 East 38th Street, Indianapolis, Indiana.

- Approved, August 21, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 17830 Ben Hill Griffin Parkway, Fort Myers, Florida.

- Approved, August 21, 2007

St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 6590 Lone Tree Way, Brentwood, California.

- Approved, August 22, 2007

Chicago

Hedrick Savings Bank, Ottumwa, Iowa -- to establish a branch at 202 High Street, Kellogg.

- Approved, August 24, 2007

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at: 3365 Cobb Parkway, Acworth, Georgia; and 340 Royal Palm Way, Suite 200, Palm Beach, Florida.

- Approved, August 23, 2007

Bank Holding Companies

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas, and The ANB Corporation -- to acquire Bryant-Irvin Bancshares, Inc., Benbrook; Bryant Irwin Delaware Corporation, Dover, Delaware; and Citizens National Bank, Fort Worth, Texas.

- Approved, August 23, 2007

Atlanta

Coast Financial Holdings, Inc, Bradenton, Florida -- relief from a commitment.

- Granted, August 23, 2007

St. Louis

Cross County Bancshares, Inc. Wynne, Arkansas -- to retain control of Pinnacle Bancshares, Inc., Bentonville, and thereby retain indirect ownership of Pinnacle Bank.

- Approved, August 24, 2007

St. Louis

Lonoke Bancshares, Inc., Lonoke, Arkansas -- to acquire additional shares of Central Bank, Little Rock.

- Approved, August 24, 2007

Bank Holding Companies

St. Louis

M&P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire additional shares of M&P Community Bancshares, Inc.

- Withdrawn, August 22, 2007

Atlanta

Madison Community Bancshares Corporation, Madison, Florida -- to become a bank holding company and to acquire Madison County Community Bank.

- Approved, August 24, 2007

San Francisco

Mission Bancorp, Bakersfield, California -- to engage in real estate settlement services through Mission 1031 Exchange, LLC.

- Approved, August 22, 2007

Chicago

Oostburg Bancorp, Inc., Oostburg, Wisconsin -- to engage in financial and investment advisory activities and agency transactional services.

- Approved, August 23, 2007

General Counsel

Regions Financial Corporation, Birmingham, Alabama -- continuation of certain exemptions under the Depository Institutions Management Interlocks Act and Regulation L.

- Granted, August 24, 2007

Bank Holding Companies

Atlanta

The Savannah Bancorp, Inc., Savannah, Georgia -- to acquire Minis & Co., Inc., and thereby engage in investment advisory activities.

- Approved, August 23, 2007

Banks, State Member

St. Louis

Cross County Bank, Wynne, Arkansas -- to establish a subsidiary, Janus Title LLC, and thereby act as a closing agent and sell title insurance as agent.

- Approved, August 24, 2007

Change In Bank Control

Kansas City

Citizens Bankshares, Inc., Okemah, Oklahoma -- change in bank control.

- Withdrawn, August 21, 2007

Dallas

Miami Bancshares, Inc., Miami, Texas -- change in bank control notices.

- Permitted, August 23, 2007

Extensions Of Time

Atlanta

Buckhead Community Bancorp, Inc., Atlanta, Georgia -- extension to December 5, 2007, to merge with Allied Bancshares, Inc., Cumming, and thereby acquire its subsidiary, First National Bank of Forsyth County.

- Granted, August 23, 2007

Extensions Of Time

Chicago

C-B-G, Inc. West Liberty, Iowa -- extension to November 24, 2007, to acquire additional shares of Washington Bancorp, Washington, and thereby increase its interest in its subsidiary, Federation Bank.

- Granted, August 23, 2007

Chicago

Midwest Banc Holdings, Inc., Melrose Park, Illinois -- extension to December 8, 2007, to merge with Northwest Suburban Bancorp, Inc., Mount Prospect, and thereby acquire Mount Prospect National Bank; and for Midwest Bank and Trust Company, Elmwood Park, to merge with Mount Prospect National Bank and thereby establish branches.

