
Federal Reserve Release



H.2

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

No. 13

Week Ending March 29, 2008

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina, and Countrywide Financial Corporation, Calabasas, California -- notice of public meetings to be held on April 22, 2008, at the Federal Reserve Bank of Chicago, and on April 28 and 29 at the Los Angeles Branch of the Federal Reserve Bank of San Francisco on the application by Bank of America Corporation to acquire Countrywide Financial Corporation.

- Approved, March 26, 2008

The Royal Bank of Scotland Group plc, Edinburgh, Scotland -- to engage, on a limited basis, in physical commodity trading, energy tolling, and energy management services as activities that are complementary to a financial activity.

- Approved, March 26, 2008

Board Operations

Employment of Noncitizens -- final rule revising the Board's Rules Regarding Equal Opportunity to permit certain noncitizen employees to have access to confidential information (Docket No. OP-1264).

- Approved, March 25, 2008

Forms

Forms -- Board review to extend without revision the Financial Statements for a Bank Holding Company Subsidiary Engaged in Bank-Ineligible Securities Underwriting and Dealing (FR Y-20).

- Approved, March 25, 2008

Reserve Bank Operations

Federal Reserve Bank of St. Louis -- appointment of James B. Bullard as president and chief executive officer, effective April 1, 2008.

- Approved, March 24, 2008

H.2 Actions under delegated authority

March 23, 2008 to March 29, 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

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 13920 City Center Drive, Chino Hills, California.

- Approved, March 26, 2008

Richmond

Highlands Union Bank, Abingdon, Virginia -- to establish a branch at 1824 Veterans Boulevard, Sevierville, Tennessee.

- Approved, March 28, 2008

Dallas

Lone Star State Bank of West Texas, Lubbock, Texas -- to establish a branch at 406 E FM 700, Big Spring.

- Approved, March 24, 2008

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at the intersections of 115th Avenue and Van Buren Street, Avondale, Arizona; Cactus and Reems Roads, Surprise; University Parkway and Honore Avenue, Sarasota, Florida; Rinehart Road and SR-417, Sanford; County Road 42 and Galaxie Avenue, Apple Valley, Minnesota; and I-470 and Wood's Chapel Road, Lee's Summit, Missouri.

- Approved, March 28, 2008

San Francisco

Nara Bank, Los Angeles, California -- to establish branches at 485-495 Greatneck Road, Greatneck, New York; and 2025 Lemoine Avenue, Fort Lee, New Jersey.

- Approved, March 26, 2008

Bank Branches, Domestic

Secretary

Southwest Bank, St. Louis, Missouri -- to establish a branch at Telegraph and Christopher Roads, Oakville.

- Approved, March 28, 2008

Bank Holding Companies

Chicago

Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin -- to acquire additional shares of Union Bancorporation, Inc., and thereby increase its interest in Community State Bank.

- Approved, March 27, 2008

Minneapolis

Dairyland Bancorp, Inc., Bruce, Wisconsin -- to acquire Gilman Corporation, Gilman, and thereby acquire State Bank of Gilman.

- Approved, March 24, 2008

Minneapolis

Hazen Bancorporation, Inc., Hazen, North Dakota -- to acquire additional shares of North Star Holding Company, Inc., Jamestown, and thereby indirectly acquire Unison Bank, Jamestown, and Unison Bank, Mesa, Arizona, a de novo bank.

- Withdrawn, March 27, 2008

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- to acquire, over 60 months, shares of Brotherhood Bancshares, Inc. and Brotherhood Bank & Trust Company.

- Approved, March 27, 2008

Bank Holding Companies

Minneapolis

McIntosh County Bank Holding Company, Inc., Ashley, North Dakota -- to acquire additional shares of North Star Holding Company, Inc., Jamestown, and thereby indirectly acquire Unison Bank, Jamestown, and Unison Bank, Mesa, Arizona, a de novo bank.

- Withdrawn, March 27, 2008

Cleveland

Merchants Bancorp of Pennsylvania, Inc., Kittanning, Pennsylvania -- waiver of application to acquire F&A Financial Corporation, in connection with the merger of their subsidiaries, The Merchants National Bank of Kittanning and The Farmers National Bank of Kittanning.

