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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. 51*

*Week Ending December 19, 2009*

Advisory Councils

Consumer Advisory Council -- appointment of ten new members and designation of Michael D. Calhoun as chair and Jim Park as vice chair for 2010.

- Announced, December 17, 2009

Banking Supervision & Regulation

Citigroup Inc., New York, New York -- request to redeem its TARP preferred stock.

- Approved, December 13, 2009

Wells Fargo & Company, San Francisco, California -- request to redeem its TARP preferred stock.

- Approved, December 14, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$75 billion in 28-day credit on December 14, 2009.

- Announced, December 14, 2009

Regulations and Policies

Regulation V (Fair Credit Reporting) -- interagency final rules that require creditors to provide risk-based pricing notices to consumers who receive less favorable terms on credit because of information in the consumer's credit report.

- Approved, December 17, 2009

Enforcement

1st Pacific Bancorp, San Diego, California, and 1st Pacific Bank of California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, December 15, 2009

**Enforcement**

Credit Suisse AG, Zurich, Switzerland -- issuance of a consent cease and desist order against Credit Suisse.

- Announced, December 16, 2009

Regions Bank, Birmingham, Alabama -- issuance of a consent order of assessment of a civil money penalty.

- Announced, December 17, 2009

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

**December 13, 2009 to December 19, 2009**

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**BS&R** Banking Supervision and Regulation

**C&CA** Consumer and Community Affairs

**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems

**IF** International Finance

**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 8675 Spring Cypress Road, Spring, Texas.

- Withdrawn, December 18, 2009

#### Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches near the intersection of South Gilbert and East Riggs Roads, Phoenix, Arizona, and near the intersection of East Baseline and South Signal Butte Roads.

- Approved, December 16, 2009

#### Richmond

John Marshall Bank, Falls Church, Virginia -- to establish a branch at 4315 50th Street NW, Washington, D.C.

- Approved, December 17, 2009

#### Richmond

Monarch Bank, Chesapeake, Virginia -- to establish a branch at 1635 Laskin Road, Virginia Beach.

- Approved, December 18, 2009

#### Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 3641 Matlock Road, Arlington.

- Approved, December 17, 2009

**Bank Holding Companies**

Atlanta

First Bankshares, Inc., Winter Park, Florida -- relief from certain commitments (two requests).

- Withdrawn, December 14, 2009

St. Louis

Independent Community Bancorp, Inc., Frankfort, Kentucky -- to engage in lending and servicing activities.

- Approved, December 16, 2009

Cleveland

The St. Henry Bancorp, Inc., Saint Henry, Ohio -- to become a bank holding company and to acquire The St. Henry Bank, Saint Henry, and for St. Henry Bank to merge with SHB Interim Bank.

- Approved, December 15, 2009

**Banks, Foreign**

New York

Bank of China Limited, Beijing, China -- to establish a branch in San Francisco, California.

- Withdrawn, December 14, 2009

**Change in Bank Control**

Secretary

Cascade Bancorp, Bend, Oregon -- change in bank control of Cascade and its subsidiary bank, Bank of the Cascades, Bend.

- Permitted, December 15, 2009

Change in Bank Control

Kansas City

First Holdrege Bancshares, Inc., Holdrege, Nebraska -- change in bank control of First Holdrege and its subsidiary bank, The First National Bank of Holdrege, Holdrege.

- Permitted, December 18, 2009

San Francisco

Palomar Enterprises, LLC, Long Beach, California -- change in bank control of Palomar and its subsidiary bank, Farmers & Merchants Bank of Long Beach, Long Beach.

- Permitted, December 16, 2009

Kansas City

Republic Trinidad Corporation, Houston, Texas -- to retain control of Republic Trinidad and its subsidiary bank, First National Bank in Trinidad, Trinidad, Colorado.

- Permitted, December 18, 2009

Dallas

Rice Bancshares, Inc., Rice, Texas -- change in bank control of Rice and its subsidiary bank, The First State Bank, Rice.

- Permitted, December 15, 2009

Kansas City

Vici Bancorporation, Vici, Oklahoma -- to retain control of Vici and its subsidiary bank, Bank of Vici, Vici.

- Permitted, December 18, 2009

**Membership**

Richmond

The Centreville National Bank of Maryland, Centreville, Maryland -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, CNB.

- Approved, December 16, 2009

Dallas

Heritage Bank, National Association, Pearland, Texas -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, Heritage Bank.

- Approved, December 18, 2009

**Regulations and Policies**

Director, C&CA

Regulation C (Home Mortgage Disclosure) -- annual notice of the asset-size exemption threshold for depository institutions under the Home Mortgage Disclosure Act.

