
Federal Reserve Release



H.2

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

No. 8

Week Ending February 23, 2008

Testimony And Statements

Monetary Policy Objectives -- statement by Chairman Bernanke before the House Committee on Financial Services on February 27, and before the Senate Committee on Banking, Housing, and Urban Affairs on February 28, 2008.

- Authorized, February 22, 2008

Bank Holding Companies

Frandsen Financial Corporation, Arden Hills, Minnesota -- to acquire First National Bank of Montgomery, Montgomery.

- Approved, February 22, 2008

Forms

Forms -- final Board review to extend with revision financial statements for bank holding companies and nonbank subsidiaries (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-11, FR Y-11S, FR 2314, and FR 2314S) and reports of foreign banking organizations and Edge and agreement corporations (FR Y-7N, FR Y-7NS, and FR 2886b).

- Approved, February 21, 2008

Forms -- final Board review to extend without revision reports on extensions of credit secured by margin stock (FR T-4, FR U-1, FR G-3, FR G-1, FR G-2, and FR G-4), the Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225), and the Ongoing Intermittent Survey of Households (FR 3016); and to extend with revision the Report of Net Debit Cap (FR 2226).

- Approved, February 21, 2008

Personnel

Division of International Finance -- appointment of Thomas Connors and Steven Kamin as Deputy Directors; Joseph Gagnon, Michael Leahy, and Ralph Tryon as Associate Directors; Trevor Reeve and John Rogers as Deputy Associate Directors; Christopher Erceg and Linda Kole as Assistant Directors; Richard Freeman as Senior Adviser; and Mark Carey and Jane Haltmaier as Advisers, effective March 2, 2008.

- Approved, February 19, 2008

Division of Monetary Affairs -- appointment of James A. Clouse, Deborah J. Danker, and William B. English as Deputy Directors.

- Announced, February 21, 2008

Legal Division -- appointment of Mark E. Van Der Weide as Assistant General Counsel, effective March 2, 2008.

- Approved, February 19, 2008

Regulations And Policies

Monetary Policy -- report to Congress.

- Authorized, February 20, 2008

Enforcement

ANB Bancshares, Inc., Rogers, Arkansas -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, February 19, 2008

H.2 Actions under delegated authority

February 17, 2008 to February 23, 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

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to establish a branch at State Highway 117 (West 121st Street South) and South Vancouver Avenue, Glenpool.

- Approved, February 19, 2008

Bank Holding Companies

Kansas City

ColoEast Bankshares, Inc., Lamar, Colorado -- waiver of application to acquire Eagle Banks, Inc., Stratton, in connection with the merger of their respective subsidiaries, Colorado East Bank & Trust, Lamar, and The First National Bank of Stratton, Stratton.

- Granted, February 21, 2008

Kansas City

Community State Bankshares, Inc., Lamar, Colorado -- to become a bank holding company and to acquire Community State Bank (in organization).

- Approved, February 22, 2008

Atlanta

First Farmers & Merchants Corporation, Columbia, Tennessee -- to retain Maury Tenn Properties, Inc. and thereby continue engaging in making, acquiring, or brokering loans or other extensions of credit.

- Approved, February 19, 2008

Bank Holding Companies

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- to acquire shares of Minnesota Bank & Trust (in organization), Edina, Minnesota.

- Approved, February 22, 2008

Atlanta

Metropolitan BancGroup, Inc., Ridgeland, Mississippi -- waiver of application to acquire PrimeTrust Bank, Nashville, Tennessee, in connection with the merger of PrimeTrust Bank with and into Metropolitan BancGroup's subsidiary, Metropolitan Bank (as successor to Bank of the South), Ridgeland, Mississippi.

- Granted, February 21, 2008

St. Louis

South Central Bancorp, Inc., Kinmundy, Illinois -- to become a bank holding company and to acquire The First National Bank of Kinmundy.

- Approved, February 22, 2008

Chicago

TG Bancshares, Inc., Table Grove, Illinois -- to become a bank holding company and to acquire Table Grove State Bank.

