
Federal Reserve Release



H.2

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

No. 29

Week Ending July 17, 2010

Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing, and Urban Affairs on July 21 and before the House Committee on Financial Services on July 22, 2010, on the semiannual monetary policy report to the Congress.

- Discussed, July 15, 2010

Forms

Forms -- initial Board review to implement the Recordkeeping Requirements Associated with Limitations on Interbank Liabilities (Regulation F).

- Proposed, July 14, 2010

Monetary and Financial Policy

Monetary Policy -- semiannual monetary policy report to the Congress.

- Authorized, July 14, 2010

Enforcement

A.E. Bancorp, Inc., Buffalo Grove, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, July 12, 2010

Bank of Whitman Employee Stock Ownership Plan, Colfax, Washington; Whitman Bancorporation, Inc.; and Bank of Whitman -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, July 14, 2010

Bannister Bancshares, Inc., Kansas City, Missouri -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, July 13, 2010

Enforcement

First Olathe Bancshares, Inc., Overland Park, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, July 13, 2010

Home Valley Bank, Grants Pass, Oregon -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, July 12, 2010

Pilot Bancshares, Inc., Tampa, Florida, and Pilot Bank -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida Office of Financial Regulation.

- Announced, July 14, 2010

Premier Bank Holding Company, Tallahassee, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, July 13, 2010

H.2 Actions under delegated authority

July 11, 2010 to July 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

Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at Outlot 2 Parcel at Parkwood West, Indianapolis.

- Approved, July 12, 2010

Philadelphia

New Century Bank, dba Customers 1st Bank, Phoenixville, Pennsylvania -- to establish a branch at 1015 Penn Avenue, Wyomissing.

- Approved, July 12, 2010

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 180 Richardson Crossing, Arnold, Missouri; Waterbury Town Center and Waterbury Falls Drive, O'Fallon; and 508 South Mt. Juliet Road, Mt. Juliet, Tennessee.

- Approved, July 16, 2010

Bank Holding Companies

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- to acquire shares of CKF Bancorp, Inc., Danville, and thereby indirectly acquire an interest in Central Kentucky Federal Savings Bank.

- Approved, July 16, 2010

Bank Holding Companies

San Francisco

Franklin Resources, Inc., San Mateo, California -- to acquire an interest in North American Financial Holdings, Inc., Charlotte, North Carolina, and indirectly acquire NAFH National Bank, Miami, Florida.

- Approved, July 15, 2010

Chicago

PrairieLand Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- to increase its ownership of PrairieLand Bancorp, Inc., Bushnell, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell.

- Approved, July 12, 2010

Kansas City

Sandhills Financial Services, LLC, Fremont, Nebraska -- to continue to engage in general insurance activities through the retention of Sandhills Insurance Agency, LLC, Bassett.

- Approved, July 16, 2010

Minneapolis

Waumandee Bancshares, Ltd., Waumandee, Wisconsin -- to acquire Waumandee Insurance Services, Inc., Waumandee, and thereby engage in insurance agency activities in a town with a population not exceeding 5,000.

- Approved, July 15, 2010

Bank Mergers

Chicago

Bank of Pontiac, Pontiac, Illinois -- to merge with Bank of Dwight, Dwight, and thereby establish two branches.

- Approved, July 15, 2010

Change in Bank Control

Kansas City

F.S.B. Properties, Inc., Quinton, Oklahoma -- change in bank control of F.S.B. Properties and its subsidiary bank, Farmers State Bank, Quinton.

- Permitted, July 12, 2010

Atlanta

First Columbia Bancorp, Inc., Lake City, Florida -- change in bank control of First Columbia and its subsidiary bank, Columbia Bank, Lake City.

- Permitted, July 14, 2010

Minneapolis

South Dakota Bancshares, Inc., Pierre, South Dakota -- change in bank control of South Dakota and its subsidiary bank, BankWest, Inc., Pierre.

- Permitted, July 12, 2010

Extensions of Time

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- extension to July 20, 2011, to acquire shares of Brotherhood Bancshares, Inc., Kansas City, and The Brotherhood Bank & Trust Company.

- Granted, July 13, 2010

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 22-23, and of the conference call on May 9, 2010.

- Published, July 14, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MILLBROOK	* 18C	Bank of Millbrook, Millbrook, New York, requests approval to merge with The Stissing National Bank of Pine Plains, Pine Plain, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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101671	ADIRONDACK BK, UTICA, NEW YORK	08/24/2009	07/06/2010	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper: Federal Register:	Not available 07/20/2010
WLR SBI AcquisitionCo, LLC	CIC	WLR SBI AcquisitionCo, LLC, New York, NY, WL Ross & Co. LLC, New York, NY, Wilbur L. Ross, Jr., Palm Beach, FL, WLR Recovery Fund IV, L.P., New York, NY, WLR IV Parallel ESC, L.P., New York, NY, Invesco Ltd., Atlanta, GA, Invesco Holding Company Limited, London, United Kingdom, IVZ, Inc., Atlanta, GA, Invesco Group Services, Inc., Atlanta, GA, Invesco AIM Management Group, Inc., Houston, TX, Invesco North America Holdings, Inc., New York, NY, Invesco Advisers, Inc., Atlanta, GA, Invesco Private Capital, Inc., Atlanta, GA, INVESCO WLR IV Associates LLC, New York, NY, WLR Recovery Associates IV LLC, New York, NY, WL Ross Group L.P. New York, and EL Vedado LLC, New York, NY, to purchase 10 percent or more of Sun Bancorp, Inc., Vineland, NJ.	Newspaper: Federal Register:	08/09/2010 08/05/2010

