
Federal Reserve Release



H.2

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

No. 42

Week Ending October 17, 2009

Testimony and Statements

State of the Banking Industry -- statement by Governor Tarullo before a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs on the condition of the U.S. banking industry.

- Published, October 14, 2009

Personnel

Division of Monetary Affairs -- appointment of Matthew Luecke as assistant director, Andrew Levin and William Nelson as senior associate directors, Seth Carpenter and Roberto Perli as associate directors, and Gretchen Weinbach and Egon Zakrajsek as deputy associate directors.

- Announced, October 13, 2009

Enforcement

BOI Financial Corporation, Normal, Illinois, and Bank of Illinois -- written agreement with the Federal Reserve Bank of Chicago

- Announced, October 14, 2009

CBR Holdings, Inc., Chicago, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, October 13, 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**

Richmond

MainStreet Bank, Herndon, Virginia -- to establish a branch at 6832 Old Dominion Drive, Suite 105, McLean.

- Approved, October 14, 2009

Boston

Northeast Bank, Auburn, Maine -- to establish a branch at 1399 Maine Street, Poland.

- Approved, October 16, 2009

Bank Holding Companies

Dallas

Austin Bancshares, Inc., Austin, Texas -- to become a bank holding company and to acquire La Grange Bancshares, Inc., La Grange, and indirectly acquire Colorado Valley Bank, SSB.

- Withdrawn, October 14, 2009

Kansas City

CCB Financial Corporation, Kansas City, Missouri -- waiver of application to acquire MidAmerican Bancshares, Inc., Kansas City, in connection with the merger of CCB's subsidiary bank, Country Club Bank, Kansas City, with MidAmerican Bank & Trust Company, National Association, Leavenworth; and Allen Bank and Trust Company, Harrisonville, Missouri.

- Approved, October 16, 2009

Bank Holding Companies

Atlanta

EdBancorp, Inc., Knoxville, Tennessee, and Educational Services of America, Inc. -- to become bank holding companies and to acquire Community Bank of the Cumberlands, Jamestown, and for Educational Services to acquire EdSouth Funding, LLC, Knoxville, and thereby engage in making, acquiring, or brokering loans or other extensions of credit.

- Approved, October 13, 2009

Atlanta

Educational Services of America, Inc., Knoxville, Tennessee, and Educational Funding of the South, Inc. -- to engage in community development activities.

- Approved, October 13, 2009

Chicago

First Farmers Financial Corporation, Converse, Indiana -- waiver of application to acquire C.B. Bank Shares, Inc., Russiaville, in connection with the merger of their respective subsidiaries, First Farmers Bank and Trust, Converse, and Central Bank, Russiaville.

- Approved, October 15, 2009

General Counsel

Northern Trust Corporation, Chicago, Illinois -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, October 16, 2009

Bank Holding Companies

New York

The Toronto-Dominion Bank, Toronto, Canada -- to engage in certain physically settled nonfinancial commodity trading activities through its subsidiary, TD Commodity & Energy Trading, Inc., as activities that are complementary to a financial activity.

- Withdrawn, October 14, 2009

Bank Mergers

Kansas City

Community Bank of Pleasant Hill, Pleasant Hill, Missouri -- to purchase certain assets and assume certain liabilities of the Pleasant Hill branch of BC National Banks, Butler.

- Withdrawn, October 13, 2009

Kansas City

Country Club Bank, Kansas City, Missouri -- (1) to merge with MidAmerican Bank & Trust Company, National Association, Leavenworth, Kansas, and Allen Bank and Trust Company, Harrisonville, Missouri, and thereby establish branches and (2) to increase its investment in bank premises.

- Approved, October 16, 2009

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to merge with Central Bank, Russiaville, and thereby establish branches at 160 West Main Street, Russiaville, and 501 West Lincoln Road, Kokomo.

- Approved, October 15, 2009

Banks, Foreign

New York

The Governor and Company of the Bank of Ireland, Dublin, Ireland -- to establish a de novo Edge corporation, Bank of Ireland Foreign Exchange Corporation, Orlando, Florida, and to merge the bank's wholly owned subsidiary, Foreign Currency Exchange Corp., Orlando, into the Edge corporation.

- Withdrawn, October 16, 2009

Banks, Nonmember, and Miscellaneous Institutions

Atlanta

Banco Itau Europa International, Miami, Florida -- for Banco Itau Europa, an Edge corporation, to establish a branch in New York, New York.

- Approved, October 15, 2009

Change in Bank Control

Chicago

First Busey Corporation, Urbana, Illinois -- to retain control of First Busey and its subsidiary banks, Busey Bank, Champaign, and Busey Bank, National Association, Fort Myers, Florida.

- Permitted, October 15, 2009

Chicago

Treynor Bancshares, Inc., Treynor, Iowa -- to retain control of Treynor and its subsidiary bank, Treynor State Bank, Treynor.

- Withdrawn, October 14, 2009

Change in Bank Control

Secretary

Webster Financial Corporation, Waterbury, Connecticut -- change in bank control of Webster and its subsidiary bank, Webster Bank, National Association, Waterbury.

- Permitted, October 13, 2009

Extensions of Time

San Francisco

MNB Holdings Corporation, San Francisco, California -- extension to November 14, 2009, of change in bank control of MNB Holdings and its subsidiary bank, Mission National Bank, San Francisco.

