Federal Reserve Release



H.2

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

No. 36

Week Ending September 6, 2008

Board of Governors of the Federal Reserve System, Washington, DC 20551

H.2 Board Actions

Banks, Foreign

China Investment Corporation and Central SAFE Investments Limited, Beijing, People's Republic of China -- requests for exemptions from the requirements of the Bank Holding Company Act.

- Granted, August 4, 2008

(A/C)

Personnel

Division of Information Technology -- appointment of Glenn S. Eskow as assistant director.

- Announced, September 2, 2008

Enforcement

SunTrust Bank, Atlanta, Georgia -- issuance of a consent order of prohibition against Roslyn Y. Terry, a former employee and institution-affiliated party.

- Announced, September 4, 2008

H.2 Actions under delegated authority

BS&R Banking Supervision and Regulation

C&CA Consumer and Comminity Affairs

FOMC Federal Open Market Committee

August 31, 2008 to September 6, 2008

RBOPS Reserve Bank Operations and Payment Systems
International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2251 North 9th Street, Broken Arrow, Oklahoma.

- Approved, September 5, 2008

Secretary

Bank of the West, El Paso, Texas -- to establish a branch at 425 East Redd Road, El Paso.

- Approved, September 5, 2008

Secretary

Citizens Bank, Flint, Michigan -- to establish a branch at 4834 Richmond Road, Warrenville Heights, Ohio.

- Approved, September 3, 2008

Philadelphia

Luzerne Bank, Luzerne, Pennsylvania -- to establish a branch at Routes 118 and 415, Dallas.

- Approved, September 5, 2008

Richmond

NBRS Financial Bank, Rising Sun, Maryland -- to establish a branch at 20 Craigtown Road, Port Deposit.

- Approved, September 4, 2008

Bank Branches, Domestic

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 12319 North MoPac Expressway, Austin.

- Approved, September 2, 2008

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 2323 Victory Avenue, Dallas.

- Approved, September 3, 2008

Richmond

RBC Bank (USA), Raleigh, North Carolina -- to establish a branch at 5640 Roswell Road Northeast, Atlanta, Georgia.

- Approved, September 2, 2008

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- to establish two mobile branches to serve Knox, Sevier, Cocke, and Jefferson Counties.

- Approved, September 5, 2008

Bank Holding Companies

Chicago

BOSP Bancshares, Inc., Sun Prairie, Wisconsin -- to become a bank holding company and to acquire Bank of Sun Prairie, Sun Prairie.

- Approved, September 5, 2008

Bank Holding Companies

Cleveland

CSB Bancorp, Inc., Millersburg, Ohio -- to acquire Indian Village Bancorp, Inc., Gnadenhutten, and its savings bank subsidiary, Indian Village Community Bank.

- Approved, September 5, 2008

Philadelphia

Embassy Bancorp, Inc., Bethlehem, Pennsylvania -- to become a bank holding company and to acquire Embassy Bank for the Lehigh Valley, Bethlehem.

- Approved, September 2, 2008

Chicago

Isabella Bank Corporation, Mt. Pleasant, Michigan -- to retain shares of Valley Financial Group, Ltd., Saginaw, and thereby indirectly retain shares of 1st State Bank.

- Approved, September 5, 2008

Change In Bank Control

Philadelphia

Royal Bancshares of Pennsylvania, Inc., Narberth, Pennsylvania -- change in bank control of Royal Bancshares and its subsidiary bank, Royal Bank of Pennsylvania, Narberth.

- Permitted, September 3, 2008

Extensions Of Time

Atlanta

Bank of North Florida, Jacksonville, Florida -- extension to October 18, 2008, to establish a branch at 3704 84th Avenue Circle East, Sarasota.

- Granted, September 5, 2008

(A/C) = Addition or Correction

Extensions Of Time

Atlanta

Verity Capital Group Inc., Dahlonega, Georgia -- extension to December 3, 2008, to become a bank holding company and to acquire Verity Bank (in organization), Winder.

- Granted, September 3, 2008

Financial Holding Companies

Atlanta

Business First Bancshares, Inc., Baton Rouge, Louisiana -- election to become a financial holding company.

