
Federal Reserve Release



H.2

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

No. 53

Week Ending December 31, 2011

Board Operations

Office of Staff Director -- transfer of personnel and functions to other divisions, effective January 1, 2012.

- Announced, December 28, 2011

Enforcement

First St. Charles Bancshares, Inc., Boutte, Louisiana -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, December 27, 2011

H.2 Actions under delegated authority

December 25, 2011 to December 31, 2011

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

Richmond

Pioneer Bank, Stanley, Virginia -- to establish a branch at 1710 Seminole Trail, Suite 4, Charlottesville.

- Approved, December 28, 2011

Richmond

StellarOne Bank, Christiansburg, Virginia -- to establish a branch at 300 Preston Avenue, Charlottesville.

- Approved, December 29, 2011

Bank Holding Companies

St. Louis

First Arkansas BancShares, Inc., Jacksonville, Arkansas -- to increase its ownership in BVCA, LLC, and to continue to engage in lending.

- Withdrawn, December 29, 2011

Atlanta

Haven Capital Corporation, Brookhaven, Mississippi -- to become a bank holding company and to acquire Bank of Brookhaven, Brookhaven.

- Approved, December 28, 2011

St. Louis

Security Bancorp of Tennessee, Inc., Halls, Tennessee -- to acquire shares of Patriot-Stitt Insurance Agency, Millington, and thereby engage in general insurance agency activities.

- Withdrawn, December 30, 2011

Bank Holding Companies

Dallas

Triumph Consolidated Cos., LLC, Dallas, Texas, and Triumph Bancorp, LLC -- to engage in lending activities through Triumph Commercial Finance, LLC, Dallas, a nonbanking subsidiary of Triumph Savings Bank, SSB.

- Withdrawn, December 29, 2011

Change in Bank Control

San Francisco

Coastal Financial Corporation, Everett, Washington -- change in bank control of Coastal Financial and its subsidiary bank, Coastal Community Bank, Everett.

- Permitted, December 27, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 31, 2011

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 December 31, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
IA BANCORP, INC.	CIC	Notice by Mr. Anil Bansal, Wayne, New Jersey, to increase his ownership interest in IA Bancorp, Inc., from 6.87 percent to 24 percent, and thereby indirectly acquire additional voting shares of Indus American Bank, both of Iselin, New Jersey.	Newspaper: Federal Register:	Not available 01/12/2012
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch facility to be located at Timonium Center I, 1966 Greenspring Drive, Timonium, Baltimore County, Maryland. (RSSD ID 4363785)	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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Institution	Location
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District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending December 31, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANKLIN SECURITY BANCORP, INC.	CIC	Arthur J. Kania, St. Davids, PA, to acquire up to 23% of Franklin Security Bancorp, Inc., Wilkes Barre, PA.	Newspaper: Federal Register:	Not available 12/02/2011
NORTHEAST COMMUNITY BANCORP, MHC	MHC Activity	Northeast Community Bancorp, MHC, White Plains, NY to establish an operating subsidiary, Northeast Insurance Agency, LLC, White Plains, NY, through its subsidiary Northeast Community Bank, (the "Bank"), White Plains, NY.	Newspaper: Federal Register:	Not applicable Not available
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., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 09/21/2011

