
Federal Reserve Release



H.2

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

No. 37

Week Ending September 15, 2007

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina -- to acquire ABN AMRO North America Holding Company, Chicago, Illinois, and thereby acquire LaSalle Bank Corporation, LaSalle Bank National Association, Chicago, and LaSalle Bank Midwest National Association, Troy, Michigan.

- Approved, September 12, 2007

Board Operations

Division of International Finance -- appointment of D. Nathan Sheets as Director and Karen H. Johnson as Senior Adviser, effective September 23, 2007.

- Approved, September 10, 2007

Enforcement

Putnam-Greene Financial Corporation, Eatonton, Georgia -- written agreement dated April 16, 2004, terminated August 22, 2007.

- Announced, September 11, 2007

H.2 Actions under delegated authority

September 9, 2007 to September 15,

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

American Security Bank, Santa Ana, California -- to establish a branch at 2163 Compton Avenue, Corona.

- Approved, September 10, 2007

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 280 Main Street, Edwards.

- Approved, September 14, 2007

Secretary

First Interstate Bank, Billings, Montana -- to establish a branch at 8111 Highway 35, Bigfork.

- Approved, September 12, 2007

Chicago

The Friendship State Bank, Friendship, Indiana -- to establish a branch at 1362 State Road 46E, Batesville.

- Approved, September 14, 2007

Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 3000 West 7th Street, Fort Worth.

- Approved, September 13, 2007

Bank Branches, Domestic

Secretary

M&T Bank, Buffalo, New York -- to establish a branch at 1030 Jackson Avenue, Queens.

- Approved, September 11, 2007

Secretary

M&T Bank, Buffalo, New York -- to establish a branch at 398 Harrisburg Avenue, Suite 200, Lancaster, Pennsylvania.

- Approved, September 11, 2007

San Francisco

NARA Bank, Los Angeles, California -- to establish a branch at 807 East 12th Street.

- Approved, September 10, 2007

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 9802 Quaker Avenue.

- Approved, September 12, 2007

Atlanta

Sterling Bank, Lantana, Florida -- to establish a branch at 2465 Wilton Drive, Wilton Manors.

- Withdrawn, September 12, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 8610 Dorchester Road, North Charleston, South Carolina.

- Approved, September 5, 2007

(A/C)

Bank Holding Companies

Dallas

ABCT Holdings, Inc., Waco, Texas -- to become a bank holding company and to acquire State Bank of Jewett, Jewett.

- Approved, September 12, 2007

Kansas City

American State Bancshares, Inc., Great Bend, Kansas -- to acquire Intra Financial Corp., Concordia; and for IFC Acquisition Corp., Great Bend, to become a bank holding company and to acquire Intra Financial Corp.

- Approved, September 13, 2007

Atlanta

BancTenn Corporation, Kingsport, Tennessee -- to acquire shares of Paragon Commercial Corporation, Raleigh, North Carolina, and thereby acquire Paragon Commercial Bank.

- Approved, September 13, 2007

Atlanta

CapGen Capital Group LLC, Washington D.C. -- to become a bank holding company and to acquire CapGen Capital Group LP, and thereby acquire The BANKshares, Inc., Melbourne, Florida; Bank Brevard, and BankFIRST, Winter Park.

- Approved, September 14, 2007

Atlanta

The Colonial BancGroup, Inc., Montgomery, Alabama -- to merge with Citrus & Chemical Bancorporation, Bartow, Florida, and Citrus & Chemical Bank.

- Approved, September 10, 2007

Bank Holding Companies

Atlanta

CSB&T Bancorp, Inc., Nashville, Tennessee -- to become a bank holding company and to acquire Citizens Savings Bank & Trust Company.

- Approved, September 14, 2007

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire shares of Banner Corporation, Walla Walla, Washington, and thereby acquire Banner Bank and Islanders Bank, Friday Harbor.

- Approved, September 11, 2007

Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- to acquire R-G Crown Bank, FSB, Casselberry, Florida.

- Approved, September 13, 2007

Cleveland

First Citizens Banc Corp., Sandusky, Ohio -- waiver of application to acquire Futura Banc Corporation, Urbana, and its subsidiary, Champaign National Bank, in connection with the merger of Champaign National Bank and Citizens Banking Co., Sandusky.