- Approved, December 17, 2009

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 19, 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 December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF CHINA LIMITED	4c8	Bank of China Limited, Beijing, China, to engage in securities brokerage, riskless principal, and private placement activities through BOC International (USA) Inc., pursuant to Section 225.28(b)(7) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
BANK OF CHINA LIMITED	4c8	Bank of China Limited, Beijing, China, to continue to engage in certain nonbanking activities through BOC Aviation (USA) Corporation, Reno, Nevada, pursuant to section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A1	First Niagara Financial Group, Inc., Buffalo, New York, to become a bank holding company by acquiring Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania.	Newspaper: Federal Register:	Not available Not available
GOLDMAN SACHS BANK USA	* Branch	Goldman Sachs Bank USA, New York, New York, to open and occupy a branch office located at 200 West Street, New York, New York, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 19, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
Excel Bancorp, LLC	* 3A1	Application by Excel Bancorp, LLC, St. Clairsville, Ohio, to acquire a controlling interest in Ohio Legacy Corp. and its sole banking subsidiary, Ohio Legacy Bank, N.A., Wooster, Ohio	Newspaper:	01/11/2010
			Federal Register:	01/08/2010

**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					

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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 December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITY HOLDING COMPANY	* 3A3	City Holding Company, Charleston, West Virginia, to acquire up to 7.5% of the outstanding common stock of First United Corporation, Oakland, Maryland, and thereby indirectly acquire up to 7.5% of the shares of First United Bank & Trust Company, Oakland, Maryland.	Newspaper: Federal Register:	Not available Not available
EAGLE BANCORP, INC.	4c8	Notification by Eagle Bancorp, Inc., Bethesda, Maryland, to purchase in the future, tax certificates from political jurisdictions representing debt owed by customers of EagleBank to local tax authorities on property securing EagleBank loans.	Newspaper: Federal Register:	Not applicable Not applicable
FMB-UBSH Interim Bank	* 18C * Branch	FMB-UBSH Interim Bank, Bowling Green, Virginia, to merge with Union Bank and Trust Company, Bowling Green, Virginia.	Newspaper: Federal Register:	01/08/2010 Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE SABADELL, S.A.	4c8	Banco de Sabadell, S.A., Sabadell, Spain, to engage de novo in securities brokerage and riskless-principal activities, through its newly-established subsidiary, Sabadell Securities USA, Inc., Miami, Florida.	Newspaper:	Not applicable
			Federal Register:	01/05/2010

**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 December 19, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BUSEY CORPORATION	CIC	Notice by Elizabeth Meyer Kimmel, LaJolla, California, individually and as a trustee of the Elizabeth Meyer Kimmel 2009 Grantor Retained Annuity Trust 4, and the EMK Grat 4, to acquire additional shares of First Busey Corporation, Champaign, Illinois, and thereby indirectly acquire additional shares of Busey Bank, Champaign, Illinois.	Newspaper: Federal Register:	Not available Not available
UNITED COMMUNITY BANCORP, INC.	* 3A3	United Community Bancorp, Inc., Chatham, Illinois, to acquire 100 percent of the voting shares of Marine Bank & Trust, Carthage, Illinois and Brown County State Bank, Mount Sterling, Illinois.	Newspaper: Federal Register:	01/02/2010 01/02/2010

**District: 7**

**Federal Reserve Bank of Chicago**

**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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OSK, INC.	* 3A1	OSK, Inc., Edina, Minnesota, to become a bank holding company by acquiring 100 percent of Texico Bancshares Corporation, Texico, Illinois, and thereby indirectly acquire Texico State Bank, Texico, Illinois.	Newspaper:	01/11/2010
			Federal Register:	01/11/2010

**District: 8**

**Federal Reserve Bank of St. Louis**

**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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOZEMAN BANCORP, INC.	CIC	Notice by James A. Jorgenson, Jorgenson Holding Company, the Karen Jorgenson Trust (Karen Neidhardt and James A. Jorgenson, Trustees), and Leonard M. Jorgenson, all of Kenmare, North Dakota, acting in concert, to retain control of Bozeman Bancorp, Inc., Bozeman, Montana, and indirectly retain control of the Bank of Bozeman, Bozeman, Montana	Newspaper:	Not available
			Federal Register:	01/04/2010

