
Federal Reserve Release



H.2

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

No. 43

Week Ending October 24, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$75 billion in 28-day credit on October 19, 2009.

- Announced, October 19, 2009

Personnel

Division of Banking Supervision and Regulation -- appointment of Patrick M. Parkinson as director.

- Approved, October 20, 2009

Regulations and Policies

Incentive Compensation -- publication for comment of guidance on incentive compensation policies at banking organizations and related supervisory initiatives.

- Approved, October 21, 2009

Enforcement

American Eagle Financial Corporation, Otsego, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, October 19, 2009

H.2 Actions under delegated authority

October 18, 2009 to October 24, 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

Kansas City

Country Club Bank, Kansas City, Missouri -- to establish a branch at 3680 Akin Drive, Suite 100, Lee's Summit, and to increase its investment in bank premises.

- Approved, October 20, 2009

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 8200 West Interstate 10, Suite 120, San Antonio.

- Approved, October 19, 2009

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 6005 Post Road, Cumming; 9701 Commercial Way, Weeki Wachee, Florida; 205 Palm Bay Road, Melbourne; the intersection of Bee Ridge Road and Bee Ridge Road Extension, Sarasota; 1175 University Drive, Burlington, North Carolina; the intersection of Highway 55 and Avent Ferry Road, Holly Springs; the intersection of Snow Hill Road and I-75, Ooltewah, Tennessee; 15601 City View Drive, Midlothian, Virginia; the intersection of Loudoun County Parkway and Ryan Road, Ashburn; and 1855 Wisconsin Avenue NW, Washington, D.C.

- Approved, October 19, 2009

Bank Holding Companies

Director, BS&R

Capital One Financial Corporation, McLean, Virginia -- request for temporary relief from the Board's risk-based and leverage capital guidelines in connection with Capital One's acquisition of Chevy Chase Bank, F.S.B., McLean.

- Granted, October 19, 2009

Bank Holding Companies

Kansas City

First Oklahoma Holdings, Inc., Tulsa, Oklahoma -- to become a bank holding company and to acquire Glencoe State Bank, Glencoe (to be renamed First Oklahoma Bank, Tulsa).

- Approved, October 20, 2009

Kansas City

Linn County Bancshares, Inc., Brookfield, Missouri -- to become a bank holding company and to acquire First Missouri Bancshares, Inc., Brookfield, parent of First Missouri National Bank, and to engage in general insurance activities.

- Approved, October 19, 2009

Cleveland

Middlefield Banc Corp., Middlefield, Ohio -- to engage de novo through its subsidiary, EMORECO, Inc., Dublin, in certain permissible nonbanking activities.

- Approved, October 23, 2009

New York

Morgan Stanley, New York, New York -- to retain and acquire additional shares of Community Bankers Trust Corporation, Glen Allen, Virginia.

- Approved, October 23, 2009

St. Louis

Moscow Bancshares, Inc., Moscow, Tennessee -- to engage de novo through Henry & Company Insurance, Inc., in insurance agency activity.

- Approved, October 23, 2009

Bank Holding Companies

Kansas City

Stockmens Financial Corporation, Rapid City, South Dakota -- to acquire Valentine Bancorporation, Valentine, Nebraska, and indirectly acquire First National Bank of Valentine, Valentine.

- Withdrawn, October 22, 2009

Bank Mergers

Richmond

Cecil Bank, Elkton, Maryland -- to acquire certain assets and assume certain liabilities of the Bel Air branch of K Bank, Owings Mills.

- Withdrawn, October 23, 2009

St. Louis

Lindell Bank & Trust Company, St. Louis, Missouri -- to purchase the assets and assume the liabilities of the Chesterfield, Clayton, Glendale, O'Fallon, and Chesterfield Valley branches of Bank Midwest, National Association, Kansas City, and to retain the acquired facilities as branches.

- Approved, October 22, 2009

Change in Bank Control

Dallas

First Community Bancshares, Inc., Killeen, Texas -- change in bank control of First Community; its subsidiary banks, First National Bank Texas, Killeen, and Fort Hood National Bank, Fort Hood; and its subsidiary holding company, FCBI Delaware Inc., Wilmington, Delaware.

- Permitted, October 20, 2009

Change in Bank Control

Chicago

First Michigan Bancorp, Inc., Troy, Michigan -- change in bank control of First Michigan and its subsidiary bank, First Michigan Bank, Troy.

- Permitted, October 23, 2009

Philadelphia

Nova Financial Holdings, Inc., Berwyn, Pennsylvania -- change in bank control of Nova and its subsidiary thrift, Nova Bank, Berwyn.

- Permitted, October 19, 2009

Extensions of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to February 5, 2010, to acquire additional shares of The ANB Corporation, Terrell, and thereby acquire The American National Bank, Terrell; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Granted, October 21, 2009

Richmond

City First Enterprises, Inc., Washington, D.C. -- extension to January 22, 2010, to engage in lending and community development activities.

- Granted, October 22, 2009

New York

Haven Bancorp, MHC, Hoboken, New Jersey, and Haven Bancorp, Inc. -- extension to January 31, 2010, to acquire Haven Savings Bank, Hoboken.

