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# Federal Reserve Release

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*H.2*

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

*No. 24*

*Week Ending June 11, 2005*

### **Testimony And Statements**

Economic Outlook -- statement by Chairman Greenspan before the Joint Economic Committee.

- Published, June 9, 2005

Regulatory Relief -- statement by Governor Kohn before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, June 9, 2005

### **Bank Holding Companies**

Bank of America Corporation, Charlotte, North Carolina -- request for an exemption from section 23A of the Federal Reserve Act.

- Granted, June 7, 2005

### **Forms**

Forms -- final Board review to extend with revision the Interagency Bank Merger Act Application (FR 2070).

- Approved, June 7, 2005

### **Enforcement**

Bank of Pontiac, Pontiac, Illinois -- issuance of a consent order of assessment of a civil money penalty.

- Announced, June 9, 2005

First Bank & Trust Company, Lebanon, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, June 9, 2005

First Western Bank, Cooper City, Florida -- Final decision and cease and desist order against eighteen former institution-affiliated parties and order of prohibition against Carl V. Thomas, one of the former institution-affiliated parties.

- Announced, June 7, 2005

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

Richmond

Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch at 999 Waterside Drive, Norfolk.  
- Approved, June 8, 2005

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 3343 Western Branch Boulevard, Chesapeake.  
- Approved, June 8, 2005

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- to establish a branch at 9636 Cape View Avenue.  
- Approved, June 8, 2005

Kansas City

Bank of Western Oklahoma, Elk City, Oklahoma -- to establish a branch at the intersection of Williams and Downs Avenues, Woodward.  
- Approved, June 6, 2005

San Francisco

Bank of Whitman, Colfax, Washington -- to establish a branch at 618 West Riverside Avenue, Spokane.  
- Approved, June 9, 2005

Secretary

Comerica Bank, Detroit, Michigan -- to establish branches at 3880 and 11990 FM 1960 West, Houston, Texas, and 115 Louis Henna Boulevard, Round Rock.  
- Approved, June 10, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3957 West 26th Street, Chicago, Illinois.  
- Approved, June 10, 2005

**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 16732 West 159th Street, Lockport, Illinois.  
- Approved, June 10, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 444 Veteran's Parkway, Yorkville, Illinois.  
- Approved, June 10, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 454 East Rollins Road, Round Lake Beach, Illinois.  
- Approved, June 10, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at the intersection of Garland Court and Randolph Street, Chicago, Illinois.  
- Approved, June 10, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 3936 West Riverside Boulevard, Rockford, Illinois.  
- Approved, June 10, 2005

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 510 Metropolitan Way, Des Plaines, Illinois.  
- Approved, June 10, 2005

Chicago

Sand Ridge Bank, Highland, Indiana -- to establish a branch at 1005 West State Street, Hastings, Michigan.  
- Approved, June 6, 2005

**Bank Holding Companies**

Secretary

Abigail Adams National Bancorp, Inc., Washington, D.C. -- to acquire Consolidated Bank and Trust Company, Richmond, Virginia, and Abigail Adams Interim Bank, and to merge Consolidated Bank and Trust Company with Abigail Adams Interim Bank.

- Approved, June 9, 2005

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire 51 percent of the shares of Capitol Development Bancorp Ltd. II and thereby acquire Bank of Auburn Hills, Auburn Hills, a de novo bank; and for Capitol Development Bancorp Ltd. II to become a bank holding company and to acquire 51 percent of the shares of Bank of Auburn Hills.

- Approved, June 7, 2005

Kansas City

Central Financial Corporation, Hutchinson, Kansas -- to acquire up to 17.66 percent of the shares of Parkway National Bancshares, Inc., Plano, Texas, and thereby acquire Parkway Bank, National Association.

- Approved, June 8, 2005

Minneapolis

Deerwood Bancshares, Inc., Deerwood, Minnesota -- to acquire Northome Bancshares, Inc., Northome, and thereby acquire Northland Community Bank.

- Approved, June 10, 2005

Chicago

Evans Bancshares, Inc., Evansdale, Iowa -- to acquire First Resource Bank, Savage, Minnesota, a de novo bank.

- Approved, June 9, 2005

Atlanta

First Community Holding Company, Hammond, Louisiana -- to become a bank holding company and to acquire First Community Bank.

