
Federal Reserve Release



H.2

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

No. 38

Week Ending September 22, 2007

Testimony And Statements

Subprime Mortgage Lending and Mitigating Foreclosures -- statement by Chairman Bernanke before the House Committee on Financial Services.

- Published, September 20, 2007

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 5-3/4 percent to 5-1/4 percent by the Federal Reserve Banks of Boston, New York, Cleveland, St. Louis, Minneapolis, Kansas City, and San Francisco.

- Approved, September 18, 2007

Discount and Advance Rates -- decrease in the primary credit rate from 5-3/4 percent to 5-1/4 percent by the Federal Reserve Banks of Richmond, Atlanta, and Dallas.

- Approved, September 19, 2007

Discount and Advance Rates -- decrease in the primary credit rate from 5-3/4 percent to 5-1/4 percent by the Federal Reserve Banks of Philadelphia and Chicago.

- Approved, September 20, 2007

Regulations And Policies

Expanded Examination Cycle -- final interagency rules to allow an expanded examination cycle for qualifying state member banks and U.S. offices of foreign banks (Docket No. R-1279).

- Approved, September 14, 2007

(A/C)

Regulations And Policies

Garnishment Orders -- publication for comment of interagency guidance for financial institutions regarding garnishment of exempt federal benefits funds (Docket No. R-1294).

- Approved, September 18, 2007

H.2 Actions under delegated authority

September 16, 2007 to September 22,

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

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 27482 Portola Parkway, Foothill Ranch, California, and 26131 La Paz Road, Mission Viejo.

- Approved, September 19, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 1122 Dale Mabry Highway North, Lutz, Florida.

- Approved, September 19, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at Big Bend, 13304 US Highway 301 South, Riverview, Florida.

- Approved, September 19, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at McMullen Booth, 1703 McMullen Booth Road, Clearwater, Florida.

- Approved, September 19, 2007

St. Louis

Heritage State Bank, Lawrenceville, Illinois -- to establish a branch at Route 1 and Highway 68, Haubstadt, Indiana.

- Approved, September 18, 2007

Bank Branches, Domestic

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 15 South Franklin Street, Wilkes-Barre, Pennsylvania.

- Approved, September 17, 2007

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 8109 Kensington Drive, Waxhaw, North Carolina; 4386 Cobb Parkway, Acworth, Georgia; and 16116 State Road 54, Odessa, Florida.

- Approved, September 18, 2007

Philadelphia

Susquehanna Bank DV, Bryn Mawr, Pennsylvania -- to establish a branch at 2 Aquarium Drive, Camden, New Jersey.

- Approved, September 21, 2007

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- to establish branches at 11470 Parkside Drive, Knoxville; 107 Epley Road, Newport; and 106 West Broadway Boulevard, Jefferson City.

- Approved, September 19, 2007

Bank Holding Companies

Atlanta

Anderen Financial of TampaBay, Inc., Clearwater, Florida -- to become a bank holding company and to acquire Anderen Bank of Tampa Bay, Palm Harbor, a de novo bank.

- Approved, September 21, 2007

Bank Holding Companies

Boston

Chittenden Corporation, Burlington, Vermont -- waiver of application in connection with the acquisition of Community Bank & Trust Company, Wolfeboro, New Hampshire, and its merger with Chittenden Corporation's subsidiary, Ocean Bank, Portsmouth.

- Granted, September 20, 2007

Atlanta

Enterprise Bancorp, Inc., Palm Beach Gardens, Florida -- to become a bank holding company and to acquire Enterprise National Bank.

- Approved, September 20, 2007

San Francisco

Franklin Resources, Inc., San Mateo, California -- to retain shares of Chemical Financial Corporation, Midland, Michigan, and thereby acquire an interest in Chemical Bank.

- Approved, September 19, 2007

Cleveland

Keystrong Financial, Inc., Elderton, Pennsylvania -- to become a bank holding company and to acquire Elderton State Bank.

- Approved, September 19, 2007

Chicago

SB Bancorp, Inc., DeForest, Wisconsin -- to become a bank holding company and to acquire Settlers Bank, a de novo bank.

