Federal Reserve Release

H.2

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

No. 21

Week Ending May 26, 2007

Board of Governors of the Federal Reserve System, Washington, DC 20551

Testimony And Statements

Subprime Lending -- statement by Sandra Braunstein, Director of the Division of Consumer and Community Affairs, before the House Domestic Policy Subcommittee of the Oversight and Government Reform Committee.
- Published, May 21, 2007

Bank Holding Companies

C-B-G, Inc., West Liberty, Iowa -- to acquire additional shares of Washington Bancorp, Washington, and Federation Bank.
- Approved, May 23, 2007

Regulations And Policies

Home Equity Lending -- notice of topics to be discussed at a public hearing on June 14, 2007, on the home equity lending market and request for public comment (Docket No. OP-1288).
- Approved, May 23, 2007

Nontraditional Mortgage Products -- interagency notice of final illustrations of consumer information for nontraditional mortgage products (Docket No. OP-1267).
- Approved, May 25, 2007

Regulation O (Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks) -- final amendments to implement provisions of the Financial Services Regulatory Relief Act of 2006 that eliminated certain insider-lending reporting requirements.
- Approved, May 23, 2007

Regulation Z (Truth in Lending) -- publication for comment of amendments to the open-end credit account provisions of Regulation Z (Docket No. R-1268).
- Approved, May 23, 2007

Enforcement

East West Bank, Pasadena, California -- consent order of assessment of a civil money penalty.
- Announced, May 23, 2007

First Sentinel Bank, Richlands, Virginia -- consent order of assessment of a civil money penalty.
- Announced, May 23, 2007

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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1435 East Bradford Parkway, Springfield, Missouri.
- Approved, May 25, 2007

Richmond

Bank of Lancaster, Kilmarnock, Virginia -- to establish a branch at 15104 Northumberland Highway, Burgess.
- Approved, May 23, 2007

New York

Chemung Canal Trust Company, Elmira, New York -- to establish a branch at 127 Court Street, Binghamton.
- Approved, May 23, 2007

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 21877 Towne Center Drive, Watertown.
- Approved, May 24, 2007

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at Baltimore/Washington International Thurgood Marshall Airport, Maryland.
- Approved, May 24, 2007

Cleveland

Minster Bank, Minster, Ohio -- to establish a mobile branch to serve certain customers in Allen, Augulaize, Mercer, Shelby, Darke, Miami, and Montgomery counties.
- Approved, May 21, 2007

Bank Branches, Domestic

St. Louis

The Missouri Bank, Warrenton, Missouri -- to establish a branch at 3194 South Service Road East, Foristell.
- Approved, May 22, 2007

San Francisco

Pacific State Bank, Stockton, California -- to establish a branch at 1253 A Street, Hayward.
- Approved, May 25, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 600 North Congress Avenue, Boynton Beach, Florida.
- Approved, May 23, 2007

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 4741 Military Trail, Jupiter, Florida; 191 East Eau Gallie Boulevard, Melbourne; U.S. Highway 41 and Miramar Avenue, Punta Gorda; 600 South Rosemary Avenue, West Palm Beach; 14795 Sunny Dell Lane, Noblesville, Indiana; and 5570 Highway 153, Chattanooga, Tennessee.
- Approved, May 24, 2007

Bank Holding Companies

Atlanta

Americus Financial Services, Inc., Birmingham, Alabama -- relief from a commitment.
- Withdrawn, May 25, 2007

Kansas City

Citizens Bancshares Co., Chillicothe, Missouri -- for Young Partners, L.P., Young Corporation, and Citizens Bancshares Co. to acquire, indirectly and directly, additional shares, for a total of 22.1 percent, of First Community Bancshares, Inc., Overland Park, Kansas.
- Approved, May 23, 2007

Bank Holding Companies

Atlanta

Community Holding Company of Florida, Inc., Miramar Beach, Florida -- to become a bank holding company and to acquire Community Bank, Destin, a de novo bank.
- Approved, May 25, 2007

