
Federal Reserve Release



H.2

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

No. 20

Week Ending May 15, 2010

Enforcement

Advantage Bancorp, Inc., Loveland, Colorado -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, May 10, 2010

Cherokee Banking Company, Canton, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, May 13, 2010

Farmers Bancorporation, Inc., Buhl, Idaho -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, May 10, 2010

HNB Corporation, Arkansas City, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, May 11, 2010

Integra Bank Corporation, Evansville, Indiana -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, May 13, 2010

NCB Financial, Las Vegas, Nevada -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, May 11, 2010

North Valley Bank, Zanesville, Ohio -- written agreement with the Federal Reserve Bank of Cleveland and the Ohio Division of Financial Institutions.

- Announced, May 12, 2010

Enforcement

Trivoli Bancorp, Inc., Trivoli, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, May 13, 2010

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

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at Highland Meadows Golf Club, 7455 Erie Street, Sylvania, to operate from June 28 through July 4, 2010.

- Approved, May 14, 2010

Bank Holding Companies

Kansas City

Community Bank Partners, Inc., Denver, Colorado -- to become a bank holding company and to acquire The Palisades National Bank, Palisade.

- Approved, May 14, 2010

Atlanta

Granvalor Holding, Ltd., Tortola, British Virgin Islands -- to acquire additional shares of International Bancorp of Miami, Inc., Coral Gables, Florida, and Bank of Miami, N.A.

- Approved, May 12, 2010

Minneapolis

Lake Central Financial, Inc., Annandale, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, May 12, 2010

Bank Holding Companies

Atlanta

Validus Holdings, LLLP, Tampa, Florida -- to become a bank holding company and to acquire shares of GulfShore Bancshares, Inc., Tampa, and GulfShore Bank.

- Approved, May 14, 2010

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to purchase the assets and assume the deposit liabilities of Southwest Community Bank, Springfield, Missouri, and thereby establish a branch.

- Withdrawn, May 13, 2010

New York

The Bank of New York Mellon, New York, New York -- to assume certain deposit liabilities of Arcus Bank, Salt Lake City, Utah.

- Approved, May 10, 2010

Banks, Foreign

Director, BS&R

Land Bank of Taiwan, Taipei, Taiwan -- waiver of remainder of notification period to establish a limited branch in New York, New York.

- Granted, May 10, 2010

Change in Bank Control

Kansas City

Fidelity Banc Corporation, Dodge City, Kansas -- to retain control of Fidelity and its subsidiary bank, The Fidelity State Bank & Trust Company, Dodge City.

- Permitted, May 11, 2010

Change in Bank Control

Atlanta

Palm Bancorp, Inc., Tampa, Florida -- change in bank control of Palm and its subsidiary bank, The Palm Bank, Tampa.

- Withdrawn, May 13, 2010

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to August 25, 2010, to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, May 13, 2010

Financial Holding Companies

Cleveland

Tri-State 1st Banc Inc., East Liverpool, Ohio -- election to become a financial holding company.

- Effective, May 10, 2010

Membership

Kansas City

First National Bank & Trust of Fullerton, Fullerton, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, First Bank & Trust of Fullerton.

- Approved, May 10, 2010

Reserve Bank Operations

Director, RBOPS

Federal Reserve Bank of Dallas -- to proceed with construction of an inspection and screening facility behind the Reserve Bank's head office.

- Approved, May 10, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONNECTICUT BANK & TRUST COMPANY, THE	* Branch	Application by Connecticut Bank and Trust Company, 58 State House Square, Hartford, Connecticut, to establish a de novo branch office at 114 Woodland Street, Hartford, Connecticut, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.	Newspaper: Federal Register:	05/07/2010 Not applicable
New England Bancorp, Inc.	3A1	Notification by New England Bancorp, Inc., Hyannis, Massachusetts, to become a bank holding company by acquiring Bank of Cape Cod, Hyannis, Massachusetts, pursuant to section 3(a)(5)(c) of the Bank Holding Company Act of 1956, as amended and section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

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 May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON CORPORATION, THE	Investment	The Bank of New York Mellon, New York, New York, pursuant to Section 211.9(f) of Regulation K, to make an investment in BHF Asset Servicing GmbH and its subsidiary Frankfurter Service Kapitalanlage Gesellschaft mbH, both of Offenbach, Germany.	Newspaper: Federal Register:	Not applicable Not applicable
COMMONWEALTH BANK OF AUSTRALIA	4c8	Commonwealth Bank of Australia, Sydney, Australia, to acquire approximately 8.9 percent of the shares of Air Lease Corporation, Los Angeles, California, a de novo Delaware corporation, and thereby engage in certain nonbanking activities, pursuant to Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

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 May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper:	Not available
			Federal Register:	04/09/2010

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 May 15, 2010

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	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Cordia Bancorp Inc.	* 3A1	Cordia Bancorp Inc., Washington, DC, to become a bank holding company through the acquisition of up to 52.3% of the voting securities of Bank of Virginia, Midlothian, Virginia.	Newspaper:	Not available
			Federal Register:	06/12/2010
JOHN MARSHALL BANK	* Branch	John Marshall Bank, Falls Church, Virginia, to establish a branch at 11 N. Washington Street, Rockville, Maryland	Newspaper:	05/21/2010
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 639 Dolly Parton Parkway, Sevierville, Tennessee.	Newspaper:	05/21/2010
			Federal Register:	Not applicable

