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**Federal Reserve Release**

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

*No. 21*

*Week Ending May 22, 2010*

Testimony and Statements

European Debt Problems -- statement by Governor Tarullo before the Subcommittees on International Monetary Policy and Trade and on Domestic Monetary Policy and Technology of the House Committee on Financial Services on the international response to European debt problems.

- Published, May 20, 2010

Enforcement

Albina Community Bancorp, Portland, Oregon -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services, Division of Finance and Corporate Securities.

- Announced, May 20, 2010

Cowboy State Bank, Ranchester, Wyoming -- written agreement with the Federal Reserve Bank of Kansas City and the Wyoming Department of Audit, Division of Banking.

- Announced, May 17, 2010

DBT Holding Company, Vidalia, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, May 19, 2010

FirsTier II Bancorp, Cheyenne, Wyoming -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, May 20, 2010

Gulf State Bancorp, Carrabelle, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, May 18, 2010

**Enforcement**

Pacific Capital Bancorp, Santa Barbara, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, May 17, 2010

Standard Chartered Bank International (Americas) Limited, Miami, Florida -- issuance of a consent order of prohibition against Antonio Garcia-Adanez, a former private banking relationship manager and institution-affiliated party.

- Announced, May 17, 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**

## Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 8106 Okeechobee Boulevard, West Palm Beach, Florida; 1830 Martin Luther King Boulevard, Houma, Louisiana; and 1025 Joyce Lane, Nashville, Tennessee.

- Approved, May 21, 2010

## Atlanta

Reliant Bank, Brentwood, Tennessee -- to establish a branch at 101 Creekstone Boulevard, Suite 100, Franklin.

- Approved, May 20, 2010

## Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 639 Dolly Parton Parkway, Sevierville.

- Withdrawn, May 19, 2010

## Secretary

Southern Bancorp Bank, Arkadelphia, Arkansas -- to establish branches at 206 Airport Road, Hot Springs, and 2552 Highway 51 South, Hernando, Mississippi.

- Approved, May 19, 2010

## Dallas

Texas First Bank, Texas City, Texas -- to establish a branch at 4700 Highway 365, Unit J, Port Arthur.

- Approved, May 21, 2010

**Bank Holding Companies**

Philadelphia

The Bancorp, Inc., Wilmington, Delaware -- to acquire Bancorp Federal Savings Bank (in formation), Mount Laurel, New Jersey.

- Withdrawn, May 20, 2010

Kansas City

CrossFirst Holdings, LLC, Overland Park, Kansas -- to engage in lending activities through CFSA, LLC, Overland Park.

- Approved, May 18, 2010

Chicago

Dentel Bancorporation, Victor, Iowa -- to acquire Panora State Bank, Panora.

- Approved, May 19, 2010

**Bank Mergers**

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to purchase the assets and assume the liabilities of Southwest Community Bank, Springfield, and thereby establish a branch.

- Withdrawn, May 17, 2010

**Change in Bank Control**

Kansas City

Kansas Pacific Investments, LLC, Hays, Kansas -- change in bank control of Kansas Pacific and its subsidiary bank, First National Bank, Hays.

- Permitted, May 21, 2010

**Change in Bank Control**

Chicago

Southport Financial Corporation, Kenosha, Wisconsin -- change in bank control of Southport Financial and its subsidiary bank, Southport Bank, Kenosha.

- Permitted, May 21, 2010

**Extensions of Time**

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to September 4, 2010, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, May 18, 2010

**Financial Holding Companies**

Philadelphia

Drexel Morgan & Co., Radnor, Pennsylvania -- election to become a financial holding company.

- Effective, May 20, 2010

**International Operations**

Director, BS&R

American Express Company, New York, New York, and American Express Travel Related Services Company, Inc. -- waiver of remainder of notification period to retain their investment in Swiss Bankers Prepaid Services AG, Grosshochstetten, Switzerland.

- Granted, May 18, 2010

**Regulations and Policies**

FOMC

Federal Open Market Committee -- minutes of the meeting on April 27 and 28, 2010.

- Published, May 19, 2010

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending May 22, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FHB FORMATION LLC	* 3A1	FHB Formation LLC, Boston, Massachusetts, to make investments into Northeast Bancorp and its wholly owned subsidiary, Northeast Bank, both of Lewiston, Maine, pursuant to section 3 of the Bank Holding Company Act, as amended.	Newspaper: Federal Register:	Not available Not available
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank & Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts, to invest additional amount in one or more subsidiaries of SSIH in excess of the aggregate investment limits pursuant to section 211.9(f) of Regulation K in connection with the acquisition of Eurogalleon Limited.	Newspaper: Federal Register:	Not applicable Not applicable