Kansas City

Country Bancshares, Inc., Jamesport, Missouri -- to acquire up to 14 percent of the shares of Liberty First Bancshares, Inc., Liberty, and thereby acquire Park Bank, Parkville; and for Liberty First Bancshares, Inc., to acquire Park Bank.
- Approved, May 24, 2007

Atlanta

GB&T Bancshares, Inc., Gainesville, Georgia -- to acquire GB&T Mortgage, Inc., Cumming, and thereby engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.
- Withdrawn, May 22, 2007

Atlanta

New Horizons Bankshares, Inc., East Ellijay, Georgia -- relief from a commitment.
- Withdrawn, May 23, 2007

Atlanta

Palm Bancorp, Inc., Tampa, Florida -- to become a bank holding company and to acquire The Palm Bank.
- Approved, May 24, 2007

Dallas

Professional Capital, Inc., Dallas, Texas -- to engage in management consulting activities.
- Approved, May 23, 2007

Dallas

Professional Capital, Inc., Dallas, Texas, and Professional Capital of Delaware, Inc., Wilmington, Delaware -- to acquire up to 20 percent of the shares of Pioneer Bank, SSB, Dripping Springs, Texas, a de novo bank.
- Approved, May 23, 2007

Bank Holding Companies

San Francisco

Saddleback Bancorp, Tustin, California -- to become a bank holding company on the conversion of its nonbank subsidiary, Tustin Community Bank, to a commercial bank charter; and to engage in extending credit and servicing loans through Saddleback Loan Company.
- Approved, May 25, 2007

Bank Mergers

Minneapolis

First National Bank of Lewistown, Lewistown, Montana -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, to be known as First Bank of Montana; and for First Bank of Montana to merge with Western Bank of Chinook, N.A., Chinook, and thereby establish a branch at 327 Indiana Street.
- Approved, May 23, 2007

San Francisco

Heritage Bank of Commerce, San Jose, California -- to merge with Diablo Valley Bank, Danville, and thereby acquire one branch.
- Approved, May 24, 2007

Bank Premises

Richmond

Shore Bank, Onley, Virginia -- to increase its investment in bank premises.
- Approved, May 25, 2007

Extensions Of Time

St. Louis

The Callaway Bank, Fulton, Missouri -- extension to August 24, 2007, to establish a branch at 5600 Bull Run Drive, Columbia.
- Granted, May 22, 2007

Extensions Of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to August 21, 2007, to acquire up to an additional one percent of the shares of Community Bancshares of Mississippi, Inc. (to a maximum of 20.96 percent) and thereby acquire Community Bank, Amory; Community Bank of Mississippi, Forest; Community Bank, Meridian, Meridian; Community Bank, Ellisville, Ellisville; Community Bank, Coast, Biloxi; First Lucedale Bancorp, Inc., Lucedale; Community Bank, N.A.; and Community Bank, N.A., Memphis, Tennessee.
- Granted, May 21, 2007

Chicago

Millennium Bancorp, Inc., Morton Grove, Illinois -- extension to July 27, 2007, to become a bank holding company and to acquire Millennium Bank, Des Plaines, a de novo bank.
- Granted, May 23, 2007