- Returned, September 12, 2007

Chicago

Level One Bancorp, Farmington Hills, Michigan -- to become a bank holding company and to acquire Level One Bank, a de novo bank.

- Approved, September 12, 2007

Bank Holding Companies

Chicago

Metropolitan Bank Group, Inc., Chicago, Illinois, and Plaza Bancorp, Inc. -- to acquire Poplar Creek Community Bank, Rolling Meadows, a de novo bank.

- Approved, September 12, 2007

Kansas City

Peoples Bancshares, Inc., Colorado Springs, Colorado -- to become a bank holding company and to acquire Peoples National Bank Colorado, Colorado Springs; Peoples National Bank Monument, Monument; and Peoples National Bank Interim, Leadville; and for Winter Trust of 12/3/74, Ottawa, Kansas, and Peoples Inc., Colorado Springs, Colorado, to acquire Peoples Bancshares, Inc.

- Approved, September 13, 2007

Chicago

Southern Michigan Bancorp, Inc., Coldwater, Michigan -- to merge with FNB Financial Corporation, Three Rivers, and thereby acquire First National Bank of Three Rivers.

- Approved, September 13, 2007

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase the assets and assume the liabilities of the Tulsa, Oklahoma branches of M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, and thereby establish branches.

- Approved, September 12, 2007

Bank Mergers

Kansas City

Cornerstone Bank, York, Nebraska -- to merge with Bank of St. Edward, St. Edward, and thereby establish a branch.

- Withdrawn, September 11, 2007

Banks, Foreign

Director, BS&R

Deutsche Bank AG, Frankfurt, Germany -- request for a temporary exemption from section 23A of the Federal Reserve Act.

- Granted, September 12, 2007

Change In Bank Control

St. Louis

First Security, Inc., Owensboro, Kentucky -- change in bank control.

- Permitted, September 13, 2007

Atlanta

Marco Community Bancorp, Inc., Marco Island, Florida -- change in bank control notices.

- Withdrawn, September 12, 2007

Extensions Of Time

New York

Amboy Bancorporation Employee Stock Ownership Plan, Old Bridge, New Jersey -- extension to December 28, 2007, to become a bank holding company and to acquire shares of Amboy Bancorporation.

- Granted, September 11, 2007

Extensions Of Time

New York

BNC Financial Group, Inc., New Canaan, Connecticut -- extension to November 16, 2007, to become a bank holding company with respect to the Bank of New Canaan.

- Granted, September 13, 2007

Atlanta

First Boaz Bancorporation, Boaz, Alabama -- extension to December 19, 2007, to acquire First Bank Mortgage Services, Inc., and thereby engage de novo in making, acquiring, brokering, or servicing loans or extensions of credit.

- Granted, September 14, 2007

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to January 12, 2008, to establish a branch at 9600 Colorado Lane North, Brooklyn Park, Minnesota.

- Granted, September 12, 2007

Minneapolis

NOVA European Holdings Company, Minneapolis, Minnesota -- extension to September 29, 2008, to invest in Elavon Financial Services Limited, Dublin, Ireland.

- Granted, September 11, 2007

Financial Holding Companies

Richmond

North State Bancorp, Raleigh, North Carolina -- election to become a financial holding company.

- Effective, September 14, 2007

Financial Holding Companies

Kansas City

Winter Trust of 12/3/74, Ottawa, Kansas, and Peoples, Inc., Colorado Springs,
Colorado -- elections to become financial holding companies.