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ELKCORP, INC.	CIC	Notice submitted by the Robert and Norman Ohlde Trust, Robert and Norma Ohlde, trustees, Linn, Kansas; Steven and Cynthia Ohlde, Linn, Kansas; and Timothy and Debra Ohlde, Clyde, Kansas, acting in concert, to retain/acquire control of Elkc corp, Inc., and thereby indirectly retain/acquire control of The Elk State Bank, both in Clyde, Kansas. Notice by the Robert and Norma Ohlde Trust, Robert and Norma Ohlde, trustees, Linn, Kansas; to individually acquire control of Elkc corp, Inc., and thereby indirectly acquire control of The Elk State Bank, both in Clyde, Kansas.	Newspaper: Federal Register:	Not available 12/30/2009
FIRST INDEPENDENT BANCORP, INC.	4c8	First Independent Bancorp, Inc., proposes to acquire 99.9 percent of Chickasha Housing Partners, Limited Partnership, both of Chickasha, Oklahoma, and thereby engage in community development activities.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST STATE BANK OF HOTCHKISS	* 18C * Branch	First State Bank of Hotchkiss, Hotchkiss, Colorado, to merge with Paonia State Bank, Paonia, Colorado, and to operate under the charter and title of First State Bank of Hotchkiss, Hotchkiss, Colorado. First State Bank of Hotchkiss, Hotchkiss, Colorado, to merge with Colorado Mountain Bank, Westcliffe, Colorado, and to operate under the charter and title of First State Bank of Hotchkiss, Hotchkiss, Colorado.	Newspaper: Federal Register:	Not available Not applicable
GFP FINANCIAL SERVICES COMPANY	* 3A1	GFP Financial Services Company, Tulsa, Oklahoma, to become a bank holding company through the acquisition of 65.04 percent of the voting shares of First Pryor Bancorp, Inc., parent of First Priority Bank, both in Pryor, Oklahoma.	Newspaper: Federal Register:	Not available 01/14/2010

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for**      **Quarter of**

Institution	Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK4TEXAS HOLDINGS, INC.	* 3A1	Bank4Texas Holdings, Inc., Tomball, Texas, to become a bank holding company by acquiring Northern Bancshares, Inc., Chillicothe, Texas, and indirectly acquire The First National Bank of Chillicothe, Chillicothe, Texas.	Newspaper: Federal Register:	01/15/2010 01/11/2010
CITIZENS BANKSHARES OF SPRINGHILL, INC.	CIC	Notice by the Clary Anthony Family Irrevocable Trust #101, Shreveport, Louisiana, Ms. Lynda June Anthony, Shreveport, Louisiana, and Mr. Luther Clary Anthony, Jr., Atlanta, Texas, Co-Trustees; Ms. Lynda June Anthony, Shreveport, Louisiana; Mr. Luther Clary Anthony, Jr., Atlanta, Texas; and Mr. Luther Clary Anthony Sr., Springhill, Louisiana, individually, (collectively, the "Notificants") have applied to the Federal Reserve Board for permission to retain 10% or more of the shares, and acquire additional shares, and thereby control of Citizens Bankshares of Springhill, Inc., and indirectly control its subsidiary, Citizens Bank & Trust Company, both of Springhill, Louisiana.	Newspaper: Federal Register:	Not available 01/06/2010
FAMILY BANCORP, INC.	* 3A5	Family Bancorp, Inc., San Antonio, Texas, to acquire by merger Medina Bankshares, Inc., Hondo, Texas, and indirectly acquire D'Hanis State Bank, D'Hanis, Texas.	Newspaper: Federal Register:	01/09/2010 01/04/2010
TLCM HOLDINGS, LLC	* 3A1	TLCM Holdings, LLC, Richardson, Texas, to become a bank holding company by acquiring EJ Financial Corp., Dallas, Texas, EJ Delaware Bancshares, Inc., Dover, Delaware, and indirectly acquire Equity Bank, SSB, Dallas, Texas.	Newspaper: Federal Register:	Not available Not available

**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 December 19, 2009**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CASCADE BANCORP	CIC	BOTC Holdings LLC, Lightyear Fund II, L.P., Lightyear Co-Invest Partnership II, L.P., Lightyear Fund II GP, L.P., Lightyear Fund II GP Holdings, LLC, Marron & Associates, LLC, Chestnut Venture Holdings, LLC, Donald B. Marron, Lightyear Capital LLC and Lightyear Capital II, LLC, all of New York, New York, to acquire up to 24.9% of the voting shares of Cascade Bancorp, and thereby indirectly acquire The Bank of the Cascades, both of Bend, Oregon.	Newspaper: Federal Register:	Not available 12/08/2009
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available 12/07/2009
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
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**

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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