
Federal Reserve Release



H.2

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

No. 45

Week Ending November 8, 2008

Forms

Forms -- initial Board review to extend with revision the Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8) and revise without extension the Financial Statements for Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11 and FR 2314), Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N), Financial Statements for Bank Holding Companies (FR Y-9C, FR Y-9SP), and Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b).

- Proposed, November 5, 2008

Monetary and Financial Policy

Interest on Required and Excess Reserves -- revision of the formulas for determining interest rates paid to depository institutions on required and excess reserve balances under Regulation D (Reserve Requirements of Depository Institutions).

- Announced, November 5, 2008

Term Auction Facility -- TAF auction in the amount \$150 billion in 84-day credit on November 3, 2008.

- Announced, November 3, 2008

Personnel

Division of Banking Supervision and Regulation -- appointment of Arthur W. Lindo as associate director and chief accountant -- supervision.

- Announced, November 5, 2008

Regulations And Policies

Loans and Credit Facilities -- report to Congress under the Emergency Economic Stabilization Act of 2008 regarding new loans and credit facilities authorized between March 1 and October 3, 2008.

- Approved, November 3, 2008

Regulations And Policies

Money Market Investor Funding Facility -- report to Congress under the Emergency Economic Stabilization Act of 2008 regarding the new facility.

- Approved, October 28, 2008

(A/C)

Enforcement

CapitalSouth Bancorp, Birmingham, Alabama, and CapitalSouth Bank -- issuance of a consent cease and desist order.

- Announced, November 6, 2008

Currie Bancorporation, Inc., Currie, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, November 6, 2008

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

- Announced, November 6, 2008

Riverside Gulf Coast Banking Company, Cape Coral, Florida, and Riverside Bank of the Gulf Coast -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida Office of Financial Regulation.

- Announced, November 3, 2008

H.2 Actions under delegated authority

November 2, 2008 to November 8, 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

Chicago

Alpine Bank & Trust Co., Rockford, Illinois -- to establish a branch at 4142 John Farms Road, Rockford.

- Approved, November 3, 2008

Kansas City

Collegiate Peaks Bank, Buena Vista, Colorado -- to establish branches at 885 South Colorado Boulevard, Denver, and 2191 North Ursula Number 12, Aurora.

- Approved, November 7, 2008

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to establish a branch at 826 North Baldwin Avenue, Marion.

- Approved, November 3, 2008

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at the intersection of Alabama Highway 67 and U.S. Highway 31, Decatur; the intersection of Highway 98 (Back Beach Road) and Powell Adams Road, Panama City, Florida; 1485 West Gateway Boulevard, Boynton Beach; West Sandlake Road at Della Drive, Orlando; the intersection of Fairchild Gardens and Kyoto Gardens (Gardens Pointe), Palm Beach Gardens; and 1300 North Collins, Arlington, Texas.

- Approved, November 7, 2008

Bank Holding Companies

Atlanta

American Bancorp, Inc., Macon, Georgia -- to become a bank holding company and to acquire American Pride Bank, Macon.

- Approved, November 4, 2008

San Francisco

Carpenter Fund Manager GP, LLC, Irvine, California; SCJ, Inc.; CCFW, Inc.; Carpenter Fund Management, LLC; Carpenter Community Bancfund-A, L.P.; Carpenter Community Bancfund, L.P.; and Carpenter Community Bancfund CA, L.P. -- to become bank holding companies and to acquire shares of Mission Community Bancorp, San Luis Obispo, and its subsidiary bank, Mission Community Bank, and for SCJ and CCFW to engage in leasing, financial and investment advisory, securities agency and brokerage, and management consulting activities.

- Approved, November 3, 2008

Philadelphia

First Chester County Corporation, West Chester, Pennsylvania -- waiver of application to acquire American Home Bank, National Association, Mountville, in connection with the merger of American Home Bank and First Chester's subsidiary bank, First National Bank of Chester County, West Chester.

- Granted, November 7, 2008

Chicago

First Community Financial Partners, Inc., Joliet, Illinois -- to acquire shares of First Community Bank of Homer Glen & Lockport (in organization), Homer Glen.

- Approved, November 6, 2008

Bank Holding Companies

Atlanta

First National Bankers Bankshares, Inc., Baton Rouge, Louisiana -- to merge with Arkansas Bankers Bancorporation, Inc., Little Rock, Arkansas, and thereby acquire its subsidiary bank, Arkansas Bankers Bank.

- Approved, November 3, 2008

Secretary

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Taplin, Canida & Habacht, Inc., Miami, Florida, and retain its interest in TCH MI LLC, Milwaukee, Wisconsin, and thereby engage in financial and investment advisory and securities brokerage activities.

