
Federal Reserve Release



H.2

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

No. 47

Week Ending November 24, 2007

Board Operations

Division of Information Technology -- appointment of Geary L. Cunningham and Sharon L. Mowry as Deputy Directors, Wayne A. Edmondson as Associate Director, and Kofi A. Spong and Lisa M. Bell as Assistant Directors.

- Approved, November 21, 2007

Enforcement

Putnam County Bank, Hurricane, West Virginia -- written agreement dated November 19, 2003, terminated November 13, 2007.

- Announced, November 21, 2007

H.2 Actions under delegated authority

November 18, 2007 to November 24, 2007

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operational and Payment System

IF International Finance

OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase the assets and assume the liabilities of the Grove, Oklahoma, branch of Grand Bank, Tulsa, and to consolidate the facility with an Arvest Bank branch.

- Approved, November 19, 2007

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to establish an in-store branch at Star Markets Mililani, 95-1249 Meheula Parkway, Mililani.

- Approved, November 20, 2007

Chicago

Cole Taylor Bank, Chicago, Illinois -- to establish a branch at 20 S. Clark Street.

- Approved, November 21, 2007

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 2416 Central Avenue, Alameda, California, and 1200 Broadway, Oakland.

- Approved, November 21, 2007

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 766 North Sun Drive, Lake Mary, Florida.

- Approved, November 21, 2007

Bank Branches, Domestic

San Francisco

Liberty Bank, South San Francisco, California -- to establish a branch at 6222 Highway 9, Felton.

- Approved, November 21, 2007

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to purchase certain assets and assume certain liabilities of twenty branches of First Tennessee Bank National Association Memphis, Memphis, Tennessee, and to establish branches of M&T Bank at four locations in Maryland and nine locations in Virginia.

- Approved, November 21, 2007

Richmond

Second Bank & Trust, Fredericksburg, Virginia -- to establish a branch at 3900 Westerre Parkway, Suite 102, Richmond.

- Approved, November 23, 2007

Bank Holding Companies

Director, BS&R

The Bank of New York, New York, New York; and Mellon Bank, N.A., Pittsburgh, Pennsylvania -- waiver of remainder of notification period for The Bank of New York and Mellon Bank, N.A. to make additional investments in BNY Mellon GSS Acquisition Company, Amsterdam, Netherlands; and for Mellon to invest in GSS Holdings S.a.r.l., Luxembourg, Luxembourg.

- Granted, November 19, 2007

Bank Holding Companies

Secretary

Belvedere Capital Fund II L.P. and Belvedere Capital Partners II LLC, San Francisco, California -- to acquire through their subsidiary, Belvedere SoCal, all the shares of Spectrum Bank, Irvine.

- Approved, November 23, 2007

Boston

Camden National Corporation, Camden, Maine -- waiver of application to acquire Union Bankshares Company, Ellsworth, and its subsidiary bank, Union Trust Company.

- Granted, November 20, 2007

Chicago

Capitol Bancorp, Ltd. and Capital Development Bancorp Limited VI, Lansing, Michigan -- to acquire additional interests in Bank of Fort Bend (in organization), Sugar Land, Texas, and thereby operate a savings association.

- Approved, November 20, 2007

Secretary

First Interstate BancSystem, Inc., Billings, Montana -- to acquire First Western Bank, Wall, South Dakota, and The First Western Bank Sturgis, Sturgis.

- Approved, November 20, 2007

Director, BS&R

Meridian Financial Services, Incorporated and Meridian Interstate Bancorp, Inc., Boston, Massachusetts -- relief from commitments related to a proposed issuance of stock by a bank holding company owned by a mutual holding company.

- Granted, November 21, 2007

Bank Mergers

St. Louis

Home Bancshares, Inc., Conway, Arkansas -- to merge with Centennial Bancshares, Inc., Little Rock, and thereby indirectly acquire Centennial Bank, Kingsland.