- Effective, September 4, 2008

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commen	t Period
ABINGTON BANK	Member	Application by Abington Bank, Abington, Massachusetts to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MEDWAY CO-OPERATIVE BANK	* Branch	Medway Co-operative Bank, Medway, Massachusetts - application to establish a new branch office at One Hastings Street, Mendon, Massachusetts.	Newspaper: Federal Register:	Not available Not applicable
SIS BANCORP, MHC	* 3A1 * 3A3	Application by SIS Bancorp, MHC and SIS Bancorp, Inc., both of Sanford, Maine - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Sanford Institution for Savings, Sanford, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available

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

RSSD ID	Institution / Location			Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commo	ent Period
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish representative offices in San Francisco and Los Angeles, California; Atlanta, Georgia; Chicago, Illinois; Edison, New Jersey; Houston, Texas and Washington D.C., pursuant to Section 211.24(a)(2)(i)(B)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests to establish branches located at (i) 6015 Daybreak Circle, Clarksville, Howard County, Maryland and (ii) 50 Jericho Quadrangle, Town of Oyster Bay, New York.	Newspaper: Federal Register:	09/12/2008 Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, on behalf of itself and certain Edge Corporation subsidiaries, requests a waiver from the aggregate investment limit in Section 211.9(b)(6) of Regulation K for an investment related to an internal reorganization of several Singapore-based subsidiaries.	Newspaper: Federal Register:	Not applicable Not applicable

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commen	t Period
LUZERNE BANK	Premises	Luzerne Bank, Luzerne, PA, requests approval to increase its investment in bank premises by \$700,000, which will exceed the 150% threshold for investment in bank premises.	Newspaper: Federal Register:	Not applicable Not applicable

Federal Reserve Bank of Philadelphia

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Cleveland

Filings received during the week ending September 6, 2008

Filer

Filing Type Filing Proposal

End of Comment Period

NONE

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Richmond

Filer	Filing Type Filing Proposal		End of Comment Period		
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC, Richmond, Virginia, and Community Bank Investors of America, L.P., Richmond, Virginia, to acquire up to 58.01% of the voting securities of Freedom Bank, Bradenton, Florida.	Newspaper: Federal Register:	Not available 09/26/2008	
FAUQUIER BANK, THE	* Branch	The Fauquier Bank, Warrenton, Virginia, proposes to establish a branch at 10250 Bristow Center Drive, Bristow, Virginia.	Newspaper: Federal Register:	09/05/2008 Not applicable	

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commen	t Period
HOMETOWN BANCSHARES, INC.	CIC	Prior Change in control notice filed by Paul Ray, Max Ray,Carole Ray, and Gina Brumley, all of Hackleburg, Alabama, to collectively acquire 3.20 percent of the outstanding shares of Hometown Bancshares, Inc., and its subsidiary PeoplesTrust, Bank both of Hamilton, Alabama. Pro forma will equal 12.25 percent.	Newspaper: Federal Register:	09/20/2008 09/16/2008
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at Fern Loop and 70th Street, Shreveport, Louisiana, to be known as the 70th Street Branch.	Newspaper: Federal Register:	09/09/2008 Not applicable
ORION BANK	* Branch	Orion Bank, Naples, Florida, to establish a branch located at 4280 Professional Center Way, Palm Beach Gardens, Florida, to be known as the PGA Office.	Newspaper: Federal Register:	09/15/2008 Not applicable
PIEDMONT BANCORP, INC.	* 3A1	Piedmont Bancorp, Inc., Norcross, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Choice Community Bank 1874, Newnan, Georgia.	Newspaper: Federal Register:	Not available 09/18/2008