- Approved, November 6, 2008

San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures, LLC -- to engage de novo in a joint venture with Home Avenue Mortgage, Clearwater, in mortgage banking.

- Approved, November 7, 2008

San Francisco

Oregon Bancorp, Inc., Salem, Oregon -- to become a bank holding company and to acquire Willamette Valley Bank, Salem, and election to become a financial holding company.

- Approved, November 5, 2008

Philadelphia

Riverview Financial Corporation (in organization), Halifax, Pennsylvania -- to acquire First Perry Bancorp, Inc., Marysville, and HNB Bancorp, Inc., Halifax.

- Approved, November 5, 2008

Bank Holding Companies

Richmond

Royal Bank of Canada, Montreal, Canada -- to indirectly acquire Humboldt Merchant Services, LP, Reno, Nevada, through Moneris Solutions Corporation, Toronto, Canada, and thereby engage in lending, activities related to extending credit, and data processing.

- Approved, November 3, 2008

Bank Mergers

Secretary

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico -- to purchase certain assets and assume certain liabilities of the Culebra, Puerto Rico, branch of Banco Popular, National Association, Orlando, Florida.

- Approved, November 7, 2008

Chicago

Linden State Bank, Linden, Indiana -- to merge with Farmers State Bank, New Ross, and thereby establish four branches.

- Approved, November 7, 2008

Richmond

Shore Bank, Onley, Virginia -- to acquire certain assets and assume certain liabilities of the Salisbury, Maryland, branch of Chevy Chase Bank, FSB, McLean, Virginia.

- Approved, November 3, 2008

Banks, Foreign

Director, BS&R

Banco Espirito Santo de Investimento, S.A., Lisbon, Portugal -- to establish a branch in New York, New York.

- Approved, November 5, 2008

Change In Bank Control

Minneapolis

Liberty Bancorporation, Inc., Powers Lake, North Dakota -- change in bank control of Liberty and its subsidiary bank, Liberty State Bank, Powers Lake.

- Permitted, November 6, 2008

Extensions Of Time

Dallas

Post Oak Bancshares, Inc., Houston, Texas -- extension to February 7, 2009, to become a bank holding company and to acquire Post Oak Bank, N.A., Houston.

- Granted, November 7, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company, Boston, Massachusetts - Request for exemption from the aggregate investment limits of the Board of Governors of the Federal Reserve System's Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 November 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to open a branch located at 1 East Erie Street, Chicago (Cook County), Illinois.	Newspaper:	11/14/2008
			Federal Register:	Not applicable
BANCO SANTANDER, S.A.	* 4c8	Banco Santander S.A., Boadilla, Spain, to acquire 75.01% of the outstanding voting stock of Sovereign Bancorp, and thereby indirectly acquire its wholly-owned subsidiary Sovereign Bank, and thereby operate a savings association	Newspaper:	11/21/2008
			Federal Register:	11/17/2008
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:	Not available
			Federal Register:	Not available
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York to acquire up to 9.9 percent of the common stock of Heritage Bank, N.A. (in organization), New York, New York.	Newspaper:	Not available
			Federal Register:	12/04/2008

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE FINANCIAL CORPORATION	* 3A1	Cornerstone Financial Corporation, Mount Laurel, NJ, to form a bank holding company by acquiring Cornerstone Bank, Mount Laurel, NJ.	Newspaper:	Not available
			Federal Register:	Not available

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 November 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A3	Application by The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, to acquire National City Corporation, Cleveland, Ohio	Newspaper:	Not available
	* 3A5		Federal Register:	12/02/2008

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending November 8, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITALSOURCE INC.	* 3A1	CapitalSource Inc., CapitalSource Finance LLC, and CapitalSource TRS Inc., all located in Chevy Chase, Maryland, to become bank holding companies through the acquisition of 100% of the voting securities of CapitalSource Bank, Los Angeles, California.	Newspaper:	12/03/2008
			Federal Register:	12/05/2008
HAMPTON ROADS BANKSHARES, INC.	* 3A5	Hampton Roads Bankshares, Inc., Norfolk, Virginia, to acquire 100% of the voting securities of Gateway Financial Holdings, Inc., Virginia Beach, Virginia, and thereby indirectly acquire Gateway Bank and Trust Co., Elizabeth City, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
JOHN MARSHALL BANK	* Branch	John Marshall Bank, Falls Church, Virginia, proposes to establish a branch at 2300 Wilson Boulevard, Arlington, Virginia.	Newspaper:	11/14/2008
			Federal Register:	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
2736442	BAY CMNTY BK, NEWPORT NEWS, VIRGINIA	06/16/2008	10/08/2008	S	Small Bank
804422	FARMERS & MRCH BK OF CRAIG CTY, NEW CASTLE, VIRGINIA	06/02/2008	09/02/2008	O	Small Bank
2718345	MONARCH BK, CHESAPEAKE, VIRGINIA	05/05/2008	10/02/2008	S	Int Sm Bank