- Granted, March 28, 2008

Minneapolis

Mills Financial Services, Inc., Brainerd, Minnesota -- to become a bank holding company and to acquire First Security Bank - Sanborn, Sanborn.

- Approved, March 28, 2008

Director, BS&R

Minnwest Corporation, Minnetonka, Minnesota -- request for an exemption from section 23A of the Federal Reserve Act.

- Granted, March 25, 2008

Minneapolis

North Star Holding Company, Inc., Jamestown, North Dakota -- to acquire Unison Bank, Mesa, Arizona, a de novo bank.

- Withdrawn, March 27, 2008

Bank Holding Companies

St. Louis

Parkside Financial, Inc., Clayton, Missouri -- to become a bank holding company and to acquire Parkside Financial Bank & Trust (in organization).

- Approved, March 27, 2008

Atlanta

Summit Financial Enterprises, Inc., Panama City, Florida -- to become a bank holding company and to acquire Summit Bank, N.A. (in organization).

- Approved, March 24, 2008

Atlanta

Traditions Bancshares, Inc., Cullman, Alabama -- relief from a commitment.

- Granted, March 25, 2008

San Francisco

UCBH Holdings, Inc., San Francisco, California -- to acquire shares of First American International Corporation, Brooklyn, New York, and First American International Bank.

- Approved, March 24, 2008

Minneapolis

Wishek Bancorporation, Inc., Wishek, North Dakota -- to acquire, through its interest in North Star Holding Company, Inc., Jamestown, shares of Unison Bank, Mesa, Arizona, a de novo bank.

- Withdrawn, March 27, 2008

Bank Holding Companies

Dallas

Woodcock Holdings, LLC, Haddock, Georgia -- waiver of application to become a bank holding company in connection with the acquisition by Central Bancorp, Inc., Garland, Texas, of Jones County Bank, Haddock, Georgia.

- Returned, March 28, 2008

Bank Mergers

Kansas City

First National Bank of Missouri, Lee's Summit, Missouri -- to merge with Metcalf Bank, Overland Park, Kansas, and thereby establish five branches in Overland Park and one branch in Olathe.

- Approved, March 28, 2008

Change In Bank Control

Chicago

Collins Bankcorp, Inc., Collins, Wisconsin -- change in bank control of Bankcorp and its subsidiary bank, Collins State Bank.

- Permitted, March 28, 2008

Atlanta

First Citizens Bankshares, Inc., Glennville, Georgia -- change in bank control of Bankshares and its subsidiary bank, First Citizens Bank.

- Permitted, March 28, 2008

Change In Bank Control

Cleveland

Merchants Bancorp of Pennsylvania, Inc., Kittanning, Pennsylvania -- change in bank control of Bancorp and its subsidiary bank, The Merchants National Bank of Kittanning.

- Permitted, March 28, 2008

Atlanta

United Americas Bankshares, Inc., Atlanta, Georgia -- change in bank control of Bankshares and its subsidiary bank, United Americas Bank, N.A.

- Permitted, March 27, 2008

Extensions Of Time

Richmond

Community Capital Bank of Virginia, Christiansburg, Virginia -- extension to June 28, 2008, to become a member of the Federal Reserve System.

- Granted, March 26, 2008

San Francisco

Security Business Bancorp, San Diego, California -- extension to July 23, 2008, to become a bank holding company and to acquire Security Business Bank of San Diego.

- Granted, March 28, 2008

Chicago

The Northern Trust Company, Chicago, Illinois -- extension to May 1, 2009, to establish a branch in Beijing, China.

- Granted, March 28, 2008

Extensions Of Time

Richmond

Virginia Community Capital, Inc., Christiansburg, Virginia -- extension to June 28, 2008, to become a bank holding company and to acquire shares of Community Capital Bank of Virginia (in organization).

- Granted, March 26, 2008

Membership

Kansas City

First National Bank of Missouri, Lee's Summit, Missouri -- to retain membership in the Federal Reserve System on conversion to a state chartered bank, to be known as Metcalf Bank.