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t Period
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at Hwy 36 and Norell, Oak Park Heights, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
MARSHALL-PUTNAM COUNTY BANCORPORATION, INC.	CIC	Notice by Joseph E. O'Brien, Peoria, Illinois, to acquire control of Marshall-Putnam County Bancorporation, Inc., Varna, Illinois, and thereby indirectly acquire control of Marshall County State Bank, Varna, Illinois.	Newspaper: Federal Register:	Not available 09/18/2008
TAYLOR CAPITAL GROUP, INC.	CIC	Notice by a group of investors that includes: Harrison I. Steans, Bannockburn, Illinois; Jennifer W. Steans, Evanston, Illinois; Financial Investments Corporation, Chicago, Illinois; PCB, LP, General Partners, Chicago, Illinois; Heather A. Steans, Chicago, Illinois; Robin M. Steans, Chicago, Illinois; Harrison I. Steans Self-Declaration of Revocable Trust - Harrison I. Steans, Bannockburn, Illinois, Trustee; Jennifer W. Steans 1999 Descendents Trust - James P. Kastenholz, Evanston, Illinois, Trustee; Heather A. Steans 1999 Descendants Trust - Leo A. Smith, Chicago, Illinois, Trustee; Robin M. Steans 1999 Descendents Trust - Leonard A. Gail, Chicago, Illinois, Trustee; Jennifer W. Steans 2000 Trust - Jennifer W. Steans, Evanston, Illinois, Trustee; Jennifer W. Steans 2000 Trust - Jennifer W. Steans, Evanston, Illinois, Trustee; Heather A. Steans 2001 Trust - Heather A. Steans, Chicago, Illinois, Trustee; Robin M. Steans Revocable Trust - Robin M. Steans, Chicago, Illinois, Trustee; James P. Kastenholz 2000 Trust - James P. Kastenholz, Evanston, Illinois, Trustee; Leonard A. Gail Revocable Trust - Leonard A. Gail, Chicago, Illinois, Trustee; Hunter Family Foundation - Thomas B. Hunter, III, Lake Forest, Illinois and Maxine M. Hunter Charitable Lead Annuity Trust - Thomas B. Hunter, IV, Lake Forest, Illinois, and Willard M. Hunter, Lake Bluff, Illinois Trustees; Thomas B. Hunter, III Self Declaration of Revocable Trust - Thomas B. Hunter, III, Lake Forest, Illinois, Trustee; Morrison Family Foundation - Harold M. Morrison, Lake Forest, Illinois, Trustee; and USAmeriBancorp, Largo, Florida, to acquire 10 percent or more of the shares of Taylor Capital Group, Rosemont, Illinois, and thereby indirectly acquire control of Cole Taylor Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 09/22/2008

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment	t Period
TOMPKINS BANCORP, INC.	* 3A3	Tompkins Bancorp, Inc., Avon, Illinois, to acquire 100 percent of the voting shares of Community Bank of Galesburg, Galesburg, Illinois.	Newspaper: Federal Register:	Not available Not available

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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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
COMMUNITY STATE BANCSHARES, INC	CIC	Notice by Donna Joyce Ramsey, individually and as trustee of the Richard D. Ramsey Revocable Trust, Macon, Missouri, to gain control of Community State Bancshares, Inc., Shelbina, Missouri.	Newspaper: Federal Register:	09/16/2008 09/23/2008
COMMUNITY STATE BANCSHARES, INC	CIC	Notice by the O'Laughlin Group to gain control of Community State Bancshares, Inc., Shelbina, Missouri. The O'Laughlin Group consists of Frances L. O'Laughlin, Mesa, Arizona; Terrence L. O'Laughlin, Fayette, Missouri; Jeffrey B. O'Laughlin, Ashland, Missouri; Russell L. O'Laughlin, Shelbina, Missouri; and Kelly D. Wilt, Shelbina, Missouri.	Newspaper: Federal Register:	09/16/2008 09/23/2008
FARMERS BANK & TRUST COMPANY	Member	Farmers Bank and Trust Company, Magnolia, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST ARKANSAS BANCSHARES, INC.	CIC	Notice by The Larry T. Wilson Descendents Trust and The Kathryn W. Roberts Descendants Trust to join the Wilson Family Control Group, all of Jacksonville, Arkansas, and thereby gain control First Arkansas Bancshares, Inc., Jacksonville, Arkansas, the parent company of First Arkansas Bank and Trust, Jacksonville, Arkansas.	Newspaper: Federal Register:	09/30/2008 09/24/2008
HERITAGE BANCORP, INC.	* 3A3	Heritage Bancorp, Inc., Mason, Tennessee, to directly acquire 2.12 percent, for total direct and indirect ownership of 51.77 percent, of Mason Bancorp, Inc., Mason, Tennessee, and thereby indirectly acquire The Bank of Mason, Mason, Tennessee.	Newspaper: Federal Register:	09/30/2008 10/03/2008

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment	Period
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 1600 11th Avenue, Suite 123, Helena, Montana.	Newspaper: Federal Register:	09/09/2008 Not applicable

