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## Federal Reserve Release

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H.2

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

No. 42

Week Ending October 20, 2007

### Testimony And Statements

Community Reinvestment Act and its Enforcement -- statement by Sandra Braunstein, Director, Division of Consumer and Community Affairs, before the Subcommittee on Domestic Policy of the House Oversight and Government Reform Committee on October 24, 2007.

- Reviewed, October 18, 2007

### Banks, Foreign

ICICI Bank Limited, Mumbai, India -- to establish a branch in New York, New York.

- Approved, October 18, 2007

### Forms

Forms -- final Board review to extend without revision the Studies of Board Publications (FR 1373a,b) and the disclosure requirements of Regulation CC, which implements the Expedited Funds Availability Act.

- Approved, October 15, 2007

### Regulations And Policies

Regulation V -- final interagency regulations on affiliate marketing to implement provisions of the FACT Act that restrict the use of consumer information for marketing products and services (Docket No. R-1203).

- Approved, October 17, 2007

### Enforcement

Progress Bancshares, Inc., Sullivan, Missouri, and Progress Bank of Missouri -- cease and desist order dated June 29, 2006, terminated September 28, 2007.

- Announced, October 15, 2007

## **H.2 Actions under delegated authority**

**October 14, 2007 to October 20, 2007**

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**BS&R** Banking Supervision and Regulation

**RBOPS** Reserve Bank Operational and Payment System

**C&CA** Consumer and Community Affairs

**IF** International Finance

**FOMC** Federal Open Market Committee

**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Atlanta

Bank of North Florida, Jacksonville, Florida -- to establish a branch at 3704 84th Avenue Circle East, Sarasota.

- Approved, October 18, 2007

### **Bank Holding Companies**

#### Kansas City

Carroll County Bancshares, Inc., Carrollton, Missouri -- to acquire Farmers and Merchants Bank, Hale.

- Approved, October 18, 2007

#### Kansas City

Century Financial Services Corporation, Santa Fe, New Mexico -- to engage in leasing of real property.

- Approved, October 16, 2007

#### Kansas City

Century Financial Services Corporation, Santa Fe, New Mexico -- to become a bank holding company and to acquire Century Bank upon its conversion from a federal savings bank, Century Bank, FSB, to a commercial bank.

- Approved, October 16, 2007

#### Chicago

Community Bancorp, Inc., Saint Charles, Michigan -- to acquire MSB Holding, Inc., Montrose, and thereby acquire Montrose State Bank.

- Approved, October 18, 2007

Bank Holding Companies

Kansas City

Equity Bancshares, Inc., Andover, Kansas -- to acquire shares of Signature Bancshares, Inc., Spring Hill, and Signature Bank KC, Haddam, and to engage in general insurance activities through the acquisition of Citizens Agency, Inc., Haddam.

- Approved, October 16, 2007

Richmond

First Bancorp, Troy, North Carolina -- to acquire Great Pee Dee Bancorp, Inc., Cheraw, South Carolina, and thereby acquire Sentry Bank & Trust.

- Approved, October 15, 2007

Cleveland

First Corbin Bancorp, Inc., Corbin, Kentucky -- to acquire Eagle Fidelity, Inc., Williamstown, and Eagle Bank.

- Approved, October 17, 2007

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana -- to acquire Douglass National Bank, Kansas City, Missouri.

- Withdrawn, October 17, 2007

Atlanta

Florida Shores Bancorp, Inc., Pompano Beach, Florida; Smith Associates Florida Banking Fund LLC, and Smith Associates Bank Fund Management LLC -- to acquire shares of Florida Shores Bank - Southwest, Venice, a de novo bank.

- Approved, October 16, 2007

**Bank Holding Companies**

Richmond

Founders Corporation of Loudoun, Inc., Leesburg, Virginia -- to become a bank holding company and to acquire Founders Bank & Trust, N.A., a de novo bank.

- Approved, October 18, 2007

Secretary

JPMorgan Chase & Co., New York, New York; J.P. Morgan Equity Holdings, Inc., Newark, Delaware; and CMC Holding Delaware Inc. -- to acquire JPMorgan Bank and Trust Company, National Association, San Francisco, California.