- Granted, August 20, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN BANCORP, INC.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by James J. Mawn, Sr. Gloucester, Massachusetts, and members of his immediate family and affiliated entities acting in concert to acquire additional shares of Northern Bancorp, Inc., Woburn, Massachusetts.	Newspaper:	Not available
			Federal Register:	09/05/2007

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 Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
FRANKLIN SVG BK	FARMINGTON, MAINE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIED IRISH BANKS, P.L.C.	* 3A3	Allied Irish Banks, p.l.c., Dublin, Ireland to acquire additional shares of M&T Bank Corporation, Buffalo, New York ("M&T"), for a total of 29 percent, as a result of M&T's stock buyback program, and thereby indirectly control Manufacturers and Traders Trust Company, Buffalo, New York and M&T Bank, N.A., Oakfield, New York.	Newspaper: Federal Register:	Not available 08/27/2007
ANDHRA BANK	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
BANCO POPULAR DE PUERTO RICO	* 18C	Banco Popular De Puerto Rico, San Juan, Puerto Rico("BPPR")in connection with the request for prior approval of the Board of Governors of the Federal Reserve System (the"Board") to acquire certain assets and assume certain liabilities of the 17 Puerto Rico branches of Citibank, NA, New York, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France requests approval pursuant to the International Banking Act of 1978 and after the fact provisions of Section 211.24(a)(6) of Regulation K to establish the New York branch of its subsidiary Banca Nazionale del Lavoro S.p.A., Rome, Italy.	Newspaper: Federal Register:	Not available Not applicable
HSH NORDBANK AG	4c8	HSH Nordbank Ag, Hamburg, Germany, proposes to engage in financial and investment advisory activities, by making a joint venture investment in Estein & Associates USA, Ltd., Orlando, Florida, pursuant to Section 4(c) (8) and 4(j) of the BHC Act and Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/04/2007
INTERNATIONAL BANK OF AZERBAIJAN	FBSEA	International Bank of Azerbaijan, Baku, Azerbaijan, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests approval to open and occupy a branch to be located at 1030 Jackson Avenue, Borough of Queens, Queens County, New York.	Newspaper: Federal Register:	08/26/2007 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
PEAPACK GLADSTONE BK	GLADSTONE, NEW JERSEY
REDWOOD BK	WATERTOWN, NEW YORK
SOLVAY BK	SOLVAY, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONESTOGA BANK	* Branch	Conestoga Bank, Chester Springs, PA, to establish a branch office located at 630 Skippack Pike, Whitpain Township, PA.	Newspaper:	08/30/2007
			Federal Register:	Not applicable
HARLEYSVILLE NATIONAL CORPORATION	* 3A3	Harleysville National Corporation, Harleysville, PA, acquire 19.9% of Berkshire Bancorp, Inc., Wyomissing, PA, thereby indirectly acquire Berkshire Bank, Wyomissing, PA.	Newspaper:	09/24/2007
			Federal Register:	Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
CONESTOGA BK	CHESTER SPRINGS, PENNSYLVANIA
LUZERNE NB	LUZERNE, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
Keystrong Financial, Inc.	3A1	Formation of Keystrong Financial, Inc. Elderton, PA, a one-bank holding company for Elderton State Bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A5	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire Yardville National Bancorp, Hamilton, New Jersey, and its subsidiary bank, Yardville National Bank, Yardville, New Jersey, and its 19.9% investment in Bucks County Bank, Doylestown, PA	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
GENOA BKG CO	GENOA, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
VIRGINIA COMMUNITY CAPITAL, INC.	* 3A1 4c8	Virginia Community Capital, Inc., Christiansburg, Virginia, to become a bank holding company through the acquisition of 99% of the voting securities of Community Capital Bank of Virginia, Christiansburg, Virginia, an organizing bank.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
CAPITALBANK	GREENWOOD, SOUTH CAROLINA
CENTRAL VA BK	POWHATAN, VIRGINIA
FIRST B&TC	LEBANON, VIRGINIA
FIRST BK	STRASBURG, VIRGINIA
HIGHLANDS CMNTY BK	COVINGTON, VIRGINIA
VIRGINIA CMRC BK	ARLINGTON, VIRGINIA