Financial Holding Companies

Kansas City

Wilber Co., Wilber, Nebraska -- election to become a financial holding company.
- Effective, May 24, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
MERRILL MERCHANTS BANK	* Branch	Notification by Merrill Merchants Bank, Bangor, Maine to open branches in Waterville, Maine at 335 Main Street and 84 Kennedy Memorial Drive.	Newspaper: 05/30/2007 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
CITIBANK, N.A.	Investment	30 days' prior written notice by Citibank, N.A., Las Vegas, Nevada, on behalf of itself and its Edge corporation subsidiary, Citibank Overseas Investment Corporation, New Castle, Delaware, under Section Section 211.9(f) of Regulation K, to make a subsidiary investment in Bank of Overseas Chinese Co., Ltd., Taipei, Taiwan, Republic of China in excess of the single subsidiary general consent limit of Section 211.9(b)(2) of Regulation K; and application under Section 211.9(a)(3) requesting a wavier from the provisions of Section 211.9(b)(6) of Regulation K to exclude the lesser of (i) the amount of this investment and (ii) US$2.20 billion from the Regulation K 12-month aggregate limit.	Newspaper: Not applicable Federal Register: Not applicable
CITIZENS COMMUNITY BANCORP, INC.	* 3A1	Citizens Community Bancorp Inc., to acquire 100 percent of the voting shares of Citizens Community Bank both of Ridgewood, New Jersey.	Newspaper: 06/10/2007 Federal Register: 06/07/2007
Doral GP Ltd.	* 3A1 * 4c8	Application and Notice by Doral GP, Ltd., Doral Holdings, LP and Doral Holdings Delaware, LLC all of New York, New York, pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act to acquire up to 95 percent of Doral Financial Corporation, San Juan, Puerto Rico ("Doral") and thereby acquire Doral's wholly-owned bank subsidiary, Doral Bank, San Juan, Puerto Rico and Doral's wholly-owned federal savings bank, Doral Bank, FSB, New York, New York.	Newspaper: Not available Federal Register: 06/14/2007
INTESA SANPAOLO S.P.A.	FBSEA	Intesa Sanpaolo S.p.A., Turin, Italy, to retain the federally licensed branch of former Sanpoalo IMI, S.p.A., in New York, New York.	Newspaper: Not available Federal Register: Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provided 30 days' prior notice to the Board of its intention to make an additional investment in its subsidiary J.P. Morgan Chase International Holdings.	Newspaper: Not applicable Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
ADIRONDACK BK	UTICA, NEW YORK
BANK OF CATTARAUGUS	CATTARAUGUS, NEW YORK
ORANGE CTY TC	MIDDLETOWN, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA
CONESTOGA BK	CHESTER SPRINGS, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
NATIONAL CITY CORPORATION	* 4c8 4c8	National City Corporation, Cleveland, OH, to acquire MAF Bancorp, Inc. and its thrift subsidiary, Mid America Bank, FSB, both of Clarendon Hills, IL, pursuant to section 225.28(b)(4)(ii) of Regulation Y	Newspaper: 06/18/2007 Federal Register: 06/15/2007

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
CORTLAND SVG & BKG CO	CORTLAND, OHIO
EXCHANGE BK	LUCKEY, OHIO
OHIO HERITAGE BK	COSHOCTON, OHIO
WESBANCO BK	WHEELING, WEST VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA CORPORATION	Other Foreign	Bank of America Corporation, Charlotte, North Carolina, to acquire U.S. Trust Corporation, New York, New York, and thereby indirectly acquire United States Trust Company International Corporation.	Newspaper: Federal Register:	Not applicable Not available
COMMUNITY BANK OF TRI-COUNTY	* Branch	Community Bank of Tri-County, Waldorf, Maryland, proposes to establish a branch at 11745 Rousby Hall Road, Lusby, Maryland.	Newspaper: Federal Register:	06/01/2007 Not applicable
GATEWAY BANK & TRUST CO.	* Branch	Gateway Bank & Trust Co., Elizabeth City, North Carolina, proposes to establish a branch at 8470 Falls of Neuse Road, Suite 100, Raleigh, North Carolina.	Newspaper: Federal Register:	06/06/2007 Not applicable
LSB BANCSHARES, INC.	* 3A5	LSB Bancshares, Inc., Lexington, North Carolina, to acquire 100% of the voting securities of FNB Financial Services Corporation, Greensboro, North Carolina, and thereby indirectly acquire FNB Southeast, Reidsville, North Carolina, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	06/20/2007 06/25/2007
RBC CENTURA BANK	* Branch	RBC Centura Bank, Raleigh, North Carolina, to establish a branch at 612 S. McKenzie Street, Foley, Alabama.	Newspaper: Federal Register:	Not available Not applicable
UNITED BANKSHARES, INC.	* 3A5 * 18C * Branch * 18C * Branch * 18C * Branch	United Bankshares, Inc., Charleston, West Virginia, and George Mason Bankshares, Inc., Fairfax, Virginia, to acquire 100% of the voting securities of Premier Community Bankshares, Inc., Winchester, Virginia, and thereby indirectly acquire The Marathon Bank, Winchester, Virginia, Rockingham Heritage Bank, Harrisonburg, Virginia, and Premier Bank, Inc., Martinsburg, West Virginia.	Newspaper: Federal Register:	06/21/2007 06/18/2007