- Approved, October 18, 2007

Secretary

National Penn Bancshares, Inc., Boyertown, Pennsylvania -- to acquire The Christiana Bank and Trust Company, Greenville, Delaware.

- Approved, October 17, 2007

Chicago

Pan American Acquisition, Inc., Oak Brook, Illinois -- to become a bank holding company and to acquire JD Financial Group, Inc., Chicago, and thereby acquire Pan American Bank.

- Approved, October 16, 2007

Chicago

Partnership Community Bancshares, Inc., Tomah, Wisconsin -- to acquire shares of Lebanon Community Bancshares, Inc., Watertown, and thereby acquire Town & Country Bank.

- Approved, October 18, 2007

Bank Holding Companies

Chicago

Partnership Community Bancshares, Inc., Tomah, Wisconsin -- to engage de novo in extending credit and servicing loans.

- Withdrawn, October 18, 2007

Atlanta

Security Bank Corporation, Macon, Georgia -- to acquire Security Bank of the Coast, Brunswick, a de novo bank.

- Withdrawn, October 15, 2007

Atlanta

ServisFirst Bancshares, Inc., Birmingham, Alabama -- to become a bank holding company and to acquire ServisFirst Bank.

- Approved, October 16, 2007

Atlanta

St. Martin Bancshares, Inc., St. Martinville, Louisiana -- waiver of application for its subsidiary, St. Martin Bank & Trust Company, to acquire American Bank, Welsh, in connection with the merger of the two banks.

- Granted, October 19, 2007

Bank Mergers

Philadelphia

Susquehanna Bank PA, Lititz, Pennsylvania -- to purchase the assets and assume the liabilities of the Wyomissing, Temple, Reading, and Fleetwood branches of Susquehanna Bank, DV, Bryn Mawr.

- Approved, October 19, 2007

**Change In Bank Control**

Atlanta

Citizens Southern Bancshares, Inc., Vernon, Alabama -- change in bank control.  
- Permitted, October 16, 2007

Atlanta

Coastal Commerce Bancshares, Inc., Houma, Louisiana -- change in bank control.  
- Permitted, October 18, 2007

Kansas City

Solera National Bancorp, Inc., Lakewood, Colorado -- change in bank control.  
- Permitted, October 19, 2007

**Extensions Of Time**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to November 17, 2007, to establish a branch at 2600 Donaghey Avenue, Conway.  
- Granted, October 17, 2007

Richmond

Highlands Union Bank, Abingdon, Virginia -- extension to April 25, 2008, to establish a branch at the intersection of Mountain Grove and Majestic Roads, Knoxville, Tennessee.  
- Granted, October 19, 2007

Extensions Of Time

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to December 13, 2007, to increase its ownership of PrairieLand Bancorp, Inc., and thereby increase its ownership of Farmers and Merchants State Bank.

- Granted, October 15, 2007

Dallas

TrustTexas Mutual Holding Company, Cuero, Texas, and TrustTexas Financial Group, Inc. -- extension to December 15, 2007, to become bank holding companies and to acquire TrustTexas Bank, S.S.B.

- Granted, October 16, 2007

Financial Holding Companies

St. Louis

First Paragould Bankshares, Inc., Paragould, Arkansas -- election to become a financial holding company.

