
Federal Reserve Release



H.2

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

No. 40

Week Ending October 4, 2008

Monetary and Financial Policy

Term Auction Facility -- increase in the size of the 84-day maturity TAF auctions from \$25 billion to \$75 billion, beginning with the auction on October 6, 2008, and establishment of forward TAF auctions to provide term funding over year-end.

- Announced, September 29, 2008

Enforcement

Bank of Romney, Romney, West Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 29, 2008

Compass Bank, Birmingham, Alabama -- issuance of a consent order of prohibition against Donald W. Linville, a former senior vice president and institution-affiliated party.

- Announced, September 29, 2008

Hinsbrook Bank & Trust, Oakbrook, Illinois -- issuance of a consent order of prohibition against John H. Lohmeier, a former senior vice president, trust officer, and institution-affiliated party.

- Announced, October 2, 2008

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan; The Bank of Tokyo-Mitsubishi UFJ, Ltd.; and its New York branch -- written agreement dated December 18, 2006, terminated September 29, 2008.

- Announced, October 1, 2008

Warren Bancorp, Inc., Warren, Michigan, and Warren Bank -- written agreement with the Federal Reserve Bank of Chicago and the Michigan Office of Financial and Insurance Regulation.

- Announced, October 1, 2008

H.2 Actions under delegated authority

September 28, 2008 to October 4, 2008

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

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 1301 East 14th Street, San Leandro, California.

- Approved, September 30, 2008

Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 4601 West Freeway, Fort Worth.

- Approved, October 1, 2008

Cleveland

Ohio Heritage Bank, Coshocton, Ohio -- to establish a branch at 1309 Fourth Street, Northwest, New Philadelphia.

- Approved, October 1, 2008

Atlanta

Orion Bank, Naples, Florida -- to establish a branch at 4280 Professional Center Way, Palm Beach Gardens.

- Approved, October 2, 2008

St. Louis

Providence Bank, Columbia, Missouri -- to establish a branch at 8 North 5th Street, Columbia.

- Approved, October 1, 2008

Bank Holding Companies

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire convertible subordinated debt of Community Bank of Lemont, Lemont, and thereby increase its ownership in the bank.

- Approved, September 30, 2008

Atlanta

First Trust Corporation, New Orleans, Louisiana -- to acquire Globe Bancorp, Inc., Metairie, and its subsidiary savings bank, Globe Homestead Savings Bank, FSA, and thereby engage in operating a savings association.

- Withdrawn, October 3, 2008

Change In Bank Control

Kansas City

Alfalfa County Bancshares, Inc., Cherokee, Oklahoma -- change in bank control of Alfalfa, parent company of ACB Bank, Cherokee.

- Permitted, September 30, 2008

Atlanta

Farmers Bancorp, Inc., Lynchburg, Tennessee -- change in bank control of Farmers and its subsidiary bank, Farmers Bank of Lynchburg, Lynchburg.

- Permitted, September 29, 2008

Cleveland

New Richmond Bancorporation, New Richmond, Ohio -- change in bank control of New Richmond, parent company of Riverhills Bank, Milford.

- Permitted, October 1, 2008

Extensions Of Time**Boston**

Greenfield Bancorp, MHC, Greenfield, Massachusetts -- extension to January 1, 2009, to acquire Greenfield Co-operative Bank, Greenfield, in connection with the reorganization of Greenfield Bancorp, MHC, from mutual to stock form.

- Granted, September 29, 2008

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to January 9, 2009, to increase its ownership of Prairieland Bancorp, Inc., Bushnell, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell.

- Granted, September 29, 2008

San Francisco

San Joaquin Bank, Bakersfield, California -- extension to October 3, 2009, to establish a branch at Panama Lane and Stine Road, Bakersfield.

- Granted, September 30, 2008

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- extension to September 19, 2009, to establish a branch at 11470 Parkside Drive, Knoxville.

- Granted, October 1, 2008

Financial Holding Companies**St. Louis**

FCB Financial Services, Inc., Marion, Arkansas -- election to become a financial holding company.

