
Federal Reserve Release



H.2

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

No. 1

Week Ending January 7, 2012

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$3 billion in 28-day term deposits on January 9, 2012.

- Announced, January 4, 2012

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**MA** Monetary Affairs**Bank Holding Companies****Kansas City**

Elkhart Financial Corporation, Elkhart, Kansas -- to become a bank holding company and to acquire First National Bank of Elkhart, Elkhart.

- Approved, January 6, 2012

Atlanta

First Advantage Bancorp, Clarksville, Tennessee -- to become a bank holding company and to acquire First Advantage Bank, Clarksville, on its conversion to a state nonmember bank.

- Approved, January 5, 2012

San Francisco

Grandpoint Capital, Inc., Los Angeles, California -- to acquire Regents Bancshares, Inc., Vancouver, Washington, and thereby indirectly acquire Regents Bank, N.A., La Jolla, California, and to acquire Peoria Holdings, LLC, Vancouver, Washington, and engage in loan servicing; extending credit; and holding, management, and disposal of other real estate owned.

- Approved, January 6, 2012

Atlanta

Raymond James Financial, Inc., St. Petersburg, Florida -- (1) to become a bank holding company and to acquire Raymond James Bank, FSB, St. Petersburg, to be known as Raymond James Bank, N.A. on its conversion to a national bank, and (2) election to become a financial holding company.

- Approved, January 3, 2012

Bank Holding Companies

Chicago

Talen, Inc., Traer, Iowa -- to continue to engage in extending credit and servicing loans.

- Approved, January 6, 2012

Change in Bank Control

Atlanta

Merchants & Farmers Bancshares, Inc., Leesville, Louisiana -- to retain control of Merchants & Farmers and its subsidiary bank, Merchants & Farmers Bank & Trust Company, Leesville.

- Permitted, January 5, 2012

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to April 18, 2012, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, January 5, 2012

Atlanta

Compass Bank, Birmingham, Alabama -- extension to February 29, 2012, to establish a branch at 3045 East Riggs Road, Chandler, Arizona.

- Granted, January 3, 2012

Extensions of Time

Director, BS&R

GMAC Common Equity Trust I -- trustee's request, on behalf of General Motors, Inc., Detroit, Michigan, to extend the deadline for divesting the shares of Ally Financial, Inc. that General Motors holds through the trust.

- Granted, December 20, 2011

(A/C)

Secretary

Inspire Bancshares, Inc., Tomah, Wisconsin -- extension of time to receive comments from a commenter on the application to become a bank holding company and to acquire Community State Bank, Norwalk.

- Granted, January 6, 2012

Financial Holding Companies

Kansas City

Frontier Holdings, LLC, Omaha, Nebraska, and Frontier Management, LLC -- elections to become financial holding companies.

- Effective, January 4, 2012

Membership

Richmond

Midstate Federal Savings and Loan Association, Baltimore, Maryland -- to become a member of the Federal Reserve System on conversion to a state-chartered institution, Midstate Savings Bank.

- Withdrawn, January 6, 2012

Membership

Boston

Washington Savings Bank, Lowell, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, January 6, 2012

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 13 and of the conference call on November 28, 2011.

- Published, January 3, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 7, 2012

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 January 7, 2012

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:	01/12/2012 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:	12/30/2011 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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501105	MANUFACTURERS & TRADERS TC, BUFFALO, NEW YORK	05/10/2010	12/01/2011	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending January 7, 2012**

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:	12/01/2011 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

Availability of CRA Public Evaluations

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765019	BRYN MAWR TC, BRYN MAWR, PENNSYLVANIA	06/20/2011	12/09/2011	S	Large Bank
342410	ORRSTOWN BK, SHIPPENSBURG, PENNSYLVANIA	05/02/2011	11/23/2011	O	Int Sm Bank

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 January 7, 2012

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:	01/30/2012
			Federal Register:	02/02/2012

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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1445943	WHITAKER BK, LEXINGTON, KENTUCKY	08/08/2011	12/09/2011	S	Large Bank