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS SOUTHERN BANCSHARES, INC.	CIC	Citizens Southern Bancshares, Inc., Vernon, Alabama (Bancshares), prior change in control notice filed by Guy F. Medley and Ann S. Medley; Michael A. Medley and Lanora A. Medley; Michael P. McCann and Janice A. McCann; Michael A. Bean and Deborah B. Bean; and Jeffrey K. Stout and Diane O. Stout, all of Dothan, Alabama, to collectively acquire 69.17 percent of the outstanding shares of Bancshares and its subsidiary, Citizens State Bank, Vernon, Alabama.	Newspaper: Federal Register:	Not available 09/10/2007
COASTAL COMMERCE BANCSHARES, INC.	CIC	Prior change in control notice filed by Leandre Joseph Folse; Bonnie Jane Folse; Mark Phillip Folse; Todd John Folse; and the Folse Family Voting Trust, Leandre Joseph Folse, Bonnie Jane Folse, and Mark Phillip Folse, trustees; all of Houma, Louisiana, and Carrie Jane Folse, Birmingham, Alabama, to collectively acquire approximately 1.9 percent of the outstanding shares of Coastal Commerce Bancshares, and its subsidiary, Coastal Commerce Bank, both of Houma, Louisiana. Total pro forma ownership for the group will be approximately 13.1 percent.	Newspaper: Federal Register:	Not available Not available
ENTERPRISE BANCORP, INC.	3A1	Enterprise Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Enterprise National Bank, both of Palm Beach Gardens, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 13728 Beach Boulevard, Jacksonville, Florida, to be known as the Pablo Creek Office.	Newspaper: Federal Register:	08/31/2007 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 8610 Dorchester Road, N. Charleston, South Carolina to be known as the Coosaw Creek Office.	Newspaper: Federal Register:	08/30/2007 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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NONE

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Merchants and Manufacturers Bancorporation, Inc., New Berlin, Wisconsin, and thereby indirectly acquire Lincoln State Bank, Milwaukee, Wisconsin, Grafton State Bank, Grafton, Wisconsin, Community Bank Financial, Oconto Falls, Wisconsin, The Reedsburg Bank, Reedsburg, Wisconsin, Fortress Bank, Westby, Wisconsin, Fortress Bank of Cresco, Cresco, Iowa, Wisconsin State Bank, Random Lake, Wisconsin, and 5.89 percent of the voting shares of Central Wisconsin Financial Services, Inc., Wausau, Wisconsin, and thereby indirectly acquire Bank of Wausau, Wausau, Wisconsin.	Newspaper: Federal Register:	Not available Not available
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Canada, Harris Financial Corp., Chicago, Illinois, and Harris Bankcorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Ozaukee Bank, Cedarburg, Wisconsin.	Newspaper: Federal Register:	Not available Not available
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3361 Rosecrans Street, Suite 9A, San Diego, California.	Newspaper: Federal Register:	08/21/2007 Not applicable
COVENANT BANCSHARES, INC.	* 3A1	Covenant Bancshares, Inc., Forest Park, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank of Lawndale, Chicago, Illinois.	Newspaper: Federal Register:	Not available 09/17/2007
FBOP CORPORATION	* 3A3	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of Banner Corporation, Walla Walla, Washington, and thereby indirectly acquire Banner Bank, Walla Walla, Washington and Islanders Bank, Friday Harbor, Washington.	Newspaper: Federal Register:	09/03/2007 09/04/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of BankFinancial Corporation, Burr Ridge, Illinois, and thereby indirectly acquire BankFinancial F.S.B., Olympia Fields, Illinois, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of CFS Bancorp, Inc., Munster, Indiana, and thereby indirectly acquire Citizens Financial Bank, Munster, Indiana, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire PFF Bank and Trust, Pomona, California, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire up to 10 percent of the voting shares of Provident Financial Holdings, Inc., Riverside, California, and thereby indirectly acquire Provident Savings Bank, F.S.B., Riverside, California, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 09/04/2007
FOX RIVER FINANCIAL CORPORATION	* 3A1	Fox River Financial Corporation, Burlington, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Fox River State Bank, Burlington, Wisconsin.	Newspaper: Federal Register:	Not available 09/17/2007
MARSHALL & ILSLEY CORPORATION	* 3A5 3A1	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, to acquire 100 percent of the voting shares of First Indiana Corporation, Indianapolis, Indiana, and thereby indirectly acquire First Indiana Bank, N.A., Indianapolis, Indiana, and the related application by FIC Acquisition Corporation, Indianapolis, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of First Indiana Corporation, Indianapolis, Indiana, and thereby indirectly acquire First Indiana Bank, N.A. Indianapolis, Indiana.	Newspaper: Federal Register:	09/15/2007 09/21/2007
PAN AMERICAN ACQUISITION, INC	* 3A1	Pan American Acquisition, Inc., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of JD Financial Group, Inc., Chicago, Illinois, and thereby indirectly acquire Pan American Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 08/20/2007
SB BANCORP, INC.	* 3A1	SB Bancorp, Inc., DeForest, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Settlers Bank (in organization), DeForest, Wisconsin.	Newspaper: Federal Register:	Not available 09/14/2007

