
Federal Reserve Release



H.2

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

No. 10

Week Ending March 8, 2008

Testimony And Statements

Condition of the U.S. Banking System -- statement by Vice Chairman Kohn on March 4, 2008, before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, March 4, 2008

Sovereign Wealth Funds -- statement by Scott G. Alvarez, General Counsel, before subcommittees of the House Committee on Financial Services on March 5, 2008, regarding the Board's standards for review of investments by sovereign wealth funds in U.S. banks and bank holding companies.

- Reviewed, March 4, 2008

Unfair and Deceptive Mortgage Practices -- statement by Leonard Chanin, Associate Director, Division of Consumer and Community Affairs, before the California State Senate Banking Committee on March 5, 2008, on the Board's proposed amendments to Regulation Z to prohibit unfair and deceptive practices in the mortgage market.

- Reviewed, March 3, 2008

Bank Holding Companies

Covenant Bancshares, Inc., Forest Park, Illinois -- commenter's request for review of the Federal Reserve Bank of Chicago's approval of the application to acquire Community Bank of Lawndale, Chicago.

- Denied, March 3, 2008

Regulations And Policies

Subprime Mortgages -- statement to financial institutions servicing residential mortgages on reporting of loss mitigation of subprime mortgages consistent with uniform standards.

- Approved, March 3, 2008

Reserve Bank Operations

Federal Reserve Bank of New York -- to close the Buffalo Branch, effective October 31, 2008.

- Approved, March 3, 2008

Enforcement

FNB Southeast, Reidsville, North Carolina -- issuance of a consent order of prohibition against Russell K. Henry, a former employee and institution-affiliated party of the former FNB Southeast.

- Announced, March 5, 2008

Tradition Bank, Bellaire, Texas -- issuance of a consent order of assessment of a civil money penalty.

- Announced, March 5, 2008

H.2 Actions under delegated authority

March 2, 2008 to March 8, 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 11207 South State Highway 51 in the Wal-Mart Supercenter, Coweta, Oklahoma.

- Approved, March 3, 2008

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 570 East Parkway, Gatlinburg.

- Approved, March 5, 2008

Bank Holding Companies

Richmond

Alliance Financial Corporation, Gastonia, North Carolina -- to become a bank holding company and to acquire Alliance Bank & Trust Company.

- Returned, March 3, 2008

Dallas

Andrews Holding Company, Andrews, Texas -- to acquire Kent County State Bank, Jayton.

- Approved, March 6, 2008

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- to increase its ownership of Cabool Bancshares, Inc., and thereby increase its indirect control of Cabool State Bank.

- Approved, March 6, 2008

Bank Holding Companies

Kansas City

HOTC Investment Company, Wray, Colorado -- to become a bank holding company and to acquire Wray State Bank.

- Approved, March 3, 2008

Chicago

Kerndt Bank Services, Inc., Lansing, Iowa -- to acquire Family Merchants Bancorporation, Inc., Cedar Rapids, and thereby acquire Family Merchants Bank.

- Approved, March 4, 2008

Kansas City

New Mexico Banquest Corporation, Santa Fe, New Mexico -- waiver of application to acquire FirstBank of Breckenridge, Breckenridge, Colorado, in connection with its merger with Corporation's subsidiary, First National Bank of Santa Fe, Santa Fe, New Mexico.

- Granted, March 3, 2008

Kansas City

Osage Bancshares, Inc., Pawhuska, Oklahoma, and Osage Federal Bank -- waiver of application to acquire Barnsdall State Bank, Barnsdall, in connection with its merger with Bancshares' federal savings bank subsidiary, Osage Federal Bank.

- Granted, March 7, 2008

Bank Mergers

Atlanta

Compass Bank, Birmingham, Alabama -- to merge with The Laredo National Bank, Laredo, Texas; State National Bank, Fort Worth; and Texas State Bank, McAllen, and thereby establish branches.

- Approved, March 5, 2008

Extensions Of Time

Kansas City

The Citizens Bank of Edmond, Edmond, Oklahoma -- extension to July 19, 2008, to establish a branch at the corner of Pennsylvania Avenue and 164th Street, Oklahoma City.

- Granted, March 6, 2008

Richmond

Virginia Business Bank, Richmond, Virginia -- extension to September 21, 2008, to provide a courier service to pick up deposits from customers.

