
Federal Reserve Release



H.2

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

No. 44

Week Ending November 3, 2007

Testimony And Statements

Minority-Owned Depository Institutions -- statement by Sandra F. Braunstein, Director, Division of Consumer and Community Affairs, before a subcommittee of the House Financial Services Committee regarding minority-owned banks on October 30, 2007.

- Reviewed, October 29, 2007

Bank Holding Companies

KeyCorp, Cleveland, Ohio -- to acquire U.S.B. Holding Co., Inc., Orangeburg, New York, and its subsidiary, Union State Bank, Nanuet.

- Approved, November 2, 2007

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 5-1/4 percent to 5 percent by the Federal Reserve Banks of Boston, Philadelphia, Cleveland, Minneapolis, Kansas City, and Dallas.

- Approved, November 1, 2007

Discount and Advance Rates -- decrease in the primary credit rate from 5-1/4 percent to 5 percent by the Federal Reserve Banks of New York, Richmond, Atlanta, Chicago, St. Louis, and San Francisco.

- Approved, October 31, 2007

Regulations And Policies

Basel II Capital Accord -- final rules to implement new risk-based capital requirements in the United States for large, internationally active banking organizations (Docket No. R-1261).

- Approved, November 2, 2007

Regulations And Policies

Electronic Consumer Disclosures -- final amendments to five consumer regulations (Regulations B, E, M, Z, and DD) to clarify the requirements for providing consumer disclosures in electronic form; to withdraw certain provisions issued as interim rules in 2001; and to retain certain provisions of the interim rules that provide regulatory relief and guidance on the use of electronic disclosures (Docket Nos. R-1281, R-1282, R-1283, R-1284, and R-1285).

- Approved, October 23, 2007

(A/C)

Reserve Bank Services

Federal Reserve Priced Services and Private Sector Adjustment Factor -- 2008 fee schedules for priced services and electronic access, and a private sector adjustment factor.

- Approved, November 2, 2007

Enforcement

Farmers and Merchants Bank of Long Beach, Long Beach, California -- issuance of consent order of assessment of a civil money penalty.

- Announced, November 2, 2007

H.2 Actions under delegated authority

October 28, 2007 to November 3, 2007

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

Aliant Bank, Alexander City, Alabama -- to establish a branch at 2401 Stemley Bridge Road, Suite 13, Pell City.

- Approved, October 31, 2007

Atlanta

Community Bank of West Georgia, Villa Rica, Georgia -- to establish a branch at 401 Adamson Square, Carrollton.

- Withdrawn, November 1, 2007

Richmond

Gateway Bank & Trust Co., Elizabeth City, North Carolina -- to establish a branch at 2235 Access Medical Drive, Raleigh.

- Approved, November 2, 2007

Kansas City

SolutionsBank, Overland Park, Kansas -- to establish a branch at 10600 Mission Road, Leawood.

- Approved, November 2, 2007

Dallas

Tradition Bank, Houston, Texas -- to establish a branch at Kirby Drive and Shadow Creek Parkway, Pearland.

- Approved, October 30, 2007

Bank Branches, Domestic

Richmond

Waccamaw Bank, Whiteville, North Carolina -- to establish a branch at 112 Waccamaw Medical Park, Conway, South Carolina.

- Approved, October 31, 2007

Bank Holding Companies

Minneapolis

Bancorp of Montana Holding Company; Montana Business Capital Corporation, Missoula, Montana -- to become a bank holding company and thereby acquire Bank of Montana, Missoula, a de novo bank, and thereby engage in commercial and residential loan origination activities.

- Approved, November 2, 2007

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire additional interests in Bingham, Osborn & Scarborough LLC, San Francisco, California.

- Approved, October 31, 2007

Atlanta

CapGen Capital Group LLC, Washington, D.C. -- to engage de novo in acting as agent for the private placement of securities.

- Approved, October 31, 2007

Bank Holding Companies

St. Louis

First Banks, Inc., St. Louis, Missouri -- to acquire Coast Financial Holdings, Inc., Bradenton, Florida, and thereby indirectly acquire Coast Bank of Florida; and for First Bank, St. Louis, to merge with Coast Bank of Florida and thereby establish branches.

- Approved, November 1, 2007

Director, BS&R

First Busey Corporation, Urbana, Illinois -- relief from a commitment.

