
Federal Reserve Release



H.2

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

No. 6

Week Ending February 7, 2009

Forms

Forms -- initial Board review to extend without revision the Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018), Senior Financial Officer Survey (FR 2023), Automobile Finance Terms (FR 2005), Passenger Auto Contract Collection Trends at Major Sales Finance Companies (FR 2012), Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans (FR 2835), and Quarterly Report of Credit Card Plans (FR 2835a).

- Proposed, February 6, 2009

Monetary and Financial Policy

Liquidity Facilities -- extension through October 30, 2009, of the Asset-Backed Commercial Paper Money Market Mutual Fund Liquidity Facility, Commercial Paper Funding Facility, Money Market Investor Funding Facility, Primary Dealer Credit Facility, and (approved jointly with the Federal Open Market Committee) Term Securities Lending Facility.

- Approved, January 27, 2009

(A/C)

Term Asset-Backed Securities Loan Facility -- revised terms and conditions, including loan rates, collateral haircuts, the definition of eligible borrowers, and additional specifications for eligible asset-backed securities collateral.

- Approved, February 6, 2009

Enforcement

Elmwood Financial Corporation, Racine, Wisconsin, and Bank of Elmwood -- written agreement with the Federal Reserve Bank of Chicago and the Wisconsin Department of Financial Institutions.

- Announced, February 3, 2009

First SCK Financial Corporation, Anthony, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, February 3, 2009

Enforcement

Sun American Bancorp, Boca Raton, Florida, and Sun American Bank -- written agreement with the Federal Reserve Bank of Atlanta and the Florida Office of Financial Regulation.

- Announced, February 3, 2009

H.2 Actions under delegated authority

February 1, 2009 to February 7, 2009

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

Atlanta

CapStar Bank, Nashville, Tennessee -- to establish a branch at 5500 Maryland Way, Brentwood.

- Approved, February 4, 2009

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 580 Broad Street, Lake Geneva.

- Approved, February 2, 2009

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 3330 Forum Boulevard, Fort Myers, Florida.

- Approved, February 3, 2009

Bank Holding Companies

Chicago

Indiana Bank Corp., Dana, Indiana -- to engage de novo in extending credit and servicing loans.

- Approved, February 5, 2009

Bank Holding Companies

Atlanta

Synovus Financial Corporation, Columbus, Georgia -- to establish Broadway Asset Management, Inc., Columbus, and thereby engage de novo in extending credit and servicing loans, activities related to extending credit, and leasing personal and real property.

- Approved, February 4, 2009

Bank Mergers

Atlanta

Regions Bank, Birmingham, Alabama -- to purchase certain assets and assume certain deposits and other liabilities of four branches of FirstBank Financial Services, McDonough, Georgia.

- Approved, February 6, 2009

Change in Bank Control

Chicago

Plymouth Financial Corporation, Plymouth, Michigan -- change in bank control of Plymouth and its subsidiary bank, New Liberty Bank, Plymouth.

- Permitted, February 2, 2009

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to May 20, 2009, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, February 3, 2009

Extensions of Time

Atlanta

SunTrust Bank, Atlanta, Georgia -- extension to February 25, 2010, to establish a branch at 100 M Street SW, Washington, D.C.

- Granted, February 4, 2009

Financial Holding Companies

Director, BS&R

Companhia E. Johnston de Participacoes, Matao, Brazil -- (1) election to be treated as a financial holding company, effective on its acquisition of shares of Itau Unibanco Participacoes S.A., Sao Paulo, and (2) indirectly to acquire control of Banco Itau Europa International, an Edge corporation, Miami, Florida.

- Approved, February 4, 2009

International Operations

Director, BS&R

Wachovia International Banking Corporation, Charlotte, North Carolina -- waiver of remainder of notification period to make an investment in Congress Financial Capital Company, Halifax, Nova Scotia, Canada, under Regulation K.