- Granted, March 6, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 8, 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 March 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO BRASIL S.A.	4c8	Banco do Brasil, Brasilia, Brazil, to engage in money transmission activities through BB Money Transfers, Inc., New York, New York.	Newspaper: Federal Register:	Not applicable Not available
CHINA CONSTRUCTION BANK CORPORATION	FBSEA	China Construction Bank Corporation, Beijing, People's Republic of China, to establish a branch in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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101671	ADIRONDACK BK, UTICA, NEW YORK	08/20/2007	02/14/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 8, 2008

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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

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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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NONE					

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Institution	Location
NONE	

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District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending March 8, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1st Financial Services Corporation	3A1	1st Financial Services Corporation, Hendersonville, North Carolina, to become a bank holding company by acquiring 100% of the voting securities of Mountain 1st Bank & Trust Company, Hendersonville, North carolina.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF MARION, THE	* Branch	The Bank of Marion, Marion, Virginia, proposes to establish a branch named the Bank of Abingdon, a branch of the Bank of Marion at 201 Valley Street, Abingdon, Virginia.	Newspaper: Federal Register:	03/13/2008 Not applicable
FIRST CITIZENS BANCORPORATION, INC.	* 3A3	First Citizens Bancorporation, Inc., Columbia, South Carolina, to acquire 100% of Merchants and Farmers Bank, Comer, Georgia.	Newspaper: Federal Register:	Not available Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 8, 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
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:	03/05/2008 03/14/2008
NORTH ALABAMA BANCSHARES, INC.	* 3A1	North Alabama Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of North Alabama Bank, both of Hazel Green, Alabama.	Newspaper: Federal Register:	03/27/2008 04/04/2008

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 8, 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:	03/14/2008 03/17/2008
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:	03/21/2008 03/17/2008
CRETE BANCORPORATION, INC.	* 3A3	Crete Bancorporation, Inc., Crete, Illinois, to acquire an additional 5 percent of the voting shares of St. Anne Bancorp, Inc., Manteno, Illinois, and thereby indirectly acquire National Bank of St. Anne, Saint Anne, Illinois.	Newspaper: Federal Register:	Not available Not available
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:	03/15/2008 03/14/2008
HARVARD BANCSHARES, INC.	CIC	Notice by Roger L. Lehmann and Elizabeth E. Lehmann, Harvard, Illinois, to retain control of Harvard Bancshares, Inc., Harvard, Illinois, and thereby indirectly retain Harvard State Bank, Harvard, Illinois.	Newspaper: Federal Register:	Not available Not available
ROLLING HILLS BANK & TRUST	* Branch	Rolling Hills Bank & Trust, Atlantic, Iowa, to establish a branch facility to be located at 502 Broad Street, Adair, Iowa.	Newspaper: Federal Register:	Not available Not applicable
STATE BANK OF THE LAKES	* 18C * Branch	State Bank of the Lakes, Antioch, Illinois, to purchase the assets and assume the liabilities of the Lake Villa, Illinois branch of Libertyville Bank and Trust Company, Libertyville, Illinois, and thereby to establish a branch located at 345 South Milwaukee Avenue, Lake Villa, Illinois.	Newspaper: Federal Register:	Not available Not applicable
WISCONSIN BANCORP, INC.	* 3A1	Wisconsin Bancorp, Inc., Milwaukee, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Mid America Bank, Janesville, Wisconsin.	Newspaper: Federal Register:	Not available 04/07/2008

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 March 8, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Washington County, Arkansas, to establish a branch facility to be located at 524 North Main, Stillwater, Oklahoma.	Newspaper: Federal Register:	03/18/2008 Not applicable
CITIZENS NATIONAL BANCORP, INC.	CIC	Notice by Loreen N. Spragg, Rogersville, Missouri, individually and as successor trustee of the Revocable Trust of Robert M. Spragg, to retain control of Citizens National Bancorp, Inc., Springfield, Missouri.	Newspaper: Federal Register:	03/13/2008 03/25/2008
FARMERS & MERCHANTS BANK, THE	* 18C * Branch	The Farmers & Merchants Bank, Stuttgart, Arkansas, to merge with Chart Bank, Perryville, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	04/07/2008 Not applicable
FIRST COMMUNITY BANCSHARES, INC.	* 3A3	First Community Bancshares, Inc., Batesville, Arkansas, to acquire 100 percent of Goodman State Bank, Goodman, Missouri.	Newspaper: Federal Register:	04/04/2008 04/04/2008
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: Federal Register:	03/23/2008 03/24/2008

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK OF WARNER, SOUTH DAKOTA	* Branch	First State Bank of Warner, Warner, South Dakota, to establish a branch facility to be located at 2201 6th Avenue SE, Aberdeen, South Dakota.	Newspaper: Federal Register:	03/05/2008 Not applicable
GLACIER BANK	* 18C * Branch	Glacier Bank, Kalispell, Montana, to merge with Glacier Bank of Whitefish, Whitefish, Montana and incident thereto, proposes to establish branches at 319 East Second Street, Whitefish, Montana, 222 Dewey Avenue, Eureka, Montana, and 6195 Hwy 93 South, Whitefish, Montana.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	03/30/2008 03/04/2008