- Granted, October 31, 2007

Kansas City

First Olathe Bancshares, Inc., Overland Park, Kansas -- to acquire additional shares of First National Bank of Scottsdale, Scottsdale, Arizona, a de novo bank.

- Approved, November 1, 2007

Chicago

Fox River Financial Corporation, Burlington, Wisconsin -- to become a bank holding company and thereby acquire Fox River State Bank, Burlington.

- Approved, October 29, 2007

Minneapolis

Hazen Bancorporation, Inc., Hazen, North Dakota -- to increase its ownership of North Star Holding Company, Jamestown, and thereby indirectly acquire Unison Bank.

- Approved, November 1, 2007

Bank Holding Companies

Minneapolis

McIntosh County Bank Holding Company, Inc., Ashley, North Dakota -- to increase its ownership of North Star Holding Company, Jamestown, and thereby indirectly acquire Unison Bank.

- Approved, November 1, 2007

Richmond

South Atlantic Bancshares, Inc., Myrtle Beach, South Carolina -- to become a bank holding company and to acquire South Atlantic Bank, Myrtle Beach, a de novo bank.

- Approved, October 31, 2007

New York

Standard Chartered PLC, London, United Kingdom -- to acquire Harrison Lovegrove & Co. Limited, and its subsidiaries, and thereby engage in investment advisory services and riskless principal transactions.

- Approved, October 31, 2007

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- commitment relief request.

- Withdrawn, October 29, 2007

Minneapolis

Wishek Bancorporation, Inc., Wishek, North Dakota -- to increase its ownership of North Star Holding Company, Jamestown, and thereby indirectly acquire Unison Bank.

- Approved, November 1, 2007

Bank Mergers

Kansas City

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

- Approved, November 2, 2007

Bank Premises

St. Louis

Farmers Bank and Trust Company, Blytheville, Arkansas -- to increase its investment in bank premises.

- Approved, October 29, 2007

Change In Bank Control

Kansas City

Blue Valley Ban Corp., Overland Park, Kansas -- to retain control of Blue Valley Ban Corp., Overland Park, and Bank of Blue Valley.

- Permitted, November 1, 2007

Kansas City

Carroll County Bancshares, Inc., Carrollton, Missouri -- to retain control of Carroll County Bancshares, Inc., Carrollton, and Carroll County Trust Company.

- Permitted, October 30, 2007

Kansas City

Commercial Bancorp, Pine Bluffs, Wyoming -- change in bank control.

- Permitted, November 2, 2007

Change In Bank Control

Chicago

FNB Ban Shares, Inc., West Union, Iowa -- to retain control of FNB Ban Shares, Inc., West Union, and First National Bank.

- Permitted, November 2, 2007

Chicago

Lincoln S.B. Corp., Lincoln, Illinois -- to retain control of Lincoln S.B. Corp., Lincoln, and State Bank of Lincoln.

- Permitted, November 2, 2007

Extensions Of Time

Richmond

Bank of America, National Association, Charlotte, North Carolina -- extension to December 31, 2007, to increase its investment in Banc of America Leasing Ireland Co., Limited, Dublin, Ireland.

- Granted, October 31, 2007

Kansas City

The Farmers State Bank of Fort Morgan, Colorado, Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to February 13, 2008, to acquire additional voting shares of F.S.B. Bancorporation of Fort Morgan.

- Granted, October 30, 2007

Financial Holding Companies

Secretary

New Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- election to become a financial holding company.

- Effective, November 1, 2007

Membership

St. Louis

First National Bank of Mount Vernon, Mount Vernon, Illinois -- to become a member of the Federal Reserve System.

- Approved, November 2, 2007

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 4-3/4 percent to 4-1/2 percent.