- Effective, September 13, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Boston Private Financial Holdings, Inc., Boston, Massachusetts to acquire an additional 19.5% interest in Coldstream Holdings, Inc., Bellevue, Washington pursuant to section 4(c)(8) of the BHC Act and section 225.23 of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 in connection with the request for prior approval of the Board of Governors of the Federal Reserve System to acquire certain assets and assume certain liabilities of the 17 Puerto Rico branches of Citibank, NA, Las Vegas, Nevada, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable
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
M&T BANK CORPORATION	* 3A3 4c8 * 18C * Branch	M&T Bank Corporation, Buffalo, New York ("M&T"), to (i) acquire Partners Trust Financial Group, Utica, New York ("Partners Trust") and merge Partners Trust with and into M&T, and thereby to acquire Partners Trust's wholly-owned bank subsidiary, Partners Trust Municipal Bank, Utica, New York, and also thereby to acquire Partners Trust Bank, Utica, New York, and thereby operate a federal savings bank, and (ii) to acquire Partners Trust's wholly-owned direct and indirect non-banking subsidiaries, pursuant to Sections 3(a)(3), 4(c) (8) and 4(j) of the Bank Holding Company Act of 1956, as amended, and Sections 225.15 and 225.24 of Regulation Y. In addition, Manufacturers and Traders Trust Company, Buffalo, New York, ("M&T Bank") to merge with Partners Trust Bank and Partners Trust Municipal Bank, with M&T Bank as the surviving entity, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and in connection therewith, to retain the branches at the current branch locations of Partners Trust Bank, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available 10/01/2007

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL PENN BANCSHARES, INC.	* 3A3	National Penn Bancshares, Inc., Boyertown, PA, to acquire Christiana Bank & Trust Company, Greenville, through a merger with NBP Interim Bank, Greenville, DE.	Newspaper: Federal Register:	10/01/2007 10/12/2007
SUSQUEHANNA BANK PA	* 18C	Susquehanna Bank PA, Lititz, PA, to purchase the assets and assume the liabilities of four branch offices of Susquehanna Bank, DV, Bryn Mawr, PA, located at 2228 State Hill Road, Wyomissing, Berks County, PA, 4930 5th Street Highway, Temple, Berks County, PA, 4915 Perkiomen Ave., Reading, Berks County, PA, and 46 West Main Street, Fleetwood, Berks County, PA.	Newspaper: Federal Register:	10/13/2007 Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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151818	COMMUNITY B&TC, CLARKS SUMMIT, PENNSYLVANIA	04/09/2007	08/30/2007	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CORBIN BANCORP, INC.	* 3A5	First Corbin Bancorp, Inc. proposed acquisition of Eagle Fidelity, Inc. and it's subsidiary bank Eagle Bank, Inc pursuant to section 3(a)(5) of the BHCA.	Newspaper:	Not available
			Federal Register:	10/11/2007
KEYCORP	* 3A5 * 3A1	KeyCorp, Cleveland, Ohio, through use of newly created merger subsidiary, KYCA Corporation, to acquire U.S.B. Holding Co. Inc., Orangeburg, New York and its subsidiary bank Union State Bank, Orangeburg, New York. After consummation, KeyCorp intends to merge Union State Bank with and into KeyBank N.A.	Newspaper:	10/05/2007
			Federal Register:	10/09/2007
LOUISA COMMUNITY BANK	Member	Application by Louisa Community Bank, Louisa, KY for membership in the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PNC BANK, DELAWARE	* 18C * Branch	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire by merger Delaware Sterling Bank & Trust Company, Christiana, Delaware	Newspaper:	Not available
			Federal Register:	Not applicable
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Inc., Indiana, PA to acquire up to 24.99% of the outstanding voting shares of Allegheny Valley Bancorp, Inc., Pittsburgh, PA filed pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	09/20/2007
			Federal Register:	Not available
WESBANCO, INC.	* 3A5 4c8	Wesbanco, Inc., Wheeling, West Virginia, proposes to acquire Oak Hill Financial, Inc., Jackson, Ohio	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCORP	* 4c8	First Bancorp, Troy, North Carolina, to acquire 100% of the voting securities of Great Pee Dee Bancorp, Inc., Cheraw, South Carolina, and thereby indirectly acquire Sentry Bank & Trust, Cheraw, South Carolina.	Newspaper: Federal Register:	09/29/2007 10/09/2007
FIRST VIRGINIA COMMUNITY BANK	* Branch	First Virginia Community Bank, Fairfax, Virginia, to operate a courier service within the Virginia cities of Alexandria, Fairfax, Manassas, and in the counties of Fairfax, Arlington, Loudoun, and Prince William, Virginia, as well as the Maryland counties of Montgomery and Prince Georges.	Newspaper: Federal Register:	09/26/2007 Not applicable
Founders Corporation of Loudoun, Inc.	* 3A1	Founders Corporation of Loudoun, Inc., Leesburg, Virginia, to become a bank holding company by acquiring 100% of the voting shares of Founders Bank & Trust, N.A., Leesburg, Virginia (in organization).	Newspaper: Federal Register:	Not available 10/12/2007
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Honaker, Virginia, to establish a branch at 427 Main street, Bland, Virginia.	Newspaper: Federal Register:	09/28/2007 Not applicable
UNION BANK AND TRUST COMPANY	* Branch	Union Bank & Trust Company, Bowling Green, Virginia, to establish a branch at 5831 Plank Road, Fredericksburg, Virginia.	Newspaper: Federal Register:	09/30/2007 Not applicable
VIRGINIA FINANCIAL GROUP, INC.	* 3A5	Virginia Financial Group, Inc., Culpeper, Virginia, to acquire 100% of the voting securities of FNB Corporation, Christiansburg, Virginia, and thereby indirectly acquire First National Bank, Christiansburg, Virginia.	Newspaper: Federal Register:	10/06/2007 10/09/2007

