
Federal Reserve Release



H.2

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

No. 47

Week Ending November 22, 2008

Testimony And Statements

Credit Derivatives -- statement by Patrick M. Parkinson, deputy director, Division of Research and Statistics, before the House Committee on Agriculture.

- Published, November 20, 2008

Effects of the Financial Crisis on Small Business -- statement by Governor Kroszner before the House Committee on Small Business.

- Published, November 20, 2008

Troubled Asset Relief Program and the Federal Reserve's Liquidity Facilities -- statement by Chairman Bernanke before the House Committee on Financial Services.

- Published, November 18, 2008

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 28-day credit on November 17, 2008.

- Announced, November 17, 2008

Regulations And Policies

American International Group, Inc. -- report to the Congress under the Emergency Economic Stabilization Act of 2008 regarding the restructuring of financial support to the company.

- Approved, November 17, 2008

Enforcement

Bank of Montreal, Toronto, Canada -- issuance of a consent order of prohibition against David Lee, former managing director of the Commodities Trading Group and an institution-affiliated party of the Chicago, Illinois, branch of Bank of Montreal.

- Announced, November 18, 2008

Enforcement

FirstBank Financial Services, Inc., McDonough, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, November 19, 2008

Southern Community Bancshares, Inc., Fayetteville, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, November 19, 2008

H.2 Actions under delegated authority

November 16, 2008 to November 22, 2008

BS&R Banking Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems

IF International Finance

OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at Highway 412 East and Butterfield Coach Trail, Springdale.

- Approved, November 21, 2008

Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 2200 West 7th Street, Fort Worth.

- Approved, November 21, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 8170 Stonewall Shops Square, Gainesville, Virginia.

- Approved, November 21, 2008

Bank Holding Companies

Richmond

Bank of America Corporation, Charlotte, North Carolina, and NB Holdings Corporation -- to acquire Bank of America Michigan, National Association (in organization), Troy, Michigan.

- Withdrawn, November 21, 2008

Bank Holding Companies

Richmond

Bank of America Corporation, Charlotte, North Carolina, and NB Holdings Corporation -- to acquire Bank of America Illinois, National Association (in organization), Chicago, Illinois.

- Withdrawn, November 21, 2008

Richmond

Coastal Carolina Bancshares, Inc., Myrtle Beach, South Carolina -- to become a bank holding company and to acquire Coastal Carolina National Bank (in organization), Myrtle Beach.

- Approved, November 21, 2008

Chicago

Garnavillo Bank Corporation, Garnavillo, Iowa -- to engage in extending credit and servicing loans.

- Approved, November 21, 2008

Kansas City

The Grace Investment Company, Inc. ESOP, Alva, Oklahoma -- to become a bank holding company and to acquire shares of Grace Investment Company, Inc. and thereby acquire Alva State Bank & Trust Company, Alva, and First National Bank in Okeene, Okeene.

- Approved, November 18, 2008

Philadelphia

Harleysville National Corporation, Harleysville, Pennsylvania -- to acquire Willow Financial Bancorp, Inc., Wayne.

- Approved, November 18, 2008

Bank Holding Companies

Chicago

Hoosier Heartland State Bancorp, Crawfordsville, Indiana -- to become a bank holding company and to acquire Linden State Bancorp, Linden, and thereby acquire Linden State Bank, and to acquire New Ross Bancorp, New Ross, and thereby acquire Farmers State Bank.

- Approved, November 18, 2008

Chicago

National Bancshares, Inc., Bettendorf, Iowa -- waiver of application to acquire First Wisconsin Bank and Trust, Brookfield, Wisconsin, in connection with its merger with National's subsidiary bank, The National Bank, Moline, Illinois.

- Granted, November 21, 2008

Atlanta

Regent Bancorp, Inc., Davie, Florida -- to acquire Regent Bank (in organization), Greenville, South Carolina, and thereby engage in operating a savings association.

- Approved, November 19, 2008

Bank Mergers

Richmond

Bank of Essex, Tappahannock, Virginia -- to acquire certain assets and assume certain liabilities of The Community Bank, Loganville, Georgia.

- Approved, November 21, 2008

Banks, Foreign

Director, BS&R

Development Bank of Japan, Tokyo, Japan -- request for a determination that its successor institution, Development Bank of Japan Inc., is not a foreign bank for purposes of the representative-office provisions of Regulation K (International Banking Operations).

- Approved, November 20, 2008

Director, BS&R

Japan Bank for International Cooperation, Tokyo, Japan -- request for a determination that its successor institution, Japan Finance Corporation, is not a foreign bank for purposes of the representative-office provisions of Regulation K (International Banking Operations).

- Approved, November 20, 2008

Change In Bank Control

Atlanta

CenterBank, Inc., Jacksonville, Florida -- change in bank control of CenterBank and its subsidiary bank, Centerbank of Jacksonville, N.A., Jacksonville.