- Approved, October 31, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 3, 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 November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
JPMORGAN CHASE & CO.	Investment	JP Morgan Chase & Co., New York, New York, provided 30 days' prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of its intention to make additional investments in its subsidiary, JPMorgan Securities Japan Co., Tokyo, Japan.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests approval to open and occupy a limited-service branch to be located at 80 West, Plaza II Township of Saddle Brook, Bergen County, New Jersey.	Newspaper: Federal Register:	11/09/2007 Not applicable
OVERSEA-CHINESE BANKING CORPORATION LIMITED	FBSEA	Oversea-Chinese Banking Corporation Limited, Singapore, request to convert its Los Angeles Agency to a branch, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	11/25/2007 Not applicable
STANDARD CHARTERED BANK	Other Foreign	Standard Chartered Holdings Limited, and Standard Chartered Bank, all of London, England, requesting the approval of the Board of Governors of the Federal Reserve System, to acquire all of the outstanding shares of common stock of American Express Bank Ltd., a Connecticut corporation headquartered in New York, New York, and thereby indirectly acquire all of the outstanding shares of common stock of American Express Bank International, an Edge corporation headquartered in Miami, Florida.	Newspaper: Federal Register:	Not applicable Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEYBANK NATIONAL ASSOCIATION	Investment	KeyBank, NA, Cleveland, Ohio to make additional investments in its agreement corporations totaling \$120 million, pursuant to section 211.5 (h) of Reg K	Newspaper: Federal Register:	Not applicable Not applicable
PNC BANK, DELAWARE	* Branch	PNC Bank, Delaware, Wilmington, DE to establish branch at 31227 Americana Parkway, Fenwick Island, DE 19944 (Sussex County)	Newspaper: Federal Register:	Not available Not applicable

District: 4

Federal Reserve Bank of Cleveland

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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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLONIAL VIRGINIA BANK	* Branch	Colonial Virginia Bank, Gloucester, Virginia, proposes to establish a branch at Maidstone, New Kent Courthouse Village, New Kent, Virginia.	Newspaper: Federal Register:	11/19/2007 Not applicable
FIRST NATIONAL BANCSHARES, INC.	* 3A5	First National Bancshares, Inc., Spartanburg, South Carolina, to acquire 100% of the voting securities of Carolina National Corporation, Columbia, South Carolina, and thereby indirectly acquire Carolina National Bank and Trust Company, Columbia, South Carolina.	Newspaper: Federal Register:	11/25/2007 11/26/2007
SECOND BANK & TRUST	* Branch	Second Bank & Trust, Fredericksburg, Virginia, proposes to establish a branch at 3900 Westerre Parkway, Suite 102, Richmond, Virginia.	Newspaper: Federal Register:	11/19/2007 Not applicable
SOUTHTRUST INTERNATIONAL, INC.	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to make an investment through its Agreement Corporation subsidiary, Wachovia Asia Holding Corporation, Charlotte, North Carolina (formerly known as SouthTrust International, Inc.) in Wachovia Advisory Services Private Limited, Mumbai, India.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHTRUST INTERNATIONAL, INC.	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to make an investment through its Agreement Corporation subsidiary, Wachovia Asia Holding Corporation, Charlotte, North Carolina (formerly known as SouthTrust International, Inc.) in Wachovia Financial Services Private Limited, Mumbai, India.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHTRUST INTERNATIONAL, INC.	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to make an investment through its Agreement Corporation subsidiary, Wachovia Asia Holding Corporation, Charlotte, North Carolina (formerly known as SouthTrust International, Inc.) in WFSJ Limited, Chiyoda-ku, Tokyo.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHTRUST INTERNATIONAL, INC.	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to make an investment through its Agreement Corporation subsidiary, Wachovia Asia Holding Corporation, Charlotte, North Carolina (formerly known as SouthTrust International, Inc.) in Wachovia Advisors International Limited, Hong Kong.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHTRUST INTERNATIONAL, INC.	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to make an investment through its Agreement Corporation subsidiary, Wachovia Asia Holding Corporation, Charlotte, North Carolina (formerly known as SouthTrust International, Inc.) in Wachovia Securities Asia Limited, Hong Kong.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHTRUST INTERNATIONAL, INC.	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, to make an investment through its Agreement Corporation subsidiary, Wachovia Asia Holding Corporation, Charlotte, North Carolina (formerly known as SouthTrust International, Inc.) in Wachovia Financial Consultants (Shanghai) Limited, Shanghai, Peoples Republic of China.	Newspaper:	Not applicable
			Federal Register:	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	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
Florida Commerce Bancorp, Inc.	3A1	Florida Commerce Bancorp, Inc., Fort Myers, Florida, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Commerce Bank of Southwest Florida, Fort Myers, Florida.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	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 November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* 18C * Branch	1st Source Bank, South Bend, Indiana, to merge with First National Bank of Valparaiso, Valparaiso, Indiana, and thereby to establish 17 branches.	Newspaper: Federal Register:	Not available Not applicable
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
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited V, Lansing, Michigan, to acquire 51 percent of the voting shares of Adams Dairy Bank (in organization), Blue Springs, Missouri, and thereby operate a savings association.	Newspaper: Federal Register:	Not available 11/26/2007
COLE TAYLOR BANK	* Branch	Cole Taylor Bank, Rosemont, Illinois, to establish a branch facility to be located at 20 S. Clark Street, Chicago, Illinois.	Newspaper: Federal Register:	11/14/2007 Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 2416 Central Avenue, Alameda, California, and 1200 Broadway, Oakland, California.	Newspaper: Federal Register:	Not available 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:	11/16/2007 11/23/2007
SEAWAY BANCSHARES, INC.	4c8	Seaway Bancshares, Inc., Chicago, Illinois, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 11/19/2007