District: 3

Federal Reserve Bank of Philadelphia

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District: 4

Federal Reserve Bank of Cleveland

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at Miles Avenue and East 131st Street, Cleveland, OH.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 4710 Park Street North, St. Petersburg, FL.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 13361 49th Street North, Clearwater, FL.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 115 East Sibley Street, Hammond, IN.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 38505 26 Mile Road, Lenox, MI.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 702 North Green Bay Road, Waukegan, IL.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 745 Chastain Road, Kennesaw, GA.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 1012 Loughborough Avenue, St. Louis, MO.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 2555 Piedmont Plaza, D-101, Atlanta, GA.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 2736 Ashley Road, Charlotte, NC.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 9245 Atlantic Boulevard, Jacksonville, FL.	Newspaper: Federal Register:	07/17/2010 Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 2394 South Orange Avenue, Orlando, FL.	Newspaper: Federal Register:	07/17/2010 Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST AMERICAN FINANCIAL MANAGEMENT COMPANY	* 3A1	First American Financial Management Company, Salisbury, North Carolina, to become a bank holding company through the acquisition of 51% of the voting securities of Community Bank of Rowan, Salisbury, North Carolina.	Newspaper:	07/30/2010
			Federal Register:	07/30/2010
PALMETTO BANCSHARES, INC.	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 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper:	07/16/2010
			Federal Register:	07/20/2010

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	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANKSHARES, INC.	CIC	Prior change in control notice filed by Mark Van Smith, Savannah, Georgia, to acquire up to an additional 7.2 percent of the outstanding shares of First Citizens Bankshares, and its subsidiary, First Citizens Bank, both of Glennville, Georgia. Total pro forma ownership will not exceed 20.6 percent.	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	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 July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$200,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders which are considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to acquire certain assets and assume certain liabilities of Mainstreet Savings Bank, FSB, Hastings, Michigan, and thereby to establish two branches located at 629 West State Street, Hastings, Michigan, and 802 Fourth Avenue, Lake Odessa, Michigan.	Newspaper:	Not available
			Federal Register:	Not applicable
HARBOR BANCORP, INC.	* 3A1	Harbor Bancorp, Inc., Edenton, North Carolina, to become a bank holding company by acquiring 100 percent of the voting shares of West Town Savings Bank, Cicero, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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139843	FIRST FARMERS B&T, CONVERSE, INDIANA	02/22/2010	06/24/2010	S	Int Sm Bank
624246	FORT MADISON B&TC, FORT MADISON, IOWA	12/07/2009	06/10/2010	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 17, 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 July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOLDING COMPANY OF PARK RIVER, INC	* 3A3 * 3A1	First Holding Company of Park River, Inc., Park River, North Dakota, to acquire 100% of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota, and Sheyenne Bancorp, Inc., Park River, North Dakota, to become a bank holding company by acquiring 100 percent of First Sharon Holding Company, Inc., Aneta, North Dakota, and thereby indirectly acquire First State Bank of Sharon, Sharon, North Dakota.	Newspaper: Federal Register:	07/23/2010 07/22/2010
VISION BANCSHARES, INC.	CIC	Change in Control Notice by Margaret Morton, Eden Prairie, Minnesota, to acquire and retain control of Vision Bancshares, Inc., Saint Louis Park, Minnesota, and thereby indirectly acquire and retain control of Vision Bank, Saint Louis Park, Minnesota.	Newspaper: Federal Register:	07/23/2010 07/16/2010

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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2265335	COMMUNITY BK MISSOULA, MISSOULA, MONTANA	03/29/2010	07/12/2010	S	Small Bank