- Approved, March 28, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 29, 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 29, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO BRASIL S.A.	4c8	Banco do Brasil, Brasilia, Brazil, to acquire Banco do Brasil, Federal Savings Bank, New York, New York, and thereby operate a savings association.	Newspaper: Federal Register:	Not applicable 04/25/2008
BANK OF NEW YORK MELLON CORPORATION, THE	CIC * 18C	The Bank of New York, New York, New York, to merge with BNY Mellon Interim Institutional National Bank, Pittsburgh, Pennsylvania and to acquire 100 percent of the shares of Mellon Overseas Investment Corporation, Greenville, Delaware.	Newspaper: Federal Register:	Not available Not available
MODERN BANK MANAGEMENT LLC	* 3A1	Modern Bank Management LLC, Modern Bank Partners LLC and Modern Financial Inc., all of New York, New York, to become bank holding companies, through the acquisition of 100 percent of Modern Bank, N.A., New York, New York.	Newspaper: Federal Register:	Not available Not available
NATIONAL AUSTRALIA BANK LIMITED	* 3A1	National Australia Bank Limited, National Equities Limited A.B.N., both of Melbourne, Australia, National Americas Investment, Inc., National Americas Holdings LLC, both of New York, New York to become a one-bank holding company, pursuant to Section 3(a)(1) of the BHC Act and Section 225.17 of Regulation Y, by acquiring Great Western Bancorporation, Inc., Omaha, Nebraska and its subsidiary Great Western Bank, Watertown, South Dakota.	Newspaper: Federal Register:	01/17/2008 04/06/2008

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 29, 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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 29, 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	Interagency Notices of Change in Bank Control filed by: (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; (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; (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.	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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504311	GENOA BKG CO, GENOA, OHIO	11/26/2007	03/14/2008	O	Small Bank

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 March 29, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIANCE FINANCIAL CORPORATION	* 3A1	Alliance Financial Corporation, Gastonia, North Carolina, to become a bank holding company by acquiring 100 percent of Alliance Bank & Trust Company, Gastonia, North Carolina.	Newspaper: Federal Register:	Not available 04/18/2008
FOUR OAKS BANK & TRUST COMPANY	* Branch	Four Oaks Bank and Trust Company, Four Oaks, North Carolina, proposes to establish a branch at 574 Village Court, Garner, North Carolina.	Newspaper: Federal Register:	04/07/2008 Not applicable
SELECT BANCORP, INC.	* 3A1	Select Bancorp, Inc., Greenville, North Carolina, to become a bank holding company by acquiring 100% of Select Bank & Trust Company, Greenville, North Carolina.	Newspaper: Federal Register:	04/18/2008 04/14/2008
VIRGINIA PARTNERS BANK	Member * Branch	Virginia Partners Bank, Fredericksburg, Virginia (in organization), to become a member of the Federal Reserve System and to establish two branches.	Newspaper: Federal Register:	Not available Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 29, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATB MANAGEMENT, LLC	* 3A3	ATB Management, LLC, along with its subsidiary, ATB Holdings, LLC, both of Birmingham, Alabama, to acquire up to 51 percent of the outstanding shares of Guardian Bancshares, Inc., and its subsidiary, Alabama Trust Bank, N.A., both of Sylacauga, Alabama.	Newspaper: Federal Register:	04/17/2008 04/11/2008
BANCO BILBAO VIZCAYA ARGENTARIA, S.A.	4c8	Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, to acquire 100 percent of the voting securities of Proxima Alfa Investments (USA) LLC, New York, New York, and thereby engage in the following: (i) providing investment and financial advisory services, including acting as a registered investment adviser and as a registered commodity trading adviser; (ii) providing as agent transactional services with respect to derivatives, forward contracts, futures, options, swaps and similar transactions; (iii) serving as investment adviser to, general partner or managing member of (and, if appropriate, acting as a commodity pool operator for), and holding and placing equity interests in, private investment funds (including limited partnerships, limited liability companies and similar investment vehicles) ("Private Investment Funds") that invest only in securities, derivatives, commodity contracts, and other assets and instruments that a bank holding company would be permitted to hold directly under the BHCA ("Private Investment Fund Activities"). These activities have been approved by prior Board Orders (see e.g., Meridian Bancorp, Inc., 80 Fed. Res. Bull. 736 (1994); The Bessemer Group, Inc., 82 Fed. Res. Bull. 569 (1996); Dresdner Bank AG, 84 Fed. Res. Bull. 985 (1998); UBS AG, 84 Fed. Res. Bull. 684 (1998); Travelers Group Inc., 84 Fed. Res. Bull. 985 (1998); KeyCorp, 84 Fed. Res. Bull. 1075 (1998); First Security Corporation, 85 Fed. Res. Bull. 207 (1999); Banque National de Paris, 86 Fed. Res. Bull. 118 (2000); Letter from the Federal Reserve Bank of New York, dated June 3, 2003 (approval for Commerzbank); and Letter from the Federal Reserve Bank of Boston, dated December 16, 2002 (approval for Boston Private Financial Holdings, Inc.)); and (iv) investing and trading in foreign exchange, forward contracts, options, futures, options on futures, swaps and similar contracts, whether traded on exchanges or not, based on any rate, price, financial asset (other than a bank-ineligible security), nonfinancial asset, group of assets or index of any of the foregoing.	Newspaper: Federal Register:	Not applicable 04/15/2008