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 November 8, 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
BANCTENN CORP.	* 3A3	BancTenn Corp., Kingsport Tennessee, to acquire up to 20 percent of the voting shares of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.	Newspaper: Federal Register:	12/11/2008 Not available
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 8170 Stonewall Shops Square, Gainesville, Virginia, to be known as the Stonewall Office.	Newspaper: Federal Register:	11/18/2008 Not applicable

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
3597592	FOOTHILLS B&T, MARYVILLE, TENNESSEE	07/14/2008	10/27/2008	S	Small Bank
1160732	SUN AMER BK, BOCA RATON, FLORIDA	02/11/2008	09/21/2008	S	Int Sm Bank

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 November 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Notice by Carrie A. Zorich, Muscatine, Iowa; Daniel P. Stein, Muscatine, Iowa; Timothy J. Stein, Madison, Wisconsin, Individually and as co-trustees of the Inter Vivos Stock Trust of Simon G. Stein IV and the James Philip Stein Trust No. 1, to gain control of Central Bancshares, Inc., Muscatine, Iowa, and thereby indirectly Central State Bank, Muscatine, Iowa; Farmers and Merchants Bank, Galesburg, Illinois; Freedom Security Bank, Coralville, Iowa; and West Chester Savings Bank, Washington, Iowa.	Newspaper: Federal Register:	11/21/2008 11/21/2008
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:	11/06/2008 11/04/2008
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A3	First Community Financial Partners, Inc., Joliet, Illinois, to acquire at least 50.1 percent of the voting shares of Burr Ridge Bank and Trust (in organization), Burr Ridge, Illinois.	Newspaper: Federal Register:	Not available 12/04/2008
GOLDEN EAGLE BANCORP, INC.	* 3A1 4c8	Golden Eagle Bancorp, Inc., Woodstock, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Golden Eagle Community Bank, Woodstock, Illinois, and thereby to engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not available 12/04/2008
IRWIN FINANCIAL CORPORATION	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 11/19/2008
PARAMOUNT BANK	* 18C * Branch	Paramount Bank, Farmington Hills, Michigan, to merge with Paramount Bank, Las Vegas, Nevada, and thereby to establish a branch at 7795 West Sahara Avenue, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available Not applicable
PEOPLES BANCORP, INC.	* 3A3	Peoples Bancorp, Inc., Prairie du Chien, Wisconsin, to acquire 100 percent of the voting shares of Security State Bank, Guttenberg, Iowa.	Newspaper: Federal Register:	Not available 11/28/2008

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	11/28/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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457547	CENTRUE BK, STREATOR, ILLINOIS	05/05/2008	10/24/2008	S	Large Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	06/16/2008	10/10/2008	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 8, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch at the corner of 91st Street and Delaware Avenue, Tulsa, Oklahoma.	Newspaper:	11/11/2008
			Federal Register:	Not applicable
FIRST BANCORP OF SPARTA, LTD.	CIC	Notice by First National Bank of Sparta Profit Sharing Plan (the "Plan"), David Hauskins, Roger Deterding, and Mary Lou Bauer, each as Trustees of the Plan, together with David Hauskins, Sparta, Illinois, Mary Hauskins, Sparta, Illinois, The Roger L. Deterding Declaration of Trust, Roger L. Deterding as Trustee, Sparta, Illinois, The Nancy K. Deterding Declaration of Trust, Nancy K. Deterding as Trustee, Sparta, Illinois, and Mary Lou Bauer, Red Bud, Illinois, to gain control of First Bancorp of Sparta, Ltd., Sparta, Illinois.	Newspaper:	11/26/2008
			Federal Register:	11/24/2008
MOUNT STERLING BANCORP, INC	* 3A3	Mt. Sterling Bancorp, Inc., Mt. Sterling, Illinois, to acquire 100 percent of the outstanding common stock of Timewell State Bank, Timewell, Illinois.	Newspaper:	12/05/2008
			Federal Register:	12/05/2008

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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638047	LAWRENCEBURG BK&TC, LAWRENCEBURG, KENTUCKY	07/28/2008	10/23/2008	S	Small Bank
753548	SCOTT COUNTY ST BK, SCOTTSBURG, INDIANA	07/21/2008	10/23/2008	S	Small Bank
420457	SOUTHERN COMMERCIAL BK, SAINT LOUIS, MISSOURI	07/14/2008	10/15/2008	O	Int Sm Bank

