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**Federal Reserve Release**

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*H.2*

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

*No. 26*

*Week Ending June 28, 2008*

Advisory Councils

Consumer Advisory Council -- request for nominations for ten new members.

- Announced, June 23, 2008

Personnel

Division of Research and Statistics -- appointment of Eric Engen and Sandra Cannon as assistant directors.

- Approved, June 26, 2008

Regulations And Policies

Basel II Capital Accord -- publication for comment of interagency rules to implement the Basel II standardized risk-based capital framework.

- Approved, June 26, 2008

Credit Card Plans -- annual report to the Congress on the profitability of credit card operations of depository institutions.

- Approved, June 23, 2008

Host State Lending Ratios -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, June 26, 2008

Presidential Coin Program -- annual report to the Congress on the Presidential \$1 Coin Program.

- Approved, June 23, 2008

**Enforcement**

Compass Bank, Birmingham, Alabama -- issuance of a consent order of prohibition and order of assessment of civil money penalty against Susan M. West, a former institution-affiliated party.

- Announced, June 23, 2008

Heritage Bank of Commerce, San Jose, California -- issuance of a consent order of assessment of a civil money penalty.

- Announced, June 26, 2008

## **H.2 Actions under delegated authority**

**June 22, 2008 to June 28, 2008**

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**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

First Citizens Bank, Elizabethtown, Kentucky -- to establish a branch at 638 South Dixie Avenue, Radcliff.

- Approved, June 25, 2008

#### Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 700 South River Street, Spooner.

- Approved, June 23, 2008

### **Bank Holding Companies**

#### Atlanta

Americus Financial Services, Inc., Birmingham, Alabama -- relief from a commitment.

- Withdrawn, June 24, 2008

#### Chicago

Cedar Investment Company, Waverly, Iowa -- to engage de novo in extending credit and servicing loans.

- Approved, June 24, 2008

#### St. Louis

First National Corporation of Wynne, Wynne, Arkansas -- to engage in lending activities.

- Approved, June 26, 2008

**Bank Holding Companies**

Atlanta

High Trust Bancorp, Inc., Stockbridge, Georgia -- to become a bank holding company and to acquire High Trust Bank, Stockbridge.

- Approved, June 25, 2008

Dallas

Live Oak Bancshares Corporation, George West, Texas -- to engage in title insurance activities; real estate settlement servicing; and real estate title abstracting services as a result of the proposed investment in Forehand Title Management LLC, George West.

- Approved, June 23, 2008

New York

Modern Bank Management LLC, New York, New York; Modern Bank Partners LLC; and Modern Financial Inc. -- to become bank holding companies and to acquire Modern Bank, National Association, New York.

- Approved, June 26, 2008

Kansas City

Stockmens Financial Corporation, Rapid City, South Dakota -- to acquire Homestead Financial Corporation, Beatrice, Nebraska, and its subsidiary bank, The First National Bank and Trust.

- Withdrawn, June 25, 2008

**Banks, Foreign**

Director, BS&R

KfW IPEX-Bank GmbH, Frankfurt, Germany -- to establish a representative office in New York, New York.

- Approved, June 23, 2008

**Banks, Nonmember, And Miscellaneous Institutions**

New York

Standard Chartered International (USA), Miami, Florida -- to amend its articles of association to change its name to Standard Chartered International (Americas) Limited.

- Withdrawn, June 27, 2008

**Change In Bank Control**

Kansas City

Alpine Banks of Colorado, Glenwood Springs, Colorado -- change in control of Banks and its subsidiary bank, Alpine Bank, Glenwood Springs.

- Permitted, June 27, 2008

**Extensions Of Time**

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- extension to November 1, 2008, to establish a branch at 221 Western Avenue, Suffolk.