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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SN = Substantial noncompliance

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Table with 6 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Rows include AMERICASBANK, BANK OF ROMNEY, FARMERS & MINERS BK, FARMERS BK WINDSOR VA, FOUR OAKS B&TC, MARATHON BK, NORTHERN NECK ST BK, PEOPLES BK OF VA, VALLEY BK.

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 September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC SOUTHERN FINANCIAL GROUP, INC.	* 3A3	Atlantic Southern Financial Group, Inc., Macon, Georgia, to acquire 100 percent of the outstanding shares of CenterState Bank Mid Florida, Leesburg, Florida.	Newspaper: Federal Register:	10/10/2007 Not available
NORTH WEST BANCSHARES, INC.	3A1	NorthWest Bancshares, Inc., notice to become a bank holding company by acquiring Northwest Bank & Trust, both of Acworth, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 55 N Section Street, Fairhope, Alabama, to be known as the Section Street Branch.	Newspaper: Federal Register:	09/25/2007 Not applicable
SECURITY BANK CORPORATION	* 3A3	Security Bank Corporation, Macon, Georgia, advance federal register for the proposal to acquire 100 percent of the outstanding shares of Security Bank of the Coast, Brunswick, Georgia (in organization).	Newspaper: Federal Register:	Not available 10/04/2007

District: 6

Federal Reserve Bank of Atlanta

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	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 15, 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, Merchants Merger Corp., Brookfield, Wisconsin, and Merchants New Merger Corp., Brookfield, 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 09/28/2007
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 09/28/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branches to be located at 260 W. Grand Avenue, Escondido, California, and 412 Washington Street, San Diego, California.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY BANCORP, INC.	* 3A5	Community Bancorp, Inc., Saint Charles, Michigan, to acquire 100 percent of the voting shares of MSB Holding, Inc., Montrose, Michigan, and thereby indirectly acquire Montrose State Bank, Montrose, Michigan.	Newspaper: Federal Register:	Not available 10/11/2007
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
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 15, 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 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
FNB BANSHARES, INC.	CIC	Notice by the Dummermuth Family (Kim K. Dummermuth, Elgin, Iowa; Chris C. Dummermuth, Quincy, Illinois; David D. Dummermuth, Crawford, Colorado; and Connie C. Dummermuth Steere, Kingsport, Tennessee) to retain control of 20.39 percent of FNB BanShares, Inc., West Union, Iowa and thereby indirectly First National Bank, West Union, Iowa.	Newspaper: Federal Register:	09/26/2007 09/25/2007
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:	09/17/2007 09/17/2007