- Approved, February 15, 2008

(A/C)

Change In Bank Control

San Francisco

Sierra Bancorp, Porterville, California -- change in bank control of Bancorp and its subsidiary bank, Bank of the Sierra.

- Permitted, February 22, 2008

Extensions Of Time

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension to May 24, 2008, to acquire additional shares of Washington Bancorp, Washington, and thereby increase its interest in Bancorp's subsidiary, Federation Bank.

- Granted, February 20, 2008

Dallas

PB Financial Corporation, Colleyville, Texas -- extension to April 11, 2008, to become a bank holding company and to acquire Peoples Bank.

- Granted, February 21, 2008

Membership

Kansas City

Union Bank, National Association, Oklahoma City, Oklahoma -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, February 22, 2008

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on January 29-30 and of the conference calls held on January 9 and 21, 2008.

- Published, February 20, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 23, 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
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NONE

CRA Examinations scheduled for Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
NORTHAMPTON CO-OP BK	NORTHAMPTON, MASSACHUSETTS

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLS BANK INTERNATIONAL	Other Foreign	CLS Bank International, New York, New York, an edge corporation, requests approval to amend its Articles of Association.	Newspaper: Federal Register:	Not applicable Not applicable
TOMPKINS FINANCIAL CORPORATION	* 3A3 * 3A5	Tompkins Financial Corporation, Ithaca, New York, to acquire Sleepy Hollow Bancorp Inc., Sleepy Hollow, New York, and thereby acquire Sleepy Hollow Bank, Sleepy Hollow, New York.	Newspaper: Federal Register:	03/15/2008 Not available

District: 2

Federal Reserve Bank of New York

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NONE

CRA Examinations scheduled for Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSQUEHANNA BANK DV	* Branch	Susquehanna Bank DV, Bryn Mawr, PA proposes to establish a branch office located at One Market Street, Camden, NJ, pursuant to Section 9 of the FRA.	Newspaper:	02/22/2008
			Federal Register:	Not applicable
WILMINGTON TRUST COMPANY	* Branch	Wilmington Trust Company, Wilmington, DE, proposes to establish a branch office located at 600 Jimmy Drive, Smyrna, DE, pursuant to Section 9 of the FRA.	Newspaper:	03/07/2008
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
AMERICAN BK	ALLENTOWN, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Thid Bank, Grand Rapids, MI to establish a branch at the southeast corner of State Route 54 and Grand Boulevard, New Port Richey, FL.	Newspaper:	Not available
			Federal Register:	Not applicable
NEW RICHMOND BANCORPORATION	CIC	<p>Interagency Notices of Change in Bank Control filed by:</p> <p>(1.) Jay L. Dunlap, Lincoln, NB to retain voting authority granted by proxy from Mark Dunlap over 58.25 shares or 55.48% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH;</p> <p>(2.) Samad Yaltaghian, Rusden, Northants, England, to acquire 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH;</p> <p>(3.) Jay L. Dunlap, Lincoln, NB and Samad Yaltaghian, Rusden, Northants, England, in concert resulting from a proxy to vote 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH granted to Jay L. Dunlap by Samad Yaltaghian.</p>	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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368522	APOLLO TC, APOLLO, PENNSYLVANIA	12/03/2007	02/18/2008	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA CORPORATION	* 4c8	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Countrywide Financial Corporation, Calabasas, California, and thereby indirectly acquire 100% of the voting securities of Countrywide Bank, FSB, Alexandria, Virginia, and thereby engage in the business of operating a savings association.	Newspaper:	Not available
	4c8		Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
ALLIANCE BK CORP	FAIRFAX, VIRGINIA
BAY CMNTY BK	NEWPORT NEWS, VIRGINIA
FARMERS & MRCH BK OF CRAIG CTY	NEW CASTLE, VIRGINIA
MONARCH BK	CHESAPEAKE, VIRGINIA
RBC CENTURA BK	RALEIGH, NORTH CAROLINA
UNION B&TC	BOWLING GREEN, VIRGINIA