- Effective, October 3, 2008

Membership

Boston

Abington Bank, Abington, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, October 2, 2008

Regulations And Policies

Director, MA

Regulation D -- final rule implementing the annual indexing of the low reserve tranche, reserve requirement exemption amount, nonexempt deposit cutoff level, and reduced reporting limit for 2009.

- Approved, September 25, 2008

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 4, 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
149271	NORTHAMPTON CO-OP BK, NORTHAMPTON, MASSACHUSETTS	05/19/2008	09/19/2008	S	Small Bank

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 October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR DE PUERTO RICO	* 18C	Banco Popular de Puerto Rico, San Juan, Puerto Rico to acquire certain assets and assume certain liabilities of Banco Popular, N.A., Orlando, Florida	Newspaper: Federal Register:	Not available Not applicable
CITIGROUP INC.	* 3A3	Citigroup Inc., New York, New York, to acquire five insured depository institution subsidiaries of Wachovia Corporation, Charlotte, North Carolina; Wachovia Bank, National Association, Charlotte, North Carolina; Wachovia Bank of Delaware, National Association, Wilmington, Delaware; Wachovia Card Services, National Association, Atlanta, Georgia; Wachovia Mortgage, FSB, Las Vegas, Nevada; and Wachovia Bank, FSB, Houston, Texas, pursuant to Sections 3(a)3 and 4(c)(8) of the BHC Act and thereby operate a savings association, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper: Federal Register:	Not available Not available
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
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, requests a waiver from the aggregate investment limit provided in Section 211.9(b)(6) of Regulation K for investments undertaken as part of an internal reorganization involving certain Australia-based subsidiaries.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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910118	TIOGA ST BK, SPENCER, NEW YORK	03/10/2008	09/08/2008	S	Int Sm Bank

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 October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVERVIEW FINANCIAL CORPORATION	* 3A5	Riverview Financial Corporation (In Organization) Halifax, PA, to acquire First Perry Bancorp, Inc., Marysville, PA, and HNB Bancorp, Inc., Halifax, PA. The consolidation of holding companies will result in the merger of the two wholly-owned subsidiaries, The First National Bank of Marysville, Marysville, PA, and Halifax National Bank, Halifax, PA, subsequently forming Riverview National Bank, Halifax, PA	Newspaper:	10/31/2008
			Federal Register:	10/31/2008

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 October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
RICHWOOD BANKING COMPANY, INC., THE	* Branch Premises	Notice by The Richwood Banking Company, Richwood, OH to establish a branch at 4848 Napoleon Street, Huntsville, OH and request for permission to exceed its limit of investment in premises.	Newspaper:	10/07/2008
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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213912	APPLE CREEK BKG CO, APPLE CREEK, OHIO	07/07/2008	09/19/2008	S	Small Bank
2836306	BUCKEYE CMNTY BK, LORAIN, OHIO	06/23/2008	09/26/2008	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANSON BANK & TRUST CO.	Member	Anson Bank & Trust Co., Wadesboro, North Carolina, to become a member of the Federal Reserve system.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF AMERICA CORPORATION	* 4c8	Bank of America Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Merrill Lynch Bank & Trust Co., FSB, New York, New York, and Merrill Lynch Bank USA, Salt Lake City, Utah.	Newspaper: Federal Register:	Not available Not available
BANK OF STANLY	Member	Bank of Stanly, Albemarle, North Carolina, to become a member of the Federal Reserve system.	Newspaper: Federal Register:	Not applicable Not applicable
CABARRUS BANK & TRUST COMPANY	Member	Cabarrus Bank & Trust Company, Concord, North Carolina, to become a member of the Federal Reserve system.	Newspaper: Federal Register:	Not applicable Not applicable
CapGen Capital Group II LLC	* 3A1	CapGen Capital Group II LLC, New York, New York, and CapGen Capital Group II LP, New York, New York, to become bank holding companies through the acquisition of 12.4% of the voting securities of PacWest Bancorp, San Diego, California, and indirectly acquire Pacific Western Bank, San Diego, California.	Newspaper: Federal Register:	Not available 10/30/2008
SHORE BANK	* 18C	Shore Bank, Onley, Virginia, proposes to acquire certain assets and assume certain liabilities of the Salisbury, Maryland, branch office of Chevy Chase Bank, FSB, McLean, Virginia.	Newspaper: Federal Register:	Not available Not applicable
WACHOVIA BANK, NATIONAL ASSOCIATION	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, requests approval to make an investment through its Edge Act subsidiary, Wachovia International Banking Corporation, in Wachovia Real Estate, Korea, Inc., Seoul, South Korea.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