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 29, 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
RESURGENS BANCORP, INC.	* 3A1	Resurgens Bancorp, to become a bank holding company by acquiring 100 percent of the outstanding shares of Resurgens Bank, Atlanta, Georgia (in organization).	Newspaper: Federal Register:	04/15/2008 04/18/2008

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 29, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALPINE BANK OF ILLINOIS	Member * 18C * Branch	Alpine Bank of Illinois, Rockford, Illinois, to become a member of the Federal Reserve System, and by Alpine Bank of Illinois, Rockford, Illinois, to merge with Belvidere National Bank & Trust Company, Belvidere, Illinois, and thereby to establish 7 branches.	Newspaper: Federal Register:	Not available Not applicable
FIRST FONTANELLE EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A1 4c8	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, and also, to indirectly engage in insurance agency activities through Corn Belt Insurance Agency, Massena, Iowa, an activity of First Fontanelle Bancorporation.	Newspaper: Federal Register:	03/15/2008 04/09/2008
HARVARD BANCSHARES, INC.	CIC	Notice by Roger L. Lehmann, Harvard, Illinois, Elizabeth E. Lehmann, Harvard, Illinois, Mark W. Lehmann, Belle Mead, New Jersey, and Philip J. Lehmann, Harvard, Illinois, to retain control of Harvard Bancshares, Inc., Harvard, Illinois, and thereby indirectly retain Harvard State Bank, Harvard, Illinois.	Newspaper: Federal Register:	04/19/2008 03/31/2008
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 14000 W. North Avenue, Brookfield, Wisconsin.	Newspaper: Federal Register:	03/31/2008 Not applicable
NBE BANCSHARES, INC	4c8	12-day Notice - NBE Bancshares, Inc., Earlville, Illinois, proposes to acquire 66 percent of Best Yet Mortgage LLC, Paw Paw, Illinois, a limited liability company, and thereby to engage in mortgage brokerage activities.	Newspaper: Federal Register:	Not applicable 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