- Effective, October 16, 2007

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Boston Private Financial Holdings, Inc., Boston, Massachusetts, to acquire up to a 15% additional interest in Bingham, Osborn & Scarborough LLC, San Francisco, California, pursuant to section 4(c)(8) of the BHC Act and to Sections 225.23 and 225.28(b)(6) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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 October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANDHRA BANK	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	07/24/2007 Not applicable
BANCO ESPIRITO SANTO DE INVESTIMENTO, S.A.	FBSEA	Banco Espirito Santo de Investimento, S.A., Lisbon, Portugal, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
CITIBANK, N.A.	Investment	Prior notice by Citibank, N.A. ("Citibank"), Las Vegas, Nevada and Citibank Overseas Investment Corporation ("COIC"), New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, for an investment in LQ Inversiones Finacieras, S.A., Banco de Chile and their subsidiaries, all of Santiago, Chile.	Newspaper: Federal Register:	Not applicable Not applicable
DGZ DEKABANK DEUTSCHE KOMMUNALBANK	FBSEA	DekaBank Deutsche Girozentrale, Frankfurt am Main, Germany, to establish a representative office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	11/05/2007 Not applicable
GREATER ROCHESTER BANCORP, INC.	3A1	Greater Rochester Bancorp, Inc. to become a one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act and Section 225.17 of Regulation Y, by acquiring Genesee Regional Bank, both of Rochester, New York.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* 18C	Manufacturers and Traders Trust Company and M&T Bank Corporation, both of Buffalo, New York, to purchase assets and assume liabilities of twenty branches of First Tennessee Bank National Association, Memphis, Tennessee (which branches are operated under the trade name First Horizon Bank) and for M&T Bank to establish branches at such locations.	Newspaper: Federal Register:	Not available Not applicable

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 20, 2007**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FC BANC CORP	CIC	Notice of Change in Bank Control for Robert Duane Hord, FC Banc Corp., Bucyrus, Ohio	Newspaper:	Not available
			Federal Register:	Not available
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, Michigan, to establish a branch facility at 1910 Kings Highway, Port Charlotte, Florida 33980	Newspaper:	10/16/2007
			Federal Register:	Not applicable
NORTH SIDE BANK AND TRUST COMPANY, THE	* Branch	North Side Deposit Bank and Trust Company, Cincinnati, OH to establish a branch at State Route 22 and US 48, Maineville, OH.	Newspaper:	Not available
			Federal Register:	Not applicable
PNC BANK, DELAWARE	* 18C	Application by PNC Bank, Delaware, Wilmington, Delaware, to acquire by merger Delaware Sterling Bank & Trust Company, Christiana, Delaware	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to establish a branch at 2235 Access Medical Drive, Raleigh, North Carolina.	Newspaper:	10/30/2007
			Federal Register:	Not applicable
ROYAL BANK OF CANADA	FBSEA	Royal Bank of Canada, Montreal, Canada, to establish a branch at Three World Financial Center, 200 Vesey Street, New York, New York.	Newspaper:	11/07/2007
			Federal Register:	Not applicable
SNS PROPERTY FINANCE B.V.	FBSEA	SNS Property Finance B.V., Hoevelaken, Netherlands, to establish a representative office in Reston, Virginia.	Newspaper:	10/29/2007
			Federal Register:	Not applicable
WACHOVIA BANK INTERNATIONAL	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to make an investment through its subsidiary, Wachovia Bank International, Dublin, Ireland, of \$256 million in Wachovia Securities International, Limited, London, England.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALIAN BANK	* Branch	Aliant Bank, Alexander City, Alabama, to establish a branch located at 2401 Stemley Bridge Road, Suite 13, Pell City Alabama.	Newspaper: Federal Register:	10/25/2007 Not applicable
ALLIANCE BANCSHARES, INC.	CIC	Alliance Bancshares, Inc., Dalton, Georgia, prior change in control notice filed by Jackson Parks Turner, Dalton, Georgia, to acquire 4.1 percent of the outstanding shares of Alliance Bancshares, Inc., and its subsidiary, Alliance National Bank, Dalton, Georgia.	Newspaper: Federal Register:	11/08/2007 11/06/2007
BAY FINANCIAL SAVINGS BANK, F.S.B.	Member	Bay Financial Savings Bank, F.S.B., Tampa, Florida, to become a member of the Federal Reserve System, upon its conversion to Bay Bank, Tampa, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A1	Community Bank Investors of America, LP, Midlothian, Virginia, to become a bank holding company by acquiring 34 percent of the outstanding shares of Bay Bank, Tampa, Florida (upon the conversion of Bay Financial Savings Bank, F.S.B., Tampa, Florida, to a state member bank); and FA Capital, LLC, Midlothian, Virginia, to become a bank holding company by acquiring 34 percent of the outstanding shares of Bay Bank, Tampa, Florida (upon the conversion of Bay Financial Savings Bank, F.S.B., Tampa, Florida, to a state member bank).	Newspaper: Federal Register:	11/05/2007 11/16/2007
Touchstone Bancshares, Inc.	* 3A1	Touchstone Bancshares, Inc., Norcross, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Touchstone National Bank, Duluth, Georgia (in organization).	Newspaper: Federal Register:	11/16/2007 11/19/2007