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commen	t Period
ALFALFA COUNTY BANCSHARES, INC.	CIC	Notice submitted by the Barbara Dean Flaming Trust and Brenda Jean Flaming Salinas, trustee; the Brenda Jean Flaming Trust and Barbara Dean Flaming Waite, trustee; the Michael Todd Flaming Trust and Brenda Jean Flaming Salinas, trustee; and the Flaming Children 2008 Irrevocable Trust and Gerald R. Chelgren, trustee; all of Cherokee, Oklahoma, part of a group acting in concert, to acquire/retain control of Alfalfa County Bancshares, Inc., parent of ACB Bank, both in Cherokee, Oklahoma.	Newspaper: Federal Register:	Not available 08/18/2008
TEAM FINANCIAL, INC.	CIC	Notice submitted by O. Gene Bicknell, Englewood, Florida, as an individual and as part of the Bicknell Family Group; Martin C. Bicknell, Bucyrus, Kansas, as an individual and as part of the Bicknell Family Group; and Cherona L. Bicknell, Bucyrus, Kansas, as part of the Bicknell Family Group; to retain control of Team Financial, Inc., parent of TeamBank, N.A., both in Paola, Kansas.	Newspaper: Federal Register:	09/11/2008 09/12/2008
WHITCORP FINANCIAL COMPANY	CIC	Notice submitted by Jeffrey F. Whitham, Garden City, Kansas; Stewart A. Whitham, Leoti, Kansas; Barth E. Whitham, Morrison, Colorado; Jennifer E. Jensik, Fredonia, Kansas; and Clay G. Whitham, Lamar, Colorado; individually and as co-trustees of various Whitham family trusts, and as a group acting in concert, to retain control of Whitcorp Financial Company, Leoti, Kansas, parent of Western State Bank, Garden City, Kansas and First National Bank in Lamar, Lamar, Colorado. In addition, Michael Callahan, Pueblo, Colorado; Ward Loyd, Garden City, Kansas; Diana Tedlock, Wichita, Kansas; and Philip Sweeney, Denver, Colorado, to acquire control of Whitcorp Financial Company, Leoti, Kansas, parent of Western State Bank, Garden City, Kansas and First National Bank in Lamar, Lamar, Colorado, all as independent trustees of various Whitham family trusts as members of the same group acting in concert.	Newspaper: Federal Register:	09/03/2008 Not available
WILBER CO.	CIC	Notice submitted by Steven J. Buchanan, Omaha, Nebraska, as a member of Wilber Co. Voting Trust, to retain control of Wilber Co., both of Wilber, Nebraska, parent of First State Bank, Lincoln, Nebraska.	Newspaper: Federal Register:	09/15/2008 09/09/2008

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE							
CRA Exa	minations scheduled for	Quarter of					
Institution			Location				
NONE							

Federal Reserve Bank of Dallas

Filer Filing Type Filing Proposal		Filing Proposal	End of Comment Period		
FVNB CORP.	CIC	Notice by Mr. Michael Scott Anderson, Dallas, Texas, to own an interest in FVNB Corp., Victoria, Texas, and indirectly acquire First Victoria National Bank, Victoria, Texas.	Newspaper: Federal Register:	09/11/2008 09/02/2008	
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch at 3707 Camp Bowie, Fort Worth, Texas 76107.	Newspaper: Federal Register:	Not available Not applicable	

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution			Location				
NONE							

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period		
CAPITAL BANK	CIC	Notice by Murray Pasternack, San Clemente, California, to increase his ownership up to 24.9 percent of Capital Bank, San Juan Capistrano, California.	Newspaper: Federal Register:	Not available 09/17/2008	
CITY NATIONAL CORPORATION	CIC	Notice by Russell Goldsmith, individually, and as part of a family group, including the Bram & Elaine Goldsmith Family Trust, the Elaine Goldsmith Revocable Trust, the Bruce Leigh Goldsmith Revocable Trust, the Goldsmith Family Partnership, the Goldsmith Family Foundation, and other related family trusts, partnerships, and foundations, to retain control and to acquire additional shares of City National Corporation, and thereby indirectly its subsidiary, City National Bank, both of Beverly Hills, California.	Newspaper: Federal Register:	Not available 08/25/2008	
PACIFIC STATE BANK	* Branch	Pacific State Bank, Stockton, California, to establish a branch office at 1547 East March Lane, Stockton, California.	Newspaper: Federal Register:	09/15/2008 Not applicable	
WELLS FARGO & COMPANY	* 3A3	Wells Fargo & Company, San Francisco, California, to acquire 100 percent of Century Bancshares, Inc., Dallas, Texas, and thereby indirectly acquire its subsidiary, Century Bank, N.A., Texarkana, Texas.	Newspaper: Federal Register:	09/28/2008 10/03/2008	

Federal Reserve Bank of San Francisco

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NONE							