- Approved, September 20, 2007

Banks, Foreign

General Counsel

BNP Paribas, Paris, France -- to establish and operate a branch in New York, New York, in connection with the merger of BNP Paribas and Banca Nazionale del Lavoro S.p.A., Rome, Italy.

- Approved, September 13, 2007

(A/C)

Change In Bank Control

St. Louis

Citizens Bancshares of Batesville, Inc., Batesville, Arkansas -- change in bank control.

- Permitted, September 18, 2007

Atlanta

Red River Bancshares, Inc., Alexandria, Louisiana -- change in bank control.

- Permitted, September 18, 2007

Financial Holding Companies

Atlanta

FMB Bancshares, Inc., Lakeland, Georgia -- election to become a financial holding company.

- Effective, September 18, 2007

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 5-1/4 percent to 4-3/4 percent.

- Approved, September 18, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 22, 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:	09/22/2007 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
JPMORGAN CHASE & CO.	* 3A3	JPMorgan Chase & Co., New York, New York, intends to acquire control of JPMorgan Chase Bank, National Association ("JPMBTC"), San Francisco, California, pursuant to Section 3(a)(3) of the BHC Act and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	Not available 10/15/2007
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
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a full-service branch to be located at 901 Bestgate Road, Annapolis, Anne Arundel County, Maryland.	Newspaper: Federal Register:	09/25/2007 Not applicable

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District: 2

Federal Reserve Bank of New York

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District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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NONE			

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK	* 18C	Susquehanna Bank, Hagerstown, MD, to purchase the assets and assume the liabilities of six branch offices of Susquehanna Bank PA, Lititz, PA, located at 1045 Mill Run Circle, Owings Mills, Baltimore County, MD; 10802 Red Run Blvd., Owings Mills, Baltimore County, MD; 275 Clifton Blvd., Westminster, Carroll County, MD; 4501 Hanover Pike, Manchester, Carroll County, MD; 8620 Snowden River Parkway, Columbia, Howard County, MD, 8801 Columbia 100 Parkway, Columbia, Howard County, MD.	Newspaper:	10/19/2007
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	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 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANKING COMPANY, THE	* 18C * Branch	Application by The Citizens Banking Company, Sandusky, OH to merge with Champaign National Bank, Urbana, OH and incident thereto establish branches.	Newspaper: Federal Register:	10/10/2007 Not applicable
FIFTH THIRD BANCORP	* 3A5	Fifth Third Bancorp and its wholly-owned subsidiary Fifth Third Financial Corporation, both of Cincinnati, Ohio, to acquire 100 percent of First Charter Corporation and, indirectly acquire control of First Charter Bank, both of Charlotte, North Carolina	Newspaper: Federal Register:	Not available 10/19/2007
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 766 North Sun Drive, Lake Mary, FL.	Newspaper: Federal Register:	09/27/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 2280 Boggy Creek Road, Kissimmee, FL.	Newspaper: Federal Register:	09/30/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1725 South Orange Blossom Trail, Apopka, FL.	Newspaper: Federal Register:	09/30/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 3004 Daniels Road, Winter Garden, FL.	Newspaper: Federal Register:	09/30/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1 Woodland Lake Drive, Orlando, FL.	Newspaper: Federal Register:	09/30/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 7360 University Boulevard, Orlando, FL.	Newspaper: Federal Register:	09/30/2007 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at the southwest corner of State Route 50 and Chuluota Road, Orlando, FL.	Newspaper: Federal Register:	09/30/2007 Not applicable
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: Federal Register:	Not available 10/11/2007
PNC BANK, DELAWARE	* 18C * Branch	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire by merger Delaware Sterling Bank & Trust Company, Christiana, Delaware	Newspaper: Federal Register:	Not available 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: Federal Register:	10/10/2007 10/19/2007
WESBANCO, INC.	* 3A5 4c8	Wesbanco, Inc., Wheeling, West Virginia, proposes to acquire Oak Hill Financial, Inc., Jackson, Ohio	Newspaper: Federal Register:	10/14/2007 10/15/2007

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/14/2007 10/12/2007
WACCAMAW BANK	* Branch	Waccamaw Bank, Whiteville, North Carolina, proposes to establish a branch at 1180 Highway 17, Little River, South Carolina.	Newspaper: Federal Register:	10/02/2007 Not applicable