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 23, 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
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 102 South Tejon Street, Colorado Springs, Colorado, to be known as the Alamo Center Branch.	Newspaper: Federal Register:	02/29/2008 Not applicable
FIRST CITIZENS BANKSHARES, INC.	CIC	(08-039) Prior change in control notice filed by Citizens Investors, LLC, Savannah, Georgia, along with its members, Robert C. Bush, Winter Park, Florida; Garfield Langmuir-Logan, San Juan Capistrano, California; John A. Murphy, Richmond Hill, Georgia; Thomas P. Prince, Winter Park, Florida; Elsie R. Chisholm, Michael M. Dobbs, Jack Eades, Harvey J. Gilbert, Douglas A. Goldstein, Thomas J. Hussey, Michael J. Kistler, Richard G. Mopper, Patrick T. O'Connor, Jerry E. Russell, Mark V. Smith, Henry D. Stevens IV, Gerald M. Thorne, and Jeffrey R. Tucker, all of Savannah, Georgia, to acquire 100 percent of the outstanding shares of First Citizens Bankshares, and its subsidiary, First Citizens Bank, both of Glennville, Georgia.	Newspaper: Federal Register:	Not available Not available
FIRST GUARANTY BANCSHARES, INC.	* 3A5	First Guaranty Bancshares, Inc., Hammond, Louisiana, to merge with First Community Holding Company, and thereby acquire its subsidiary, First Community Bank, both of Hammond, Louisiana.	Newspaper: Federal Register:	03/07/2008 Not available
SILVERGATE CAPITAL CORPORATION	* 3A1	Silvergate Capital Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of Silvergate Bank, both of La Jolla, California.	Newspaper: Federal Register:	Not available 03/14/2008
SUMMIT FINANCIAL ENTERPRISES, INC.	* 3A1	Summit Financial Enterprises, Inc., to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Summit Bank, N.A., Panama City, Florida (in organization).	Newspaper: Federal Register:	Not available 03/17/2008

* 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 Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP OF NEW GLARUS, INC.	* 3A3	Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire 100 percent of the voting shares of Bank of Juda, Juda, Wisconsin.	Newspaper: Federal Register:	Not available Not available
BANK IOWA CORPORATION	* 3A3	Bank Iowa Corporation, West Des Moines, Iowa, to acquire up to 100 percent of Hansen Bancorporation, Lawler, Iowa and thereby indirectly acquire State Bank of Lawler, New Hampton, Iowa.	Newspaper: Federal Register:	Not available 03/11/2008
COLLINS BANKCORP, INC.	CIC	Notice by Jeffrey A. Mueller, Cascade, Wisconsin, to acquire 100 percent of the outstanding common stock of Collins Bankcorp, Inc., Collins, Wisconsin, and thereby indirectly acquire control of Collins State Bank, Collins, Wisconsin.	Newspaper: Federal Register:	Not available Not available
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to acquire an additional 8,124 shares, or up to 40.0 percent, of the outstanding shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly increase its control of Community State Bank, Union Grove, Wisconsin.	Newspaper: Federal Register:	Not available 03/21/2008
FIRST FONTANELLE EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A1	First Fontanelle Employee Stock Ownership Plan and Trust, Fontanelle, Iowa, to become a bank holding company by acquiring 30.76 percent of First Fontanelle Bancorporation, Fontanelle, Iowa, and thereby indirectly acquire First National Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/14/2008
NRBC HOLDING CORPORATION	* 3A1	NRBC Holding Corporation, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of The National Republic Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/25/2008