**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.

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

**CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
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**District: 2****Federal Reserve Bank of New York****Filings received during the week ending May 22, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 06/04/2010
PNBK Holdings LLC	* 3A1	PNBK Holdings LLC, PNBK Sponsor LLC and PNBK Investment Partners LLC, all of Stamford, Connecticut requests prior approval to acquire Patriot National Bancorp, Inc. and Patriot National Bank, both of Stamford, Connecticut, and thereby become bank holding companies, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 06/21/2010
POPULAR, INC.	Investment	Popular, Inc., and Banco Popular de Puerto Rico, both of San Juan, Puerto Rico to transfer certain investments held, to its wholly-owned subsidiary, EVERTEC, Inc., San Juan, Puerto Rico, pursuant to Section 211.9(f).	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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	NONE				

**CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
BANCO POPULAR DE PR	SAN JUAN, PUERTO RICO

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 22, 2010**

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

**CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
AMERICAN BK	ALLENTOWN, PENNSYLVANIA
BRYN MAWR TC	BRYN MAWR, PENNSYLVANIA

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 22, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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 Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
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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 May 22, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CapGen Capital Group IV LLC	* 3A1	CapGen Capital Group IV LLC and CapGen Capital Group IV LP, both of New York, New York, to become bank holding companies through the acquisition of up to 49.9% of the voting securities of Jacksonville Bancorp, Jacksonville, Florida, and indirectly acquire The Jacksonville Bank, Jacksonville, Florida.	Newspaper: Federal Register:	Not available 06/18/2010
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: Federal Register:	06/18/2010 06/12/2010

District: 5

Federal Reserve Bank of Richmond

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
911825	HERITAGE BK, NORFOLK, VIRGINIA	10/19/2009	05/11/2010	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)

Institution	Location
BANKANNAPOLIS	ANNAPOLIS, MARYLAND
COMMUNITY CAP BK VA	CHRISTIANSBURG, VIRGINIA
EVB	TAPPAHANNOCK, VIRGINIA
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA
FARMERS BK OF APPOMATTOX	APPOMATTOX, VIRGINIA
FREEDOM BK OF VIRGINIA	VIENNA, VIRGINIA
PLEASANTS CTY BK	SAINT MARYS, WEST VIRGINIA
SANDY SPRING BK	OLNEY, MARYLAND
SONABANK	MCLEAN, VIRGINIA
UNION FIRST MKT BK	RICHMOND, VIRGINIA

\* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 22, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COLUMBIA BANCORP, INC.	CIC	After-the-fact change in control notice filed by Stafford Lester Scaff, Jr., and Anne Csercsics Scaff, both of Lake City, Florida, to retain 19.94 percent of the outstanding shares of First Columbia Bancorp, Inc. (Bancorp), and its subsidiary, Columbia Bank (Bank), both of Lake City, Florida; and to acquire up to 42 percent of the outstanding shares of Bancorp and Bank.	Newspaper:	Not available
			Federal Register:	Not available

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
AUBURNBANK	AUBURN, ALABAMA
CAPSTAR BK	NASHVILLE, TENNESSEE
FIRST FARMERS & MRCH B	COLUMBIA, TENNESSEE
FIRST NAVY BK	PENSACOLA, FLORIDA
FIRST S BK	BOCA RATON, FLORIDA

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 22, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL STATE BANK	* 18C * Branch	Central State Bank, Elkader, Iowa, to merge with Corridor State Bank, Coralville, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 2530 Corridor Way, Coralville, Iowa and 202 N Linn Street, Iowa City, Iowa.	Newspaper: Federal Register:	Not available Not applicable
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:	06/07/2010 05/21/2010
CHOICE BANCORP, INC.	3A1	Choice Bancorp, Inc., Oshkosh, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Choice Bank, Oshkosh, Wisconsin.	Newspaper: Federal Register:	Not applicable Not applicable
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
NC BANCORP, INC.	4c8	NC Bancorp, Inc., Chicago, Illinois, to continue to engage de novo in making, acquiring, brokering or servicing loans or other extensions of credit.	Newspaper: Federal Register:	Not applicable Not available

## Federal Reserve Bank of Chicago

## Availability of CRA Public Evaluations

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2044811	WHEATON B&TC, WHEATON, ILLINOIS	10/19/2009	05/10/2010	S	Large Bank

## CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)

Institution	Location
ALLY FNCL	DETROIT, MICHIGAN
BANK IA	ALTOONA, IOWA
CHELSEA ST BK	CHELSEA, MICHIGAN
CITIZENS BK	FLINT, MICHIGAN
COMMERCIAL SVG BK	CARROLL, IOWA
FIRST CMNTY B&TC	BEECHER, ILLINOIS
FIRST MIDWEST BK	ITASCA, ILLINOIS
HSBC FNC CORP	METTAWA, ILLINOIS
INDEPENDENT BK	IONIA, MICHIGAN
IOWA ST BK	HULL, IOWA
LAKE FOREST B&TC	LAKE FOREST, ILLINOIS
LIBERTYVILLE B&TC	LIBERTYVILLE, ILLINOIS
NORTH SHORE CMNTY B&TC	WILMETTE, ILLINOIS
PRIVATEBANK MTG CO LLC	CHICAGO, ILLINOIS
STATE BK THE LAKES	ANTIOCH, ILLINOIS
TEMPLETON SVG BK	TEMPLETON, IOWA