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
AMERICAN T&SB	DUBUQUE, IOWA
BANK OF BRODHEAD	BRODHEAD, WISCONSIN
EAST DUBUQUE SVG BK	DUBUQUE, IOWA
FARMERS & MRCH BK ORFORDVILLE	ORFORDVILLE, WISCONSIN
FIRST FARMERS B&T	CONVERSE, INDIANA
LAKE CITY BK	WARSAW, INDIANA
LINN CTY ST BK	COGGON, IOWA
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
MIDWEST B&TC	ELMWOOD PARK, ILLINOIS
MIDWEST BK WESTERN IL	MONMOUTH, ILLINOIS
PREMIER BK	DUBUQUE, IOWA
TOWN BK	DELAFIELD, WISCONSIN
UNION ST BK	ROCKWELL CITY, IOWA
WEST CHESTER SVG BK	WASHINGTON, IOWA

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period		
ARVEST BANK	* 18C	Arvest Bank, Fayetteville, Arkansas, to purchase the assets and assume the liabilities of the Tulsa, Oklahoma branch offices of M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, and to retain the acquired facilities as branches.	Newspaper:	09/09/2007	
	* Branch		Federal Register:	Not applicable	
EUREKA BANCSHARES, INC.	CIC	Notice by the Cross Family Control Group, Eureka Springs, Arkansas, to gain control of Eureka Bancshares, Inc., Eureka Springs, Arkansas. The control group consists of John Fuller Cross, Jr., Charles Taff Cross, Marie Johnice Cross, and Bobbie Sue Cross Foster, all of Eureka Springs, Arkansas.	Newspaper:	Not available	
			Federal Register:	09/13/2007	
FIRST BANKS, INC.	* 3A3	First Banks, Inc., Hazelwood, Missouri, and its subsidiary bank holding company, The San Francisco Company, Clayton, Missouri, to acquire 100 percent of Coast Financial Holdings, Inc., Bradenton, Florida, and thereby indirectly acquire Coast Bank of Florida, Bradenton, Florida. In addition, First Banks, Inc. and The San Francisco Company, Clayton, Missouri, to acquire up to 19.9 percent of Coast Financial Holdings, Inc. Also First Bank, St. Louis, Missouri, to merge with Coast Bank of Florida, Bradenton, Florida, and to retain the acquired facilities as branch offices.	Newspaper:	09/19/2007	
	* 18C		Federal Register:	09/24/2007	
	* Branch				
	* 3A3				
HERITAGE STATE BANK	* Branch	Heritage State Bank, Lawrenceville, Illinois, to establish a branch facility to be located at Route 1 and Highway 68, Haubstadt, Indiana.	Newspaper:	08/30/2007	
			Federal Register:	Not applicable	