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			

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 22, 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 10/15/2007
CITY SAVINGS BANCSHARES, INC.	* 3A5	City Savings Bancshares, Inc., Deridder, Louisiana, to merge with Louisiana Community Bancshares, Inc., Kaplan, Louisiana, and thereby acquire its subsidiaries, Kaplan State Bank, Kaplan, Louisiana, and Teche Bank & Trust Co., Saint Martinville, Louisiana.	Newspaper: Federal Register:	10/19/2007 10/19/2007
CNB BANCORP, INC.	* 3A1	CNB Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Commonwealth National Bank, both of Mobile, Alabama.	Newspaper: Federal Register:	Not available 10/19/2007
ORION BANK	* Branch	Orion Bank, Naples, Florida, to establish a branch located at 6310 State Road 64 East, Bradenton, Florida, to be known as the Bradenton Office.	Newspaper: Federal Register:	10/02/2007 Not applicable
SECURITY BANK CORPORATION	* 3A3	Security Bank Corporation, Macon, Georgia, to acquire 100 percent of the outstanding shares of Security Bank of the Coast, Brunswick, Georgia (in organization).	Newspaper: Federal Register:	10/04/2007 10/04/2007
SERVISFIRST BANCSHARES, INC.	3A1	ServisFirst Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of ServisFirst Bank, both of Birmingham, Alabama.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 22, 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
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish four branch facilities to be located at 2804 N. 44th Street, Phoenix, Arizona, 4545 N. Scottsdale Road, Scottsdale, Arizona, 5225 S. Power Road, Mesa, Arizona, and 925 N. Dobson Road, Mesa, Arizona.	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:	10/05/2007 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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 22, 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
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:	08/20/2007 08/20/2007

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

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NONE			

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF FAYETTEVILLE, THE	* Branch	The Bank of Fayetteville, Fayetteville, Arkansas, to establish a branch facility to be located at 257 West Main, Farmington, Arkansas.	Newspaper: Federal Register:	09/15/2007 Not applicable
FIRST NATIONAL BANCORP, INC.	4c8	First National Bancorp, Inc., Green Forest, Arkansas, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	M & P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M & P Community Bancshares, Inc., Newport, Arkansas, for total ownership of up to 32 percent.	Newspaper: Federal Register:	10/19/2007 10/22/2007

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 22, 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
BHCB Holding Company	* 3A1	BHCB Holding Company, Rapid City, South Dakota, to become a bank holding company by acquiring 100 percent of Black Hills Community Bank, Rapid City, South Dakota, a de novo bank.	Newspaper: Federal Register:	Not available Not available
COMMERCIAL HOLDING COMPANY	CIC	Change in control notice by Michael L. Frei, Pickstown, South Dakota to join a group acting in concert by acquiring shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly acquiring control of Commercial State Bank, Wagner, South Dakota.	Newspaper: Federal Register:	Not available Not available
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:	09/20/2007 Not applicable

* 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.

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 22, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY FINANCIAL SERVICES CORPORATION	4c8	Century Financial Services Corporation, Santa Fe, New Mexico, to engage in leasing of real property activities.	Newspaper: Federal Register:	Not applicable 10/11/2007
GRANT COUNTY BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Grant County Bank Employee Stock Ownership Plan, to become a bank holding company through the retention of 25.60 percent of the voting shares of Resource One, Inc., parent of Grant County Bank, all of Ulysses, Kansas.	Newspaper: Federal Register:	Not available Not available
GRANT COUNTY BANK EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Notification by Joseph M. Sullivan, Ulysses, Kansas, as co-trustee of the Grant County Bank Employee Stock Ownership Plan (ESOP), to retain control of ESOP and its subsidiaries, Resource One, Inc., and Grant County Bank, all in Ulysses, Kansas.	Newspaper: Federal Register:	Not available Not available
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:	09/27/2007 09/10/2007

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.

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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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 22, 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:	10/13/2007
			Federal Register:	10/09/2007

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 22, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 5.01 percent of Corus Bankshares, Inc., and thereby indirectly its subsidiary, Corus Bank, N.A., both of Chicago, Illinois.	Newspaper: Federal Register:	Waived 10/22/2007
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:	09/28/2007 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.

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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- 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