- Permitted, November 21, 2008

Kansas City

Grace Investment Company, Inc., Alva, Oklahoma -- to retain control of Grace and its subsidiary banks, Alva State Bank, Alva, and First National Bank in Okeene, Okeene.

- Permitted, November 18, 2008

Change In Bank Control

St. Louis

Kirksville Bancorp, Inc., Kirksville, Missouri -- to retain control of Kirksville and its subsidiary bank, American Trust Bank, Kirksville.

- Permitted, November 18, 2008

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on October 28 and 29 and of the conference calls on September 29 and October 7, 2008.

- Published, November 19, 2008

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the Chicago Federal Reserve District.

- Approved, November 18, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 22, 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
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NONE

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
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District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York requests to establish branches at(i) 19209 A-B Chennault Way, Gaithersbury, Montgomery County, Maryland; (ii)5910 Executive Boulevard, Rockville, Montgomery County, Maryland; (iii) 910 South Richland Avenue, Spring Garden Township, York County, Pennsylvania.	Newspaper: Federal Register:	11/30/2008 Not applicable
MIZUHO CORPORATE BANK, LTD.	FBSEA	Mizuho Corporate Bank, Ltd, Tokyo, Japan, to upgrade its Los Angeles agency to a branch pursuant to Section 5(a)(7)(B) of the International Banking Act and Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	12/12/2008 Not applicable
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: Federal Register:	Not available 12/04/2008
STANDARD CHARTERED BANK	4c8	Standard Chartered Bank, London, England, to engage through its subsidiary, Standard Chartered Securities (North America) Inc., New York, New York, in certain de novo activities pursuant to Sections 225.28(b)(6)(i); (b)(6)(ii); (b)(6)(iv); (b)(7)(i); (b)(7)(ii); (b)(7)(v) and (b)(8)(i) of Regulation Y.	Newspaper: Federal Register:	Not applicable 12/08/2008

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
AMBOY BK	OLD BRIDGE, NEW JERSEY
BANCO POPULAR N AMER	NEW YORK, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 22, 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:	12/15/2008
			Federal Register:	12/12/2008

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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2580243	AMERICAN BK, ALLENTOWN, PENNSYLVANIA	06/16/2008	11/11/2008	S	Large Bank

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
FLEETWOOD BK	FLEETWOOD, PENNSYLVANIA
SUSQUEHANNA BK PA	LITITZ, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS CITIZENS BANK, THE	* Branch	Application by Farmers Citizens Bank, Bucyrus, OH to establish a branch at 2821 Fishingers Road, Columbus, OH.	Newspaper:	12/04/2008
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
MADISON BK	RICHMOND, KENTUCKY

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timberville, Virginia, proposes to operate a courier service in Augusta County, and the cities of Staunton and Waynesboro, Virginia.	Newspaper:	12/03/2008
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

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Institution	Location
BANK OF THE COMMONWEALTH	NORFOLK, VIRGINIA
BANK OF VA	MIDLOTHIAN, VIRGINIA
CITIZENS CMNTY BK	SOUTH HILL, VIRGINIA
COLONIAL VA BK	GLOUCESTER, VIRGINIA
FARMERS BK WINDSOR VA	WINDSOR, VIRGINIA
FRONTIER CMNTY BK	WAYNESBORO, VIRGINIA
MINERS EXCH BK	COEBURN, VIRGINIA
PAGE VALLEY BK	LURAY, VIRGINIA

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama, to acquire 26.46 percent of the outstanding shares of Independent Bancshares, Inc., and its subsidiaries, Community Spirit Bank, both of Red Bay, Alabama, along with Spirit Bancshares, Inc., and Spirit Bank, both of Belmont, Mississippi.	Newspaper: Federal Register:	Not available 12/22/2008
PROTECTIVE LIFE CORPORATION	* 3A1	Protective Life Corporation, Birmingham, Alabama, to become a bank holding company by acquiring 100 percent of the outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, The Bank of Bonifay, both of Bonifay, Florida.	Newspaper: Federal Register:	12/19/2008 12/12/2008
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 11255 State Road 70 E, Bradenton, Florida, to be known as the Lakewood Walk Office.	Newspaper: Federal Register:	12/01/2008 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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749635	AUBURNBANK, AUBURN, ALABAMA	07/21/2008	11/11/2008	S	Int Sm Bank

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 22, 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
FIRST CHICAGO BANK & TRUST	* Branch	First Chicago Bank & Trust, Itasca, Illinois, to establish a branch facility to be located at 1040 W. Randolph, Chicago, Illinois.	Newspaper: Federal Register:	11/15/2008 Not applicable
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:	11/29/2008 12/04/2008
GRANT COUNTY STATE BANCSHARES, INC, EMPLOYEES STOCK OWNERSHIP PLAN	* 3A3	Grant County State Bancshares, Inc. Employee Stock Ownership Plan, Swayzee, Indiana, to increase its ownership to 41.6 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana, and thereby indirectly increase its ownership of Grant County State Bank, Swayzee, Indiana.	Newspaper: Federal Register:	12/12/2008 12/22/2008
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
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:	11/21/2008 11/28/2008