- Granted, January 30, 2009

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 3A3	Application by Independent Bank Corp., Rockland, MA to merge with Benjamin Franklin Bancorp, Inc.,and thereby acquire its subsidiary bank Benjamin Franklin Bank, both of Franklin, MA pursuant to sections 3(a)(3)/3(a)(5) of the BHC Act.	Newspaper:	Not available
	* 3A5		Federal Register:	02/20/2009

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 February 7, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON CORPORATION, THE	Investment	Bank of New York Mellon, New York, New York, and its subsidiary, BNY International Financing Corporation, New York, New York, pursuant to Section 211.9(f) of Regulation K, to acquire a bank in Tokyo, Japan.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF NOVA SCOTIA, THE	FBSEA	Bank of Nova Scotia, Toronto, Canada, to establish an agency in Miami, Florida, pursuant to Section 5(a)(3) of the International Banking Act and Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	02/23/2009 Not applicable
INVESTORS BANCORP, MHC	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey to acquire American Bancorp of New Jersey, and its wholly-owned subsidiary, American Bank of New Jersey, both of Bloomfield, New Jersey, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not available 02/27/2009
MAX BANCORP, LLC	* 3A1	Max Bancorp, LLC, New York, New York, to become a one-bank holding company by acquiring majority of the voting shares of Allegiance Community Bank, South Orange, New Jersey, pursuant to Section 3(a)(1) of BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 02/23/2009

District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO HARLAN, INC.	CIC	Interagency Notices of Change in Bank Control filed by the following persons acting in concert: Earl F. Croushorn,II, Rayburn Doss, Mark David Goss, Vesper Singleton, Phillip M. Smith, U. Wayne Greene, Richard L. Fox, D. Steve Tolliver, Donald G. Parsons, Frederick M. Busroe,Jr., Gary W. Cupp, James A. Emrich, Julie E. Fredrick, and James E.F. Croushorn (also individually)to retain and acquire 25% or more of the outstanding voting shares of Banco Harlan, Inc., Harlan, KY	Newspaper:	Not available
			Federal Register:	02/23/2009

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
Live Oak Bancshares, Inc.	* 3A1	Live Oak Bancshares, Inc., Wilmington, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Live Oak Banking Company, Wilmington, North Carolina.	Newspaper:	02/22/2009
			Federal Register:	02/20/2009
MIDDLEBURG BANK	* Branch	Middleburg Bank, Middleburg, Virginia, proposes to establish a branch at Scott Thomas Building, 5372 Discovery Park Boulevard, Suite 101, Williamsburg, Virginia.	Newspaper:	02/12/2009
			Federal Register:	Not applicable

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 February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLAIBORNE HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by the Yoakum Family, LP, Tazewell, Tennessee, to acquire 40.87 percent of the outstanding shares of common stock of Clairborne Holding Company, Inc., and its subsidiary, First Century Bank, both of Tazewell, Tennessee.	Newspaper: Federal Register:	02/25/2009 Not available
FLORIDA BANK	* 18C * Branch * 18C	Florida Bank, Tampa, Florida, to merge with Florida Bank of Jacksonville, Jacksonville, Florida, and The Bank of Tallahassee, Tallahassee, Florida.	Newspaper: Federal Register:	Not available Not applicable
INTERCONTINENTAL BANKSHARES, INC.	* 3A1	Intercontinental Bankshares, LLC, Coral Gables, Florida, to acquire 81 percent of the outstanding shares of Intercontinental Bank, West Miami, Florida	Newspaper: Federal Register:	Not available 03/06/2009
MCINTOSH BANCSHARES, INC.	CIC	Prior change in control notice filed by Redemptus Group LLC, Dunwoody, Georgia, to acquire 24.99 percent of the outstanding shares of common stock of McIntosh Bancshares, Inc., and its subsidiary, McIntosh State Bank, both of Jackson, Georgia.	Newspaper: Federal Register:	Not available 02/20/2009
SUNRISE BANK	* Branch	Sunrise Bank, Cocoa Beach, Florida, to establish a branch located at 1747 Evans Road, Suite 102, Melbourne, Florida.	Newspaper: Federal Register:	02/16/2009 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FREEPORT BANCSHARES, INC.	4c8	Freeport Bancshares, Inc., Freeport, Illinois, to acquire 100 percent of the voting shares of Community Redevelopment, LLC, Freeport, Illinois, and thereby to engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not applicable
GMAC LLC	4c8 * 3A3	GMAC LLC, Detroit, Michigan, to retain 21.5 percent of the voting shares of Capmark Financial Group, Inc., Horsham, Pennsylvania, and thereby indirectly retain control of Capmark Bank, Midvale, Utah and Escrow Bank USA, Midvale, Utah, and thereby to operate an industrial bank.	Newspaper: Federal Register:	Not available 03/02/2009
ROLLING HILLS BANK & TRUST	* 18C * Branch	Rolling Hills Bank & Trust, Atlantic, Iowa, to merge with The First National Bank of Brewster, Brewster, Minnesota, and thereby to establish branches at 224 Tenth Street, Brewster, Minnesota and 229 Tenth Street, Worthington, Minnesota.	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 7, 2009