- Approved, June 10, 2005

**Bank Holding Companies**

Boston

First Valley Bancorp, Hartford, Connecticut -- to become a bank holding company and to acquire Valley Bank, Bristol.  
- Approved, June 6, 2005

Kansas City

Frontier Management, LLC, Madison, Nebraska, and Frontier Holdings, LLC -- for Frontier Holdings, LLC to become a bank holding company and to acquire The Bank of Madison; and for Frontier Management, LLC to become a bank holding company with respect to Frontier Holdings, LLC.  
- Approved, June 10, 2005

St. Louis

German American Bancorp, Jasper, Indiana -- to acquire 9.7 percent of the shares of Symphony Bancorp, Indianapolis, and thereby acquire Symphony Bank, a de novo bank.  
- Approved, June 7, 2005

San Francisco

NCB Financial, Las Vegas, Nevada -- to become a bank holding company and to acquire Nevada Commerce Bank.  
- Returned, June 10, 2005

New York

NSB Holding Corp., Staten Island, New York -- to engage de novo, through its subsidiary, Check Depot, Inc., in money order issuance activities.  
- Withdrawn, June 8, 2005

Chicago

Peotone Bancorp, Inc., Peotone, Illinois, and Founders Group, Worth -- to acquire Vermilion Bancorp, Inc., Danville, and thereby acquire its subsidiary, American Savings Bank of Danville.  
- Approved, June 10, 2005

Chicago

Symphony Bancorp, Indianapolis, Indiana -- to become a bank holding company and to acquire Symphony Bank, a de novo bank.  
- Approved, June 7, 2005

**Bank Mergers**

Richmond

Bruceton Bank, Bruceton Mills, West Virginia -- to merge with The Terra Alta Bank, Terra Alta.

- Approved, June 9, 2005

Chicago

Templeton Savings Bank, Templeton, Iowa -- to purchase the assets and assume the liabilities of the Manning, Iowa, branch of American Interstate Bank, Elkhorn, Nebraska, and thereby establish a branch.

- Approved, June 10, 2005

**Banks, State Member**

Director, BS&R

AmSouth Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, June 10, 2005

**Change In Bank Control**

Kansas City

Hanston Insurance Agency, Inc., Hanston, Kansas -- change in bank control.

- Permitted, June 9, 2005

**Competitive Factors Reports**

San Francisco

Community National Bank, Escondido, California -- report on competitive factors of the proposed merger with Rancho Bernardo Community Bank, San Diego.

- Submitted, June 7, 2005

Kansas City

Landmark National Bank, Manhattan, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of two Great Bend branches of UMB National Bank of America, Salina.

- Submitted, June 8, 2005

**Competitive Factors Reports**

Atlanta

Liberty Bank, FSB, Naples, Florida, a de novo savings bank -- report on competitive factors of the proposed acquisition of the Bonita Springs and Naples branches of Liberty Bank, F.S.B., West Des Moines, Iowa.  
- Submitted, June 7, 2005

San Francisco

Pacific Western National Bank, Santa Monica, California -- report on competitive factors of the proposed merger with First American Bank, Rosemead.  
- Submitted, June 7, 2005

Kansas City

Security National Bank, Laurel, Nebraska -- report on competitive factors of the proposed merger with Coleridge National Bank, Coleridge.  
- Submitted, June 7, 2005

Minneapolis

The First National Bank of St. Peter, St. Peter, Minnesota -- report on competitive factors of the proposed merger with Security State Bank, Mankato.  
- Submitted, June 6, 2005

Minneapolis

Wells Fargo Bank, National Association, Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with Wells Fargo Business Credit, Inc., Minneapolis, Minnesota, as part of a corporate reorganization.  
- Submitted, June 6, 2005

**Extensions Of Time**

San Francisco

Discovery Bancorp, San Marcos, California -- extension to August 25, 2005, to become a bank holding company and to acquire Discovery Bank.  
- Granted, June 8, 2005



### **Extensions Of Time**

#### Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- extension to September 9, 2005, to acquire up to 8.30 percent of the shares of Morrill Bancshares, Inc., Merriam, and thereby acquire The Morrill and Janes Bank and Trust Company; City National Bank, Kilgore, Texas; and 1st Bank Oklahoma, Claremore, Oklahoma.  
- Granted, June 9, 2005

#### San Francisco

Horizon Bancorp, Lake Havasu City, Arizona -- extension to September 15, 2005, to become a bank holding company and to acquire Horizon Community Bank.  
- Granted, June 9, 2005

