
Federal Reserve Release



H.2

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

No. 2

Week Ending January 12, 2008

Enforcement

Southern Bank of Commerce, Paragould, Arkansas -- written agreement with the Federal Reserve Bank of St. Louis and the Arkansas State Bank Department.

- Announced, January 8, 2008

H.2 Actions under delegated authority

January 6, 2008 to January 12, 2008

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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at Kelly Highway and Interstate 540, Fort Smith.

- Approved, January 9, 2008

St. Louis

First Financial Bank, El Dorado, Arkansas -- to establish a branch at 2300 East Main Street.

- Approved, January 8, 2008

New York

Five Star Bank, Warsaw, New York -- to establish branches at 2833 Ridge Road West, Rochester, and 745 Calkins Road.

- Approved, January 10, 2008

Atlanta

Orion Bank, Naples, Florida -- to establish a branch at 1180 North Federal Highway, Boca Raton.

- Approved, January 10, 2008

San Francisco

Presidio Bank, San Francisco, California -- to establish a branch at 999 Fifth Avenue, Suite 300, San Rafael.

- Approved, January 8, 2008

Bank Branches, Domestic

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 10000 Southpoint Parkway, Fredericksburg, Virginia.

- Approved, January 10, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 7300 West McNab Road, North Lauderdale, Florida; 17100 Ben Hill Griffin Parkway, Fort Myers; and 16720 Southwest 88th Street, Miami.

- Approved, January 10, 2008

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 1304 Central Park Boulevard, Fredericksburg.

- Approved, January 11, 2008

Bank Holding Companies

Kansas City

AMG National Corp., Englewood, Colorado -- to become a bank holding company and to acquire AMG National Trust Bank, upon its conversion from a trust company to a commercial bank.

- Approved, January 10, 2008

New York

The Bank of New York Mellon Corporation, New York, New York -- waiver of application to effect an internal corporate reorganization in connection with the acquisition and merger of The Bank of New York Company, Inc. and Mellon Financial Corporation.

- Granted, January 11, 2008

Bank Holding Companies

Dallas

CSB Financial Corporation, Miles, Texas -- to become a bank holding company and to acquire Citizens State Bank.

- Approved, January 10, 2008

Kansas City

Lauritzen Corporation, Omaha, Nebraska, and First National of Nebraska, Inc. -- to acquire Mills County Bancorp, Glenwood, Iowa.

- Withdrawn, January 9, 2008

Chicago

Morning Sun Bank Corp., Morning Sun, Iowa -- to engage in insurance agency activities by establishing ISB Insurance Group, LLC, and to acquire Earnest Insurance Agency.

- Approved, January 11, 2008

San Francisco

RiverBank Holding Company, Spokane, Washington -- to become a bank holding company and to acquire RiverBank.

- Approved, January 7, 2008

Atlanta

SEB Bancorp, Inc., Marietta, Georgia -- to become a bank holding company and to acquire Security Exchange Bank.

- Approved, January 9, 2008

Bank Holding Companies

Atlanta

Summerville/Trion Bancshares, Inc., Summerville, Georgia -- to acquire Dunnellon State Bank, Dunnellon, Florida.

- Approved, January 11, 2008

Chicago

Waupaca Bancorporation, Inc., Waupaca, Wisconsin -- waiver of application to acquire Clintonville Bancshares, Inc., Clintonville, in connection with the merger of their subsidiaries, First National Bank, Waupaca, and Dairymans' State Bank, Clintonville.

- Granted, January 11, 2008

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, January 8, 2008

Banks, State Member

New York

Chemung Canal Trust Company, Elmira, New York -- to purchase loans and other assets, and assume the deposit liabilities of three branches of Manufacturers and Traders Trust Company, Buffalo.

- Withdrawn, January 7, 2008

Change In Bank Control

Kansas City

Mackey Banco, Inc., Ansley, Nebraska -- change in bank control of Banco and its subsidiary, Security State Bank.

- Withdrawn, January 7, 2008

Minneapolis

Private Bancorporation, Inc., Minneapolis, Minnesota -- to retain control of Private Bancorporation, Inc. and Private Bank Minnesota.

- Permitted, January 7, 2008

Extensions Of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan, Minier, Illinois -- extension to April 11, 2008, to increase its ownership of Minier Financial, Inc., and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, January 10, 2008

Financial Holding Companies

St. Louis

First Valley National Corp., Clarksdale, Mississippi -- election to become a financial holding company.