- Granted, October 13, 2009

Dallas

National Bank & Trust Employee Stock Ownership Plan with 401(k) Provisions, La Grange, Texas -- extension to January 17, 2010, to acquire shares of First La Grange Bancshares, Inc., La Grange, and indirectly acquire National Bank & Trust.

- Granted, October 16, 2009

Richmond

Virginia Commerce Bank, Arlington, Virginia -- extension to April 15, 2010, to establish a branch at Princeton Woods Shopping Center, Dumfries.

- Granted, October 13, 2009

Financial Holding Companies

Atlanta

Calusa Financial Corporation, Inc., Punta Gorda, Florida -- election to become a financial holding company.

- Effective, October 15, 2009

Membership

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to become a member of the Federal Reserve System.

- Approved, October 15, 2009

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on September 22 and 23, 2009.

- Published, October 14, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 17, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 17, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 October 17, 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: Federal Register:	Not available 10/27/2009

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 October 17, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 17, 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:	10/26/2009
			Federal Register:	10/26/2009

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
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 17, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	09/28/2009
			Federal Register:	09/22/2009

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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353238	CENTRAL ST BK, CALERA, ALABAMA	05/04/2009	10/11/2009	O	Small 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 October 17, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY STATE BANCORPORATION, INC.	CIC	Notice by Roger and Mary Angela Baker, Cedar Rapids, Iowa, individually as husband and wife, and as a group acting in concert with Bruce and Janice Anderson, Marion, Iowa; The Elizabeth K. Dummermuth Revocable Trust, Elizabeth K. Dummermuth, Trustee, Cedar Rapids, Iowa; Kay S. Hill; Kent M. Hill; Brian C. and Molly E. Scott; Thomas C. and Clare L. Slattery; and Monica W. Vernon, all of Cedar Rapids, Iowa; to acquire control of City State Bancorporation, Inc., Central City, Iowa, and thereby indirectly control of M.S.B. Corporation and City State Bank, both of Central City, Iowa.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 10/09/2009
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at 1000 Milwaukee Avenue, Burlington, Wisconsin.	Newspaper: Federal Register:	10/15/2009 Not applicable
NEIGHBOR INSURANCE AGENCY, INC.	CIC	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.	Newspaper: Federal Register:	Not available 09/30/2009

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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45551	BANK MIDWEST, SPIRIT LAKE, IOWA	06/08/2009	09/28/2009	S	Int Sm 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 17, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIED BANK	5B	Allied Bank, Mulberry, Arkansas, proposes to invest in the capital stock of Lending Cycle, Inc., Louisville, Kentucky, a bank service corporation.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 104 E. Ontario Avenue, Corona, California.	Newspaper: Federal Register:	10/30/2009 Not applicable

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 October 17, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 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: Federal Register:	10/15/2009 10/19/2009
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: Federal Register:	Not available 10/21/2009

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 17, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of First Jones Bancorporation, Inc., parent of First State Bank, both in Jones, Oklahoma.	Newspaper: Federal Register:	Not available 11/13/2009
FARMERS AND MERCHANTS NATIONAL BANK OF ASHLAND, THE	Member	The Farmers & Merchants National Bank of Ashland, Ashland, Nebraska (to be known as The Farmers & Merchants Bank of Ashland, Ashland, Nebraska), to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
LINDSAY STATE COMPANY	CIC	Notification by the Bonita M. Hegemann Irrevocable Trust, Newman Grove, Nebraska, and its trustees, Bonita M. Hegemann, Lindsay, Nebraska; and James B. Hegemann, Newman Grove, Nebraska; to acquire control of Lindsay State Company, parent of Bank of Lindsay, both in Lindsay, Nebraska. Notice by Lindsay State Company, Lindsay, Nebraska, to redeem 38.5 percent of its outstanding common stock.	Newspaper: Federal Register:	Not available 11/03/2009
STOCKMENS FINANCIAL CORPORATION	* 3A3	Stockmens Financial Corporation, Rapid City, South Dakota, to acquire 100 percent of the voting shares of Valentine Bancorporation, Valentine, Nebraska, and thereby indirectly acquire First National Bank of Valentine, Valentine, Nebraska.	Newspaper: Federal Register:	Not available Not available

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 October 17, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 October 17, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	* 18C Foreign Branch	1)East West Bank, Pasadena, California, to acquire United Commercial Bank, San Francisco, California and 2)East West Bank, Pasadena, California, to acquire California Canton International Bank Cayman Ltd, George Town, Cayman, Islands.	Newspaper: Federal Register:	Not available Not applicable
EAST WEST BANK	Foreign Branch	East West Bank, Pasadena, California, to acquire California Canton International Bank Cayman, George Town, Cayman Islands.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST COMMERCIAL BANK CO., LTD.	FBSEA	First Commercial Bank, Ltd., Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 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: Federal Register:	Not available 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: Federal Register:	08/07/2009 Not available

District: 12

Federal Reserve Bank of San Francisco

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- 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
2562164	COASTAL CMNTY BK, EVERETT, WASHINGTON	06/22/2009	10/13/2009	S	Small Bank
2717012	PACIFIC MERC BK, COSTA MESA, CALIFORNIA	06/08/2009	10/08/2009	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act