
Federal Reserve Release



H.2

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

No. 43

Week Ending October 25, 2008

Testimony And Statements

Economic Outlook and Financial Markets -- statement by Chairman Bernanke before the House Committee on the Budget on recent developments in financial markets and the near-term economic outlook.

- Published, October 20, 2008

Foreclosure Prevention Efforts and Market Stability -- statement by Governor Duke before the Senate Committee on Banking, Housing, and Urban Affairs on recent regulatory actions to stabilize financial markets and prevent foreclosures.

- Published, October 23, 2008

Bank Holding Companies

Wells Fargo & Company, San Francisco, California -- statement regarding approval of application to acquire Wachovia Corporation, Charlotte, North Carolina.

- Approved, October 21, 2008

Forms

Forms -- final Board review to extend without revision the (1) Recordkeeping and Disclosure Requirements for loans secured by property in flood hazard areas (Reg H-2) and (2) Recordkeeping, Reporting, and Disclosure Requirements pursuant to the Community Reinvestment Act (Reg BB).

- Approved, October 21, 2008

Monetary and Financial Policy

Money Market Investor Funding Facility (MMIFF) -- establishment of the MMIFF to support a private-sector initiative designed to provide liquidity to U.S. money market investors.

- Approved, October 21, 2008

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 28-day credit on October 20, 2008.

- Announced, October 20, 2008

Regulations And Policies

Regulation C (Home Mortgage Disclosure) -- final amendments to Regulation C (Home Mortgage Disclosure) to revise the rules for reporting price information on higher-priced mortgage loans.

- Approved, October 20, 2008

Enforcement

Bank of Canton, Canton, Pennsylvania -- written agreement with the Federal Reserve Bank of Philadelphia.

- Announced, October 22, 2008

H.2 Actions under delegated authority

October 19, 2008 to October 25, 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 branches at 2626 El Camino Real, Carlsbad, California; 39008 Paseo Padre Parkway, Fremont; 635 South Hobart Boulevard, Los Angeles; 6451 East Pacific Coast Highway, Long Beach; and 600 Main Street, Pleasanton.

- Approved, October 20, 2008

Chicago

Midwest Bank and Trust Company, Elmwood Park, Illinois -- to establish a branch at 500 West Monroe Street, Chicago.

- Approved, October 20, 2008

Bank Holding Companies

Minneapolis

Bryant Bancshares, Inc., Bryant, South Dakota -- request to retain Community Insurance, LLC, Bryant, and thereby engage in insurance agency activities.

- Approved, October 21, 2008

Kansas City

CCB Financial Corporation, Kansas City, Missouri -- to acquire NKC Bancshares, Inc., North Kansas City, and its subsidiary bank, Norbank.

- Approved, October 24, 2008

Bank Holding Companies

Richmond

City First Enterprises, Inc., Washington, D.C. -- to engage in lending and community development activities.

- Approved, October 22, 2008

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire Bank of the San Juans Bancorporation, Durango, Colorado, and thereby indirectly acquire Bank of the San Juans.

- Approved, October 23, 2008

Minneapolis

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

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

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

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

- Withdrawn, October 22, 2008

Bank Holding Companies

Atlanta

Jefferson Bancshares, Inc., Morristown, Tennessee -- to acquire State of Franklin Bancshares, Inc., Johnson City, and its subsidiary bank, State of Franklin Savings Bank.

- Approved, October 22, 2008

Bank Mergers

St. Louis

Midland States Bank, Effingham, Illinois -- to purchase certain assets and assume certain liabilities of two branches of Peoples National Bank, National Association, Mount Vernon, and thereby establish branches.

- Approved, October 23, 2008

Banks, Foreign

Director, BS&R

Corpanca, Santiago, Chile -- to establish a branch in New York, New York.

- Approved, October 22, 2008

Change In Bank Control

San Francisco

Capital Bank, San Juan Capistrano, California -- change in bank control of Capital.

- Permitted, October 24, 2008

St. Louis

Community State Bancshares, Inc., Shelbina, Missouri -- change in bank control of Community State.

- Permitted, October 20, 2008

Change In Bank Control

Secretary

G.N. Bankshares, Inc., Girard, Kansas -- change in bank control of G.N. Bankshares, parent company of The Girard National Bank, Girard.