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 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 October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE DESARROLLO RURAL, S.A.	FBSEA	Banco de Desarrollo Rural, S.A., (BANRURAL), Guatemala City, Guatemala, to establish a representative office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BROWARD FINANCIAL HOLDINGS, INC.	* 3A1	Broward Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Broward Bank of Commerce (in organization), both of Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available 10/24/2008
CENTERBANK, INC.	CIC	Prior change in control notice filed by Mr. James C. France, Daytona Beach, Florida, to acquire voting control of up to 72 percent of the combined voting power of the outstanding shares of common stock and shares of newly designated preferred stock of CenterBank, Inc., and its subsidiary, Centerbank of Jacksonville, N.A., both of Jacksonville, Florida.	Newspaper: Federal Register:	10/13/2008 10/15/2008
FIRST NATIONAL BANKERS BANKSHARES, INC.	* 3A5	First National Bankers Bankshares, Inc., Baton Rouge, Louisiana, to merge with Arkansas Bankers Bancorporation, Inc., and thereby acquire its subsidiary, Arkansas Bankers Bank, both of Little Rock, Arkansas.	Newspaper: Federal Register:	10/29/2008 10/17/2008
FIRSTCITY BANCORP, INC.	CIC	Prior change in control filed by Mark Allen Conner, Canton, Georgia, to acquire an additional 38.1 percent of the outstanding shares of FirstCity Bancorp, Inc., and its subsidiary, FirstCity Bank, both of Stockbridge, Georgia. Pro forma will equal 58.5 percent.	Newspaper: Federal Register:	10/24/2008 10/20/2008
FLORIDA BANK	* 18C * Branch	Florida Bank, Tampa, Florida, to merge with Florida Bank of Sarasota, Sarasota, Florida.	Newspaper: Federal Register:	Not available Not applicable
FLORIDIAN FINANCIAL GROUP, INC.	4c8	Floridian Financial Group, Inc., Lake Mary, Florida to acquire 51 percent of the outstanding shares of FBC Mortgage, LLC, Orlando, Florida, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.	Newspaper: Federal Register:	Not applicable Not applicable
HOMETOWN BANCSHARES, INC.	CIC	Prior change in control notice filed by Delmo R. Payne and Wilmuth Payne, both of Hamilton, Alabama, to acquire an additional 3.20 percent of the outstanding shares of Hometown Bancshares, Inc., Hamilton, Alabama. Total pro forma will equal 11.15 percent.	Newspaper: Federal Register:	10/21/2008 10/21/2008
HOMETOWN BANCSHARES, INC.	CIC	Prior change in control notice filed by Gerald Terrell, Faye Terrell, Donald L. Terrell, and Danny Terrell, all of Hamilton, Alabama, Audrey Garrett and William Garrett, Birmingham, Alabama, to acquire an additional 3.20 percent of the outstanding shares of Hometown Bancshares, Inc., and PeoplesTrust Bank, both of Hamilton, Alabama. Total pro forma will equal 11.96 percent.	Newspaper: Federal Register:	10/21/2008 10/21/2008