- Approved, November 19, 2007

Change In Bank Control

Kansas City

First Financial Services, Inc., Falls City, Nebraska -- change in bank control of the parent company of First National Bank and Trust Company.

- Permitted, November 21, 2007

Extensions Of Time

Chicago

C-B-G, Inc., West Liberty, Louisiana -- extension to February 24, 2008, to increase its investment in Washington Bancorp, Washington, Iowa, and thereby increase its indirect interest in Federation Bank.

- Granted, November 20, 2007

Dallas

Kilgore National Financial Corporation, Kilgore, Texas -- extension to February 1, 2008, to become a bank holding company and to acquire Kilgore National Bank.

- Granted, November 19, 2007

Financial Holding Companies

Atlanta

Highlands Independent Bancshares, Inc., Sebring, Florida -- election to become a financial holding company.

- Approved, November 19, 2007

Financial Holding Companies

New York

HSBC Holdings plc, New York, New York -- to indirectly acquire control of KEB USA International Corp. and KEB NY Financial Corp. and KEB LA Financial Corp., Los Angeles, California, and thereby engage in commercial finance and money transmittal and servicing activities.

- Approved, November 23, 2007

Membership

Minneapolis

The First National Bank of Blue Earth, Blue Earth, Minnesota -- to become a member of the Federal Reserve System d/b/a First Bank Blue Earth.

- Approved, November 21, 2007

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting held on October 30-31, 2007.

- Published, November 20, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 24, 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 First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
MEDWAY CO-OP BK	MEDWAY, MASSACHUSETTS

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 24, 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
BNP PARIBAS	* 3A3	BNP Paribas, Paris, France, to acquire up to 9.9 percent of the voting shares of Shinhan Financial Group Co., Ltd., Seoul, Korea	Newspaper: Federal Register:	Not available 12/10/2007
CANANDAIGUA NATIONAL CORPORATION	4c8	Canandaigua National Corporation, Canandaigua, New York to acquire all of the outstanding stock of Genesee Valley Trust Company, Pittsford, New York	Newspaper: Federal Register:	Not applicable Not applicable
CENTER BANCORP, INC.	CIC	Notice of Change in Bank Control, pursuant to the Change in Bank Control Act of 1978, as amended, by Lawrence B. Seidman, Seidman and Associates, LLC, Seidman Investment Partnership, LP, Seidman Investment Partnership II, LP, Broad Park Investors, LLC, Chewy Gooey Cookies, LP, Berggruen Holdings North America Ltd., Dennis Pollack, Harold Schechter, Raymond Vanaria and LSBK 06-08, LLC(collectively, Applicants"), to acquire up to 24.83% of Center Bancorp, Inc. Union, New Jersey.	Newspaper: Federal Register:	Not available Not available
INVESTORS BANCORP, MHC	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey to acquire Summit Federal Bankshares, MHC, and its wholly-owned subsidiary, Summit Federal Bankshares, Inc., and its indirect wholly-owned subsidiary, Summit Federal Savings Bank, all of Summit, New Jersey.	Newspaper: Federal Register:	Not available 12/20/2007

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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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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 24, 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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868817	OMEGA BK, STATE COLLEGE, PENNSYLVANIA	06/25/2007	11/19/2007	S	Large Bank

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
LAFAYETTE AMBASSADOR BK	EASTON, PENNSYLVANIA
STERLING BK	MOUNT LAUREL, NEW JERSEY

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Prior Notice of KEFI's intent to invest up to \$131 million in Key Equipment Finance Europe Limited, Berkshire, England, United Kingdom	Newspaper: Federal Register:	Not applicable Not applicable
NEW RICHMOND BANCORPORATION	CIC	Notice of Change in Bank Control filed by Samad Yaltaghian, Rushden, Northants, England, of his intent to acquire 46.75 shares or 44.52% of the voting shares outstanding of New Richmond Bancorporation, Inc., New Richmond, OH.	Newspaper: Federal Register:	12/05/2007 12/10/2007
NEW RICHMOND BANCORPORATION	CIC	Notice of Change in Control filed by Jay L. Dunlap, Lincoln, NE to retain voting rights over 58.25 shares or 55.48% of the voting shares outstanding of New Richmond Bancorporation, Inc., New Richmond, OH through August 1, 2009, as a result of the continuation of the proxy granted by Mark Dunlap, Naples, FL.	Newspaper: Federal Register:	12/05/2007 12/10/2007