- Permitted, October 22, 2008

Chicago

Marshall-Putnam County Bancorporation, Inc., Varna, Illinois -- change in control of Marshall-Putnam, parent company of Marshall County State Bank, Varna.

- Permitted, October 24, 2008

Kansas City

Team Financial, Inc., Paola, Kansas -- change in bank control of Team Financial, parent company of TeamBank, National Association, Paola.

- Permitted, October 21, 2008

Extensions Of Time

Atlanta

Community Bancshares of Mississippi, Inc., Employee Stock Ownership Plan, Brandon, Mississippi -- extension to February 13, 2009, to acquire additional shares of (1) Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire Community Bank of North Mississippi, Amory; Community Bank of Mississippi, Forest; Community Bank, National Association, Memphis, Tennessee; Community Bank, Ellisville, Ellisville, Mississippi; and Community Bank Coast, Biloxi, and (2) Community Holding Company of Alabama, Brandon, Mississippi, and its subsidiary bank, Community Bank, National Association, Mobile, Alabama.

- Granted, October 20, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 25, 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 October 25, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Central Park Credit Bank	Member	Central Park Credit Bank, New York, New York, to become a member of the Federal Reserve System, pursuant to Section 9 of the FRA.	Newspaper: Federal Register:	Not applicable Not applicable
CITIGROUP INC.	* 3A3 4c8	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

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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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 25, 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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83311	PNC BK DE, WILMINGTON, DELAWARE	02/04/2008	09/12/2008	O	Large Bank

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 25, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 25, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
YADKIN VALLEY FINANCIAL CORPORATION	* 3A5	Yadkin Valley Financial Corporation, Elkin, North Carolina, to acquire 100% of the voting securities of American Community Bancshares, Inc., Monroe, North Carolina, and thereby indirectly acquire American Community Bank, Monroe, North Carolina.	Newspaper:	11/04/2008
			Federal Register:	11/21/2008

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 October 25, 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
CITIZENS CORPORATION	CIC	Prior change in control notice filed by The Harry L. Rankin, Jr. Family, Columbia, Mississippi (members include Elizabeth Barrett Arinder, Elizabeth Carolyn Rankin Arinder, Lannye Olivia Brickwell Arinder, Olive Elizabeth Clower Beach, and Marianne Rankin, all of Columbia, Mississippi; Christopher Charles Rankin Arinder, Hattiesburg, Mississippi; Benjamin Thomas Newton, Ocean Springs, Mississippi; Christopher Harry Lee Rankin, College Station, Texas; and Thomas Stephen Clower Rankin, Dallas, Texas), to collectively acquire an additional 2.01 percent of the outstanding shares of Citizens Corporation, and its subsidiary, Citizens Bank, both of Columbia, Mississippi. Total pro forma ownership will equal 11.66 percent.	Newspaper: Federal Register:	11/12/2008 11/10/2008

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 25, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY STATE BANK	* 18C * Branch	City State Bank, Odgen, Iowa, to merge with Ames Community Bank, Ames, Iowa, and Community Bank of Boone, Boone, Iowa. As a result of these mergers, all offices of Ames Community Bank and Community Bank of Boone will become offices of City State Bank.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY HOLDINGS CORPORATION	CIC	Notice by Spiro P. Argiris, Burr Ridge, Illinois, individually and as part of a group acting in concert with Theodore P. Argiris, Palos Park, Illinois, Cathy Argiris, Palos Park, Illinois, and Carpetcrafters, Inc., Alsip, Illinois, to acquire control of Community Holdings Corporation, Palos Hills, Illinois, and thereby indirectly control Family Bank and Trust Company, Palos Hills, Illinois.	Newspaper: Federal Register:	Not available 11/04/2008
CUMMINS INC.	CIC	Notice by Cummins Inc., Columbus, Indiana, to acquire 10 percent or more of the voting shares of Irwin Financial Corporation, Columbus, Indiana, and thereby indirectly acquire Irwin Union Bank & Trust Company, Columbus, Indiana and Irwin Union Bank, F.S.B., Columbus, Indiana.	Newspaper: Federal Register:	11/10/2008 Not available
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:	11/05/2008 11/03/2008
GARNAVILLO BANK CORPORATION	4c8	Garnavillo Bank Corporation, Garnavillo, Iowa, to engage in the permissible nonbanking activity of extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 11/14/2008
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
MARSHALL & ILSLEY CORPORATION	4c8	Marshall & Ilsley Corporation, Milwaukee, Wisconsin and M&I LLC, Milwaukee, Wisconsin, to acquire, indirectly through a newly-formed majority-owned subsidiary, TCH, LLC, all of the assets of Taplin, Canida & Habacht, Inc., Miami, Florida, and thereby to engage in financial and investment advisory activities and agency transactional services.	Newspaper: Federal Register:	Not applicable Not applicable
White River Capital, Inc.	* 3A1	White River Capital, Inc., Indianapolis, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of First Chicago Bancorp, Itasca, Illinois, and thereby indirectly acquire First Chicago Bank & Trust, Itasca, Illinois.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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686440	BANK IA, OSKALOOSA, IOWA	06/16/2008	09/29/2008	S	Small 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 October 25, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKSVILLE BANCORP, INC.	CIC	Notice by Douglas and Theresa Kelly, Kirksville, Missouri; Ray E. Cahalan Family Trust with Theresa Kelly and Jacqueline Niedergeske as co-trustees, Kirksville, Missouri; Gary Kelly, Aspen, Colorado; and William and Kathleen Moffett, Golden, Colorado, as a group acting in concert to retain control of Kirksville Bancorp, Inc., Kirksville, Missouri.	Newspaper:	11/10/2008
			Federal Register:	11/04/2008