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 22, 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

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 First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
CAPITAL BK	LITTLE ROCK, ARKANSAS
CITY B&TC OF MOBERLY	MOBERLY, MISSOURI
COMMUNITY BK	LEXINGTON, TENNESSEE
FIRST ST BK OF ST ROBERT	SAINT ROBERT, MISSOURI
MID AMERICA B&TC	DIXON, MISSOURI
PEOPLES BK OF ALTENBURG	ALTENBURG, MISSOURI
SOUTHERN BC BK	RULEVILLE, MISSISSIPPI
SOUTHERN BK OF COMMERCE	PARAGOULD, ARKANSAS

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY PRIDE BANK CORPORATION	CIC	Notice by John E. Post, Coon Rapids, Minnesota, to gain control of Community Pride Bank Corporation, Ham Lake, Minnesota, and thereby indirectly gain control of Community Pride Bank, Isanti, Minnesota.	Newspaper: Federal Register:	Not available 12/09/2008
SECURITY FINANCIAL BANK	* Branch	Security Financial Bank, Durand, Wisconsin, to establish a branch facility to be located at 3506 Oakwood Mall Drive, Suite A, Eau Claire, Wisconsin.	Newspaper: Federal Register:	11/29/2008 Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNION STATE BANC HOLDING COMPANY	* 3A1	Union State Banc Holding Company, Clay Center, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Union State Bank, Clay Center, Kansas.	Newspaper:	12/03/2008
			Federal Register:	12/12/2008

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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42055	ANADARKO B&TC, ANADARKO, OKLAHOMA	08/18/2008	11/17/2008	S	Small Bank

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 22, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG COUNTRY BANCHSHARES, INC.	* 3A1	Big Country Bancshares, Inc., Abilene, Texas, to become a bank holding company by acquiring 100 percent of Citizens Bank, N.A., Abilene, Texas.	Newspaper: Federal Register:	12/08/2008 12/05/2008
FROST NATIONAL BANK, THE	Foreign Branch	The Frost National Bank, San Antonio, Texas, to establish a branch to be located in George Town, Grand Cayman, Cayman Islands.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	Not available 12/04/2008
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: Federal Register:	Not available 11/20/2008

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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3129902	INDEPENDENT BK OF TX, IRVING, TEXAS	08/11/2008	11/07/2008	S	Small Bank

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
CITIZENS BK	SLATON, TEXAS
FIRST ST BK	ABILENE, TEXAS
TEXAS STAR BK	VAN ALSTYNE, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 22, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP LLC, Carpenter Fund Management Company 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 PB Holdings, Inc., Wilmington, Delaware, and indirectly acquire at least 54 percent of Plaza Bank, Irvine, California. Additionally, PB Holdings, Inc., Wilmington, Delaware, to become a bank holding company by acquiring at least 54 percent of Plaza Bank, Irvine, California.	Newspaper:	12/07/2008
	* 3A1		Federal Register:	12/15/2008
FIFE COMMERCIAL BANK 401K ESOP	CIC	Notice by Fife Commercial Bank 401K ESOP to acquire up to 20 percent of Puget Sound Financial Services, Inc., both of Fife, Washington.	Newspaper:	12/04/2008
			Federal Register:	10/29/2008
MARLIN BUSINESS SERVICES CORP.	* 3A1	Marlin Business Services Corp., Mount Laurel, New Jersey, to: 1) become a bank holding company upon the conversion of Marlin Business Bank, Salt Lake City, Utah, from an industrial bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act; 2) Marlin Business Services Corp. to engage indirectly in equipment leasing services through Marlin Leasing Corporation, both of Mount Laurel, New Jersey, 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, Salt Lake City, Utah, to become a member of the Federal Reserve System.	Newspaper:	Not available
	Member 4c8		Federal Register:	12/12/2008
TAMALPAIS BANCORP	* 3A1	Tamalpais Bancorp to: 1) become a bank holding company upon the conversion of Tamalpais Bank, both of San Rafael, California, from an industrial bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act; and 2)engage in financial and investment advisory activities through Tamalpais Wealth Advisors, San Rafael, California, pursuant to sections 4(c)(8) of the Bank Holding Company Act, and 225.28(6)(i) of Regulation Y.	Newspaper:	Not available
	4c8		Federal Register:	12/18/2008

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
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NONE

CRA Examinations scheduled for First Quarter of 2009 (January 1, 2009 - March 31, 2009)

Institution	Location
AMERICAN SCTY BK	SANTA ANA, CALIFORNIA
BANK OF HAWAII	HONOLULU, HAWAII
BANK OF UT	OGDEN, UTAH
COUNTY BK	MERCED, CALIFORNIA
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA
FIRST UT BK	SALT LAKE CITY, UTAH
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA