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**Federal Reserve Release**

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*H.2*

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

*No. 41*

*Week Ending October 10, 2009*

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- (1) publication for comment of amendments to Regulation A (Extensions of Credit by Federal Reserve Banks) to establish criteria for determining the eligibility of credit rating agencies and their ratings for use in the TALF and (2) enhanced credit review procedures for TALF collateral.

- Announced, October 5, 2009

Term Auction Facility -- TAF auction in the amount of \$50 billion in 70-day credit on October 5, 2009.

- Announced, October 5, 2009

Enforcement

Eurobancshares, Inc., San Juan, Puerto Rico -- written agreement with the Federal Reserve Bank of New York.

- Announced, October 6, 2009

San Joaquin Bank, Bakersfield, California -- issuance of a consent prompt corrective action directive against the bank.

- Announced, October 5, 2009

Wellington State Bank, Wellington, Texas -- issuance of a consent order of assessment of a civil money penalty.

- Announced, October 6, 2009

## **H.2 Actions under delegated authority**

**October 4, 2009 to October 10, 2009**

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**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**

#### Kansas City

First State Bank, Lincoln, Nebraska -- to establish a branch at 27th Street and Grainger Parkway, Lincoln.

- Approved, October 9, 2009

### **Bank Holding Companies**

#### Richmond

1st Financial Services Corporation, Hendersonville, North Carolina -- to acquire AB&T Financial Corporation, Gastonia, and indirectly acquire its subsidiary bank, Alliance Bank & Trust Company.

- Withdrawn, October 7, 2009

#### New York

Banco do Brasil, S.A., Brasilia, Brazil, and Caixa de Previdencia dos Funcionarios do Banco do Brasil, Rio de Janiero -- to engage in securities brokerage activities in the United States through Banco Votorantim Securities, Inc., Sao Paulo.

- Approved, October 8, 2009

#### Chicago

Broadway Bancorp, Inc., Chicago, Illinois -- to engage de novo in extending credit and servicing loans.

- Withdrawn, October 1, 2009

(A/C)

Bank Holding Companies

Kansas City

Central Bancorp, Inc., Colorado Springs, Colorado -- (1) to become a bank holding company and to acquire Farmers and Stockmens Bank of Clayton, Clayton, New Mexico; (2) to acquire The Citizens National Bank of Akron, Akron, Colorado; (3) to engage in extending credit and servicing loans through the retention of Elite Properties of America II, Inc., Colorado Springs, and CB&T Mortgage, LLC; (4) to engage in trust activities through the retention of Corundum Trust Company, LLC, Sioux Falls, South Dakota; and (5) to engage in financial and investment advisory activities through the retention of CB&T Wealth Management, Inc., Colorado Springs, Colorado.

- Approved, October 9, 2009

Minneapolis

Klein Financial, Inc., Chaska, Minnesota -- to acquire Community Bank Plymouth, Plymouth.

- Approved, October 8, 2009

Kansas City

Manhattan Banking Corporation, Manhattan, Kansas -- to retain shares of Sonoran Bank, N.A., Phoenix, Arizona.

- Approved, October 6, 2009

Dallas

Mason National Bank Employee Stock Ownership Plan and Trust, Mason, Texas -- to acquire shares of Mason National Bancshares, Inc., Mason, and thereby acquire its subsidiary bank, The Mason National Bank.

- Approved, October 5, 2009

Bank Holding Companies

St. Louis

Midwest Regional Bancorp, Inc., Festus, Missouri -- to engage in lending and servicing activities.

- Approved, October 6, 2009

New York

Morgan Stanley, New York, New York -- to acquire shares of United Western Bancorp, Inc., Denver, Colorado, and its subsidiary bank, United Western Bank.

- Approved, October 8, 2009

Cleveland

NB&T Financial Group, Inc., Employee Stock Ownership Plan, Wilmington, Ohio, and NB&T Financial Group, Inc. -- to acquire Community National Corporation, Franklin, and thereby acquire its subsidiary bank, The Community National Bank.

- Approved, October 6, 2009

Atlanta

RMB Holdings, LLC, Birmingham, Alabama, and ATB Management, LLC -- to acquire shares of Americus Financial Services, Inc., Birmingham, and its subsidiary bank, Red Mountain Bank, N.A.

- Approved, October 7, 2009

San Francisco

SP Acquisition Holdings, Inc., New York, New York -- to become a bank holding company and to acquire Frontier Financial Corporation, Everett, Washington, and its subsidiary bank, Frontier Bank.

- Withdrawn, October 8, 2009

Change in Bank Control

San Francisco

1st Century Bancshares, Inc., Los Angeles, California -- change in bank control of 1st Century and its subsidiary bank, 1st Century Bank, National Association, Los Angeles.

- Permitted, October 9, 2009

Chicago

Broadway Bancorp, Inc., Chicago, Illinois -- change in bank control of Broadway and its subsidiary bank, Broadway Bank, Chicago.

- Withdrawn, October 1, 2009

(A/C)

Minneapolis

Inter-Mountain Bancorp., Inc. Bozeman, Montana -- to retain control of Inter-Mountain and its subsidiary bank, First Security Bank, Bozeman.

- Permitted, October 8, 2009

Kansas City

Relianz Bancshares, Inc., Wichita, Kansas -- to retain control of Relianz and its subsidiary bank, RelianzBank, Wichita.

- Permitted, October 7, 2009

Atlanta

Verity Capital Group, Inc., Dahlonega, Georgia -- to retain control of Verity and its subsidiary bank, Verity Bank, Winder.

- Permitted, October 9, 2009

**International Operations**

Director, BS&R

Citigroup Inc., New York, New York -- waiver of prior-notification period to make an investment in Tarjetas Banamex, S.A. de C.V., Sofom, E.R., Mexico City, Mexico.

- Granted, October 9, 2009

**Membership**

Kansas City

Community National Bank, Topeka, Kansas -- to retain its membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, October 9, 2009

**Regulations and Policies**

Secretary

Regulation CC (Availability of Funds and Collection of Checks) -- technical amendments to appendix A to reflect the restructuring of check-processing operations in the Cleveland, Dallas, and San Francisco Federal Reserve Districts.

- Approved, October 8, 2009

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- final rule implementing the annual indexing of the low reserve tranche, reserve requirement exemption amount, nonexempt deposit cutoff level, and reduced reporting limit for 2010.

- Approved, October 9, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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NONE



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b>                      | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b>    |                                  |
|-----------------------------------|--------------------|--|---------------------------------|----------------------------------|
| CITIBANK, N.A.                    | Investment         | Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an investment in Citibank Hong Kong Limited, Quarry Bay, Hong Kong.  | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |
| GOLDMAN SACHS GROUP, INC.,<br>THE | * 3A3              | The Goldman Sachs Group, Inc., New York, New York, to retain 9.0 percent of the outstanding common stock of Atlantic Capital Bancshares, Inc., which is the direct parent of Atlantic Capital Bank, both of Atlanta, Georgia, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.  | Newspaper:<br>Federal Register: | 10/19/2009<br>10/19/2009         |
| GOLDMAN SACHS GROUP, INC.,<br>THE | * 3A3              | The Goldman Sachs Group, Inc., New York, New York, to retain 9.8 percent of the outstanding common stock of Avenue Financial Holdings, Inc., which is the direct parent of Avenue Bank, both of Nashville, Tennessee, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.  | Newspaper:<br>Federal Register: | 10/18/2009<br>10/19/2009         |
| GOLDMAN SACHS GROUP, INC.,<br>THE | * 3A3<br>* 4c8     | The Goldman Sachs Group, Inc., New York, New York, to retain 6.6 percent of a class of voting securities of Doral Holdings, L.P., and indirectly Doral Bank, both of San Juan, Puerto Rico, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y, and also retain indirect interest in Doral Bank, FSB, New York, New York, a federal savings association and indirect subsidiary of Doral Holdings, L.P., pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended and Section 225.24 of Regulation Y. | Newspaper:<br>Federal Register: | 10/18/2009<br>10/19/2009         |
| GOLDMAN SACHS GROUP, INC.,<br>THE | * 4c8              | The Goldman Sachs Group, Inc., New York, New York, to retain its interest in The First Marblehead Corporation, Boston, Massachusetts, which is the parent of Union Federal Savings Bank, North Providence, Rhode Island, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.  | Newspaper:<br>Federal Register: | 10/19/2009<br>10/19/2009         |
| ORANGE COUNTY TRUST<br>COMPANY    | * Branch           | Orange County Trust Company, Middletown, New York, to establish a branch office located at 146 North Church Street, Goshen, New York.  | Newspaper:<br>Federal Register: | 10/21/2009<br>Not applicable     |

**District: 2**

**Federal Reserve Bank of New York**

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

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| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

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\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 10, 2009

| Filer                      | Filing Type | Filing Proposal  | End of Comment Period           |                             |
|----------------------------|-------------|--|---------------------------------|-----------------------------|
| PATRIOT FINANCIAL PARTNERS | CIC         | Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 14.9 percent of Heritage Oakes Bancorp, parent of Heritage Bank, both in Paso Robles, CA. | Newspaper:<br>Federal Register: | Not available<br>10/27/2009 |

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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.

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

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| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b>          | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b>    |                              |
|-----------------------|--------------------|--|---------------------------------|------------------------------|
| MIDDLEFIELD BANC CORP | 4c8                | Notification by Middlefield Banc Corp., Middlefield, Ohio to engage de novo in activities permissible pursuant to section 4(c)(8) of the Bank Holding Company Act and 225.28(b)(1) and (b)(2)of the Board's Regulation Y | Newspaper:<br>Federal Register: | Not applicable<br>10/20/2009 |

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

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

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| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 10, 2009

| Filer                                      | Filing Type | Filing Proposal   | End of Comment Period           |                                  |
|--|-------------|---|---------------------------------|----------------------------------|
| CAPGEN CAPITAL GROUP LLC                   | * 3A3       | CapGen Capital Group LLC, and CapGen Capital Group LP, both of New York, New York, to increase their investment in The BANKshares, Inc., Winter Park, Florida, and its subsidiary, BankFIRST, Winter Park, Florida, by 14.4% to a total of 36.2%. | Newspaper:<br>Federal Register: | 09/26/2009<br>10/26/2009         |
| CENTREVILLE NATIONAL BANK OF MARYLAND, THE | Member      | CNB, Centreville, Maryland to become a state member bank upon the conversion of Centreville National Bank of Maryland.  | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |
| MAINSTREET BANK                            | * Branch    | MainStreet Bank, Herndon, Virginia, to establish a branch at 6832 Old Dominion Drive, Suite 105, McLean, Virginia   | Newspaper:<br>Federal Register: | 10/08/2009<br>Not applicable     |



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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- 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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b>           | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |                |
|------------------------|--------------------|---|------------------------------|----------------|
| FOOTHILLS BANK & TRUST | * Branch           | Foothills Bank & Trust, Maryville, Tennessee, to establish a branch located at 11216 Kingston Pike, Knoxville, Tennessee.   | Newspaper:                   | 10/16/2009     |
|                        |                    |   | Federal Register:            | Not applicable |
| USAMERIBANCORP, INC.   | * 3A3              | USAmeriBancorp, Inc., Largo, Florida, to acquire 49.7 percent of the outstanding voting shares of Aliant Financial Corporation, and its subsidiary, Aliant Bank, both of Alexander City, Alabama. | Newspaper:                   | Not available  |
|                        |                    |   | Federal Register:            | 09/22/2009     |

**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 |
|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE    |                        |           |                 |            |             |

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| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b>               | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b>    |                              |
|----------------------------|--------------------|---|---------------------------------|------------------------------|
| FIRST FARMERS BANK & TRUST | * 18C<br>* Branch  | First Farmers Bank & Trust, Converse, Indiana, to merge with Central Bank, Russiaville, Indiana, and thereby to establish two branches to be located at 160 W. Main Street, Russiaville, Indiana and 501 West Lincoln Road, Kokomo, Indiana.  | Newspaper:<br>Federal Register: | 10/07/2009<br>Not applicable |
| IOWA CREDIT UNION LEAGUE   | * 3A1              | Iowa Credit Union League, Clive, Iowa, to become a bank holding company by acquiring 100 percent Affiliates Management Company, Clive, Iowa and by Affiliates Management Company, Clive, Iowa, to become a bank holding company by acquiring 100 percent of CrediCard National Bank, Tucson, Arizona.   | Newspaper:<br>Federal Register: | 10/25/2009<br>10/26/2009     |
| IOWA CREDIT UNION LEAGUE   | 4c8                | Iowa Credit Union League and Affiliates Management Company, both of Clive, Iowa, to each directly or indirectly acquire the following nonbank companies: The Members Group, Inc.; Community Business Lenders, L.L.C.; TMG Financial Services, Inc.; Coopera Consulting, L.L.C., and Policyworks, L.L.C., all of Clive, Iowa, to engage in the activities of data processing, activities related to extending credit and servicing loans, real estate leasing, financial and investment advisory activities, management consulting, and community development advisory activities. | Newspaper:<br>Federal Register: | Not applicable<br>10/29/2009 |
| LEVEL ONE BANCORP, INC.    | CIC                | Notice by TRSD Holdings, LP, Warren, Michigan, and its general partner, the Thomas Fabbri Revocable Trust, Thomas Fabbri, as trustee, Sterling Heights, Michigan, to acquire more than 10 percent of the voting shares of Level One Bancorp, Inc., Farmington Hills, Michigan, and thereby indirectly acquire control of Level One Bank, Farmington Hills, Michigan.  | Newspaper:<br>Federal Register: | Not available<br>10/09/2009  |

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b>                    | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |               |
|---------------------------------|--------------------|--|------------------------------|---------------|
| NEIGHBOR INSURANCE AGENCY, INC. | CIC                | <p>Notice filed individually by Douglas N. Neighbor, Kent M. Neighbor, and Gene R. Neighbor to each own 16.122 percent and by the Neighbor Family - Doug and Marva Neighbor, Marion, Iowa; Gene and Betty Jean Neighbor, Alburnett, Iowa, and Kent and Irene Neighbor, Winthrop, Iowa, and their children (Sandra K. Waring, Walker, Iowa; Steven K. Neighbor, Center Point, Iowa; Scott M. Neighbor, Center Point, Iowa; Mark A. Neighbor, Center Point, Iowa; Eldon L. Neighbor, Central City, Iowa; Konnie I. Borrett, Marion, Iowa; Stephanie R. Neighbor, Cedar Rapids, Iowa; Brent B. Neighbor, Tijeras, New Mexico; Brad D. Neighbor, Espanola, New Mexico; Todd D. Neighbor, Marion, Iowa; Jason M. Neighbor, Alburnett, Iowa; and Michael G. Neighbor, Bettendorf, Iowa) as a group acting in concert, for approval to retain control of 100 percent of Neighbor Insurance Agency, Marion, Iowa, and thereby indirectly control Farmers State Bank, Marion, Iowa.</p> | Newspaper:                   | Not available |
|                                 |                    |  | Federal Register:            | 09/30/2009    |
| TREYNOR BANCSHARES, INC.        | CIC                | <p>Notice by Heidi Gutttau-Fox, Minden, Iowa, and Joshua Gutttau, Treynor, Iowa, as Trustee of the Heidi Gutttau-Fox and Joshua Gutttau Irrevocable Living Trust, to retain control of Treynor Bancshares, Inc., Treynor, Iowa, and thereby indirectly control Treynor State Bank, Treynor, Iowa.</p>  | Newspaper:                   | Not available |
|                                 |                    |  | Federal Register:            | Not available |

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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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|---------|-----------------------------------|------------|-----------------|------------|-------------|
| 2119773 | HINSDALE B&TC, HINSDALE, ILLINOIS | 06/01/2009 | 10/05/2009      | S          | Large 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 10, 2009**

| <b>Filer</b>                        | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b>    |                              |
|-------------------------------------|--------------------|---|---------------------------------|------------------------------|
| COMMUNITY FIRST<br>BANCSHARES, INC. | 4c8                | White River Bancshares Company, Fayetteville,<br>Arkansas, to engage in lending activities. | Newspaper:<br>Federal Register: | Not applicable<br>10/27/2009 |
| COMMUNITY FIRST<br>BANCSHARES, INC. | 4c8                | Community First Bancshares, Inc., Harrison,<br>Arkansas, to engage in lending activities.   | Newspaper:<br>Federal Register: | Not applicable<br>10/27/2009 |

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE    |                        |           |                 |            |             |

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| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

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\* Subject to the provisions of the Community Reinvestment Act



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b>                         | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b>    |                             |
|--------------------------------------|--------------------|---|---------------------------------|-----------------------------|
| AMERICAN EAGLE FINANCIAL CORPORATION | CIC                | Retroactive notice by Craig E. Scherber to acquire 10 percent or more of the shares of American Eagle Financial Corporation, Otsego, Minnesota, and thereby indirectly gain control of Riverview Community Bank, Otsego, Minnesota.   | Newspaper:<br>Federal Register: | Not available<br>10/21/2009 |
| HERITAGE BANCSHARES GROUP, INC.      | CIC                | Earl E. Geiger, Bloomington, Minnesota, to acquire shares of Heritage Bancshares Group, Inc., Willmar, Minnesota, and thus to join the Geiger Family Group acting in concert which controls over 25 percent of Heritage Bancshares Group, Inc. Heritage Bancshares Group, Inc., owns Heritage Bank, NA, Spicer, Minnesota, and Heritage Bank, NA, Holstein, Iowa.   | Newspaper:<br>Federal Register: | Not available<br>10/19/2009 |
| KELLIHER BANCSHARES, INC.            | CIC                | Notice by Darin J. Latterall, Kelliher, Minnesota, to acquire 25 percent or more of the shares of Kelliher Bancshares, Inc., Kelliher, Minnesota, and thereby indirectly gain control of Citizens State Bank of Kelliher, Kelliher, Minnesota.  | Newspaper:<br>Federal Register: | 10/13/2009<br>10/24/2009    |
| NORTHEAST SECURITIES CORPORATION     | CIC                | Belva H. Rasmussen 2009 Grantor Retained Annuity Trust, Falcon Heights, Minnesota; and Eva B. Rasmussen, Edina, Minnesota; Pamela M. Harris, Falcon Heights, Minnesota; and Teresa J. Rasmussen Trangsrud, Orono, Minnesota, Trustees, to join a group acting in concert with Belva H. Rasmussen, individually, and with Belva H. Rasmussen, Teresa J. Rasmussen Trangsrud and Lyle Delwyche, trustees of the Walter C. Rasmussen Marital Trust Under Agreement dated December 26, 1985, and the Walter C. Rasmussen Family Trust Under Agreement dated December 26, 1985 (together, the "Rasmussen Family Group") to acquire 25 percent or more of Northeast Securities Corporation, Minneapolis, Minnesota. Northeast Securities Corporation controls Northeast Bank, Minneapolis, Minnesota. | Newspaper:<br>Federal Register: | Not available<br>10/21/2009 |

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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 |
|---------|--|------------|-----------------|------------|-------------|
| 651457  | FIRST SECURITY BK OF MALTA, MALTA, MONTANA | 05/11/2009 | 06/15/2009      | O          | Small 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 October 10, 2009**

| <b>Filer</b>                    | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |                |
|---------------------------------|--------------------|---|------------------------------|----------------|
| COMMUNITY BANK OF PLEASANT HILL | * 18C              | Community Bank of Pleasant Hill, Pleasant Hill, Missouri, to purchase certain assets and assume certain liabilities of the Pleasant Hill, Missouri branch of BC National Banks, Butler, Missouri. | Newspaper:                   | Not available  |
|                                 |                    |   | Federal Register:            | Not applicable |

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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NONE

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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 |
|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE    |                        |           |                 |            |             |

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| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 10, 2009**

| <b>Filer</b>                     | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b>    |                              |
|----------------------------------|--------------------|--|---------------------------------|------------------------------|
| FOUNDATION BANCORP, INC.         | CIC                | Notice of Change in Bank Control filed by Thomas A. and Maureen Sue Ellison, to acquire additional voting shares of Foundation Bancorp, Inc., and thereby indirectly acquire voting shares of Foundation Bank, all of Bellevue, Washington.                                    | Newspaper:<br>Federal Register: | Not available<br>10/21/2009  |
| FRANKLIN RESOURCES, INC.         | * 3A3              | Franklin Resources, Inc., San Mateo, California, to retain 20.4 percent of the voting shares of Guaranty Bancorp, and thereby indirectly its subsidiary, Guaranty Bank & Trust Company, both of Denver, Colorado, pursuant to section 3(a)(3) of the Bank Holding Company Act. | Newspaper:<br>Federal Register: | Not available<br>09/22/2009  |
| MNB HOLDINGS CORPORATION         | CIC                | Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to acquire additional voting shares of MNB Holdings Corporation, and indirectly, voting shares of Mission National Bank, both of San Francisco, California.                                     | Newspaper:<br>Federal Register: | 08/07/2009<br>Not available  |
| PRESIDIO BANK                    | * Branch           | Presidio Bank, San Francisco, California, to establish a branch office at 325 Lytton Avenue, Palo Alto, California.  | Newspaper:<br>Federal Register: | 10/15/2009<br>Not applicable |
| PRIVATE BANCORP OF AMERICA, INC. | * 3A1              | Private Bancorp of America, Inc., to become a bank holding company by acquiring 100 percent of San Diego Private Bank, both of La Jolla, California.   | Newspaper:<br>Federal Register: | 09/30/2009<br>09/25/2009     |

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

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\* Subject to the provisions of the Community Reinvestment Act