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 22, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
WEST PLAINS INVESTORS, INC.	CIC	Notice by the Green Family Control Group, to retain control of West Plains Investors, Inc., Jacksonville, Illinois. The Green Family Control Group consists of Ramon J. and Beverly J. Green (as trustees), Springfield, Illinois; Todd C. Green, Springfield, Illinois; Jeffrey J. Green, Peoria, Illinois; Jill A. Green (as trustee), East Moline, Illinois; Gail A. Green (as trustee), Peoria, Illinois; and Green Enterprises, LP, Springfield, Illinois.	Newspaper:	06/01/2010
			Federal Register:	Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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2785646	OLD MISSOURI BK, SPRINGFIELD, MISSOURI	01/25/2010	05/12/2010	S	Small Bank
497851	SECURITY BK, NEWBERN, TENNESSEE	01/11/2010	04/29/2010	O	Small Bank
543253	SOUTHWEST BK AN M&I BK, SAINT LOUIS, MISSOURI	02/16/2009	01/12/2010	O	Large Bank

**CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
BANK OF BUFFALO	BUFFALO, KENTUCKY
BANKERS BK OF KY	FRANKFORT, KENTUCKY
FIRST BK	CREVE COEUR, MISSOURI
LINDELL B&TC	SAINT LOUIS, MISSOURI
PROVIDENCE BK	COLUMBIA, MISSOURI
SOUTHERN COMMERCIAL BK	SAINT LOUIS, MISSOURI
STATE BK OF LIMA	LIMA, ILLINOIS

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending May 22, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
215 HOLDING CO.	* 3A3	215 Holding Company, to acquire 100 percent of White Rock Bank, Cannon Falls, Minnesota.	Newspaper: Federal Register:	Not available 06/21/2010
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:	05/25/2010 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:	06/02/2010 06/04/2010
WAUMANDEE BANCSHARES, LTD.	4c8	Waumandee Bancshares, Ltd., Waumandee, Wisconsin, requests retroactive approval to acquire 100% of Waumandee Insurance Services, Inc., Waumandee, Wisconsin, and thereby indirectly engage in insurance agency activities, in a place with a population not exceeding 5,000.	Newspaper: Federal Register:	Not applicable 06/21/2010

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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619457	FLINT CREEK VALLEY BK, PHILIPSBURG, MONTANA	01/04/2010	05/14/2010	S	Small Bank
240459	STATE BK OF EWEN, EWEN, MICHIGAN	01/05/2010	04/22/2010	S	Small Bank

**CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
BIG SKY WESTERN BK	BOZEMAN, MONTANA
DACOTAH BK	ABERDEEN, SOUTH DAKOTA
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA
PENINSULA BK	ISHPEMING, MICHIGAN
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW, MINNESOTA
SUPERIOR BK	SUPERIOR, WISCONSIN
VALLEY BK GLASGOW	GLASGOW, MONTANA
YELLOWSTONE BK	LAUREL, MONTANA

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending May 22, 2010**

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

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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	NONE				

**CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
AMERICAN BK OF BAXTER SPRINGS	BAXTER SPRINGS, KANSAS
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA
AMERICAS CMNTY BK	BLUE SPRINGS, MISSOURI
BANK OF BLUE VALLEY	OVERLAND PARK, KANSAS
BANK OF HARTINGTON	HARTINGTON, NEBRASKA
CNB COMNTY BK	GREELEY, NEBRASKA
FARMERS ST BK	QUINTON, OKLAHOMA
FIRST NE BK	VALLEY, NEBRASKA
FIRST ST BK IN TEMPLE	TEMPLE, OKLAHOMA
FIRST ST BK OF HOTCHKISS	HOTCHKISS, COLORADO
FIVE POINTS BK	GRAND ISLAND, NEBRASKA
MONTROSEBANK	MONTROSE, COLORADO

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending May 22, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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 06/11/2010
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:	06/11/2010 06/18/2010
TEXAS BANC FINANCIAL CORPORATION	* 3A1	Texas Banc Financial Corporation, Fort Worth, Texas, to acquire up to 100% of the voting shares of The Bank, Weatherford, Texas.	Newspaper: Federal Register:	Not available 06/18/2010

**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.

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 Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

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Institution	Location
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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 May 22, 2010**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp, all of Rancho Santa Fe, CA, to increase their interest in First Chicago Bancorp, Chicago, Illinois, from 46.6% up to 85% of voting shares, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	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

\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 22, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	06/01/2010

## 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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
160360	OREGON PAC BKG CO DBA OR PAC, FLORENCE, OREGON	01/25/2010	05/06/2010	S	Small Bank

**CRA Examinations scheduled for Third Quarter of 2010 (July 1, 2010 - September 30, 2010)**

Institution	Location
CACHE VALLEY BK	LOGAN, UTAH
HANMI BK	LOS ANGELES, CALIFORNIA
MARLIN BUS BK	SALT LAKE CITY, UTAH
NORTH VALLEY BK	REDDING, CALIFORNIA
UNITED SCTY BK	FRESNO, CALIFORNIA