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
MINSTER BK	MINSTER, OHIO
STATE B&TC	DEFIANCE, OHIO
WESTERN RESERVE BK	MEDINA, OHIO

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to establish a branch at 204 Albemarle Square, Charlottesville, Virginia.	Newspaper:	12/03/2007
			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 First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
BANK OF CURRITUCK	MOYOCK, NORTH CAROLINA
COMMUNITY BK OF TRI-CTY	WALDORF, MARYLAND
FAUQUIER BK	WARRENTON, VIRGINIA
HIGHLANDS UNION BK	ABINGDON, VIRGINIA
SECOND B&TC	CULPEPER, VIRGINIA
SUFFOLKFIRST BK	SUFFOLK, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending November 24, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at the northeast corner of Highway 72 and Nance Road, Huntsville, Alabama.	Newspaper: Federal Register:	11/24/2007 Not applicable
FOOTHILLS BANK & TRUST	* Branch	Foothills Bank & Trust, Maryville, Tennessee, to establish a branch located at 214 Keller Lane, Maryville, Tennessee.	Newspaper: Federal Register:	11/30/2007 Not applicable
METROPOLITAN BANCGROUP, INC.	* 3A1	Metropolitan BancGroup, Inc., Ridgeland, Mississippi, to become a bank holding company by acquiring 100 percent of the outstanding shares of BancSouth Financial Corporation, and thereby acquire its subsidiary, Bank of the South, both of Crystal Springs, Mississippi.	Newspaper: Federal Register:	Not available Not available
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 10331 SW Village Center Drive, Port St. Lucie, Florida, to be known as the Town of Tradition Office.	Newspaper: Federal Register:	12/01/2007 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* 18C	1st Source Bank, South Bend, Indiana, to merge with First National Bank of Valparaiso, Valparaiso, Indiana, and thereby to establish 17 branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
Black River BancVenture, Inc.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 49.9 percent of the voting shares of Michigan Community Bancorp, Ltd., Sterling Heights, Michigan, and thereby indirectly acquire Lakeside Community Bank, Sterling Heights, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
Black River BancVenture, Inc.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 49.9 percent of the voting shares of Community Shores Bank Corp., Muskegon, Michigan, and thereby indirectly acquire Community Shores Bank, Muskegon, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
Black River BancVenture, Inc.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 49.9 percent of the voting shares of Allegiance Bank of North America, Inc., Bala Cynwyd, Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not available
BRIDGEVIEW BANCORP, INC.	4c8	Bridgeview Bancorp, Inc., Bridgeview, Illinois, proposes to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	Not available
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:	Not available
			Federal Register:	11/26/2007
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 310 S.E. 4th Street, Fort Atkinson, Wisconsin.	Newspaper:	11/19/2007
			Federal Register:	Not applicable
M&I MARSHALL & ILSLEY BANK	* 18C	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with First Indiana Bank, National Association, Indianapolis, Indiana, and thereby to establish 32 branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish branches at the following locations: (1) Greenfield Road and Baseline Road, Mesa, Arizona, (2) 67th Avenue and Happy Road, Peoria, Arizona, and (3) Maricopa Road and Smith-Enke Boulevard. Maricopa, Arizona.	Newspaper:	11/23/2007
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 – March 31, 2008)