Federal Reserve Bank of Chicago

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	NONE				

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Institution	Location
AMERICAN T&SB	DUBUQUE, IOWA
BANK IA	OSKALOOSA, IOWA
CENTRUE BK	STREATOR, ILLINOIS
CHEMICAL BK	MIDLAND, MICHIGAN
CITIZENS BK	FLINT, MICHIGAN
COMMUNITY BK ELMHURST	ELMHURST, ILLINOIS
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN
COMMUNITY FIRST BK CHICAGO	CHICAGO, ILLINOIS
FIRST BK OF BERNE	BERNE, INDIANA
FIRST T&SB WATSEKA	WATSEKA, ILLINOIS
FIRST WI B&TC	BROOKFIELD, WISCONSIN
IOWA ST BK	HULL, IOWA
IRWIN UNION B&TC	COLUMBUS, INDIANA
M&I MARSHALL & ILSLEY BK	MILWAUKEE, WISCONSIN
NORTHERN TC	CHICAGO, ILLINOIS
PREMIER BK	DUBUQUE, IOWA
STATE BK	SPENCER, IOWA
STATE BK THE LAKES	ANTIOCH, ILLINOIS
TOWN & CNTRY BK SPRINGFIELD	SPRINGFIELD, ILLINOIS

District: 7

Federal Reserve Bank of Chicago

HARTLAND, WISCONSIN

TOWN BK

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARKSIDE FINANCIAL, INC.	* 3A1	Parkside Financial, Inc., Clayton, Missouri, to become a bank holding company by acquiring 100 percent of Parkside Financial Bank & Trust, Clayton, Missouri (in organization).	Newspaper:	03/23/2008
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

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Institution	Location
BANK OF EVANSVILLE	EVANSVILLE, INDIANA
BANK OF FAYETTEVILLE	FAYETTEVILLE, ARKANSAS
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS
FARMERS BK	PARSONS, TENNESSEE
FIRST CITIZENS BK	ELIZABETHTOWN, KENTUCKY
LEGACY BK & TR CO	PLATO, MISSOURI
TRIUMPH BK	MEMPHIS, TENNESSEE

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE PARK BANCSHARES, INC.	CIC	Notice by Lloyd O. Olson, Lake Park, Minnesota, to retain 10 percent or more of the shares of Lake Park Bancshares, Inc., Lake Park, Minnesota, and thereby indirectly retain control of State Bank of Lake Park, Lake Park, Minnesota.	Newspaper:	Not available
			Federal Register:	03/04/2008
MILLS FINANCIAL SERVICES INC.	* 3A1	Mills Financial Services, Inc., Brainerd, Minnesota, to become a bank holding company by acquiring 100 percent of First Security Bank - Sanborn, Sanborn, Minnesota.	Newspaper:	02/29/2008
			Federal Register:	03/04/2008

District: 9

Federal Reserve Bank of Minneapolis

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NONE

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Institution	Location
BANK OF GLEN ULLIN	GLEN ULLIN, NORTH DAKOTA
CITIZENS ST BK OF ONTONAGON	ONTONAGON, MICHIGAN
DACOTAH BK	ABERDEEN, SOUTH DAKOTA
FARMERS ST BK OF MADELIA	MADELIA, MINNESOTA
FIRST BK MT	LEWISTOWN, MONTANA
FIRST WESTERN B&T	EDEN PRAIRIE, MINNESOTA
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA
YELLOWSTONE BK	LAUREL, MONTANA