- Granted, June 25, 2008

Extensions Of Time

Richmond

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

- Granted, June 27, 2008

Richmond

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

- Granted, June 27, 2008

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 28, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTERN BANK CORPORATION	* 3A3	Eastern Bank Corporation, Boston, Massachusetts to acquire MASSBANK Corp. and its subsidiary bank, MASSBANK, both of Reading, Massachusetts, pursuant to section 3(a)(3) of the BHC Act.	Newspaper:	Not available
			Federal Register:	Not available



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending June 28, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY, THE	* Branch	The Adirondack Trust Company, Saratoga Springs, New York, requests approval to establish a full service branch at 376 Bay Road, Queensbury, Warren County, New York.	Newspaper: Federal Register:	Not available Not applicable
BNC FINANCIAL GROUP, INC.	* 3A3	BNC Financial Group, Inc., New Canaan, Connecticut, the bank holding company of The Bank of New Canaan, New Canaan, Connecticut, to acquire 100 percent of the voting shares of The Bank of Fairfield, Fairfield, Connecticut, a stock commercial bank in formation, pursuant to Section 3(a)(3) of the BHC Act and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	07/24/2008 07/25/2008
CITIBANK, N.A.	Investment	30 days' prior notice by Citibank, NA, Las Vegas, Nevada and Citibank Overseas Investment Corporation (COIC), New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to invest, through Banco Citibank, in STI ANBID.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	30 days' prior notice by Citibank, NA, Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to invest in Citibank Costa Rica S.A.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Foreign Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch in Toronto, Canada, pursuant to Section 211.3(b) (2) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
NATIONAL AGRICULTURAL COOPERATIVE FEDERATION, THE	FBSEA	National Agricultural Cooperative Federation, Seoul, Korea, to establish a branch in New York, New York.	Newspaper: Federal Register:	Not available Not applicable
NATIONAL AUSTRALIA BANK LIMITED	FBSEA	The National Australia Bank Limited, Melbourne, Australia, to establish a branch in Chicago, Illinois, under Section 211.24(a)(2) 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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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 June 28, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RELiance BANCORP,MHC	* 3A1	Reliance Bancorp, MHC, (in formation), Altoona, PA, and Reliance Bancorp, Inc., (in formation) Altoona, PA, each to become a bank holding company in connection with the reorganization of Reliance Savings Bank, Altoona, PA, from a state chartered mutual savings bank into a state chartered stock savings bank.	Newspaper:	07/18/2008
			Federal Register:	07/17/2008
ROYAL BANCSHARES OF PENNSYLVANIA, INC.	CIC	Evelyn Rome Tabas, Narberth, Pennsylvania, requests permission to acquire 25 percent or more of the shares and thereby control of Royal Bancshares of Pennsylvania, Inc., Narberth, PA. Royal Bancshares of Pennsylvania controls Royal Bank of Pennsylvania, Narberth, PA. Once acquired, the shares will be sold to six individual trusts: (i) Lee E. Tabas Trust, (ii) Susan Tabas Tepper Trust, (iii) Robert Royal Tabas Trust, (iv) Linda Jane Tabas Stempel Trust, (v) Carol Tabas Trust, and (vi) Jo Ann Wurzak Trust, (collectively the "Trusts"). As such, the Trusts, and Nicholas Anthony Randazzo, Clifton Heights, PA; Robert Royal Tabas, Bryn Mawr, PA; and Linda Jane Tabas Stempel, Haverford, PA, as co-trustees of each of the six trusts, also request permission for the trusts to acquire 25 percent or more of the shares and thereby control of Royal Bancshares of Pennsylvania, Inc., and indirectly control of Royal Bank of Pennsylvania.	Newspaper:	07/06/2008
			Federal Register:	07/14/2008

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 28, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANCSHARES, INC.	CIC	Interagency Notice of Change in Control filed by the Reed Family Control Group of its intent to retain up to 27.73% of the outstanding voting shares of Farmers Bancshares, Inc., Pomeroy, OH.	Newspaper:	07/17/2008
			Federal Register:	07/15/2008
RURBAN FINANCIAL CORP.	* 3A5	Application by Rurban Financial Corp.,	Newspaper:	Not available
	* 18C	Defiance, OH to acquire NBM Bancorp, Inc.,	Federal Register:	Not available
	* Branch	Montepelier, OH pursuant to section 3(a)(5) of the Bank Holding Company Act		