District: 3

Federal Reserve Bank of Philadelphia

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 31, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEYCORP	* 3A3	Application by KeyCorp, Cleveland, Ohio, to retain, in a fiduciary capacity, 9.75% of the outstanding voting shares of Mechanics Financial Corporation, Mansfield, Ohio, pursuant to Section 3(a)(3) of the Bank Holding Company Act	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 31, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BB&T CORPORATION	* 4c8	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of BankAtlantic, Fort Lauderdale, Florida, a federal savings association.	Newspaper: Federal Register:	Not available 02/03/2012
CB FINANCIAL CORPORATION	CIC	Gregory Allen Turnage, Wilson, North Carolina, to individually acquire up to 31.26% of CB Financial Corporation, Wilson, North Carolina. Additionally, Gregory Allen Turnage, Leonard Turnage Marital Trust B and the Leonard Turnage Funded Irrevocable Trust (trustees, Teresa Turnage Finch and Gregory Allen Turnage), Teresa Turnage Finch, David Allen Turnage and Rebecca Nicole Turnage, all of Wilson, North Carolina, and Jamie Danielle Turnage of Wilmington, North Carolina, as a group acting in concert, to collectively acquire up to 38.22% of the voting shares of CB Financial Corporation.	Newspaper: Federal Register:	Not available 01/12/2012
FIRST FINANCIAL HOLDINGS INC.	* 3A1 4c8	First Financial Holdings, Inc., Charleston, South Carolina, to become a bank holding company upon the conversion of First Federal Savings and Loan Association, Charleston, South Carolina, to a state chartered commercial bank.	Newspaper: Federal Register:	Not available Not available
SOUTH STREET FINANCIAL CORP.	CIC	Mr. Mark W. Jaendl, Allentown, Pennsylvania, to control up to 17% of the voting shares of South Street Financial Corp., Albemarle, North Carolina.	Newspaper: Federal Register:	01/04/2012 01/06/2012
XENITH BANK	* Branch	Xenith Bank, Richmond, Virginia, to establish a branch at 1011 Boulder Springs Drive, Suite 410, Richmond, Virginia	Newspaper: Federal Register:	01/08/2012 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	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 31, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 31, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURLING BANCORP, INC.	* 3A1	Burling Bancorp, Inc., Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Burling Bank, Chicago, Illinois.	Newspaper: Federal Register:	12/23/2011 12/30/2011
FIRST BANK & TRUST	* Branch	First Bank & Trust, Evanston, Illinois, to establish a branch facility to be located at 55 Shuman Boulevard, Suite 100, Naperville, Illinois.	Newspaper: Federal Register:	Not available Not applicable
INSPIRE BANCSHARES INC	* 3A1	Inspire Bancshares, Inc., Tomah, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank, Norwalk, Wisconsin.	Newspaper: Federal Register:	Not available 01/06/2012
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by Helen P. Johnson-Leipold, Imogene P. Johnson, The Herbert F. Johnson Family Trust dated March 7, 1967 ("HFJ Trust"), Imogene P. Johnson as trustee for HFJ Trust and various other Johnson family trusts, Imogene P. Johnson as controlling shareholder for various Johnson family companies, the Johnson Financial Group, Inc. Voting Trust ("Johnson Voting Trust"), Helen P. Johnson-Leipold as trustee for the Johnson Voting Trust and various other family trusts and Helen P. Johnson-Leipold as controlling shareholder for various Johnson family companies (all of Racine, Wisconsin) to acquire 25 percent or more of the voting shares of Johnson Financial Group, Inc., Racine, Wisconsin, and thereby indirectly acquire Johnson Bank, Racine, Wisconsin.	Newspaper: Federal Register:	Not available Not available
PINNACLE BANK	* 18C * Branch	Pinnacle Bank, Marshalltown, Iowa, to purchase certain assets and assume certain liabilities of the Home Federal Savings Bank, Rochester, Minnesota, branch located at 1301 South County Road, Toledo, Iowa. Pinnacle Bank will establish an office at 1301 South County Road, Toledo, Iowa, upon consummation of the proposal.	Newspaper: Federal Register:	Not available Not applicable
TAYLOR CAPITAL GROUP, INC.	CIC	Notice by Thomas Benton Hunter, III, Lake Forest, Illinois, as trustee of the Hunter 2012 Annuity Trust, and the Hunter 2012 Annuity Trust, Chicago, Illinois, to acquire shares, and thereby join the existing Steans Family Control Group of Taylor Capital Group, Inc., Rosemont, Illinois.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 31, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK GROUP, INC.	4c8	Arvest Bank Group, Inc., Bentonville, Arkansas, to acquire 14.04 percent of LODO Software, Inc., Omaha, Nebraska, and thereby engage in data processing activities.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST ARKANSAS BANCSHARES, INC.	4c8	First Arkansas BancShares, Inc., Jacksonville, Arkansas, to acquire 20 percent of FAS Capital, LLC, Atlanta, Georgia, and thereby engage in lending activities.	Newspaper: Federal Register:	Not applicable 01/18/2012
FIRST ARKANSAS BANCSHARES, INC.	4c8	First Arkansas BancShares, Inc., Jacksonville, Arkansas, to increase its ownership in BVCA, LLC, from 18 percent to 100 percent, and continue to engage in lending.	Newspaper: Federal Register:	Not applicable 01/18/2012