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
Jefferson Bancshares, Inc.	* 3A1	Jefferson Bancshares, Inc., Morristown, Tennessee, to acquire 100 percent of the outstanding shares of State of Franklin Bancshares, Inc., and its subsidiary, State of Franklin Savings Bank, both of Johnson City, Tennessee.	Newspaper: Federal Register:	Not available 10/17/2008
JONES BANCSHARES, L.P.	CIC	After-the-fact change in control notice filed by James C. Jones, Waycross, Georgia; Patrick C. Jones and Carole C. Jones, both of Blackshear, Georgia; to retain 35.05 percent of the outstanding shares of Jones Bancshares, LP, and its subsidiary, Primesouth Bank, both of Blackshear, Georgia.	Newspaper: Federal Register:	Not available 10/20/2008
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:	10/31/2008 11/03/2008
RIVERSIDE BANK OF THE GULF COAST	* Branch	Riverside Bank of the Gulf Coast, Cape Coral, Florida, to establish a branch located at 7371 College Parkway, Ft. Myers, Florida.	Newspaper: Federal Register:	10/22/2008 Not applicable
RIVERSIDE FLORIDA HOLDING COMPANY	* 3A1	Riverside Florida Holding Company, Cape Coral, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Riverside Bank of the Gulf Coast, Cape Coral, Florida.	Newspaper: Federal Register:	10/22/2008 10/20/2008
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1451 Ritchie Highway, Arnold, Maryland, to be known as the Arnold Safeway Branch.	Newspaper: Federal Register:	10/12/2008 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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3342671	ANCHOR CMRL BK, JUNO BEACH, FLORIDA	05/12/2008	08/28/2008	S	Small Bank
3560783	CAPITALMARK B&T, CHATTANOOGA, TENNESSEE	05/05/2008	08/25/2008	S	Small Bank
497039	COMMERCIAL BK, HARROGATE, TENNESSEE	03/31/2008	08/07/2008	O	Int Sm Bank
3546899	TRISUMMIT BK, KINGSPORT, TENNESSEE	04/21/2008	08/11/2008	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL SAVINGS BANK	Member	Commerical Savings Bank, Carroll, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A3	First Community Financial Partners, Inc., Joliet, Illinois, to acquire at least 50.01 percent of the voting shares of First Community Bank of Homer Glen & Lockport (in organization), Homer Glen, Illinois.	Newspaper: Federal Register:	Not available 10/30/2008
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana, to acquire 100 percent of the voting shares of Lincoln Bancorp, Plainfield, Indiana, and thereby indirectly acquire Lincoln Bank, Plainfield, Indiana.	Newspaper: Federal Register:	Not available 11/03/2008
ILLINOIS NATIONAL BANCORP, INC.	4c8	Illinois National Bancorp, Inc., Springfield, Illinois, proposes to engage de novo in lending activities.	Newspaper: Federal Register:	Not applicable Not available
LINDEN STATE BANK	* 18C * Branch	Linden State Bank, Linden, Indiana, to merge with Farmers State Bank, New Ross, Indiana, and thereby to establish 4 branches.	Newspaper: Federal Register:	Not available Not applicable
M.S.B. BANCORPORATION, INC.	CIC	Notice by Peter T. Rogers, Appleton, Wisconsin, to retain control of 21.3 percent of the outstanding voting shares of M.S.B. Bancorporation, Inc., Marion, Wisconsin, and thereby indirectly retain control of Premier Community Bank, Marion, Wisconsin.	Newspaper: Federal Register:	Not available 10/17/2008
MIDWEST BANK AND TRUST COMPANY	* Branch	Midwest Bank and Trust Company, Elmwood Park, Illinois, to establish a branch facility to be located at 500 West Monroe Street, Chicago, Illinois.	Newspaper: Federal Register:	10/13/2008 Not applicable
PRIVATEBANCORP, INC.	* 4c8	PrivateBancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of The PrivateWealth Trust Company, a federal savings bank (in organization), Chicago, Illinois, and thereby operate a savings association.	Newspaper: Federal Register:	10/12/2008 10/10/2008