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending June 28, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF AMERICA, NATIONAL ASSOCIATION	Other Foreign	Bank of America, NA, Charlotte, North Carolina, to establish two new subsidiaries through its London, UK, branch.	Newspaper: Federal Register:	Not applicable Not applicable
NBRS FINANCIAL BANK	* Branch	NBRS Financial Bank, Rising Sun, Maryland, to establish a branch in the 5000 block of Pulaski Highway, Perryville, Maryland.	Newspaper: Federal Register:	03/17/2008 Not applicable
PEOPLES COMMUNITY BANK	Premises	Peoples Community Bank, Montross, Virginia, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable Not applicable
UNION BANK AND TRUST COMPANY	* 18C	Union Bank and Trust Company, Bowling Green, Virginia, to merge with Bay Community Bank, Newport News, Virginia.	Newspaper: Federal Register:	Not available Not applicable
VIRGINIA COMMERCE BANK	* Branch	Virginia Commerce Bank, Arlington, Virginia, proposes to establish a branch at 7115 Leesburg Pike, #101, Falls Church, Virginia.	Newspaper: Federal Register:	07/11/2008 Not applicable



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 28, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AUBURNBANK	* Branch	AuburnBank, Alabama, to establish a branch located at 2315 Bent Creek Road, Auburn, Alabama, to be known as the Bent Creek Branch.	Newspaper: Federal Register:	07/07/2008 Not applicable
FIRST NAVY BANK	* Branch	1st Navy Bank, Pensacola, Florida, after-the-fact proposal to establish a branch located at 5560 West Highway 98, Pensacola, Florida. In addition, an after-the-fact request for increase in bank premises.	Newspaper: Federal Register:	07/05/2008 Not applicable
MONTE DE PIEDAD Y CAJA DE AHORROS SAN FERNANDO DE HUELVA	FBSEA	Monte de Piedad y Caja de Ahorros San Fernando de Huelva, Sevilla, Spain (CAJASOL), to establish a representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
UNIFIED SHARES, LLC	* 3A1 * 3A3	Unified Shares, LLC (LLC), Harrogate, Tennessee, to retain 27 percent of the outstanding shares of common stock of Commercial Bancgroup, Inc., and its subsidiary bank, Commercial Bank, both of Harrogate, Tennessee. In addition, LLC, along with its lower tier holding company Commercial Bancgroup, Inc., Harrogate, Tennessee, to acquire 100 percent of the outstanding shares of common stock of Union National Bancorp of Barbourville, Inc., and its subsidiary bank, Union National Bank of Barbourville, both of Barbourville, Kentucky.	Newspaper: Federal Register:	07/18/2008 07/25/2008