District: 8

Federal Reserve Bank of St. Louis

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NONE

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACCESS BANCSHARES, INC.	CIC	Notice by First Trust Company of Onaga, N.A. FBO LeRoy Albjerg, IRA, Arden Hills, Minnesota; US Bancorp Piper Jaffray custodian FBO Harold Broman, Jr., North St. Paul, Minnesota; Larry Dunn, Stacy, Minnesota; and Diana Makens, Las Vegas, Nevada, to join an existing group acting in concert: Walter G. Fries, Wabasha, Minnesota; Raymond B. Pinson, Del Ray Beach, Florida; Kenneth D. Myers, Apple Valley, Minnesota; GLA Investments, L.L.C., Lakeville, Minnesota, Gary Anderson as general partner; AMSIE Enterprises, LLC, Minnetonka, Minnesota, Donald Eisma as general partner; Nancy Ludwig and Francis N. Ludwig, Apple Valley, Minnesota; Richard B. Lambert, Jr., Apple Valley, Minnesota; Russell S. Sampson, Prior Lake, Minnesota; Curtis A. Sampson, Hector, Minnesota; Brett D. Reese, Northfield, Minnesota; S & L Investments, LLP, Bloomington, Minnesota, David Stueve as general partner; Savage Capitalists, LLP, Bloomington, Minnesota, David Stueve as general partner; Pershing LLC FBO Richard D. Estenson IRA, Northfield, Minnesota; Charles and Cindy Beske, Lakeville, Minnesota; and Brian Bauer, Garvin, Minnesota, to gain control of 25 percent or more of the shares of Access Bancshares, Inc., Champlin, Minnesota, and thereby indirectly gain control of Access Bank, Champlin, Minnesota.	Newspaper:	Not available
			Federal Register:	08/31/2007

District: 9

Federal Reserve Bank of Minneapolis

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
	NONE				

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
AMERICAN BK	SAINT PAUL, MINNESOTA
BANKFIRST	SIOUX FALLS, SOUTH DAKOTA
CENTRAL SVG BK	SAULT SAINTE MARIE, MICHIGAN
CITIZENS ST BK OF ONTONAGON	ONTONAGON, MICHIGAN
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA
GLACIER BK OF WHITEFISH	WHITEFISH, MONTANA
PEOPLES BK WI	HAYWARD, WISCONSIN
PIONEER B&TC	BELLE FOURCHE, SOUTH DAKOTA
PLAZA PARK ST BK	WAITE PARK, MINNESOTA
RIDGEDALE ST BK	MINNETONKA, MINNESOTA
VALLEY BK OF RONAN	RONAN, MONTANA
WADENA ST BK	WADENA, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL COUNTY BANCSHARES, INC.	CIC	Notification by Emmalie Gessner Cowherd, Carrollton, Missouri, individually, as trustee of the Emmalie Gessner Cowherd Revocable Living Trust, as personal representative of the Clifton R. Cowherd Estate and as a member of a family group; and Benjamin G. Polen, Carrollton, Missouri, both individually and as a member of a family group; to retain control of Carroll County Bancshares, Inc., Carrollton, Missouri, parent of Carroll County Trust Company of Carrollton, Missouri.	Newspaper: Federal Register:	08/30/2007 08/23/2007
ENTERPRISE HOLDING COMPANY	* 3A1	Enterprise Holding Company, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Enterprise Bank, N.A., Omaha, Nebraska.	Newspaper: Federal Register:	09/18/2007 09/17/2007
GUARANTY BANK AND TRUST COMPANY	* 18C * Branch	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Centennial Bank of the West, Fort Collins, Colorado, and incident thereto, to establish a branch.	Newspaper: Federal Register:	09/19/2007 Not applicable
INVESTORS FINANCIAL CORPORATION OF PETTIS COUNTY, INC.	CIC	Notice by Shaun R. Hayes, St. Louis, Missouri, to acquire control of Investors Financial Corporation of Pettis County, Inc., parent of Excel Bank, both in Sedalia, Missouri, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 09/10/2007