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
LINCOLN S.B. CORP.	CIC	Notice by Drake Family -Stuart B. Drake, Farmer City, Illinois; Diana L. Drake, Farmer City, Illinois; Martin B. Drake II, Farmer City, Illinois; Clayton J. Drake, Farmer City, Illinois; Stephanie S. Drake, Champaign, Illinois; Stanley L. Drake, Sunrise Beach, Missouri; Stephen P. Drake, Champaign, Illinois, individually and as custodian under the Illinois Uniform Transfers to Minors Act for each of Clayton J. Drake, Farmer City, Illinois, Nicole L. Drake, Farmer City, Illinois and Noah S. Drake, Farmer City, Illinois, and as trustee of the Martin Bogarte Drake II Irrevocable Trust, the Clayton James Drake Irrevocable Trust, the Nicole Lynn Drake Irrevocable Trust, the Noah Stuart Drake Irrevocable Trust and the Richard K. Drake Irrevocable GST Trust; Patricia R. Drake, Champaign, Illinois; George E. Drake, El Paso, Illinois; Elinor J. Drake, El Paso, Illinois; Allen C. Drake, El Paso, Illinois, individually and as trustee of the George Drake Family Trust; Fred L. Drake, Bloomington, Illinois; Arthur M. Drake, Bloomington, Illinois; Marcia J. Dudley, El Paso, Illinois; the Richard K. Drake Irrevocable GST Trust, Farmer City, Illinois; the Martin Bogarte Drake II Irrevocable Trust, Farmer City, Illinois; the Clayton James Drake Irrevocable Trust, Farmer City, Illinois; the Nicole Lynn Drake Irrevocable Trust, Farmer City, Illinois; the Noah Stuart Drake Irrevocable Trust, Farmer City, Illinois; the George Drake Family Trust, El Paso, Illinois; the Marylou Drake Inter-Vivos Revocable Trust, Farmer City, Illinois; and Farmer City State Bank, Farmer City, Illinois, as trustee of the Marylou Drake Inter-Vivos Revocable Trust; to retain control of more than 50 percent Lincoln S.B. Corp., Lincoln, Illinois, and thereby indirectly State Bank of Lincoln, Lincoln, Illinois.	Newspaper:	09/22/2007
			Federal Register:	10/02/2007
OOSTBURG BANCORP, INC.	4c8	12-day Post Notice - Oostburg Bancorp, Inc., Oostburg, Wisconsin, proposes to engage de novo in insurance agency activity.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	08/20/2007

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
937843	BLISSFIELD ST BK, BLISSFIELD, MICHIGAN	05/07/2007	08/17/2007	S	Small Bank
749840	FARMERS ST BK, LAKE VIEW, IOWA	05/14/2007	08/18/2007	S	Small Bank
364337	LOGAN CTY BK, LINCOLN, ILLINOIS	03/12/2007	08/13/2007	S	Small Bank
306739	STATE BK OF BLUE MOUND, BLUE MOUND, ILLINOIS	04/30/2007	08/13/2007	S	Small Bank
464536	TOWN & CNTRY BK, BUFFALO, ILLINOIS	03/12/2007	08/13/2007	S	Small Bank
590248	TOWN & CNTRY BK SPRINGFIELD, SPRINGFIELD, ILLINOIS	03/12/2007	08/13/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 27067 McBean Parkway, Valencia, California.	Newspaper:	09/29/2007
			Federal Register:	Not applicable
MAGNOLIA BANKING CORPORATION	* 3A3	Magnolia Banking Corporation, Magnolia, Arkansas, to acquire 100 percent of Southern State Bancshares, Inc., Malvern, Arkansas, and thereby indirectly acquire Southern State Bank, Malvern, Arkansas.	Newspaper:	10/14/2007
			Federal Register:	10/15/2007

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
772745	FIRST ILLINOIS BK, EAST SAINT LOUIS, ILLINOIS	05/14/2007	08/17/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 15, 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: Federal Register:	Not available 08/31/2007
BANK OF GLEN ULLIN	Member	Bank of Glen Ullin, Glen Ullin, North Dakota, proposes to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST PREMIER BANK	* Branch	First PREMIER Bank, Sioux Falls, South Dakota, to establish a branch facility to be located at 4001 West Benson Road, Sioux Falls, South Dakota.	Newspaper: Federal Register:	Not available Not applicable
MONTANA BUSINESS CAPITAL CORPORATION	* 3A1 4c8	Montana Business Capital Corporation (to be known as Bancorp of Montana Holding Company), Missoula, Montana, to become a bank holding company by acquiring 100 percent of Bank of Montana, Missoula, Montana, a de novo bank. Applicant also requests permission to engage in commercial and residential loan origination activities pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	10/14/2007 10/15/2007

* Subject to the provisions of the Community Reinvestment Act

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.