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

## District: 7

## Federal Reserve Bank of Chicago

## Filings received during the week ending June 28, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROADWAY BANCORP, INC.	CIC	Notice by Demetris Giannoulis, Evanston, Illinois, individually and as Trustee of the Broadway DG Trust, George Giannoulis, Chicago, Illinois, individually and as Trustee of the Broadway GG Trust and the George Broadway Revocable Trust, the Broadway DG Trust, Evanston, Illinois, the Broadway GG Trust, Chicago, Illinois, and the George Broadway Revocable Trust, Chicago, Illinois, to acquire 25 percent or more of the voting shares of Broadway Bancorp, Inc., Chicago, Illinois, and thereby indirectly acquire Broadway Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
FBOP CORPORATION	* 4c8	FBOP Corporation, Oak Park, Illinois, to acquire 100 percent of the voting shares of PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire PFF Bank & Trust, Pomona, California, and thereby operate a savings association.	Newspaper: Federal Register:	Not available Not available
FIRST MICHIGAN BANCORP, INC.	CIC	Notice by a group acting in concert, composed of Gary Shiffman, West Bloomfield, Michigan, Arthur Weiss, Farmington Hills, Michigan, Ronald Klein, Bloomfield Hills, Michigan, Paul Hodges, Orchard Lake, Michigan, Roman Ferber, West Bloomfield, Michigan, David Freidman, West Bloomfield, Michigan, Steven Freidman, West Bloomfield, Michigan, Brian Wenzel, Howell, Michigan, Sheldon Yellen, Bloomfield Hills, Michigan, Gary Torgow, Oak Park, Michigan, Dov Loketch, Oak Park, Michigan, Joseph Nusbaum, Oak Park, Michigan, David Provost, Birmingham, Michigan, Max Berlin, Southfield, Michigan, Donald Coleman, Bonita Springs, Florida, Albert Papa, Birmingham, Michigan, Robert Naftaly, West Bloomfield, Michigan, Thomas Schellenberg, Cross Village, Michigan, Thomas Brown, Farmington Hills, Michigan, Christine Otto, Oxford, Michigan, James Dunn, Livonia, Michigan, Gary Sakwa, Bloomfield Hills, Michigan, and Frank Hennessey, Ocala, Florida, to acquire over 25 percent of the outstanding voting shares of First Michigan Bancorp, Inc., Troy, Michigan, and thereby to indirectly acquire control of First Michigan Bank, Troy, Michigan.	Newspaper: Federal Register:	Not available Not available
GUTHRIE COUNTY BANCSHARES, INC.	4c8	Guthrie County Bancshares, Inc., Guthrie Center, Iowa, proposes to engage in real estate title abstracting through its subsidiary, Guthrie County Abstract Company, Guthrie Center, Iowa, with the acquisition of 100 percent of Guthrie County Abstract Co., Guthrie Center, Iowa, and Beverly Wild Abstracting, Inc., Guthrie Center, Iowa.	Newspaper: Federal Register:	Not applicable 07/16/2008

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending June 28, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
IBT BANCORP, INC.	* 3A3	IBT Bancorp, Inc., Mt. Pleasant, Michigan, to retain 5.9 percent of the voting shares of Valley Financial Group, Ltd., Saginaw, Michigan, and thereby indirectly retain shares of 1st State Bank, Saginaw, Michigan.	Newspaper: Federal Register:	Not available 06/02/2008
ITEAM COMPANIES, INC.	CIC	Notice by James A. Button, Mequon, Wisconsin, Michael J. McGuire, Oak Lawn, Illinois, Robert C. Olson, Palos Hills, Illinois, Mark S. Poker, Brookfield, Wisconsin, and Thomas W. Tice, Key Largo, Florida, as co-trustees of the KJ Childrens Trust, Brookfield, Wisconsin, to acquire greater than 25 percent of the voting shares of iTeam Companies, Inc., Brookfield, Wisconsin, and thereby indirectly acquire control of Kenney Bank and Trust, Kenney, Illinois.	Newspaper: Federal Register:	Not available 06/30/2008
PINNACLE CAPTIAL CORPORATION	* 3A1	Pinnacle Capital Corporation, Marshalltown, Iowa, to become a bank holding company by acquiring 100 percent of the voting shares of Pinnacle Bank, Marshalltown, Iowa.	Newspaper: Federal Register:	Not available 07/18/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
139843	FIRST FARMERS B&T, CONVERSE, INDIANA	11/26/2007	06/05/2008	S	Int Sm 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 June 28, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 28, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBT CORPORATION, INC.	* 3A3	CBT Corporation, Inc., which owns Citizens Bank & Trust Company, both of Big Timber, Montana, to acquire 100% of The Continental National Bank of Harlowton, Harlowton, Montana. Citizens Bank & Trust Company to merge with The Continental National Bank of Harlowton and incident thereto establish branch facilities to be located at 32 North Central Avenue, Harlowton, and 121 East 1st Avenue, Ryegate, Montana.	Newspaper:	Not available
	* 18C		Federal Register:	07/03/2008
	* Branch			
FINANCIAL SERVICES OF SAINT CROIX FALLS, INC.	CIC	Change in Control notice by Lawrence C. Holtz, Edina, Minnesota, to retain control of 25% or more of the shares of Financial Services of Saint Croix Falls Inc., Saint Croix Falls, Wisconsin, and thereby indirectly retain control of Eagle Valley Bank, National Association, Saint Croix, Wisconsin.	Newspaper:	Not available
			Federal Register:	07/16/2008