- Effective, January 10, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 12, 2008

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 January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Canada, and its subsidiaries: TD US P&C Holdings ULC, Calgary, Canada; TD Banknorth, Inc., Portland, Maine; Cardinal Top Co., Cardinal Intermediate Co., and Cardinal Merger Co., all of New York, New York; to acquire 100 percent of the voting shares of Commerce Bancorp, Inc., Cherry Hill, New Jersey, and thereby indirectly acquire voting shares of Commerce Bank, NA, Philadelphia, Pennsylvania, and Commerce Bank/North, Ramsey, New Jersey; and 14.8 percent of Pennsylvania Commerce Bancorp, Inc., and thereby indirectly acquire Commerce Bank/Harrisburg, N.A., both of Harrisburg, Pennsylvania., pursuant to Sections 3(a)(1)(3)& (5)of the Bank Holding Company Act of 1956, as amended.	Newspaper:	01/05/2008
	* 3A1		Federal Register:	02/08/2008
	* 3A5			

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 12, 2008

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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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORTLAND SAVINGS AND BANKING COMPANY, THE	* Branch	Cortland Savings and Banking Company, Corland, OH to establish a branch at 15561 West High Street, Middlefield, OH.	Newspaper: Federal Register:	01/03/2008 Not applicable
FC BANC CORP	CIC	Notice of Change in Bank Control, Robert Duane Hord (and Hord control group) to acquire in excess of 10 percent of the outstanding shares of FC Banc Corp., Bucyrus, Ohio	Newspaper: Federal Register:	Not available Not available
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 121 North Barrington Road, Schaumburg, IL.	Newspaper: Federal Register:	01/10/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 1991 US Route 30, Montgomery, IL.	Newspaper: Federal Register:	01/10/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 4017 Lawrence Avenue, Chicago, IL.	Newspaper: Federal Register:	01/10/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 145 West North Avenue, Chicago, IL.	Newspaper: Federal Register:	01/10/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 9805 Wicker Avenue, St. John, IN.	Newspaper: Federal Register:	01/10/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 12 Ridge Road, Munster, IN.	Newspaper: Federal Register:	01/10/2008 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 8005 Calumet Avenue, Munster, IN.	Newspaper: Federal Register:	01/10/2008 Not applicable
MILTON BANCORP, INC.	* 3A5	Milton Bancorp, Inc., Wellston, Ohio, to acquire 100 percent of Community First Financial Bancorp, Inc., New Holland, Ohio, and thereby acquire The First National Bank of New Holland, New Holland, Ohio	Newspaper: Federal Register:	Not available 01/04/2008

* Subject to the provisions of the Community Reinvestment Act

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BB&T CORPORATION	* 4c8	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of BB&T Financial, FSB, Columbus, Georgia.	Newspaper:	12/31/2007
			Federal Register:	Not available
FIRST VIRGINIA COMMUNITY BANK	* Branch	First Virginia Community Bank, Fairfax, Virginia, to establish a branch at 7900 Sudley Road, Manassas, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to establish a branch at 100 Dominion Drive, Emporia, Virginia.	Newspaper:	01/17/2008
			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	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA	FBSEA	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to establish international bank branches in New York, New York, Chicago, Illinois, Los Angeles, California, and Houston, Texas.	Newspaper: Federal Register:	Not available Not applicable
CITIZENS BANCORP, INC.	CIC	Prior change in control notice filed by C. Steven Lewis, New Tazewell, Tennessee, to acquire an additional 13.05 percent of the outstanding shares of Citizens Bancorp, Inc., and its subsidiary, Citizens Bank, both of New Tazewell, Tennessee. Pro forma ownership will equal 28.45 percent.	Newspaper: Federal Register:	Not available 01/23/2008
FIRST AMERICAN BANK	* Branch	First American Bank, Birmingham, Alabama, after-the-fact proposal to establish a branch located at 3501 Roosevelt Boulevard, Birmingham, Alabama.	Newspaper: Federal Register:	01/25/2008 Not applicable
RELIANT BANK	* Branch	Reliant Bank, Brentwood, Tennessee, to establish a branch located at 6005 Nolensville Pike, Nashville, Tennessee, to be known as the Lennox Branch.	Newspaper: Federal Register:	01/22/2008 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish branches at the following locations: 7275 SW 90th Street, Building G, Miami, Florida, to be known as the Dadeland Office; 15701 SW 152nd Street, Miami, Florida, to be known as the Corsica Square Office; and 4021 Lagniappe Way, Tallahassee, Florida, to be known as the Fallschase Wal-Mart Office.	Newspaper: Federal Register:	01/24/2008 Not applicable