- Granted, October 20, 2009

Extensions of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois -- extension to January 20, 2010, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, October 19, 2009

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to January 28, 2010, to increase its ownership of Prairieland Bancorp, Inc., Bushnell, and thereby increase its indirect ownership of Merchants and Farmers State Bank of Bushnell.

- Granted, October 20, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 24, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARLES RIVER BANCORP, MHC	* 3A1	Charles River Bancorp, MHC and Charles River Bancorp, Inc., both of Medway, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Charles River Bank, Medway, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	11/18/2009
	* 18C			

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 24, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOLVAY BANK	* Branch	Solvay Bank, Solvay, New York, to establish a branch office located at 7897 Brewerton Rd., Cicero, Town of Cicero, County of Onondaga, New York (RSSD # 3975930).	Newspaper:	11/01/2009
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 24, 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
PATRIOT FINANCIAL PARTNERS LP	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 19.9 percent of TIB Financial Corp., Naples, Florida.	Newspaper: Federal Register:	Not available 11/13/2009

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 24, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK OF APPOMATTOX, THE	* 18C	The Farmers Bank of Appomattox, Appomattox, Virginia, to acquire certain assets and assume certain liabilities of the Farmville, Virginia, branch office of StellarOne Bank, Christiansburg, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
KeySource Financial, Inc.	3A1	KeySource Financial, Inc., Durham, North Carolina, to become a bank holding company through the acquisition of 100% of KeySource Commercial Bank, Durham, North Carolina.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 24, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
TWO ROA, LLC	* 3A1	TWO ROA, LLC, Huntsville, Alabama, to become a bank holding company by acquiring 51 percent of the outstanding shares of RB Bancorporation, and its subsidiary bank, Reliance Bank, both of Athens, Alabama.	Newspaper:	11/19/2009
			Federal Register:	11/20/2009

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 24, 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:	11/06/2009 11/03/2009
IDA GROVE BANCSHARES, INC.	4c8	Ida Grove Bancshares, Inc., Ida Grove, Iowa, proposes to engage de novo in leasing personal or real property.	Newspaper: Federal Register:	Not applicable 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
MICHIGAN COMMUNITY BANCORP LTD.	CIC	Notice by Ronald R. Reed, St. Clair, Michigan, to retain 19 percent of the voting shares of Michigan Community Bancorp, Ltd., Sterling Heights, Michigan, and thereby indirectly acquire Lakeside Community Bank, Sterling Heights, Michigan.	Newspaper: Federal Register:	Not available 11/12/2009
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

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NONE					

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 24, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCOMPANY	* 3A3	Notice by Central Bancompany, Inc., Jefferson City, Missouri, to acquire Overland Bancorp, Inc., Belton, Missouri, and thereby indirectly acquire Bank of Belton, Belton, Missouri.	Newspaper:	11/13/2009
			Federal Register:	11/23/2009
FIRST NATIONAL SECURITY COMPANY	* 3A3	First National Security Company, Hot Springs, Arkansas, to acquire 100 percent of Heritage Capital Corporation, Jonesboro, Arkansas, and thereby indirectly acquire Heritage Bank, Jonesboro, Arkansas.	Newspaper:	11/23/2009
			Federal Register:	Not available
MOSCOW BANCSHARES, INC.	4c8	Moscow Bancshares, Inc., Moscow, Tennessee, acquired 100 percent of the voting securities of a newly formed Tennessee corporation called Henry & Company Insurance, Inc., to engage de novo in insurance agency activity.	Newspaper:	Not applicable
			Federal Register:	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	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 24, 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
FAITH BANK HOLDING COMPANY	CIC	Notice by Mary Jean Jensen, Lemmon, South Dakota, to acquire shares of Faith Bank Holding Company, Faith, South Dakota, and thus to join a group acting in concert, consisting of Carveth and Margaret Thompson, Lead, South Dakota; Gary and Nancy Vance, Faith, South Dakota; Eldon Jensen, Lemmon, South Dakota; and Morris Gustafson, Faith, South Dakota, which controls 25 percent or more of Faith Bank Holding Company. Faith Bank Holding Company controls Farmer's State Bank--Faith, Faith, South Dakota.	Newspaper: Federal Register:	Not available Not available
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					

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 24, 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:	11/09/2009 11/13/2009
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: Federal Register:	Not available 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
RIVERDALE BANCSHARES, INC.	CIC	Notice by Philip Eugene Jossi, and Marian Joanne Hardin, both of Kearney, Nebraska; James Andrew Bodyfield, Ericson, Nebraska; and Keith Weldon Carlson, Lincoln, Nebraska; to acquire control of Riverdale Bancshares, Inc., parent of State Bank of Riverdale, both in Riverdale, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 11/09/2009

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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139553	CITIZENS SECURITY B&TC, BIXBY, OKLAHOMA	07/06/2009	10/15/2009	S	Int Sm Bank
376657	FARMERS ST BK, STANBERRY, MISSOURI	08/17/2009	10/16/2009	S	Small Bank

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 24, 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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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 24, 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
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:	10/14/2009 10/21/2009
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

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