#### Cleveland

S&T Bancorp, Inc., Indiana, Pennsylvania -- extension to June 6, 2005, to acquire up to 24.99 percent of the shares of Allegheny Valley Bancorp, Inc., Pittsburgh.  
- Granted, June 6, 2005

### **Financial Holding Companies**

#### St. Louis

Martinsburg Bancorp, Inc., Martinsburg, Missouri -- election to become a financial holding company.  
- Effective, June 8, 2005

#### Dallas

Midland Bancshares, Inc., Midland, Texas, and Midland Delaware Financial Corporation, Dover, Delaware -- elections to become financial holding companies.  
- Effective, June 8, 2005

#### St. Louis

Union Bankshares, Inc., Mena, Arkansas -- election to become a financial holding company.  
- Effective, June 6, 2005

**International Operations**

Director, BS&R

Bank One International Corporation, Chicago, Illinois -- to amend its articles of association and to reduce capital stock.

- Approved, June 8, 2005

Director, BS&R

CitiStreet International, LLC, Quincy, Massachusetts -- to invest in CitiStreet Australia Pty. Ltd, Sydney, Australia.

- Approved, June 10, 2005

Director, BS&R

MBNA America Bank, National Association, Wilmington, Delaware -- to establish an Edge corporation subsidiary and to invest, through the Edge subsidiary, in a foreign organization.

- Approved, June 9, 2005

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts -- to invest in excess of 10 percent of its capital and surplus in its Edge and agreement corporation subsidiaries.

- Approved, June 10, 2005

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, June 11, 2005

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Boston Private Financial Holdings, Inc., Boston, Massachusetts - to acquire Gibraltar Financial Corporation and its wholly-owned subsidiary, Gibraltar Bank, FSB, both of Coral Gables, Florida	Newspaper – N/Avail Fed Reg – N/Avail

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3*	New York Community Bancorp, Inc., Westbury, New York, to acquire through its wholly owned subsidiary, New York Community Bank, flushing, New York, 100% of the voting shares of New York Commercial Bank, Flushing, New York.	Newspaper – 05/26/2005 Fed Reg – 07/05/2005

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	Banco Do Brasil, S.A., Brazil, prior approval for Banco Do Brasil Securities LLC, New York, New York, to commence engaging in securities brokerage and riskless principal services and acting as agent in the private placement of securities.	Fed Reg – N/Avail

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – 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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**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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Orrstown Bank, Shippensburg, PA, to establish a branch office to be located at 3045 Market Street, Camp Hill Borough, Cumberland County, PA.	Newspaper – 06/15/2005

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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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.

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**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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*Branch	Fifth Third Bank, Grand Rapids, MI to establish branch at 6040 Stadium Drive, Kalamazo, MI 49009	Newspaper – 06/23/2005
*Branch	Fifth Third Bank, Grand Rapids, MI to establish branch at 2805 10 Mile Road NE, Rockford, MI 49341	Newspaper – 06/23/2005
*Branch	Fifth Third Bank, Grand Rapids, MI to establish branch at 3402 Heartland St., Marion, IL 62959	Newspaper – 06/23/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish branch at 940 Sheraton Drive, Mars, PA 16046	Newspaper – 06/23/2005
*Branch	Fifth Third Bank, Cincinnati, OH to establish branch at 1669 Holt Road, Columbus, OH 43228	Newspaper – 06/23/2005
*Branch	Sky Bank, 10 E. Main St., Salineville, OH to establish branch facility at Mt. Lebanon Financial Center, 327 Cochran Rd., Mt. Lebanon, PA 15228	Newspaper – 06/21/2005
*Branch	Sky Bank, 10 E. Main St., Salineville, OH to establish branch facility at OSU Campus Financial Center, 1824 N High St, Columbus, OH 43201	Newspaper – 06/21/2005

\*Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – 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.

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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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Farmers & Merchants Bank, Timberville, Virginia, to establish a branch at the intersection of Route 33 and Route 276 in Penn Laird, Virginia.*	Newspaper – 06/16/2005

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Coastal Banking Company, Inc., Beaufort, South Carolina, to merge with First Capital Bank Holding Company, Inc., Fernandina Beach, Florida.*	Fed Reg – 07/11/2005 Newspaper – N/Avail

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
25A	Fleet National Bank, Providence, Rhode Island, to increase its investment in BAL Global Finance Canada Corporation, Toronto, Canada, through its wholly owned Edge Corporation subsidiary, Fleet Capital International, Inc.	