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AMERICAN TRUST & SAVINGS BANK	DUBUQUE, IOWA
BANK OF OAKFIELD	OAKFIELD, WISCONSIN
CEDAR RAPIDS BANK & TRUST	CEDAR RAPIDS, IOWA
CITIZENS BANK	FLINT, MICHIGAN
FIRST CHICAGO BANK & TRUST	ITASCA, ILLINOIS
FIRST WISCONSIN BANK & TRUST	BROOKFIELD, WISCONSIN
LAPEER COUNTY BANK & TRUST	LAPEER, MICHIGAN
METABANK	STUART, ILLINOIS
MIDWEST BANK AND TRUST	ELMWOOD PARK, ILLINOIS
MIDWEST BANK WESTERN	MONMOUTH, ILLINOIS
PREMIER BANK	DUBUQUE, IOWA
STATE BANK OF VIROQUA	VIROQUA, WISCONSIN
TOWN BANK	DELAFIELD, WISCONSIN
WAYNE BANK & TRUST	CAMBRIDGE CITY, INDIANA

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANKSHARES, INC.	* 3A3	Farmers & Merchants Bankshares, Inc., Stuttgart, Arkansas, to acquire 100 percent of Perry County Bancshares, Inc., Perryville, Arkansas, and thereby indirectly acquire Chart Bank, Perryville, Arkansas.	Newspaper:	12/21/2007
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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242	FIRST CMNTY BK XENIA FLORA, XENIA, ILLINOIS	08/27/2007	11/14/2007	S	Small Bank
773247	MIDLAND ST BK, EFFINGHAM, ILLINOIS	08/06/2007	11/12/2007	S	Int Sm Bank

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
BANK OF EVANSVILLE	EVANSVILLE, INDIANA
BANK OF IBERIA	IBERIA, MISSOURI
CITIZENS B&TC	VAN BUREN, ARKANSAS
CITIZENS BK	HARTFORD, KENTUCKY
CITIZENS BK	BATESVILLE, ARKANSAS
FARMERS BK & CAPITAL TC	FRANKFORT, KENTUCKY
FIRST CITIZENS BK	ELIZABETHTOWN, KENTUCKY
FIRST SECURITY BK OF CONWAY	CONWAY, ARKANSAS
PATRIOT BK	MILLINGTON, TENNESSEE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
KLEIN FINANCIAL, INC.	* 3A3	Klein Financial, Inc., Chaska, Minnesota, to acquire First Community Bank, Savage, Minnesota.	Newspaper:	Not available
			Federal Register:	12/20/2007
PRIVATE BANCORPORATION, INC.	CIC	Notice by Richard Tucker Plumstead Revocable Trust, Richard Tucker Plumstead as trustee and individually; Richard Tucker Plumstead IRA; Vicki L. Turnquist Revocable Trust, Vicki L. Turnquist as trustee and individually; Vicki L. Turnquist IRA; and Vicki L. Turnquist Simplified Employee Pension Plan; all of Minneapolis, Minnesota, as a group acting in concert, to retain 10 percent or more of the shares of Private Bancorporation, Inc., Minneapolis, Minnesota, and thereby indirectly retain control of Private Bank Minnesota, Minneapolis, Minnesota.	Newspaper:	12/01/2007
			Federal Register:	12/10/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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157650	CROW RIVER ST BK, DELANO, MINNESOTA	07/23/2007	11/09/2007	S	Small Bank
659855	FIRST INTRST BK, BILLINGS, MONTANA	06/04/2007	11/08/2007	O	Large Bank
705958	KANABEC ST BK, MORA, MINNESOTA	07/30/2007	11/20/2007	S	Small Bank