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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596848	AMERICAN T&SB, DUBUQUE, IOWA	05/19/2008	09/22/2008	S	Int Sm Bank
3348057	COMMUNITY FIRST BK CHICAGO, CHICAGO, ILLINOIS	04/21/2008	09/09/2008	S	Small Bank
210434	NORTHERN TC, CHICAGO, ILLINOIS	05/05/2008	09/22/2008	O	Large Bank
595430	STATE BK THE LAKES, ANTIOCH, ILLINOIS	05/05/2008	09/12/2008	S	Large Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	06/16/2008	09/16/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BHCB HOLDING COMPANY	* 3A1	BHCB Holding Company, Rapid City, South Dakota, to become a bank holding company by acquiring 100 percent of Black Hills Community Bank, N.A., Rapid City, South Dakota, a de novo bank.	Newspaper:	10/22/2008
			Federal Register:	10/24/2008
BRYANT BANCSHARES, INC.	4c8	Bryant Bancshares, Inc., Bryant, South Dakota, requests retroactive approval to acquire 100% of Community Insurance, LLC, Bryant, South Dakota, and thereby indirectly engage in insurance agency activities, in a place with a population not exceeding 5,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GLACIER BANCORP, INC.	* 3A5	Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of the voting shares of Bank of the San Juans Bancorporation, Durango, Colorado, and thereby indirectly acquire Bank of the San Juans, Durango, Colorado.	Newspaper:	10/12/2008
			Federal Register:	10/17/2008

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUMMERFIELD FINANCIAL SERVICES, LLC	* 3A1	Summerfield Financial Services, LLC, Fremont, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Summerfield, Summerfield, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1421161	BANK OF BLUE VALLEY, OVERLAND PARK, KANSAS	06/02/2008	09/12/2008	S	Int Sm Bank
3120897	HERITAGE BK, TOPEKA, KANSAS	06/02/2008	09/03/2008	S	Small Bank
24453	ROCKY MNT BK, ROCK SPRINGS, WYOMING	06/23/2008	09/25/2008	S	Small Bank
94755	SUNDANCE ST BK, SUNDANCE, WYOMING	05/05/2008	07/24/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish 5 branches at the following locations: 2626 El Camino Real, Carlsbad, California 92008; 39008 Paseo Padre Parkway, Fremont, California 94538; 635 S. Hobart Blvd., Los Angeles, California 90005; 6451 E. Pacific Coast Hwy., Long Beach, California 90803; and 600 Main Street, Pleasanton, California 94566.	Newspaper: Federal Register:	Not available Not applicable
FIRST ARTESIA BANCSHARES, INC.	* 3A3	First Artesia Bancshares, Inc., Artesia, New Mexico, to acquire by merger 100 percent of AmFin Holding Company, Silver City, New Mexico, and indirectly acquire AmBank, Silver City, New Mexico.	Newspaper: Federal Register:	10/23/2008 10/20/2008
OUACHITA BANCSHARES CORP.	CIC	Clyde Ray White, Clydine Covington White, Jarrah Reed White, all of Monroe, Louisiana; Larry Nolan White and Virginia Owens White, both of Colleyville, Texas; and Patrick Slade White, Huntsville, Alabama, acting in concert to acquire control of Ouachita Bancshares Corporation, Monroe, Louisiana, and indirectly acquire control of Ouachita Independent Bank, Monroe, Louisiana.	Newspaper: Federal Register:	Not available 10/21/2008
ST FINANCIAL GROUP, INC.	* 3A1	ST Financial Group, Inc., Montgomery, Texas, to become a bank holding company by acquiring 100 percent of Snook Bancshares, Inc., Snook, Texas, and indirectly acquire First Bank of Snook, Snook, Texas.	Newspaper: Federal Register:	Not available 10/17/2008

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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- 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 October 4, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3 4c8	Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, to: 1) acquire up to 24.9 percent of Morgan Stanley, New York, New York, and indirectly its subsidiaries, Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, and Morgan Stanley Bank, N.A., Salt Lake City, Utah, pursuant to section 3(a)(3) of the Bank Holding Company Act; and 2) to acquire indirect ownership of the voting shares of Morgan Stanley Trust, Jersey City, New Jersey, and Morgan Stanley Trust, N.A., Wilmington, Delaware, pursuant to section 4(c)(8) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
808167	NORTH VALLEY BK, REDDING, CALIFORNIA	04/28/2008	09/17/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act