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
BANK OF CHARLOTTE CTY	PHENIX, VIRGINIA
BANK OF HAMPTON ROADS	NORFOLK, VIRGINIA
BANK OF LANCASTER	KILMARNOCK, VIRGINIA
BANK OF MCKENNEY	MCKENNEY, VIRGINIA
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA
EAGLEBANK	BETHESDA, MARYLAND
FIRST CAP BK	GLEN ALLEN, VIRGINIA
NEW PEOPLES BK	HONAKER, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPGEN CAPITAL GROUP LLC	* 3A1	CapGen Capital Group LLC, Washington, D.C., to become a bank holding company by acquiring 100 percent control of CapGen Capital Group LP, Washington, D.C., and thereby indirectly acquiring control of The BANKshares, Inc., Melbourne, Florida, and its subsidiaries, BankFIRST, Winter Park, Florida, and Bank Brevard, Melbourne, Florida (Banks); and by CapGen Capital Group LP, Washington, D.C., to become a bank holding company by acquiring 21.8 percent of The BANKshares, Inc., Melbourne, Florida, and Banks.	Newspaper: 06/10/2007 Federal Register: 06/14/2007
CSB&T Bancorp, Inc.	* 3A1	CSB&T Bancorp, Inc., Nashville, Tennessee, to become a bank holding company by acquiring 100 percent of the outstanding shares of Citizens Savings Bank & Trust Company, Nashville, Tennessee.	Newspaper: Not available Federal Register: Not available
PINNACLE FINANCIAL CORPORATION	* 3A5	Pinnacle Financial Corporation, Elberton, Georgia, to merge with Georgia Central Bancshares, Inc., and thereby acquire its subsidiary, Georgia Central Bank, both of Social Circle, Georgia.	Newspaper: 06/16/2007 Federal Register: 06/18/2007
SOUTHCREST FINANCIAL GROUP, INC.	* 3A3	SouthCrest Financial Group, Inc., Fayetteville, Georgia, to acquire 100 percent of the outstanding shares of Bank of Chickamauga, Chickamauga, Georgia.	Newspaper: 06/10/2007 Federal Register: 06/05/2007
SOUTHERN NATIONAL CORPORATION	* 3A3	Southern National Corporation, Andalusia, Alabama, to acquire 100 percent of the outstanding shares of People's Community Bank of the West Coast, Sarasota, Florida.	Newspaper: 06/07/2007 Federal Register: 06/08/2007
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 8990 Turkey Lake Road, Orlando, Florida, to be known as the Turkey Lake Wal-Mart Office.	Newspaper: 06/04/2007 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
ALIANT BK	ALEXANDER CITY, ALABAMA
BANK OF YORK	YORK, ALABAMA
FARMERS & MRCH BK	CENTRE, ALABAMA
FIRST GA CMNTY BK	JACKSON, GEORGIA
FIRST PROGRESSIVE BK	BREWTON, ALABAMA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of Issaquah Community Bank (in organization), Issaquah, Washington.	Newspaper: Not available Federal Register: 06/15/2007
CAPITOL BANCORP LTD.	* 4c8	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VI, Lansing, Michigan, to acquire 51 percent of the voting shares of High Desert Bank (in organization), Bend, Oregon, and thereby operate a savings association.	Newspaper: Not available Federal Register: Not available
FAMILY MERCHANTS BANCORPORATION, INC.	CIC	Notice by Audrey G. Savage, Monticello, Iowa, individually and as trustee of the Audrey G. Savage Revocable Inter Vivos Trust, to gain control of Family Merchants Bancorporation, Cedar Rapids, Iowa, and thereby indirectly Family Merchants Bank, Cedar Rapids, Iowa.	Newspaper: Not available Federal Register: 06/04/2007
FIRST EAGLE NATIONAL BANK	Member	First Eagle National Bank, Hanover Park, Illinois, to become a member of the Federal Reserve System. The bank intends to convert from a national bank to an Illinois state-chartered Federal Reserve member bank, which will be renamed First Eagle Bank.	Newspaper: Not applicable Federal Register: Not applicable
FIRST MUTUAL OF RICHMOND, INC.	* 4c8	First Mutual of Richmond, Inc., and Richmond Mutual Bancorporation, Inc., both of Richmond, Indiana, to acquire 100 percent of the voting shares of Mutual Bancorp, Inc., Sidney, Ohio and thereby indirectly acquire Mutual Federal Savings Bank, Sidney, Ohio, and thereby operate a savings association.	Newspaper: Not available Federal Register: 06/22/2007
HILLS BANCORPORATION	4c8	Hills Bancorporation, Hills, Iowa, proposes to engage in community development activities pursuant to Section 225.28(b)(12) of Regulation Y.	Newspaper: Not applicable Federal Register: Not applicable
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to merge with Excel Bank Minnesota, Minneapolis, Minnesota, and thereby to establish 4 branches.	Newspaper: Not available Federal Register: Not applicable
MIDWEST BANC HOLDINGS, INC.	* 3A5 * 18C * Branch	Midwest Banc Holdings, Inc., Melrose Park, Illinois, to merge with Northwest Suburban Bancorp, Inc., Mount Prospect, Illinois, and thereby indirectly acquire Mount Prospect National Bank, Mount Prospect, Illinois, and the related application by Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with Mount Prospect National Bank, Mount Prospect, Illinois, and thereby to establish 5 branches.	Newspaper: 05/23/2007 Federal Register: 06/04/2007