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 December 31, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARIBAULT FSL BANCORPORATION, INC.	* 3A1	Faribault FSL Bancorporation, Inc., Faribault, Minnesota, to become a bank holding company by acquiring 100 percent of 1st United Bank, Faribault, Minnesota. 1st United Bank, Faribault, Minnesota, intends to convert from a federal savings bank to a Minnesota state-chartered bank.	Newspaper: Federal Register:	01/15/2012 01/17/2012
METRO NORTH BANCSHARES, INC.	CIC	Change in Control Notice by the Gladys E. Youse Trust, and its trustee, Madolyn Y. Babcock, both of Minneapolis, Minnesota, to acquire 25% or more of Metro North Bancshares, Inc. and thereby indirectly acquire control of The Bank of Elk River, both of Elk River, Minnesota. Additionally, the Gladys E. Youse Trust, and its trustee, Madolyn Y. Babcock, propose to join the Babcock family shareholder group, which controls 25% or more of Metro North Bancshares, Inc.	Newspaper: Federal Register:	Not available 01/18/2012
PERHAM STATE BANCSHARES, INC.	* 3A3	Perham State Bancshares, Inc., Perham, Minnesota, to acquire 100 percent of Farmers State Bank of Dent, Dent Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 31, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL FINANCIAL CORPORATION	* 3A3	Central Financial Corporation, Hutchinson, Kansas, to acquire .25 percent, for a total of 7.05 percent, of the voting shares of TTAC Corp., parent of Community First National Bank, both in Manhattan, Kansas.	Newspaper: Federal Register:	Not available 01/23/2012
TETON FINANCIAL SERVICES, LLC	* 3A1	Teton Financial Services, LLC, Wilson, Wyoming, to become a bank holding company through the acquisition of 100 percent of the voting shares of Rocky Mountain Bank, Wilson, Wyoming.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 31, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	4c8	Prior notice by Carlile Bancshares, Inc., Fort Worth, Texas, to engage de novo in extending credit and servicing loans through its wholly-owned operating subsidiary, Carlile Capital, LLC, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 01/13/2012
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas to establish a mobile branch to stop at 23500 Cristo Rey Drive, Cupertino, Santa Clara County, California 95014.	Newspaper: Federal Register:	Not available Not applicable
ROCKWALL BANCSHARES, INC.	* 3A1	Rockwall Bancshares, Inc., Rockwall, Texas, to become a bank holding company by acquiring 100 percent of Northern Bancshares, Inc., Chillicothe, Texas, and therefore indirectly, The First National Bank of Chillicothe, Chillicothe, Texas.	Newspaper: Federal Register:	01/09/2012 01/06/2012
TRIUMPH CONSOLIDATED COS., LLC	4c8	Triumph Consolidated Cos., LLC, Dallas, Texas, to engage de novo in lending activities and community development activities through the establishment of Triumph CRA Holdings, LLC, Dallas, Texas, as a nonbanking subsidiary.	Newspaper: Federal Register:	Not applicable 01/18/2012

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 31, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTAL FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Control by Montlake Capital II, L.P, a limited partnership and Montlake Capital II-B, L.P., a limited partnership, Seattle, Washington, to acquire voting shares of Coastal Financial Corporation, and thereby indirectly acquire Coastal Community Bank, both of Everett, Washington; and 2)Coastal Financial Corporation and Coastal Community Bank, both of Everett, Washington to appoint Andrew Russell Dale as a Director.	Newspaper: Federal Register:	Not available 10/27/2011
PRIVATE BANCORP OF AMERICA, INC.	* 3A1	Private Bancorp of America, Inc., to become a bank holding company by acquiring 100 percent of San Diego Private Bank, both of La Jolla, California.	Newspaper: Federal Register:	Not available Not available

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District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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