\* Subject to the provisions of the Community Reinvestment Act

**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 October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BTC FINANCIAL CORPORATION	* 3A3	Midamerica Financial Corporation, a wholly-owned subsidiary holding company of BTC Financial Corporation, both of Des Moines, Iowa, to acquire 99.95 percent of Bankers Trust Company, NA, Phoenix, Arizona (in organization).	Newspaper: Federal Register:	11/07/2007 11/16/2007
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Citizens Business Bank (in organization), Goodyear, Arizona, and by Capitol Development Bancorp Limited VII, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Citizens Business Bank (in organization), Goodyear, Arizona.	Newspaper: Federal Register:	Not available 10/29/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Community Bank of Lincoln (in organization), Lincoln, Nebraska, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 11/05/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of Brookhollow Bank (in organization), Irving, Texas, and thereby to operate a savings association.	Newspaper: Federal Register:	Not available 11/05/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Fort Bend (in organization), Sugar Land, Texas, and thereby to operate a savings association.	Newspaper: Federal Register:	Not available 11/05/2007
CENTRAL BANCSHARES, INC.	CIC	Notice by James P. Stein, Muscatine, Iowa; Mary Ann Bramhall-Lambert, Muscatine, Iowa; Thomas L. Lambert, Muscatine, Iowa; Velma M. Lambert, Muscatine, Iowa; as a family acting in concert; and William M. Parks, Muscatine, Iowa, individually and in concert with Ann F. Parks, Muscatine, Iowa, to gain control of Central Bancshares, Inc., Muscatine, Iowa, and thereby indirectly Central State Bank, Muscatine, Iowa; Farmers and Mechanics Bank, Galesburg, Illinois; Freedom Security Bank, Coralville, Iowa; and West Chester Savings Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available 10/24/2007
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 11355 South Street, Cerritos, California, and 2795 Pacific Coast Highway, Torrance, California.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish four branch facilities to be located at: 5940 Fairmount Parkway, Pasadena, Texas; 14950 Avery Ranch Blvd., Austin, Texas; 810 E. Whitestone Blvd., Bldg. C, Cedar Park, Texas, and at the southwest corner of Bee Caves Road and Westlake Drive, West Lake Hills, Texas.	Newspaper: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 644 Laurel Street, San Carlos, San Mateo County, California; and 1351 Howard Avenue, Burlingame, San Mateo County, California.	Newspaper: Federal Register:	10/21/2007 Not applicable
Florida Commerce Bancorp Ltd.	3A1	Florida Commerce Bancorp Ltd., Ft. Myers, Florida, to become a bank holding company by acquiring 100 percent of the voting shares of Commercebank of Southwest Florida, Fort Meyers, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
IBT BANCORP, INC.	* 3A5 * 18C * Branch	IBT Bancorp, Inc., Mt. Pleasant, Michigan, to merge with Greenville Community Financial Corporation, Greenville, Michigan, and thereby indirectly acquire Greenville Community Bank, Greenville, Michigan, and the related application by Isabella Bank and Trust, Mt. Pleasant, Michigan, to merge with Greenville Community Bank, Greenville, Michigan, and thereby establish two branches.	Newspaper: Federal Register:	Not available 11/13/2007
ILLINOIS NATIONAL BANCORP, INC.	* 3A3	Illinois National Bancorp, Inc., Springfield, Illinois, to acquire 100 percent of the voting shares of First National Bank of Mount Pulaski, Mount Pulaski, Illinois.	Newspaper: Federal Register:	Not available Not available
INVESTORSBANCORP, INC.	4c8	InvestorsBancorp, Inc., Pewaukee, Wisconsin, to retain and continue to engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 11/07/2007
ISABELLA BANK AND TRUST	* Branch	Isabella Bank and Trust, Mt. Pleasant, Michigan, to establish a branch facility to be located at 125 N. Coldwater Road, Lake Isabella, Michigan.	Newspaper: Federal Register:	10/19/2007 Not applicable
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish three branch facilities to be located at 1135 Palmbrush Trail, Bradenton, Florida, Fruitville Road & I-75, Sarasota, Florida, and Aloma Avenue & State Road 417, Oviedo, Florida.	Newspaper: Federal Register:	10/23/2007 Not applicable
NEB CORPORATION	* 3A3	NEB Corporation, Fond du Lac, Wisconsin, to acquire 10.07 percent of the voting shares of First Menasha Bancshares, Inc., Neenah, Wisconsin, and thereby indirectly acquire First National Bank-Fox Valley, Neenah, Wisconsin.	Newspaper: Federal Register:	Not available 11/16/2007