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 January 7, 2012

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:	01/11/2012 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:	01/20/2012 01/27/2012
HOMETRUST BANCSHARES, INC.	* SLHC Formation	HomeTrust Bancshares, Inc., Clyde, North Carolina, to become a savings and loan holding company upon the conversion of HomeTrust Bank, Clyde, North Carolina, from a mutual to stock form of ownership.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BISCAYNE BANCSHARES, INC.	CIC	Prior change in control notice filed by George Michael Schweitzer, Miami, Florida, to acquire up to 1.26 percent of the outstanding shares of Biscayne Bancshares, Inc. and its subsidiary bank, Biscayne Bank, both of Coconut Grove, Florida. Total pro forma ownership will equal 12.85 percent.	Newspaper:	Not available
			Federal Register:	01/25/2012

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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861434	ALIANAT BK, ALEXANDER CITY, ALABAMA	05/16/2011	11/17/2011	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/12/2012 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 01/23/2012

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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813947	ALPINE B&TC, ROCKFORD, ILLINOIS	06/06/2011	11/07/2011	S	Int Sm Bank
45551	BANK MIDWEST, SPIRIT LAKE, IOWA	07/11/2011	12/05/2011	S	Int Sm Bank
2339795	LIBERTYVILLE B&TC, LIBERTYVILLE, ILLINOIS	09/20/2010	11/07/2011	S	Large 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 January 7, 2012

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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2577739	BANK OF JACKSON, JACKSON, TENNESSEE	08/15/2011	11/14/2011	S	Small Bank
266945	MONTICELLO BKG CO, MONTICELLO, KENTUCKY	07/11/2011	11/30/2011	S	Int Sm Bank
1213777	TRUMAN BK, SAINT LOUIS, MISSOURI	08/08/2011	11/04/2011	S	Int Sm Bank

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 January 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/30/2012 02/06/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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223751	BELT VALLEY BK, BELT, MONTANA	08/29/2011	12/13/2011	S	Small Bank
813853	COMMUNITY RESOURCE BK, NORTHFIELD, MINNESOTA	08/01/2011	11/28/2011	S	Small Bank
289757	MERCHANTS ST BK, FREEMAN, SOUTH DAKOTA	08/15/2011	11/28/2011	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 January 7, 2012

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:	01/19/2012 01/23/2012
FIRST FINANCIAL CORPORATION	* 3A3 Member * 18C * Branch	First Financial Corporation, Wellington, Kansas, to acquire 100 percent of the voting shares of The Caldwell State Bank in Caldwell, Caldwell, Kansas. The Caldwell State Bank in Caldwell, Caldwell, Kansas, to become a member of the Federal Reserve System. The First National Bank in Wellington, Wellington, Kansas, to merge with The Caldwell State Bank in Caldwell, Caldwell, Kansas, and to operate under the charter and title of Impact Bank, Wellington, Kansas. Impact Bank, Wellington, Kansas, to establish a branch office at the former main office of The Caldwell State Bank in Caldwell, located at 24 N. Main Street, Caldwell, Kansas.	Newspaper: Federal Register:	Not available Not available
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 02/02/2012

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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862057	BANK OF CMRC, CHANUTE, KANSAS	08/29/2011	11/30/2011	S	Small Bank
152057	BANK OF COMMERCE, CHELSEA, OKLAHOMA	09/26/2011	12/16/2011	S	Small Bank
59754	BANK OF WYANDOTTE, WYANDOTTE, OKLAHOMA	08/22/2011	11/21/2011	S	Small Bank
989758	BANKWEST OF KANSAS, GOODLAND, KANSAS	09/12/2011	12/08/2011	S	Small Bank
56557	COBIZ BK, DENVER, COLORADO	08/15/2011	12/09/2011	S	Large Bank
701950	KCB BK, KEARNEY, MISSOURI	08/22/2011	11/24/2011	S	Small Bank
1972298	MY BK, BELEN, NEW MEXICO	08/29/2011	11/29/2011	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 January 7, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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495857	MEMPHIS ST BK, MEMPHIS, TEXAS	07/18/2011	12/26/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 7, 2012

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:	01/12/2012 01/17/2012

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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795968	BANK OF HAWAII, HONOLULU, HAWAII	04/25/2011	11/28/2022	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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