
Federal Reserve Release



H.2

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

No. 43

Week Ending October 23, 2010

Personnel

Management Division -- appointment of Charles O'Malley as associate director and Billy Sauls as senior adviser, effective October 24, 2010.

- Announced, October 21, 2010

Regulations and Policies

College Credit Card Agreements -- annual report to Congress under the Credit Card Accountability Responsibility and Disclosure Act regarding agreements between credit card issuers and institutions of higher education or certain affiliated organizations that provide for the issuance of credit cards to college students.

- Approved, October 15, 2010

(A/C)

Credit Risk Retention -- report to Congress under the Dodd-Frank Act on the potential impact of credit risk retention requirements on securitization markets.

- Approved, October 18, 2010

Regulation E (Electronic Fund Transfers) -- final rule to implement legislation modifying the effective date of certain disclosure requirements applicable to gift cards under the Credit Card Accountability Responsibility and Disclosure Act.

- Approved, October 18, 2010

Regulation Z (Truth in Lending) -- publication for comment of amendments to clarify certain aspects of the rules implementing the Credit Card Accountability Responsibility and Disclosure Act in order to enhance protections for consumers who use credit cards.

- Approved, October 18, 2010

Regulation Z (Truth in Lending) -- interim final rule with request for comment under the Dodd-Frank Act to ensure that real estate appraisers are free to use their independent professional judgment in assigning home values without influence or pressure from those with interests in the transactions.

- Approved, October 18, 2010

Enforcement

1st Financial Services Corporation, Hendersonville, North Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, October 19, 2010

Highlands Bankshares, Inc., Abingdon, Virginia, and Highlands Union Bank -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, October 19, 2010

Persons Banking Company, Inc., Macon, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, October 19, 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**OSD** Office of Staff Director**Bank Branches, Domestic**

Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 2875 West Wheatland Road, Dallas; 12035 Foothill Boulevard, Rancho Cucamonga, California; and 1 South Federal Highway, Boca Raton, Florida.

- Approved, October 22, 2010

St. Louis

Ohio Valley Financial Group, Inc., Henderson, Kentucky -- to establish a branch at 7516 Eagle Crest Boulevard, Suite E, Evansville, Indiana.

- Approved, October 20, 2010

Bank Holding Companies

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire Exchange Bancshares of Moore, Inc., Moore, and Exchange National Bank.

- Approved, October 20, 2010

Boston

Eastern Bank Corporation, Boston, Massachusetts -- to acquire Wainwright Bank & Trust Company, Boston.

- Approved, October 21, 2010

Kansas City

Everest Bancshares, Inc., Everest, Kansas -- to acquire Bancshares of McLouth, Inc., McLouth, and Bank of McLouth.

- Approved, October 22, 2010

Bank Holding Companies

Kansas City

FSC Bancshares, Inc., Cameron, Missouri -- waiver of application to acquire Fairfax Bancshares, Inc., Fairfax, in connection with the merger of their respective subsidiary banks, Farmers State Bank, Cameron, and Exchange Bank of Fairfax, Fairfax.

- Granted, October 22, 2010

San Francisco

Grandpoint Capital, Inc., Los Angeles, California -- to acquire Southern Arizona Community Bank, Tucson, Arizona.

- Approved, October 21, 2010

Chicago

Hometown Community Bancorp, Inc., Morton, Illinois, and Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust -- to merge with CSBC Financial Corporation, Cropsey, and thereby acquire Citizens State Bank of Cropsey; and for Morton Community Bank, Morton, to merge with Citizens State Bank of Cropsey and thereby establish branches.

- Approved, October 21, 2010

New York

People's United Financial, Inc., Bridgeport, Connecticut -- waiver of applications to merge Smithtown Bancorp, Inc., Hauppauge, New York, and LSB Corporation, North Andover, Massachusetts, with People's, in connection with the mergers of their subsidiary banks, The Bank of Smithtown, Smithtown, New York, and River Bank, North Andover, respectively, with and into People's subsidiary bank, People's United Bank, Bridgeport.

- Granted, October 20, 2010

Bank Holding Companies

Chicago

Taylor Capital Group, Inc., Rosemont, Illinois -- to purchase loans from its subsidiary bank, Cole Taylor Bank, Chicago, and thereby engage in extending credit and servicing loans.