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location
NONE	

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending June 28, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FNB FINANCIAL SERVICES, INC.	CIC	Notice by Donald L. Howell, Houston, Texas, individually and as trustee of the FNB Financial Services, Inc. Employee Stock Ownership Plan and as trustee of the Anne Turner Howell Trust, and by Donald L. Howell, Hilton H. Howell, Jr., Atlanta, Georgia, Brian E. Howell, Waco, Texas, Donna Howell, Waco, Texas, and Alison Howell Malone, Dallas, Texas, acting as a group in concert, to acquire control of FNB Financial Services, Inc., parent of First Texoma National Bank, both in Durant, Oklahoma, through the acquisition of voting shares.	Newspaper: Federal Register:	07/09/2008 07/10/2008
RIVERDALE BANCSHARES, INC.	CIC	Notice by Philip Eugene Jossi and Keith Weldon Carlson, both of Lincoln, Nebraska; and Marian Joanne Hardin, Kearney, Nebraska; to acquire control of Riverdale Bancshares, Inc., parent of State Bank of Riverdale, both in Riverdale, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	07/07/2008 07/14/2008
STOCKMENS FINANCIAL CORPORATION	* 3A3	Stockmens Financial Corporation, Rapid City, South Dakota, to acquire 100 percent of the voting shares of Homestead Financial Corporation, parent of The First National Bank and Trust, both in Beatrice, Nebraska.	Newspaper: Federal Register:	07/02/2008 06/30/2008
STOCKMENS LIMITED PARTNERSHIP	* 3A1	Stockmens Limited Partnership, Rapid City, South Dakota, to become a bank holding company through the direct acquisition of 66.85 percent of the voting shares of Stockmens Financial Corporation, Rapid City, South Dakota, parent of Security First Bank, Lincoln, Nebraska; and through the indirect acquisition of 100 percent of Homestead Financial Corporation, parent of The First National Bank and Trust, both in Beatrice, Nebraska.	Newspaper: Federal Register:	Not available Not available
WALLCO, INC.	CIC	Notice by Brian Wallman, Denver, Colorado, to retain control of Wallco, Inc., parent of Nehawka Bank, both in Nehawka, Nebraska, through the retention of voting control.	Newspaper: Federal Register:	07/30/2008 07/16/2008

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 28, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE BANCORP, INC.	* 3A1	Heritage Bancorp, Inc., Pearland, Texas, to become a bank holding company by acquiring 100 percent of Red River Financial Corporation, Detroit, Texas, and indirectly acquire Community National Bank, Detroit, Texas.	Newspaper:	07/28/2008
			Federal Register:	07/22/2008
LONE STAR STATE BANK OF WEST TEXAS	* 18C * Branch	Lone Star State Bank of West Texas, Lubbock, Texas, to merge with First Bank of Brownfield, Brownfield, Texas, and establish a branch at 2599 74th Street, Lubbock, Texas 79423.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 28, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CRESCENT CAPITAL VI LLC	* 3A1	Crescent Capital VI LLC, Bellevue, Washington, to become a bank holding company by acquiring up to 30 percent of Cowlitz Bancorp, and indirectly its subsidiary, Cowlitz Bank, both of Longview, Washington.	Newspaper: Federal Register:	Not available 07/24/2008
SAGEBRUSH PARTNERS LLLP	* 3A1 4c8	Sagebrush Partners LLLP, to: 1) become a bank holding company by acquiring up to 51.01 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:	Not available 07/24/2008

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act