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
544951	COWBOY ST BK, RANCHESTER, WYOMING	05/14/2007	08/15/2007	S	Small Bank
275657	FIRST ST BK, NESS CITY, KANSAS	05/21/2007	08/10/2007	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
ALLNATIONS BK	CALUMET, OKLAHOMA
BANK AT BROADMOOR	COLORADO SPRINGS, COLORADO
BANK OF HOLYROOD	HOLYROOD, KANSAS
BANK OF VERSAILLES	VERSAILLES, MISSOURI
BANK OF WESTERN OK	ELK CITY, OKLAHOMA
BATTLE CREEK ST BK	BATTLE CREEK, NEBRASKA
COBIZ BK NA	DENVER, COLORADO
COLORADO B&TC OF LA JUNTA	LA JUNTA, COLORADO
F&M B&TC	TULSA, OKLAHOMA
FIRST ST B&TC	LARNED, KANSAS
KAW VALLEY ST B&TC	WAMEGO, KANSAS
ST MARYS ST BK	SAINT MARYS, KANSAS
TILDEN BK	TILDEN, NEBRASKA
UINTA CTY ST BK	MOUNTAIN VIEW, WYOMING

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 25, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHISHOLM BANCSHARES, INC.	CIC	Notice filed by Asbury Trust #1-S; Asbury Trust #2-B; Asbury Trust #3-A; Asbury Trust #4-T; W. Andrew Sandford, as trustee; and Blake and Carole Sandford, all of Decatur, Texas, together, acting in concert, to increase their ownership and voting control of Chisholm Bancshares, Inc., Decatur, Texas, from 9.99 percent to 18.06 percent, and indirectly acquire North Texas Bank, N.A., Decatur, Texas.	Newspaper:	09/24/2007
			Federal Register:	Not available
COMERICA BANK	* 18C * Branch Member	Comerica Bank, Dallas, Texas (in organization), to merge with Comerica Bank, Detroit, Michigan, and thereby to establish related branch offices, and the concurrent application by Comerica Bank, Dallas, Texas, to become a member of the Federal Reserve System.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
495857	MEMPHIS ST BK, MEMPHIS, TEXAS	04/23/2007	07/09/2007	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
TEXAS ST BK	MCALLEN, TEXAS

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending August 25, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN SECURITY BANK	* Branch	American Security Bank, Santa Ana, California, to establish a branch facility at 2163 Compton Avenue, Corona, California.	Newspaper:	08/27/2007
			Federal Register:	Not applicable
MITSUBISHI UFJ FINANCIAL GROUP, INC.	4c8	Mitsubishi UFJ Financial Group, Inc., and The Bank of Tokyo-Mitsubishi UFJ, Ltd., both of Tokyo, Japan, to acquire up to 12 percent of Visa, Inc., San Francisco, California, and thereby indirectly engage in 1) the operation of electronic funds transfer systems, 2) the operation of authorization, clearing, and settlement systems, and 3) data processing, pursuant to section 4(c)(8) of the Bank Holding Company Act.	Newspaper:	Not applicable
			Federal Register:	09/07/2007
NARA BANK	* Branch	Nara Bank, Los Angeles, California, to establish a branch facility at 807 East 12th Street Unit #400, Los Angeles, California.	Newspaper:	08/31/2007
			Federal Register:	Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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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 Fourth Quarter of 2007 (October 1, 2007 - December 31, 2007)

Institution	Location
HANMI BK	LOS ANGELES, CALIFORNIA
NARA BK	LOS ANGELES, CALIFORNIA
SILICON VALLEY BK	SANTA CLARA, CALIFORNIA