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 October 25, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES OF WOODVILLE, INC.	CIC	Change in control notice by Norlin G. Boyum, Minneapolis, Minnesota, John B. Boyum, Arlington, Virginia, and Stephanie J. Boyum, New York, New York, individually and as part of a group acting in concert, to acquire 25 percent or more of the shares of Citizens Bancshares of Woodville, Inc., Hudson, Wisconsin, and thereby indirectly acquire control of Citizens State Bank, Hudson, Wisconsin.	Newspaper:	Not available
			Federal Register:	11/14/2008

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 25, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKESIDE HOLDING CORPORATION	* 3A1	Lakeside Holding Corporation, to become a bank holding company through the acquisition of 100 percent of the voting shares of Lakeside State Bank, both in Oologah, Oklahoma.	Newspaper: Federal Register:	Not available 11/20/2008
LINDOE, INC.	* 3A3	Lindoe, Inc., Ordway, Colorado, to acquire 51 percent of the voting shares of Southern Colorado National Bancorporation, Inc., Pueblo, Colorado and thereby indirectly acquire Southern Colorado National Bank, Pueblo, Colorado.	Newspaper: Federal Register:	Not available 11/06/2008

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
727156	FARMERS ST BK, WALLACE, NEBRASKA	07/07/2008	10/02/2008	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 25, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish 2 branches at the following locations: 10115 W. McDowell Rd., Avondale, Arizona 85392 and 14211 W. Bell Road, Surprise, Arizona 85374.	Newspaper:	Not available
			Federal Register:	Not applicable
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank - Texas City, Texas City, Texas, to purchase the assets and assume the liabilities of Texas First Bank, Galveston, Texas, and to establish branches at the following locations: 6501 Stewart Road, Galveston, Texas 77650; 2401 Broadway, Galveston, Texas 77550; 13701 FM 3005, Galveston, Texas 77550; and 2390 Highway 87, Crystal Beach, Texas 77650.	Newspaper:	11/10/2008
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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1447639	BANK OF THE WEST, EL PASO, TEXAS	07/14/2008	10/13/2008	O	Large Bank

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 25, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
EGGEMEYER ADVISORY CORP.	* 3A3 4c8	Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund IIA LP, and Castle Creek Capital Partners Fund IIB LP, all of Rancho Santa Fe, California, to acquire approximately 8.1 percent of First Chicago Bancorp, and indirectly First Chicago Bank & Trust, both of Itasca, Illinois, pursuant to section 3(a)(3) of the Bank Holding Company Act; and 2) Eggemeyer Capital LLC, Ruh Capital LLC, Legions IV Advisory Corporation, Castle Creek Capital III LLC, and Castle Creek Capital Partners III LP, all of Rancho Santa Fe, California, to acquire indirect control of Union Acceptance Company LLC, Indianapolis, Indiana, and Coastal Credit LLC, Virginia Beach, Virginia, and engage in auto lending and financing pursuant to section 225.28(b)(1) of Regulation Y and section 4(c)(8) of the Bank Holding Company Act.	Newspaper:	11/21/2008
			Federal Register:	11/24/2008

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act