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANK, THE	* Branch	The Community State Bank, Poteau, Oklahoma, to establish a branch at 902 Dallas Street, Talihina, Oklahoma.	Newspaper: Federal Register:	02/29/2008 Not applicable
FBHC HOLDING COMPANY	* 3A1	FBHC Holding Company, to become a bank holding company through the acquisition of 100 percent of the voting shares of FlatIrons Bank Holding Company, parent of FlatIrons Bank, all of Boulder, Colorado.	Newspaper: Federal Register:	Not available 03/21/2008
FREEDOM BANCSHARES, INC.	CIC	Notice by Kelly J. Schoen to acquire control of Freedom Bancshares, Inc., parent of Freedom Bank, all of Overland Park, Kansas, through the acquisition of voting shares.	Newspaper: Federal Register:	02/27/2008 02/21/2008
INTERNATIONAL BROTHERHOOD OF BOILERMAKERS, IRON SHIP BUILDERS, BLACKSMITHS, FORGERS AND HELPERS	* 3A3	International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas, to acquire, over a period of 60 months, up to 47.5 percent of the voting shares of Brotherhood Bancshares, Inc., parent of Brotherhood Bank & Trust Company, both in Kansas City, Kansas.	Newspaper: Federal Register:	Not available 03/21/2008
MACKEY BANCO, INC.	CIC	Notice by Jeffrey C. Royal, as an individual; and by Jeffrey C. Royal, Robert Royal, and John Holm, all of Omaha, Nebraska, as part of a group acting in concert, to acquire control of Mackey Banco, Inc., parent of Security State Bank, both in Ansley, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	03/05/2008 03/10/2008
PRIME BANK	Member	Prime Bank, Edmond, Oklahoma, (in organization) to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
PRIME BANK GROUP, INC.	* 3A1	Prime Bank Group, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Prime Bank, (in organization), both in Edmond, Oklahoma.	Newspaper: Federal Register:	Not available 03/17/2008
S. & S. INVESTMENT COMPANY	CIC	Notice by Lawrence W. Stanosheck, Odell, Nebraska; James B. Stanosheck, Odell, Nebraska; Karen J. Nannen, Randolph, Nebraska; and Mary Ellen Watkins, Aptos, California; all as a members of a family group, to acquire control of S. & S. Investment Company, parent of State Bank of Odell, both in Odell, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	03/10/2008 Not available
WESTERN OKLAHOMA BANCSHARES, INC.	CIC	Notice by Keela Terry, Weatherford, Oklahoma, as a member of the Harrel family group, to acquire control of Western Oklahoma Bancshares, Inc., parent of Bank of Western Oklahoma, both in Elk City, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 03/12/2008

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.

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
625850	BANK OF VERSAILLES, VERSAILLES, MISSOURI	10/29/2007	02/04/2008	S	Int Sm Bank
3448425	COMMUNITY BK, PLEASANT HILL, MISSOURI	11/13/2007	02/04/2008	S	Small Bank
368951	KAW VALLEY ST B&TC, WAMEGO, KANSAS	11/05/2007	02/06/2008	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBS FINANCIAL, INC.	* 3A1	FBS Financial, Inc., Houston, Texas, to become a bank holding company by acquiring 100 percent of Snook Bancshares, Inc., Snook, Texas, and indirectly acquire First Bank of Snook, Snook, Texas.	Newspaper:	Not available
			Federal Register:	03/21/2008
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 26 percent of First La Grange Bancshares, Inc., La Grange, Texas, and indirectly acquire National Bank & Trust, La Grange, Texas.	Newspaper:	03/16/2008
			Federal Register:	03/17/2008

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.

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

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

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

CRA Examinations scheduled for Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
FIRST BK	BURKBURNETT, TEXAS
WELLINGTON ST BK	WELLINGTON, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 23, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 Capital Relocation Mortgage, Sterling, Virginia, 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
PORTER MOUNTAIN III, LLP	* 3A1 4c8	Porter Mountain III, LLLP, to: 1) become a bank holding company by acquiring up to 30 percent of Grand Valley Corporation, both of Grand Junction, Colorado, and indirectly its subsidiary, Grand Valley National Bank, Heber City, Utah, pursuant to section 3(a)(1) of the Bank Holding Company Act; and 2) to engage de novo, indirectly, in extending credit and servicing loans pursuant to section 4(c)(8) of the Bank Holding Company Act, and section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	03/19/2008 Not available
UCBH HOLDINGS, INC.	* 3A3	UCBH Holdings, Inc., San Francisco, California, to acquire up to 6.52 percent of First American International Corporation, and thereby indirectly its subsidiary, First American International Bank, both of Brooklyn, New York.	Newspaper: Federal Register:	03/17/2008 02/22/2008

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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
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NONE

CRA Examinations scheduled for Second Quarter of 2008 (April 1, 2008 - June 30, 2008)

Institution	Location
NORTH VALLEY BK	REDDING, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act