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 November 8, 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, 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: Federal Register:	Not available 11/14/2008
FREEDOM BANCORPORATION, INC.	CIC	Change in Control Notice by the Claire L. Erickson Irrevocable Trust For The Benefit Of Kristi Erickson Kampmeyer and Descendants, the Claire L. Erickson Irrevocable Trust For The Benefit Of David B. Erickson and Descendants, and Gary Vander Vorst, as an individual and as co-trustee of the trusts, all of Hudson, Wisconsin, and Kristi Erickson Kampmeyer, Sunfish Lake, Minnesota, as an individual and as co-trustee and beneficiary of the Claire L. Erickson Irrevocable Trust For The Benefit Of Kristi Erickson Kampmeyer and Descendants, which collectively are part of a group acting in concert with David Erickson, Hudson, Wisconsin, to gain and/or retain control of Freedom Bancorporation, Inc., Lindstrom, Minnesota, and thereby indirectly gain and/or retain control of Lake Area Bank, Lindstrom, Minnesota.	Newspaper: Federal Register:	Not available Not available
WASECA BANCSHARES, INC.	CIC	Change in Control Notice by the Claire L. Erickson Irrevocable Trust II For The Benefit Of Kristi Erickson Kampmeyer and Descendants, the Claire L. Erickson Irrevocable Trust For The Benefit Of Marilyn J. Kron and Descendants, and Gary Vander Vorst as an individual and as co-trustee of the trusts, all of Hudson, Wisconsin, which collectively are part of a group acting in concert with Kristi Erickson Kampmeyer, Sunfish Lake, Minnesota, and Marilyn J. Kron, Hudson, Wisconsin, to gain control of Waseca Bancshares, Inc., Waseca, Minnesota, and thereby indirectly gain control of Roundbank, Waseca, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
680457	YELLOWSTONE BK, LAUREL, MONTANA	06/09/2008	10/21/2008	S	Int Sm Bank

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 November 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
LINDOE, INC.	* 3A3	Lindoe, Inc., Ordway, Colorado, to acquire up to 100 percent of the voting shares of Southern Colorado National Bancorporation, Inc., Pueblo, Colorado and thereby indirectly acquire Southern Colorado National Bank, Pueblo, Colorado.	Newspaper:	11/24/2008
			Federal Register:	11/24/2008

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 8, 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:	11/09/2008
			Federal Register:	Not applicable
HEBBRONVILLE REGIONAL BANCSHARES, INC.	* 3A1	Hebbronville Regional Bancshares, Inc., Hebbronville, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Hebbronville, Hebbronville, Texas.	Newspaper:	11/29/2008
			Federal Register:	11/28/2008
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Independent Bank Group Central Texas, Inc., McKinney, Texas, and indirectly acquire Independent Bank, Waco, Texas.	Newspaper:	Not available
			Federal Register:	12/04/2008
MARION BANCSHARES, INC.	* 3A1	Marion Bancshares, Inc., Marion, Texas, to become a bank holding company by acquiring 100 percent of Marion State Bank, Marion, Texas.	Newspaper:	Not available
			Federal Register:	11/28/2008
MNB VENTURES, INC.	CIC	Notice by David O. Rogers, Jr. and Dora Rogers of Edinburg, Texas, Saul and Kellye Ortega of Edinburg, Texas, and Arturo and Sonja Ortega of Weslaco, Texas, to acquire shares of, and thereby control, MNB Ventures, Inc., Mercedes, Texas, which controls Texas National Bank, Mercedes, Texas.	Newspaper:	Not available
			Federal Register:	11/20/2008

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 8, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER COMMUNITY BANCFUND, L.P.	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A,L.P., Carpenter Community Bancfund-CA, L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to acquire up to 37 percent of Manhattan Bancorp, and thereby its subsidiary, Bank of Manhattan, N.A., both of El Segundo, California.	Newspaper:	12/06/2008
			Federal Register:	Not available
Marlin Business Services Corp.	* 3A1 Member 4c8	Marlin Business Services Corp., Mount Laurel, New Jersey, to: 1) become a bank holding company by acquiring 100 percent of Marlin Business Bank, Salt Lake City, Utah, pursuant to section 3(a)(1) of the Bank Holding Company Act; 2) Marlin Business Services Corp. to engage in equipment leasing services pursuant to section 225.28(b)(3) of Regulation Y and 4(c)(8) of the Bank Holding Company Act; and 3) Marlin Business Bank become a member of the Federal Reserve System.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3454613	ALTA ALLI BK, OAKLAND, CALIFORNIA	07/21/2008	10/16/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act