* 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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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 January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLACK RIVER BANCVENTURE, INC.	* 3A1	Black River BancVenture, Inc., Memphis, Tennessee, to become a bank holding company by acquiring 42 percent of the voting shares of Michigan Community Bancorp, Ltd., Sterling Heights, Michigan, and thereby indirectly acquire Lakeside Community Bank, Sterling Heights, Michigan.	Newspaper: Federal Register:	01/21/2008 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Community Shores Bank Corp., Muskegon, Michigan, and thereby indirectly acquire Community Shores Bank, Muskegon, Michigan.	Newspaper: Federal Register:	01/21/2008 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Allegiance Bank of North America, Bala Cynwyd, Pennsylvania.	Newspaper: Federal Register:	01/21/2008 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 3A3	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 15 percent of the voting shares of Bay Commercial Bank, Walnut Creek, California.	Newspaper: Federal Register:	01/21/2008 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 4c8	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 6 percent of the voting shares of SFB Bancorp, Inc., Elizabethton, Tennessee, and thereby indirectly acquire Security Federal Bank, Elizabethton, Tennessee, and thereby operate a savings association.	Newspaper: Federal Register:	01/21/2008 01/07/2008
BLACK RIVER BANCVENTURE, INC.	* 4c8	Black River BancVenture, Inc., Memphis, Tennessee, to acquire 9.9 percent of the voting shares of Quaint Oak Bancorp, Southampton, Pennsylvania, and thereby indirectly acquire Quaint Oak Savings Bank, Southampton, Pennsylvania, and thereby operate a savings association.	Newspaper: Federal Register:	01/21/2008 01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Colonia Bank (in organization), Phoenix, Arizona.	Newspaper: Federal Register:	Not available 01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Reidsville Community Bank (in organization), Reidsville, North Carolina.	Newspaper: Federal Register:	Not available 01/07/2008
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Pisgah Community Bank (in organization), Asheville, North Carolina.	Newspaper: Federal Register:	Not available 01/07/2008

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan to acquire 51 percent of the voting shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado, and by Capitol Bancorp Colorado Ltd. III, Lansing, Michigan to become a bank holding company by acquiring 51 percent of the voting shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado.	Newspaper:	Not available
	* 3A1		Federal Register:	01/18/2008
CHARLEVOIX FIRST CORPORATION	CIC	Notice by The Hodgson Family (Richard M. Hodgson, Charlevoix, Michigan, Richard M. Hodgson II, Charlevoix, Michigan, Eric J. Hodgson, Beaver Island, Michigan, Mark E. Hodgson, Fox Point, Wisconsin, Elizabeth M. Hodgson, Charlevoix, Michigan, and Laurie L. Hodgson, Charlevoix, Michigan, to retain control of Charlevoix First Corporation, Charlevoix, Michigan, and thereby indirectly retain control of Charlevoix State Bank, Charlevoix, Michigan.	Newspaper:	01/16/2008
			Federal Register:	01/28/2008
FIRST MENASHA BANCSHARES, INC.	CIC	Notice by Patricia L. Pierce, Menasha, Wisconsin, to retain control of First Menasha Bancshares, Inc., Neenah, Wisconsin, and thereby indirectly retain control of First National Bank-Fox Valley, Neenah, Wisconsin.	Newspaper:	Not available
			Federal Register:	01/23/2008
LUANA BANCORPORATION	* 3A3	Luana Bancorporation, Luana, Iowa, to acquire 100 percent of First State Bank Iowa, New Hampton, Iowa.	Newspaper:	Not available
			Federal Register:	02/06/2008
MORTON COMMUNITY BANK	Member	Morton Community Bank, Morton, Illinois, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ROLLING HILLS BANK & TRUST	* 18C	Rolling Hills Bank & Trust, Atlantic, Iowa, to merge with Meta Bank West Central ("MBWC"), Stuart, Iowa and establish branch offices at 615 South Division Street, Stuart, Iowa; 501 Sherman, Menlo, Iowa, and 101 East Logan, Casey, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
TG Bancshares, Inc.	* 3A1	TG Bancshares, Inc., Table Grove, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Table Grove State Bank, Table Grove, Illinois.	Newspaper:	02/08/2008
			Federal Register:	02/08/2008