- Approved, October 22, 2010

Dallas

TLCM Holdings, LLC, Richardson, Texas -- to become a bank holding company and to acquire EJ Financial Corp., Dallas; EJ Delaware Bancshares, Inc., Dover, Delaware; and Equity Bank, SSB, Dallas, Texas.

- Approved, October 19, 2010

Change in Bank Control

Kansas City

Cass County State Company, Plattsmouth, Nebraska -- to retain control of Cass County State and its subsidiary bank, Cass County Bank, Plattsmouth.

- Permitted, October 19, 2010

Extensions of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to January 22, 2011, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank, Minier.

- Granted, October 18, 2010

International Operations

Director, BS&R

JPMorgan Chase & Co., New York, New York -- modification of the aggregate investment limit of Regulation K in connection with an internal reorganization involving a United Kingdom-based subsidiary.

- Approved, October 22, 2010

Secretary

Wachovia International Banking Corporation, Charlotte, North Carolina -- to amend its articles of association to change its name to Wells Fargo International Banking Corporation.

- Approved, October 20, 2010

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- final rule implementing the annual indexing of the low reserve tranche, reserve requirement exemption amount, nonexempt deposit cutoff level, and reduced reporting limit for 2011.

- Approved, October 21, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROCKVILLE FINANCIAL, INC.	* 3A1	Rockville Financial, Rockville, Connecticut, to acquire 100% of the outstanding capital stock of Rockville Bank, Rockville, Connecticut pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Rockville Financial, MHC, Rockville, Connecticut, from mutual to stock form.	Newspaper:	Not available
			Federal Register:	10/22/2010

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending October 23, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGRICULTURAL BANK OF CHINA, THE	FBSEA	Agricultural Bank of China Limited, Beijing, China, to upgrade its New York representative office to a branch office pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	11/03/2010 Not applicable
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to open a branch office to be located at 191 South Imperial Highway, Anaheim, California.	Newspaper: Federal Register:	10/29/2010 Not applicable
BANK OF FUKUOKA, LTD., THE	FBSEA	The Bank of Fukuoka, Fukuoka, Japan, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	11/20/2010 Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, to make and additional investment in J.P. Morgan Chase International Holdings, pursuant to Section 211.9(f) of Regulation K and to request a waiver from the aggregate investment limit in Section 211.9(b)(6) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
UBS AG	FBSEA	UBS AG, Zurich, Switzerland, to establish two limited branches located at (1) 499 Washington Blvd., Jersey City, New Jersey and (2) 3325 Perimeter Hill Drive, Nashville, Tennessee, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	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					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUSTOMERS BANK B*B	* Branch	New Century Bank, d/b/a Customers Bank, Phoenixville, PA to establish a branch office located at 2419 Nottingham Way, Hamilton, NJ.	Newspaper: Federal Register:	Not available Not applicable
WARBURG PINCUS PRIVATE EQUITY X, L.P.	CIC	Warburg Pincus Private Equity S, L.P., New York, NY, to acquire up to 19.7% of National Penn Bancshares, Inc, Boyertown, PA.	Newspaper: Federal Register:	Not available 11/09/2010

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 23, 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	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST REGION BANCSHARES, INC.	CIC	Mr. William Lee Hale and the William Lee Hale Trust, both of Bland, Virginia, acting in concert to retain control 20.86% of the voting shares of First Regions Bancshares, Inc., Richlands, Virginia.	Newspaper: Federal Register:	Not available Not available
MIDDLEBURG FINANCIAL CORPORATION	4c8	Middleburg Financial Corporation, Middleburg, Virginia, to retain 7.5% ownership the Davenport Financial Fund, LLC.	Newspaper: Federal Register:	Not applicable Not available