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
1ST SOURCE BK	SOUTH BEND, INDIANA
BANK IA	DENISON, IOWA
BANK IA	HUMBOLDT, IOWA
BANK OF IL IN NORMAL	NORMAL, ILLINOIS
BAYLAKE BK	STURGEON BAY, WISCONSIN
CEDAR RAPIDS B&TC	CEDAR RAPIDS, IOWA
CITIZENS BK	FLINT, MICHIGAN
CLEAR LAKE B&TC	CLEAR LAKE, IOWA
FIRST BKG CTR	BURLINGTON, WISCONSIN
FIRST ST BK BOURBON IN	BOURBON, INDIANA
ILLINI ST BK	OGLESBY, ILLINOIS
IOWA ST BK	WAPELLO, IOWA
LAKE FOREST B&TC	LAKE FOREST, ILLINOIS
METABANK W CENT	STUART, IOWA
NORTH SHORE CMNTY B&T	WILMETTE, ILLINOIS
PORT BYRON ST BK	PORT BYRON, ILLINOIS
STATE BK ARTHUR	ARTHUR, ILLINOIS
WHEATON B&T	WHEATON, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 2314 Proctor Valley Road, Chula Vista, California.	Newspaper: Federal Register:	06/02/2007 Not applicable
FIRST STATE BANK	* Branch	First State Bank, Conway, Arkansas, to establish a mobile branch to be operated in White County, Arkansas.	Newspaper: Federal Register:	06/08/2007 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
BANK OF JACKSON	JACKSON, TENNESSEE
BELGRADE ST BK	BELGRADE, MISSOURI
CASS COMMERCIAL BK	BRIDGETON, MISSOURI
COMMUNITY BK	CABOT, ARKANSAS
ELBERFELD ST BK	ELBERFELD, INDIANA
FIRST CMNTY BK XENIA FLORA	XENIA, ILLINOIS
MIDLAND ST BK	EFFINGHAM, ILLINOIS
REELFOOT BK	UNION CITY, TENNESSEE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST BANK	* 18C * Branch	1st Bank, Sidney, Montana, to purchase certain assets and assume certain liabilities of the Broadus, Montana branch of Rocky Mountain Bank, Billings, Montana, and incident thereto proposes to establish a branch at 201 North Wilber, Broadus, Montana.	Newspaper: Federal Register:	Not available Not applicable
BLOOMER BANCSHARES, INC.	CIC	Notice by Archie Pecha, and Ardella Pecha, both of Arcadia, Flordia, Terry Pecha, Bloomer, Wisconsin, Todd Pecha, Bloomer, Wisconsin, Cindy Dachel, Capitola, California, Melanie Pecha Rubenzer, Bloomer, Wisconsin, and Rhonda Prince, Bloomer, Wisconsin, to retain control of Bloomer Bancshares, Inc., Bloomer, Wisconsin, and thereby indirectly gain control of Peoples State Bank of Bloomer, Bloomer, Wisconsin.	Newspaper: Federal Register:	Not available 05/17/2007
FIRST BANK OF BALDWIN, THE	* 18C * Branch	First Bank of Baldwin, Baldwin, Wisconsin to merge with Bank of Spring Valley Spring Valley, Wisconsin and thereto establish branches at 320 McKay Street Spring Valley, Wisconsin and 409 Main Street Plum City, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
FIRST NATIONAL BANK OF SAUK CENTRE RETIREMENT SAVINGS & EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	First National Bank of Sauk Centre Retirement Savings & Employee Stock Ownership Plan and Trust, Sauk Centre, Minnesota, and Sauk Centre Financial Services Inc., Sauk Centre, Minnesota, to acquire 100 percent of Lake Country State Bank, Long Prairie, Minnesota.	Newspaper: Federal Register:	Not available 06/18/2007
MESABA BANCSHARES, INC.	* 3A3	Mesaba Bancshares, Inc., Grand Rapids, Minnesota, to acquire 100 percent of Evergreen Bancshares, Inc., Two Harbors, Minnesota, and thereby indirectly acquire The Lake Bank, Two Harbors, Minnesota.	Newspaper: Federal Register:	06/05/2007 06/05/2007