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 November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDWEST BANCORPORATION, INC. AND AFFILIATES ESOP TRUST	* 3A3	Midwest Bancorporation, Inc. and Affiliates Employee Stock Ownership Plan, Poplar Bluff, Missouri to acquire additional shares, for total ownership of up to 45 percent, of Midwest Bancorporation, Inc., Poplar Bluff, Missouri, and thereby indirectly acquire First Midwest Bank of Dexter, Dexter, Missouri, and First Midwest Bank of the Ozarks, Piedmont, Missouri.	Newspaper:	11/24/2007
			Federal Register:	11/26/2007

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
HIGHLAND BANCSHARES, INC.	* 3A3	Highland Bancshares, Saint Michael, Minnesota, to acquire 100 percent of Ridgedale State Bank, Minnetonka, Minnesota.	Newspaper:	Not available
			Federal Register:	11/16/2007
STATE BANKSHARES, INC.	4c8	State Bankshares Inc., Fargo, North Dakota, to acquire 91% of Lighthouse1, L.L.C., a limited liability company, Minneapolis, Minnesota and thereby engage in a permissible nonbanking activity under section 225.28(b)(14) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	11/19/2007

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 November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANKSHARES, INC.	CIC	Notice filed by the 2007 Voting Trust Agreement, and its trustees, Albert Charles Kelly, Jr. and Peter John Kelly, both of Bristow, Oklahoma; Shawn Trevor Kelly, Edmond, Oklahoma; Paul Harrison Cornell, Tulsa, Oklahoma; and Allison Asbury Kelly, Okemah, Oklahoma, all to acquire control of Citizens Bankshares, Inc., Okemah, Oklahoma, parent of Citizens State Bank, Okemah, Oklahoma.	Newspaper: Federal Register:	Not available 11/21/2007
CORNHUSKER GROWTH CORPORATION	4c8	Cornhusker Growth Corporation, Lincoln, Nebraska, proposes to engage in reselling software solutions for document management and compliance training software through its subsidiary, Trejo, Inc., Eagle, Nebraska.	Newspaper: Federal Register:	Not applicable Not applicable
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:	11/14/2007 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
GOPPERT FINANCIAL CORP.	* 3A3	Goppert Financial Corp., Overland Park, Kansas, to acquire 100 percent of the voting shares of Kanbanc, Inc., Overland Park, Kansas, parent of Citizens State Bank of Pomona, Pomona, Kansas; Citizens Bank of Norborne, Norborne, Missouri; and Farmers National Bank of Kansas, Walnut, Kansas. Goppert Financial Corp., Overland Park, Kansas, to acquire up to 100 percent of the voting shares of The Lathrop Bank, Lathrop, Missouri. Goppert Financial Corp., Overland Park, Kansas, to acquire up to 100 percent of the voting shares of The Pleasant Hill Bank, Pleasant Hill, Missouri.	Newspaper: Federal Register:	12/02/2007 11/29/2007

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/30/2007
			Federal Register:	11/01/2007

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.

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
966656	BANK OF CMRC, WETUMKA, OKLAHOMA	07/23/2007	10/26/2007	S	Small Bank

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 November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY BANK	Member	City Bank, Lubbock, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
CITY BANK NEW MEXICO	Member	City Bank New Mexico, Ruidoso, New Mexico, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 3, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish an in-store branch facility at Star Markets Mililani, 95-1249 Meheula Parkway, Mililani, Hawaii.	Newspaper:	11/15/2007
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	11/07/2007
Palomar Enterprises, LLC	* 3A1	Palomar Enterprises, LLC, to become a bank holding company by acquiring 18.3 percent of Farmers & Merchants Bank of Long Beach, both of Long Beach, California.	Newspaper:	12/01/2007
			Federal Register:	11/30/2007
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:	Not available
			Federal Register:	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:	Not applicable
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

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