Federal Reserve Bank of Chicago

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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* 18C * Branch	Arvest Bank, Fayetteville, Arkansas, to purchase the assets and assume the liabilities of the Grove, Oklahoma branch office of Grand Bank, Tulsa, and to retain the acquired facility as a branch.	Newspaper: Federal Register:	11/11/2007 Not applicable
INTEGRA BANK CORPORATION	* 4c8	Integra Bank Corporation, Evansville, Indiana, to merge with Peoples Community Bancorp, Inc., West Chester, Ohio, and thereby indirectly acquire Peoples Community Bank, West Chester, Ohio.	Newspaper: Federal Register:	11/05/2007 11/05/2007
MIDLAND STATES BANK	* Branch	Midland States Bank, Effingham, Illinois, to establish a mobile branch to be operated in the Chesterfield, Missouri market.	Newspaper: Federal Register:	10/11/2007 Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 10/12/2007
DAIRYLAND BANCORP, INC.	* 3A5	Dairyland Bancorp, Inc., Bruce, Wisconsin, to acquire 100 percent of Gilman Corporation, Gilman, Wisconsin, and thereby indirectly acquire State Bank of Gilman, Gilman, Wisconsin.	Newspaper: Federal Register:	Not available 11/05/2007
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A3	First Interstate BancSystem, Inc., Billings, Montana, to acquire 100 percent of First Western Bank, Wall, South Dakota, and The First Western Bank of Sturgis, Sturgis, South Dakota.	Newspaper: Federal Register:	Not available 11/13/2007
RAMSEY FINANCIAL CORPORATION AND AFFILIATES EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Ramsey Financial Corporation and Affiliates Employee Stock Ownership Plan, Devils Lake, North Dakota to become a bank holding company by increasing its ownership of Ramsey Financial Corporation, Devils Lake, North Dakota, to at least 50.7% and thereby indirectly acquire Ramsey National Bank and Trust Company of Devils Lake, Devils Lake, North Dakota.	Newspaper: Federal Register:	11/08/2007 11/13/2007