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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
991340	1ST SOURCE BK, SOUTH BEND, INDIANA	08/06/2007	03/10/2008	S	Large Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 29, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 139 Gage Drive, Hollister, Missouri.	Newspaper:	04/04/2008
			Federal Register:	Not applicable
CITIZENS NATIONAL BANCORP, INC.	CIC	Notice by Loreen N. Spragg, Rogersville, Missouri, as trustee of the Revocable Trust of Loreen N. Sprague, and as successor trustee of the Revocable Trust of Robert M. Spragg, to retain control of Citizens National Bancorp, Inc., Springfield, Missouri.	Newspaper:	04/07/2008
			Federal Register:	03/25/2008
FIRST CECILIAN BANCORP, INC.	* 3A3	First Cecilian Bancorp, Inc., Cecilia, Kentucky, to acquire 16.38 percent of Hambac, Inc., Hodgenville, Kentucky, and thereby indirectly acquire Lincoln National Bank of Hodgenville, Hodgenville, Kentucky.	Newspaper:	04/12/2008
			Federal Register:	04/25/2008
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire additional shares of First Southern Bank, Batesville, Arkansas. The acquisition will result in Lonoke Bancshares, Inc., owning up to 13.91 percent of First Southern Bank.	Newspaper:	04/25/2008
			Federal Register:	04/28/2008
OLD MISSOURI NATIONAL BANK	Member	Old Missouri National Bank, Springfield, Missouri, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 29, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Change in Control notice by John M. Morrison Revocable Trust #4, dated January 18, 2000, John M. Morrison Trustee, Naples, Florida, to gain control of Central Bancshares Inc., Golden Valley, Minnesota and thereby indirectly gain control of Central Bank, Stillwater, Minnesota.	Newspaper: Federal Register:	Not available 04/07/2008
FRANSEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Arden Hills, Minnesota, to merge with Anderson Financial Group, Inc., Wayzata, Minnesota and thereby indirectly acquire Northern National Bank, Nisswa, Minnesota.	Newspaper: Federal Register:	Not available 04/17/2008
FRANSEN FINANCIAL CORPORATION	* 3A5	Frandsen Financial Corporation, Arden Hills, Minnesota, to merge with Tower Bancshares, Inc., Cloquet, Minnesota, and thereby indirectly acquire State Bank of Tower, Tower, Minnesota.	Newspaper: Federal Register:	Not available 04/17/2008
NORTHERN STAR FINANCIAL, INC.	CIC	Notice by Louis B. Olsen, Eagan, Minnesota, to acquire 23% of the shares of Northern Star Financial, Inc., Mankato, Minnesota, and thereby indirectly gain control of Northern Star Bank, Mankato, Minnesota.	Newspaper: Federal Register:	Not available 04/09/2008
SUPERIOR BANCORPORATION, LTD.	CIC	Notice by Timothy A. Tierney, Madison, Wisconsin, as an individual, and as a group acting in concert with Mark R. Tierney, Superior, Wisconsin, David S. Tierney, Eden Prairie, Minnesota, the Robert V. Tierney Trust, Timothy Tierney as trustee, Madison, Wisconsin, and the Faith M. Tierney Trust, Timothy Tierney as trustee, Madison, Wisconsin, to acquire control of Superior Bancorporation LTD, Superior, Wisconsin, and thereby indirectly acquire control Community Bank Superior, Superior, Wisconsin.	Newspaper: Federal Register:	Not available 04/14/2008

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending March 29, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DUROC INVESTMENT COMPANY	CIC	Notice by Ricky Kunze, Roca, Nebraska, individually and as a member of the Kunze family group; and Amy Hunzeker and John Kostecka, both of Table Rock, Nebraska; Michelle Phillips, Omaha, Nebraska, and Spencer Kunze, Roca, Nebraska; all as members of the Kunze family group, to acquire control of Duroc Investment Company, parent of State Bank of Table Rock, both in Table Rock, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 04/16/2008
FIRST COMMUNITY BANK	* Branch	First Community Bank, Taos, New Mexico, to establish a branch at 905 University Avenue, Las Cruces, New Mexico.	Newspaper: Federal Register:	04/04/2008 Not applicable
HEALTHCARE BANCORP, INC.	CIC	Notice by Gentner F. Drummond, Tulsa, Oklahoma, to acquire control of Healthcare Bancorp, Inc., parent of First Bankcentre, both of Broken Arrow, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 04/16/2008

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.

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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 **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 29, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCORP, INC.	* 3A3	Central Bancorp, Inc., Garland, Texas, to acquire 100 percent of Jones County Bank, Haddock, Georgia.	Newspaper:	03/18/2008
			Federal Register:	04/18/2008
CTB FINANCIAL CORPORATION	* 3A3	CTB Financial Corporation, Ruston, Louisiana, to acquire 100 percent of Community Trust Bank of Texas, Dallas, Texas (de novo).	Newspaper:	04/16/2008
			Federal Register:	04/14/2008

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	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 29, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELTA NATIONAL BANCORP	CIC	Notice by Toinette Rossi, Manteca, California, to retain in excess of 10 percent of Delta National Bancorp, and thereby indirectly control its subsidiary, Delta Bank NA, both of Manteca, California.	Newspaper:	04/16/2008
			Federal Register:	Not available
PORTER MOUNTAIN III, LLLP	* 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:	03/28/2008
			Federal Register:	03/24/2008
W.T.B. FINANCIAL CORPORATION	4c8	W.T.B. Financial Corporation, Spokane, Washington, to increase its direct and indirect ownership up to 15.33 percent of IT-Lifeline, Inc., Liberty Lake, Washington, pursuant to section 225.28(b)(14) of Regulation Y.	Newspaper:	Not applicable
			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.

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
123178	BANK OF WHITMAN, COLFAX, WASHINGTON	11/05/2007	03/12/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act