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 October 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLORIDA BANK	* 18C	Florida Bank, Tampa, Florida, to merge with Anderen Bank, Palm Harbor, Florida.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FMCB HOLDINGS, INC.	CIC	Prior change in control notice filed by Camp QFP, L.L.L.P., Atlanta, Georgia, and its general partners, Mary L. Camp and Lovell E. Camp, both of Atlanta, Georgia, to acquire 17.98 percent of the outstanding shares of FMCB Holdings, Inc., and its subsidiary, First Choice Community Bank, both of Dallas, Georgia.	Newspaper:	10/28/2010
			Federal Register:	10/18/2010
Franklin Acquisition Company, LLC	* 3A1	Franklin Acquisition Company, LLC, Tampa, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Anderen Financial, Inc., and its subsidiary, Anderen Bank, both of Palm Harbor, Florida; In addition, the related filings by Florida Bank Group, Inc., to merge with Franklin Acquisition Company, LLC, both of Tampa, Florida, and thereby acquire Anderen Financial, Inc., and its subsidiary, Anderen Bank, both of Palm Harbor, Florida; and Florida Bank, Tampa, Florida, to merge with Anderen Bank, Palm Harbor, Florida.	Newspaper:	11/16/2010
	* 3A5		Federal Register:	11/19/2010
	* 18C			
	* Branch			
PFGBI, LLC	* 3A1	PFGBI, LLC, McDonough, Georgia, to become a bank holding company by acquiring approximately 50.8 percent of the outstanding shares of Montgomery County Bankshares, Inc., and its subsidiary, Montgomery Bank & Trust, both of Ailey, Georgia.	Newspaper:	11/15/2010
			Federal Register:	10/29/2010

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 October 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper: Federal Register:	Not available 08/23/2010
FIRST STATE ASSOCIATES, INC.	* 3A3	First State Associates, Inc., Hawarden, Iowa, to acquire 100 percent of Farmers State Holding Company, Marion, South Dakota, and thereby indirectly acquire Farmers State Bank, Marion, South Dakota.	Newspaper: Federal Register:	11/15/2010 11/12/2010
FORT MADISON BANK & TRUST CO.	* 18C * Branch	Fort Madison Bank & Trust Co., Fort Madison, Iowa, to purchase certain assets and assume certain liabilities of the Burlington, Iowa branch of Valley Bank, Moline, Illinois; and to establish a branch at 3140 Agency Street, Suite 100, Burlington, Iowa.	Newspaper: Federal Register:	Not available Not applicable
GRANVILLE BANCSHARES, INC.	CIC	Notice by Marcelo L. Sacomori, London, England, to increase ownership from 9.9 percent to 51 percent of Granville Bancshares, Inc., Granville, Illinois, and thereby indirectly acquire Granville National Bank, Granville, Illinois and Sheridan State Bank, Sheridan, Illinois.	Newspaper: Federal Register:	Not available Not available
RIGLER INVESTMENT CO.	* 3A3	Rigler Investment Co., New Hampton, Iowa, to acquire 100 percent of State Bank & Trust Company, Waverly, Iowa.	Newspaper: Federal Register:	10/30/2010 10/28/2010
VOGEL BANCSHARES, INC.	* 3A3	Vogel Bancshares, Inc., Orange City, Iowa, to acquire up to 100 percent of the voting shares of Farmers Savings Bank, Remsen, Iowa.	Newspaper: Federal Register:	11/06/2010 Not available
ZARING GROUP HOLDINGS LLC	* 3A1	Zaring Group Holdings LLC., Riverwoods, Illinois, to become a bank holding company by acquiring 75.1 percent of the voting shares of First Suburban Bancorp Corporation, Maywood, Illinois, and thereby indirectly acquire First Suburban National Bank, Maywood, Illinois.	Newspaper: Federal Register:	Not available 10/04/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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247140	OREGON CMNTY B&TC, OREGON, WISCONSIN	06/07/2010	10/14/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 23, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 12301 Wilshire Boulevard, Los Angeles, California.	Newspaper: Federal Register:	10/26/2010 Not applicable
GERMAN AMERICAN BANCORP, INC.	* 3A5	German American Bancorp, Inc., Jasper, Indiana, to merge with American Community Bancorp, Inc., Evansville, Indiana, and thereby indirectly acquire Bank of Evansville, Evansville, Indiana.	Newspaper: Federal Register:	11/15/2010 11/15/2010
WOOLFAM VI SLB, LLC	* 3A1	Woolfam VI SLB, LLC, Maryland Heights, Missouri, to become a bank holding company by controlling 32.5 percent of St. Louis Bancshares, Inc., Town and Country, Missouri, and thereby indirectly acquire St. Louis Bank, Town and Country, Missouri.	Newspaper: Federal Register:	11/18/2010 11/19/2010