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOV HOLDING COMPANY	* 3A1	BOV Holding Company to become a bank holding company through the acquisition of at least 80 percent of the voting shares of Bank of Versailles, both in Versailles, Missouri.	Newspaper: Federal Register:	Not available 11/19/2007
FIRST FINANCIAL SERVICES, INC.	CIC	Notice by the Burns Group consisting of R. Dean Phillips, Las Vegas, Nevada, individually and as a member of the Burns Group; Janice Sauvage, Las Vegas, Nevada, as trustee of the Janice Sauvage Trust #2; the Janice Sauvage Trust #2, individually and as a member of the Burns Group; and Philip M. Burns, Las Vegas, Nevada, as a member of the Burns Group; to acquire control of First Financial Services, Inc., parent of First National Bank and Trust Company, both in Falls City, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 11/09/2007
FIRST LINDSAY CORPORATION	CIC	Notice by Jack L. Justice, Pauls Valley, Oklahoma, to acquire control of First Lindsay Corporation, parent of The First National Bank of Lindsay, both in Lindsay, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 10/23/2007
LAURITZEN CORPORATION	* 3A3	Applications filed by Lauritzen Corporation, indirectly, and, First National of Nebraska, Inc., directly, both of Omaha, Nebraska, to acquire 100 percent of the voting shares of Mills County Bancorp, parent of Mills County Bank, National Association, both in Glenwood, Iowa.	Newspaper: Federal Register:	Not available 11/19/2007
OVERBROOK BANKSHARES, INC.	CIC	Notice by L. Kent Needham Revocable Stock Trust, L. Kent Needham, Tonganoxie, Kansas, trustee, and Terry L. Needham Revocable Stock Trust, Terry L. Needham, Tonganoxie, Kansas, trustee, to acquire control of Overbrook Bankshares, Inc., parent of The First Security Bank, both in Overbrook, Kansas, through the acquisition of voting shares.	Newspaper: Federal Register:	10/31/2007 11/02/2007
RESOURCE ONE, INC.	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 Resource One, Inc., parent of Grant County Bank, both in Ulysses, Kansas.	Newspaper: Federal Register:	10/20/2007 10/12/2007

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TONGANOXIE BANKSHARES, INC.	CIC	Notice by Loris D. New Trust, UTA 09-07-93, Loris D. New, Leavenworth, Kansas, trustee; to acquire control of Tonganoxie Bankshares, Inc., parent of First State Bank and Trust, both in Tonganoxie, Kansas; and by the Damon L. New Trust, UTA 12-12-97, Damon L. New, Leavenworth, Kansas, as trustee and individually; the Jilinda A. White Trust, UTA 12-12-97, Jilinda A. White, Leavenworth, Kansas, as trustee and individually; the Shawnda D. Gilmore Trust, UTA 12-12-97, Shawnda D. Gilmore, Leavenworth, Kansas, as trustee and individually; the Brandon O. New Trust, UTA 12-12-97, Brandon O. New, Leavenworth, Kansas, as trustee and individually; to retain control of Tonganoxie Bankshares, Inc., parent of First State Bank and Trust, both in Tonganoxie, Kansas, as members of the New Family Group, a group acting in concert, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	11/01/2007

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, and The ANB Corporation, Terrell, Texas, to acquire 100 percent of DNB Bancshares, Inc., Dallas, Texas, and indirectly acquire DNB Delaware Financial Corporation, Dover, Delaware, and Dallas National Bank, Dallas, Texas.	Newspaper: Federal Register:	10/26/2007 11/13/2007
LONE STAR BANCSHARES, INC.	* 3A1	Lone Star State Bancshares, Inc., Lubbock, Texas, to become a bank holding company by acquiring 100 percent of Lone Star State Bank of West Texas, Lubbock, Texas (de novo).	Newspaper: Federal Register:	10/05/2007 11/13/2007
LONE STAR STATE BANK OF WEST TEXAS	Member	Lone Star State Bank of West Texas, Lubbock, Texas (de novo) to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 20, 2007**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MNB HOLDINGS CORPORATION	CIC	Notice by Juan C.G. Araneta, Fernando G. Araneta, Maria M.G. Araneta and Margarita A. Holigores, all of Makati City, Philippines, Santiago G. Araneta and Marilou G. Joaquin, both of Pasig City, Philippines, and Hugo N. Bonilla, Newark, California, to retain shares and control of MNB Holdings Corporation, and thereby indirectly control its subsidiary, Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available 11/07/2007
SHIZUOKA BANK, LTD., THE	FBSEA	The Shizuoka Bank, Ltd., Shizuoka, Japan, to establish a branch office at 600 Lexington Avenue, New York, New York, pursuant to section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
WELLS FARGO & COMPANY	4c8	Wells Fargo & Company, through a new subsidiary of WFC Holdings Corporation, both of San Francisco, California, request for approval to purchase and sell electricity in the spot market and take and make delivery of electricity to settle commodity derivatives, pursuant to section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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