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCSHARES, INC.	* 3A3	Community First Bancshares, Inc., Harrison, Arkansas ("Community"), to acquire additional shares of White River Bancshares Company, Fayetteville, Arkansas ("Bancshares"), and thereby indirectly acquire Signature Bank, Fayetteville, Arkansas. The acquisition will result in Community owning up to 24.99 percent of Bancshares stock.	Newspaper:	01/31/2008
			Federal Register:	02/01/2008
GERMANTOWN CAPITAL CORPORATION, INC.	* 3A1	Germantown Capital Corporation, Inc., Germantown, Tennessee, to become a bank holding company by acquiring 100 percent of First Capital Bank, Germantown, Tennessee.	Newspaper:	02/06/2008
			Federal Register:	02/08/2008
GRIGGSVILLE BANCSHARES, INC	CIC	Notice by the Philip E. Bradshaw Revocable Trust, Griggsville, Illinois, Philip E. Bradshaw, as trustee, to retain 10 percent or more of the shares and thereby control Griggsville Bancshares, Inc., Griggsville, Illinois. In addition, this notice is filed on behalf of the Bradshaw Family Group as a group acting in concert, to retain 10 percent or more of Bancshares. The Bradshaw Family Group includes the Philip E. Bradshaw Revocable Trust and the Linda L. Bradshaw Revocable Trust, Linda L. Bradshaw, as trustee, Griggsville, Illinois.	Newspaper:	02/08/2008
			Federal Register:	01/30/2008
MIDWEST BANKCENTRE	* 18C * Branch	Midwest BankCentre, Lemay, Missouri, to merge with The First National Bank of Mount Pulaski, Mount Pulaski, Illinois. In connection with the acquisition, Midwest BankCentre will establish a branch office at 6870 Rote Road, Rockford, Illinois.	Newspaper:	02/09/2008
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 12, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCMIDWEST CORPORATION	* 3A5	BancMidwest Corporation, Saint Paul, Minnesota, to acquire 100 percent of Hiawatha Bancshares, Inc., Hager City, Wisconsin, and thereby indirectly acquire Hiawatha National Bank, Hager City, Wisconsin.	Newspaper: Federal Register:	Not available 02/11/2008
FIRST WESTERN BANK	Member	First Western Bank, Wall, South Dakota, proposes to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST WESTERN BANK STURGIS, THE	Member	The First Western Bank Sturgis, Sturgis, South Dakota, proposes to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FRANDSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100% of The First National Bank of Montgomery, Montgomery, Minnesota.	Newspaper: Federal Register:	Not available 01/28/2008
UNITED CITIZENS 401(K) SAVINGS PLAN	* 3A1	United Citizens 401(K) Savings Plan, Osseo, Wisconsin, to become a bank holding company by acquiring up to 56 percent of the Class A common stock of United Bancorporation, Osseo, Wisconsin, and thereby indirectly acquire United Bank, Osseo, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; Lincoln Community Bank, Merrill, Wisconsin; Bank of Poynette, Poynette, Wisconsin; Clark County State Bank, Osceola, Iowa; Farmers State Bank, Stickney, South Dakota; and Farmers & Merchants State Bank, Iroquois, South Dakota.	Newspaper: Federal Register:	Not available 02/01/2008