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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
813853	COMMUNITY RESOURCE BK, NORTHFIELD, MINNESOTA	05/07/2007	09/10/2007	S	Small Bank
259956	STATE SVG BK OF MANISTIQUE, MANISTIQUE, MICHIGAN	05/15/2007	08/29/2007	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY FINANCIAL SERVICES CORPORATION	* 3A1	Century Financial Services Corporation, Santa Fe, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of Century Bank, Santa Fe, New Mexico, upon its conversion from a federal savings bank, Century Bank, FSB, Santa Fe, New Mexico, to a commercial bank.	Newspaper: Federal Register:	10/07/2007 10/09/2007
COMMERCIAL BANCORP	CIC	Notice by John D. Gross, Pine Bluffs, Wyoming and Andrea G. Lamons, Fort Collins, Colorado, as co-trustees of the Loraine C. Gross Revocable Trust and the Charles C. Gross, Jr. Revocable Trust, to acquire control of Commercial Bancorp, parent of Farmers State Bank, both in Pine Bluffs, Wyoming, through the acquisition of voting shares.	Newspaper: Federal Register:	09/26/2007 10/26/2007
EQUITY BANCSHARES, INC.	* 3A3 4c8	Equity Bancshares, Inc., Andover, Kansas, to acquire up to 100 percent of the voting shares of Signature Bancshares, Inc., Spring Hill, Kansas, parent of Signature Bank KC, Haddam, Kansas. Equity Bancshares, Inc., Andover, Kansas, to engage in general insurance activities through the acquisition of Citizens Agency, Inc., Haddam, Kansas.	Newspaper: Federal Register:	10/06/2007 10/09/2007
REGENT CAPITAL CORPORATION	* 3A1	Regent Capital Corporation, to become a bank holding company through the acquisition of 100 percent of the voting shares of Regent Bancshares, Inc., parent of Regent Bank and Trust Company, N.A., all of Nowata, Oklahoma.	Newspaper: Federal Register:	10/12/2007 10/09/2007
SOLERA NATIONAL BANCORP, INC.	CIC	Notice by Michael D. Quagliano, Edwards, Colorado, to acquire control of Solera National Bancorp, Inc., parent of Solera National Bank, both in Lakewood, Colorado, through the acquisition of voting shares.	Newspaper: Federal Register:	09/18/2007 10/03/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
JLL ASSOCIATES G. P. FCH, L.L.C.	* 3A1	JLL Associates G. P. FCH, L.L.C.; JLL Associates FCH, L.P.; JLL Partners Fund FCH, L.P.; and JLL/FCH Holdings I, LLC, all of New York, New York, to become bank holding companies by acquiring 54.7 percent of FC Holdings, Inc., Houston, Texas, and indirectly acquire FC Holdings of Delaware, Inc., Wilmington, Delaware; First Community Bank-The Woodlands, National Association, Tomball, Texas; First Community Bank Central Texas, N.A., Meridian, Texas; First Community Fort Bend, N.A., Sugar Land, Texas; and First Community Bank San Antonio, N.A., San Antonio, Texas.	Newspaper: Federal Register:	Not available 10/09/2007
PB FINANCIAL CORPORATION	3A1	PB Financial Corporation, Colleyville, Texas, to become a bank holding company by acquiring 100 percent of Peoples Bank, Colleyville, Texas.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 15, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
SAN JOAQUIN BANK	* Branch	San Joaquin Bank, Bakersfield, California, to establish a branch facility at the northeast corner of Panama Lane and Stine Road, Bakersfield, California.	Newspaper: Federal Register:	Not available Not applicable
W.T.B. FINANCIAL CORPORATION	4c8	W.T.B. Financial Corporation, Spokane, Washington, to retroactively acquire shares of Lewis Investors, LLC, and indirectly First Washington Corporation, both of Seattle, Washington, pursuant to section 225.28(b)(7)(i) of Regulation Y.	Newspaper: Federal Register:	Not applicable 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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1471577	AMERICAN SCTY BK, SANTA ANA, CALIFORNIA	04/09/2007	09/04/2007	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act