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST LIBERTY CAPITAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	First Liberty Capital Corporation Employee Stock Ownership Plan and First Liberty Capital Corporation, both of Hugo, Colorado, to acquire up to 100 percent of the voting shares of First Mountain Bank, Leadville, Colorado.	Newspaper: Federal Register:	Not available 03/31/2008
FIRST NATIONAL BANK OF MISSOURI	* 18C * Branch	First National Bank of Missouri, Lee's Summit, Missouri, to merge with Metcalf Bank, Overland Park, Kansas, and incident thereto, to establish six branches located at 7840 Metcalf Avenue (mobile branch) 7840 Metcalf Avenue, 10300 Metcalf Avenue, 11900 College Boulevard, 15100 Metcalf Avenue, all in Overland Park, Kansas; and 13446 S. Blackbob Road, Olathe, Kansas; and to operate under the title of Metcalf Bank, Lee's Summit, Missouri.	Newspaper: Federal Register:	03/24/2008 Not applicable
GRANT COUNTY BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Grant County Bank Employee Stock Ownership Plan, to acquire an additional 2.13 percent of the voting shares of Resource One, Inc., parent of Grant County Bank, all of Ulysses, Kansas.	Newspaper: Federal Register:	Not available 04/03/2008
PANHANDLE BANCSHARES, INC.	CIC	Notice by Steven Craig Baggerly, individually, as co-trustee of the Max Baggerly Marital Trust and as trustee of the Employee Stock Ownership Plan for Employees of Bank of the Panhandle; the Max Baggerly Trust, all of Guymon, Oklahoma, together with Karen Ann Baggerly, Lubbock, Texas, Marc Lee Williamson and Camille Kay Williamson, both of Fredericksburg, Texas; all as a group acting in concert, to acquire control of Panhandle Bancshares, Inc., parent of Bank of the Panhandle, both in Guymon, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 03/26/2008
PLATTE VALLEY NATIONAL BANK	Member	Platte County National Bank (to be known as Platte County Bank), Scottsbluff, Nebraska, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
PLATTE VALLEY NATIONAL BANK	Member	Platte County National Bank (to be known as Platte County Bank), Torrington, Wyoming, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
TRI-COUNTY NATIONAL BANK	Member	Tri-County National Bank (to be known as Tri-County Bank), Cheyenne, Wyoming, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10

Federal Reserve Bank of Kansas City

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District: 11

Federal Reserve Bank of Dallas

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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:	04/07/2008 04/04/2008
FIRST GRAHAM BANCORP, INC.	* 3A3	First Graham Bancorp, Inc., Graham, Texas, and First Graham Delaware Corporation, Dover, Delaware, to acquire 100 percent of Surety Bank, Fort Worth, Texas.	Newspaper: Federal Register:	Not available Not available
I BANK HOLDING COMPANY, INC.	3A1	I Bank Holding Company, Inc., Lakeway, Texas, to become a bank holding company by acquiring 100 percent of Independent Bank of Austin, SSB, Austin, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
LIVE OAK BANCSHARES CORPORATION	4c8	Live Oak Bancshares Corporation, George West, Texas, to engage in title insurance activities pursuant to Section 225.28(b)(11)(iii) (A) as a result of its proposed 75.5 percent investment in Forehand Title Management LLC, George West, Texas.	Newspaper: Federal Register:	Not applicable Not available
LONE STAR STATE BANK OF WEST TEXAS	* Branch	Lone Star State Bank of West Texas, Lubbock, Texas, to establish a branch to be located at 406 E FM 700, Suite 102, Big Spring, Texas 79720.	Newspaper: Federal Register:	Not available Not applicable
RED RIVER BANCORP, INC.	* 3A5	Red River Bancorp, Inc., Gainesville, Texas, to acquire by merger 100 percent of Saint Jo Bancshares, Inc., Saint Jo, Texas, and indirectly acquire First Financial Company of Saint Jo, Dover, Delaware, and First National Bank, Saint Jo, Texas.	Newspaper: Federal Register:	Not available 04/04/2008

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.

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
NARA BANK	* Branch	Nara Bank, Los Angeles, California, to establish branch facilities at: 1) 55 Northern Boulevard, Greatneck, New York; and 2) 2025 Lemoine Avenue, Fort Lee, New Jersey.	Newspaper:	03/21/2008
			Federal Register:	Not applicable
OREGON PACIFIC BANKING CO.	* Branch	Oregon Pacific Banking Company, Florence, Oregon, to establish a mobile branch courier service to serve the counties of Coos and Douglas, in the state of Oregon.	Newspaper:	03/14/2008
			Federal Register:	Not applicable

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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Institution	Location
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* Subject to the provisions of the Community Reinvestment Act