District: 9

Federal Reserve Bank of Minneapolis

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COBIZ BANK	* Branch	CoBiz Bank, Denver, Colorado, to establish a branch at 301 University Boulevard, Denver, Colorado.	Newspaper: Federal Register:	01/23/2008 Not applicable
FCB ACQUISITION CORP.	* 3A1 * 3A3	Young Partners, L.P., and its general partner, Young Corporation, and Citizens Bancshares Company, all of Chillicothe, Missouri, and First Community Bancshares, Inc., Overland Park, Kansas, to indirectly acquire NKC Bancshares, Inc., parent of Norbank, both of North Kansas City, Missouri; through the merger of NKC Bancshares, Inc. with and into FCB Acquisition Corp., Overland Park, Kansas, a wholly-owned subsidiary of First Community Bancshares, Inc. FCB Acquisition Corp., to become a holding company through the acquisition of NKC Bancshares, Inc.	Newspaper: Federal Register:	02/03/2008 02/05/2008
HEARTLAND BANCSHARES, INC.	* 3A1	Heartland Bancshares, Inc., Clinton, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Marshall Community Bancshares, Inc., parent of Community Bank of Marshall, both in Marshall, Missouri.	Newspaper: Federal Register:	12/30/2007 02/08/2008
KLT BANCSHARES, INC.	CIC	Notice by Terri Farley, Kansas City, Missouri, and David B. Sexton, Parkville, Missouri, as co-trustees of the James W. Farley, Jr. Credit Shelter Trust, to acquire control of KLT Bancshares, Inc., Farley, Missouri, parent of Farley State Bank, Parkville, Missouri, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 01/22/2008
REPUBLIC TRINIDAD CORPORATION	CIC	Notice by John E. Eisemann, IV, Trinidad, Colorado, to retain control of Republic Trinidad Corporation, Houston, Texas, parent of First National Bank in Trinidad, Trinidad, Colorado, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 01/22/2008
STAMFORD BANCO, INC.	CIC	Notification by Russell H. Loewenstein, Orleans, Nebraska, individually and as a member of the Loewenstein group; and Karl Randecker, Jr., Cozad, Nebraska, individually and as a member of the Randecker group; to acquire control of Stamford Banco, Inc., Stamford, Nebraska, parent of Community Bank, Alma, Nebraska. Notice by Stamford Banco, Inc., Stamford, Nebraska, to redeem 25 percent of its outstanding common stock.	Newspaper: Federal Register:	Not available 01/09/2008

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending January 12, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCE FINANCIAL CORPORATION	* 3A1	Commerce Financial Corporation, Corpus Christi, Texas, to become a bank holding company by acquiring 100 percent of Security State Bancshares, Inc., Stockdale, Texas, and indirectly acquire Security State Bank, Stockdale, Texas.	Newspaper: Federal Register:	01/25/2008 01/28/2008
LEGACYTEXAS BANK	* Branch	LegacyTexas Bank, Plano, Texas, to establish a branch to be located at 750 W. Dallas Road, Grapevine, Texas 76051.	Newspaper: Federal Register:	01/20/2008 Not applicable
NATIONAL BANK & TRUST EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) PROVISIONS	* 3A1	National Bank & Trust Employee Stock Ownership Plan With 401(k) Provisions, La Grange, Texas, to become a bank holding company by acquiring up to 30 percent of First La Grange Bancshares, Inc., La Grange, Texas, and indirectly acquire National Bank & Trust, La Grange, Texas.	Newspaper: Federal Register:	Not available Not available

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
913267	LEGACYTEXAS BK, PLANO, TEXAS	08/20/2007	01/03/2008	O	Large Bank

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 January 12, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN SECURITY BANK	* Branch	American Security Bank, Santa Ana, California, to establish a branch facility at 16020 Apple Valley Road, Apple Valley, California.	Newspaper: Federal Register:	01/18/2008 Not applicable
COMMUNITY BANK OF NEVADA	* Branch	Community Bank of Nevada, Las Vegas, Nevada, to establish branch facilities at: 1) 2510-2530 St. Rose Parkway, Henderson, Nevada; and 2) at the northeast corner of Craig Road and Losee Road, North Las Vegas, Nevada.	Newspaper: Federal Register:	01/25/2008 Not applicable
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc., and Proficio Mortgage Ventures, LLC, both of Jacksonville, Florida, to engage de novo in a joint venture with TheMIGroup Mortgage Resources, Whippany, New Jersey, in conducting mortgage banking activities, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
SIERRA BANCORP	CIC	Notice by Patricia Childress, Visalia, California, and Carol Bates, Porterville, California, to increase their holdings to 11.29 percent of Sierra Bancorp and thereby indirectly control its subsidiary, Bank of the Sierra, both of Poterville, California.	Newspaper: Federal Register:	Not available 01/17/2008
WESTERN CAPITAL CORPORATION	* 3A1	Western Capital Corporation, Boise, Idaho, to become a bank holding company by acquiring 100 percent of Western Capital Bank (In Organization), Boise, Idaho; and GWY, LLC, Bellevue, Washington, to become a bank holding company by indirectly acquiring, at least 64 percent of Western Capital Bank (In Organization), Boise, Idaho.	Newspaper: Federal Register:	Not available 02/01/2008

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
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