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
AMERICAN BK	SAINT PAUL, MINNESOTA
CITIZENS ST BK OF ONTONAGON	ONTONAGON, MICHIGAN
FARMERS ST BK OF MADELIA	MADELIA, MINNESOTA
FIRST NB OF LEWISTOWN	LEWISTOWN, MONTANA
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA
FIRST WESTERN BK	EDEN PRAIRIE, MINNESOTA
PEOPLES BK WI	HAYWARD, WISCONSIN
PLAZA PARK ST BK	WAITE PARK, MINNESOTA
RIDGEDALE ST BK	MINNETONKA, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 24, 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
FIRST MISSOURI BANCSHARES, INC.	CIC	Notice by Jose L. Evans and Denise K. Evans, both of Kansas City, Missouri, (acting jointly) and David L. Johnson and Sandra L. Castetter, both of Kansas City, Missouri, (acting jointly), and together acting in concert, to acquire control of First Missouri Bancshares, Inc., parent of First Missouri National Bank, both in Brookfield, Missouri, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available Not available
HARKER INVESTMENTS, LLLP	* 3A1 4c8	Harker Investments, LLLP, Denver, Colorado, to become a bank holding company and to engage in selling credit life insurance through the acquisition of 100 percent of the voting shares of The Kit Carson Insurance Agency, Inc., parent of Kit Carson State Bank, both in Kit Carson, Colorado.	Newspaper: Federal Register:	Not available 12/17/2007
JONES NATIONAL CORPORATION	CIC	Notice by Max T. Wake, Lincoln, Nebraska and Elizabeth B. Wake, San Francisco, California, to acquire control of Jones National Corporation, parent of The Jones National Bank & Trust Company of Seward, both in Seward, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 12/14/2007

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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
701950	KCB BK, KEARNEY, MISSOURI	08/20/2007	11/07/2007	S	Small Bank

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
AUBURN ST BK	AUBURN, NEBRASKA
BANK OF HOLDEN	HOLDEN, MISSOURI
FIRST BANKCENTRE	BROKEN ARROW, OKLAHOMA
FIRST MTN BK	LEADVILLE, COLORADO
GUARANTY B&TC	DENVER, COLORADO
SECURITY ST BK	BASIN, WYOMING
SHERIDAN ST BK	SHERIDAN, WYOMING
STOCK EXCH BK	CALDWELL, KANSAS
WAHOO ST BK	WAHOO, NEBRASKA

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
MEDINA COMMUNITY BANCSHARES, INC.	CIC	Notice by Mr. Christopher T. Moser, San Antonio, Texas, and FFP Investments, Ltd., (its general partner, WAFCO, Inc., and Mr. William A. Freed, principal, all of San Antonio, Texas), collectively as a group acting in concert, to acquire up to 17.79 percent of Medina Community Bancshares, Inc., Hondo, Texas, and indirectly acquire Community National Bank, Hondo, Texas.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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
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NONE

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 24, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN SECURITY BANK	* Branch	American Security Bank, Santa Ana, California, to establish a branch office at 1401 Dove Street, Newport Beach, California.	Newspaper: Federal Register:	Not available Not applicable
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 5.15 percent of Commerce Bancorp, Inc., and thereby indirectly its subsidiary, Commerce Bank, N.A., both of Cherry Hill, New Jersey.	Newspaper: Federal Register:	Not available Not available
MITSUBISHI UFJ FINANCIAL GROUP, INC.	4c8	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to indirectly acquire up to 30 percent of Diamond Lease (U.S.A.), Inc., New York, New York, and to thereby indirectly engage in the leasing of personal or real property, pursuant to section 225.28(b)(3) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
NARA BANK	* 18C	Nara Bank, Los Angeles, California, to purchase the assets and assume the liabilities of the Brick, New Jersey, branch of The Provident Bank, Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
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
STATE BANCORP NORTHWEST	* 3A1	State Bancorp Northwest to become a bank holding company by acquiring 100 percent of State Bank Northwest, both of Spokane Valley, Washington.	Newspaper: Federal Register:	Not available 12/20/2007
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.	Newspaper: Federal Register:	Not applicable Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for First Quarter of 2008 (January 1, 2008 - March 31, 2008)

Institution	Location
BANK OF THE ORIENT	SAN FRANCISCO, CALIFORNIA
COMMUNITY BANKS NORTHERN CA	TRACY, CALIFORNIA
PACIFIC PREMIER BK	COSTA MESA, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act