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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE SHORE WISCONSIN CORPORATION	* 3A1	Lake Shore Wisconsin Corporation, Sheboygan, Wisconsin, to become a bank holding company by acquiring 100 percent of Hiawatha Bancshares, Inc., Hager City, Wisconsin, and thereby indirectly acquire Hiawatha National Bank, Hager City, Wisconsin.	Newspaper: Federal Register:	02/20/2009 02/20/2009
UNIVERSITY FINANCIAL CORP, INC. DBA SUNRISE COMMUNITY BANKS	* 3A3	University Financial Corp, Inc., DBA Sunrise Community Banks, Saint Paul, Minnesota, to acquire 100% of EastBank, Minneapolis, Minnesota.	Newspaper: Federal Register:	Not available 03/02/2009

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 February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER COUNTY BAN CORPORATION	* 3A3	Banner County Ban Corporation, Harrisburg, Nebraska, to acquire 100 percent of the voting shares of Cowboy State Bank, Rancheater, Wyoming.	Newspaper: Federal Register:	Not available 03/06/2009
HULETT BANCORP	* 3A1	Hulett Bancorp, to become a bank holding company through the acquisition of 100 percent of the voting shares of Summit National Bank, both in Hulett, Wyoming.	Newspaper: Federal Register:	02/21/2009 03/02/2009
PLATTE VALLEY BANK	* 18C	Platte Valley Bank, Torrington, Wyoming, to purchase certain assets and assume certain liabilities of the Casper, Wyoming branch of Bank of Wyoming, Thermopolis, Wyoming.	Newspaper: Federal Register:	Not available Not applicable
TOWNSEND FINANCIAL CORPORATION	3A1	Townsend Financial Corporation, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Grove, both in Grove, Oklahoma.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 7, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANDERA FIRST STATE BANCSHARES, INC.	* 3A1	Bandera First State Bancshares, Inc., Bandera, Texas, to become a bank holding company by acquiring 100 percent of Bandera First State Bank, Bandera, Texas (de novo).	Newspaper: Federal Register:	03/01/2009 03/02/2009
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 - Winnie, Winnie, Texas, and to establish branches at the following locations: 210 Highway 124, Winnie, Texas 77665; 519 Rollingbrook Drive, Baytown, Texas 77521; and Highway 124 and F.M. 365, Fannett, Texas 77705.	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending February 7, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRANS PACIFIC BANCORP	CIC	Notice by Dorothy Margaret Daly, Oak Brook, Illinois, individually and as executor of the estate of Denis J. Daly, Sr., or trustee of various trusts, to retain 45.6 percent of Trans Pacific Bancorp, Inc., and indirectly its subsidiary, Trans Pacific National Bank, both of San Francisco, California.	Newspaper: Federal Register:	Not available 02/04/2009
WILSHIRE BANCORP, INC.	CIC	Notice by Koh-Wilshire LP, Los Angeles, California, to retain approximately 18.27 percent of Wilshire Bancorp, Inc., Los Angeles, California, and thereby indirectly retain Wilshire State Bank, Los Angeles, California.	Newspaper: Federal Register:	Not available 02/25/2009
YNB FINANCIAL SERVICES CORP.	CIC	Notice by Daniel Day, Yakima, Washington, to increase his holdings of YNB Financial Services Corporation from 9.8 percent to 10.9 percent, and thereby indirectly acquire additional holdings of Yakima National Bank, both of Yakima, Washington.	Newspaper: Federal Register:	02/13/2009 02/25/2009

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
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