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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 Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
BANKFIRST	SIOUX FALLS, SOUTH DAKOTA
BELT VALLEY BK	BELT, MONTANA
CENTRAL SVG BK	SAULT SAINTE MARIE, MICHIGAN
CROW RIVER ST BK	DELANO, MINNESOTA
FIRST SECURITY BK MISSOULA	MISSOULA, MONTANA
FIRST ST BK OF MALTA	MALTA, MONTANA
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA
GLACIER BK OF WHITEFISH	WHITEFISH, MONTANA
KANABEC ST BK	MORA, MINNESOTA
MERCHANTS ST BK	FREEMAN, SOUTH DAKOTA
PIONEER B&TC	BELLE FOURCHE, SOUTH DAKOTA
PLAZA PARK ST BK	WAITE PARK, MINNESOTA
STATE SVG BK OF MANISTIQUE	MANISTIQUE, MICHIGAN
VALLEY BK OF RONAN	RONAN, MONTANA
WADENA ST BK	WADENA, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOK FINANCIAL CORPORATION	* 3A3	BOK Financial Corporation, Tulsa, Oklahoma, to acquire 100 percent of the voting shares of United Banks of Colorado, Inc., Englewood, Colorado, parent of First United Bank, National Assocation, Englewood, Colorado.	Newspaper: Federal Register:	Not available 06/11/2007
CLEARWATER DEVELOPMENT CO., INC.	CIC	Notice by Susie Covolik, Omaha, Nebraska, to retain control of Clearwater Development Co., Inc., parent of Citizens State Bank, both in Clearwater, Nebraska, through the retention of voting shares.	Newspaper: Federal Register:	Not available 06/07/2007
FIRST CENTRALIA BANCSHARES, INC.	* 3A3	First Centralia Bancshares, Inc., Centralia, Kansas, to acquire up to 100 percent of the voting shares of Vermillion Bankshares, Inc., parent of Vermillion State Bank, both in Vermillion, Kansas.	Newspaper: Federal Register:	06/16/2007 06/18/2007
FSB BANCSHARES, INC.	* 3A1	FSB Bancshares, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of First Security Bank and Trust Company, both in Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 06/25/2007
MIDWEST REGIONAL BANCORP, INC.	* 3A1	Midwest Regional Bancorp, Inc., Festus, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Federated Bancshares, Inc., Stilwell, Kansas, parent of The Bank of Otterville, Otterville, Missouri.	Newspaper: Federal Register:	05/12/2007 05/14/2007
SOLUTIONSBANK	* Branch	SolutionsBank, Overland Park, Kansas, to establish a branch at 705 NE Woods Chapel Road, Lee's Summit, Missouri.	Newspaper: Federal Register:	06/12/2007 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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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NONE					