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 May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHESTNUT BANCORP, INC	* 3A1	Chestnut Bancorp, Inc., Chestnut, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Chestnut, Chestnut, Illinois.	Newspaper: Federal Register:	Not available 05/21/2010
COMMERCIAL BANCSHARES CORPORATION	* 3A1	Commercial Bancshares Corporation, Frontenac, Missouri, to become a bank holding company by acquiring 25 percent or more of the voting shares of Centrust Financial, Inc., Northbrook, Illinois, and thereby indirectly acquire Centrust Bank, N.A., Northbrook, Illinois.	Newspaper: Federal Register:	Not available 06/04/2010

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 May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 15, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADRIAN BUILDING CORPORATION	CIC	Notice by Joyce J. Eickhoff Revocable Trust, Joyce J. Eickhoff, Trustee, Adrian, Minnesota, to acquire 25 percent or more of the shares of Adrian Building Corporation, Adrian, Minnesota, and thereby indirectly gain control of Adrian State Bank, Adrian, Minnesota.	Newspaper: Federal Register:	05/19/2010 05/26/2010
LAKE SHORE WISCONSIN CORPORATION	CIC	Notice by Peter Paul Bell, Lake Forest, Illinois to acquire 10 percent or more of the shares of Lake Shore Wisconsin Corporation, Kohler, Wisconsin, and thereby indirectly gain control of Hiawatha National Bank, Hager City, Wisconsin.	Newspaper: Federal Register:	Not available 05/25/2010
VALLEY BANCSHARES, INC.	CIC	Notice by the Hensley Family Limited Partnership of Kalispell, Montana, to retain control of Valley Bancshares, Inc., Kalispell, Montana, and thereby indirectly retain control of Valley Bank of Kalispell, Montana.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

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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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 May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* 18C * Branch	Bank of Commerce, Chanute, Kansas, to purchase certain assets and assume certain liabilities of The Eastern Colorado Bank, Cheyenne Wells, Colorado, and incident thereto, to establish a branch.	Newspaper: Federal Register:	06/07/2010 Not applicable
FIRST NATIONAL BANK	Member	First National Bank (to be known as First Community Bank, Beemer, Nebraska, to convert from a national to a state charter bank and retain its membership with the Federal Reserve.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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638850	FIDELITY ST B&TC, DODGE CITY, KANSAS	02/08/2010	05/10/2010	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 May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY NATIONAL BANCSHARES, INC.	CIC	Notice by Thomas L. Rees, Colorado City, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of City National Bancshares, Inc., and indirectly control its subsidiary, The City National Bank of Colorado City, both of Colorado City, Texas.	Newspaper: Federal Register:	04/13/2010 Not available
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 2727 Fort Worth Avenue, Dallas, Texas 75211.	Newspaper: Federal Register:	05/11/2010 Not applicable
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 7170 E. McDowell Road, Scottsdale, Arizona 85257.	Newspaper: Federal Register:	05/20/2010 Not applicable
CONNEMARA BANCORP, INC.	* 3A1	Connemara Bancorp, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of First Amherst Bancshares, Inc., Amherst, Texas, and indirectly acquire First National Bank, Amherst, Texas.	Newspaper: Federal Register:	06/10/2010 Not available
ICON CAPTIAL CORPORATION	* 3A1	Icon Capital Corporation, Houston, Texas, to become a bank holding company by acquiring 100 percent of Icon Bank of Texas, N. A., Houston, 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					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 15, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available Not available
CARPENTER COMMUNITY BANCFUND-A, L.P.	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 35 percent of the outstanding voting shares of Bridge Capital Holdings and thereby indirectly acquire a greater controlling interest in Bridge Bank, N.A., both of San Jose, California.	Newspaper: Federal Register:	Not available Not available
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California to make a 9.90% investment in North American Financial Holdings, Jacksonville, Florida.	Newspaper: Federal Register:	Not available Not available
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper: Federal Register:	Not available 04/08/2010
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	Not available 04/27/2010
STERLING FINANCIAL CORPORATION	CIC	Thomas H. Lee Equity Fund VI, L.P., Thomas H. Lee Parallel Fund VI, L.P., Thomas H. Lee Parallel (DT) Fund VI, L.P., and THL Sterling Equity Investors, L.P., all of Boston, Massachusetts, to acquire up to 24.9% of the outstanding shares of Sterling Financial Corporation, Spokane, Washington, and thereby indirectly acquire control of Sterling Savings Bank, Spokane, Washington, and Golf Savings Bank, Mountlake Terrace, Washington.	Newspaper: Federal Register:	Not available 05/26/2010
SYRINGA BANCORP	CIC	Hilario John Arguinchona and Karen Arguinchona for retroactive approval to retain 31.82 percent control of Syringa Bancorp, and thereby retain control of Syringa Bank, both of Boise, Idaho.	Newspaper: Federal Register:	Not available Not available
U & I FINANCIAL CORP.	* 3A1	U & I Financial Corporation to become a Bank Holding Company by acquiring 100 percent of UniBank, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 06/01/2010

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
777366	BANK OF THE ORIENT, SAN FRANCISCO, CALIFORNIA	01/19/2010	05/06/2010	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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