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 July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CHOICE HOLDING COMPANY	4c8	Bank of Choice Holding Company, Greeley, Colorado, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable 08/04/2010
CARROLL COUNTY BANCSHARES, INC.	4c8	Carroll County Bancshares, Inc, Carrollton, Missouri, to acquire 20 percent of Adams Dairy Bank, Blue Springs, Missouri, and thereby engage in the operation of a savings association.	Newspaper: Federal Register:	Not applicable 08/12/2010
FIRSTBANK OF COLORADO	* 18C * Branch	FirstBank of Colorado, Lakewood, Colorado, to merge with FirstBank of Wheat Ridge, Wheat Ridge; FirstBank of Douglas County, Castle Rock; FirstBank of Arvada, Arvada; FirstBank of Avon, Avon; FirstBank of Aurora, Aurora; FirstBank of Littleton, Littleton; FirstBank North, Westminster; FirstBank of Denver, Denver; FirstBank of Northern Colorado, Fort Collins; FirstBank of Evergreen, Evergreen; FirstBank of Adams County, Thornton; FirstBank of Vail, Vail; FirstBank of Boulder, Boulder; FirstBank of South Jeffco, Littleton; FirstBank of Lakewood, Lakewood; FirstBank of Tech Center, Greenwood Village; FirstBank of Summit County, Silverthorne; FirstBank, Littleton; FirstBank of Cherry Creek, Denver; FirstBank of Arapahoe County, Centennial; FirstBank of Colorado Springs, Colorado Springs; FirstBank of Parker, Parker; FirstBank of El Paso County, Colorado Springs; FirstBank of Longmont, Longmont; all in Colorado, and incident thereto, to establish 125 branches in Colorado and California.	Newspaper: Federal Register:	08/09/2010 Not applicable

District: 10

Federal Reserve Bank of Kansas City

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18854	BANK 7, OKLAHOMA CITY, OKLAHOMA	03/29/2010	06/29/2010	S	Small Bank
625654	COUNTRY CLUB BK, KANSAS CITY, MISSOURI	03/29/2010	07/08/2010	O	Int Sm Bank
479370	HIGH CNTRY BK, SALIDA, COLORADO	04/12/2010	07/07/2010	S	Small Bank
391557	LAKESIDE BK OF SALINA, SALINA, OKLAHOMA	04/12/2010	07/07/2010	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAMERON FINANCIAL CORPORATION	CIC	Notice by Richard Earl Williams, Jr., Cameron, Texas, individually and as Trustee of the Richard E. Williams Exempt Trust; Debora Evans, Belton, Texas, individually and as Trustee of the Debora Evans Exempt Trust; Richard Earl Williams, Jr. and Debora Evans as co-Trustees of (i) the Williams Family Exempt Trust, (ii) the Victoria Grace Williams Special Trust, (iii) the Thomas Joseph Evans 2002 Trust and (iv) the Elizabeth Ashton Williams 2002 Trust, all of Cameron, Texas; and Richard E. Williams, Jr., Debora Evans and the above named trusts, collectively ("the "Williams Family Group"), to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of Cameron Financial Corporation and indirectly control its subsidiary, Classic Bank, N.A., both of Cameron, Texas.	Newspaper: Federal Register:	07/06/2010 07/09/2010
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 7820 Burnet Road, Austin, Travis County, Texas 78757.	Newspaper: Federal Register:	07/17/2010 Not applicable
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas to establish a mobile branch to stop 23500 Cristo Rey Drive, Cupertino, Santa Clara County, California 95014.	Newspaper: Federal Register:	Not available Not applicable
INDUSTRY BANCSHARES, INC.	* 3A3	Industry Bancshares, Inc., Industry Texas, to acquire 100 percent of The First National Bank of Shiner, Shiner, Texas.	Newspaper: Federal Register:	Not available 08/06/2010

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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- 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
637451	PLAINSCAPITAL BK, LUBBOCK, TEXAS	11/03/2008	07/06/2010	NI	Large Bank

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 July 17, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANCORP	* 3A1	AltaPacific Bancorp to become a bank holding company by acquiring 100 percent of AltaPacific Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	07/26/2010 08/05/2010
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 04/15/2010
COMMUNITY BANCSHARES, INC.	* 3A3	Community Bancshares, Inc., Joseph, Oregon, to acquire at least 100 percent of BEO Bancorp and thereby its subsidiary bank, Bank of Eastern Oregon, both of Heppner, Oregon.	Newspaper: Federal Register:	Not available 07/19/2010
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire North American Financial Holdings, Inc., Charlotte, North Carolina, and indirectly, NAFH National Bank, Miami, Florida.	Newspaper: Federal Register:	Not available Not available
MERCHANTS HOLDING COMPANY	CIC	Interagency Notice of Change in Control by Yvonne LeMaitre, Woodland, California, for retroactive approval to become a Co-Trustee of the 1996 Bolton Family Trust, and thereby control of Merchants Holding Company, and its subsidiary bank, Merchants National Bank of Sacramento, both of Sacramento, California.	Newspaper: Federal Register:	07/20/2010 07/21/2010
OCEANIC HOLDING (BVI) LIMITED	CIC	John Kim Chuy Ng, San Juan, Philippines, to acquire 27.78 percent of Oceanic Holding (BVI) Limited, Tortola, British Virgin Islands, and thereby indirectly acquire control of Oceanic Bank Holdings, Inc., and Oceanic Bank, both of San Francisco, California.	Newspaper: Federal Register:	07/28/2010 07/22/2010
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

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