CRA Examinations scheduled for Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
PROVIDENCE BANCSHARES CORPORATION	* 3A1	Providence Bancshares Corporation, Southlake, Texas, to become a bank holding company by acquiring 100 percent of Providence Bank of Texas, Southlake, Texas (in organization).	Newspaper: Federal Register:	06/22/2007 Not available
RICE BANCSHARES, INC.	* 3A1	Rice Bancshares, Inc., Ennis, Texas, to become a bank holding company through the acquisition of First State Bank, Rice, Texas.	Newspaper: Federal Register:	06/14/2007 06/15/2007
TRUSTTEXAS MUTUAL HOLDING COMPANY	* 3A1	TrustTexas Mutual Holding Company, Cuero, Texas, and TrustTexas Financial Group, Inc., Cureo, Texas, to become bank holding companies by acquiring 100 percent of TrustTexas Bank, S.S.B., Cuero, Texas.	Newspaper: Federal Register:	Not available 06/26/2007

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
HCSB ST BKG ASSN	PLAINVIEW, TEXAS
LEGACYTEXAS BK	PLANO, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 26, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
1st Century Bancshares, Inc.	3A1	1st Century Bancshares, Inc., to become a bank holding company by acquiring 100 percent of 1st Century Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not applicable Not applicable
AMERICAN HERITAGE HOLDINGS	* 3A1	American Heritage Holdings to become a bank holding company by acquiring 100 percent of Borrego Springs Bank, N.A., both of La Mesa, California.	Newspaper: Federal Register:	05/14/2007 06/08/2007
First Community Holdings	* 3A1	First Community Holdings to become a bank holding company by acquiring 100 percent of First Community Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available 06/25/2007
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 16 percent of The BANKshares, Inc., Melbourne, Florida, and thereby indirectly retain control of its subsidiaries, The Bank Brevard, Melbourne, Florida, and BankFIRST, Winter Park, Florida.	Newspaper: Federal Register:	Waived 06/18/2007
INNOVATIVE BANCORP	CIC	Notice by Sung Sang Cho, Monrovia, California, to retain 10.33 percent of Innovative Bancorp, and thereby indirectly control its subsidiary, Innovative Bank, both of Oakland, California.	Newspaper: Federal Register:	Not available Not available
PACIFIC STATE BANK	* Branch	Pacific State Bank, Stockton, California, to establish a branch facility at 1253 A Street, Hayward, California.	Newspaper: Federal Register:	05/17/2007 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Third Quarter of 2007 (July 1, 2007 - September 30, 2007)

Institution	Location
PACIFIC MERCANTILE BK	COSTA MESA, CALIFORNIA
SAN JOAQUIN BK	BAKERSFIELD, CALIFORNIA
SILICON VALLEY BK	SANTA CLARA, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act