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					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100 percent of Island Financial Corporation, Bird Island, Minnesota, and thereby indirectly acquire State Bank of Bird Island, Bird Island, Minnesota.	Newspaper: Federal Register:	11/19/2010 11/19/2010
TOLNA BANCORP, INC.	CIC	Robert A. Engen and Beverly J. Engen, both of Tolna, North Dakota, individually and as part of a group acting in concert with Steven R. Engen, Bismarck, North Dakota, to retain and acquire 25 percent or more of the shares of Tolna Bancorp, Inc., Tolna, North Dakota, and thereby indirectly retain and acquire control of The Farmers & Merchants State Bank of Tolna, Tolna, North Dakota.	Newspaper: Federal Register:	11/08/2010 10/28/2010

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 23, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCSHARES, INC.	CIC	Notification by Larry L. Bingham, Baxter Springs, Kansas; Ross C. Hartley, Teton Village, Wyoming; Fred Mitchelson, Pittsburg, Kansas; and Bob L. Robinson, Baxter Springs, Kansas, to acquire control of American BancShares, Inc., Baxter Springs, Kansas, parent of American Bank of Baxter Springs, Baxter Springs, Kansas.	Newspaper: Federal Register:	Not available Not available
CENTRAL AGENCY, INC.	* 3A1	Central Agency, Inc., Lincoln, Nebraska, to become a bank holding company through the acquisition of 31.7354 percent of the voting shares of Farm & Home Insurance Agency, Inc., parent of First National Bank Northeast, both in Lyons, Nebraska.	Newspaper: Federal Register:	11/12/2010 11/05/2010
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a de novo branch at 16326 West Yuma Road, Goodyear, Arizona.	Newspaper: Federal Register:	10/27/2010 Not applicable
MBT BANCSHARES, INC.	CIC	Notice submitted by J. Grant Burcham, as trustee of the James Grant Burcham Trust, Kansas City, Missouri, to retain control of MBT Bancshares, Inc., Kansas City, Missouri, parent of Missouri Bank and Trust Company, Kansas City, Missouri.	Newspaper: Federal Register:	Not available 11/10/2010

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
325459	FIRST ST BK IN TEMPLE, TEMPLE, OKLAHOMA	07/12/2010	10/07/2010	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 October 23, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 9200 W. Sunset Blvd., West Hollywood, California 90069	Newspaper: Federal Register:	11/02/2010 Not applicable
COMMUNITY BANK HOLDINGS OF TEXAS, INC.	CIC	Notice by Byron Cook, Ginne Sue Cook, Katie Cook, Lance Cook, Karen Cook, and Nina Sue Cook, all in Corsicana, Texas, collectively the Cook Family - Notificants, to retain 10 percent or more of the shares of Community Bank Holdings of Texas, Inc., Corsicana, Texas, and indirectly Community National Bank and Trust of Texas, Corsicana, Texas.	Newspaper: Federal Register:	Not available 11/10/2010
FIRST DALHART BANCSHARES, INC.	CIC	Notice by Henry Lewis Gallegly and Marjorie Clair Gallegly, Dalhart, Texas, to increase their ownership and control from 11.2 percent to 19.07 percent of First Dalhart Bancshares, Inc., Dalhart, Texas, and indirectly First National Bank in Dalhart, Dalhart, Texas.	Newspaper: Federal Register:	Not available 10/18/2010
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A1 4c8	Woodforest Financial Group Employee Stock Ownership Plan (with 401(k)Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Applicant, to become a bank holding company by acquiring up to 30 percent of Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly acquire Woodforest National Bank, Houston, Texas. Woodforest Financial Group Employee Stock Ownership Plan (with 401(k)Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Notificant, to acquire a savings association pursuant to Section 225.28(b)(4)(ii) of Regulation Y through Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly Woodforest Bank, FSB, Refugio, Texas.	Newspaper: Federal Register:	11/06/2010 10/28/2010

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 23, 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:	Not available
			Federal Register:	04/15/2010

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.

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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