**Section V – Availability of CRA public evaluations**

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**NI = Needs to improve**

**SN = Substantial noncompliance**

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
233527	*Page Valley Bank 17 West Main Street Luray, Virginia 22835	03/14/2005	05/27/2005	S		X

\*Inadvertently omitted from bulletin week ending May 28, 2005.

**Section VI – CRA examinations scheduled for**

**Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Bank of Forest, Forest, Mississippi, to establish a branch located at 1080 River Oaks Drive, River Oaks Place, Suite A202, Flowood, Mississippi.*	Newspaper – 06/17/2005
Branch	Capital Bank, Montgomery, Alabama, to establish a branch located at 3311 Malcolm Drive, Montgomery, Alabama.*	Newspaper – 06/23/2005
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 413 Elden Street, Herndon, Virginia, to be known as the Herndon Safeway In-Store Office.*	Newspaper – 06/18/2005

\*Subject to provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Omni Financial Services, Inc., Atlanta, Georgia, to acquire 100 percent of the outstanding shares of Omni Interim, N.A., Dalton, Georgia.*	Newspaper – 06/09/2005 Fed Reg – 06/13/2005
CIC	Tattnall Bancshares, Inc., Reidsville, Georgia, prior change in control notice filed by E. Bert Register, III and the Trust to be established under the will of E.B. Register, Sr., E. Bert Register, III as Trustee, both of Reidsville, Georgia, to acquire 54.15 percent of the outstanding shares of Tattnall Bancshares, Inc., and its subsidiary bank, Tattnall Bank, Reidsville, Georgia. Pro forma total ownership will be 55.96 percent.	Newspaper – 06/22/2005 Fed Reg – 07/05/2005
3(a)(1)	Sapelo Bancshares, Inc., to acquire 100 percent of the outstanding shares of Sapelo National Bank, both of Darien, Georgia.*	Newspaper – N/Avail Fed Reg – 07/08/2005

\*Subject to provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

### Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
889036	Commercial Bank of Florida 1550 Southwest 57 <sup>th</sup> Avenue Miami, Florida 33144 (305) 267-1200	02/07/2005	06/07/2005	O	X	
3119163	Community Bank of West Georgia 662 Highway 61 Villa Rica, Georgia 30180 (770) 456-9922	02/22/2005	06/07/2005	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

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*Institution*

*Location*

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None

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities at the following locations: 680 Newport Center Drive, Suite 290, Newport Beach, California; and 12001 W. San Vicente Blvd., Suite 100, Los Angeles, California.*	Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Albany Bancshares, Inc., Albany, Illinois, to acquire 100 percent of the voting shares of Hillsdale Development Corporation, Hillsdale, Illinois, and thereby indirectly acquire Old Farmers & Merchants State Bank, Hillsdale, Illinois.*	Fed Reg – 06/30/2005 Newspaper – N/Avail
CIC	Notice by Marjorie E. Binder, Chicago, Illinois, to acquire control of 97.31 percent of the outstanding common stock and 97.95 percent of the outstanding B common stock of Bellwood Bancorporation, Inc., Bellwood, Illinois, and thereby indirectly acquire Greater Chicago Bank, Bellwood, Illinois.	Fed Reg – 06/24/2005 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, and Capitol Development Bancorp Limited I, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of San Francisco (in organization), San Francisco, California.*	Fed Reg – 07/11/2005 Newspaper – N/Avail
CIC	Notice by Ralph Mason, Bourbon, Indiana and Brad Mason, Bourbon, Indiana, to acquire control of The First State Bank of Bourbon, Bourbon, Indiana.	Fed Reg – 06/29/2005 Newspaper – N/Avail
3(a)(1)	Western Illinois Bancshares, Inc., Monmouth, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Midwest Bank of Western Illinois, Monmouth, Illinois.*	Fed Reg – 07/08/2005 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act



**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2339795	Libertyville Bank & Trust 507 N. Milwaukee Avenue Libertyville, Illinois 60048 (847) 367-6800	09/27/2004	05/26/2005	S	X	

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 8

### Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3	First National Corporation of Wynne, Wynne, Arkansas, to acquire 100 percent of The Bank of Harrisburg, Harrisburg, Arkansas. (Previously submitted during the week ending June 4, 2005.)*	Newspaper – 07/03/2005 Fed Reg – 07/08/2005

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
4C8	Bearden Bancshares, Inc., Bearden, Arkansas, to indirectly engage in general insurance agency activities in a town of less than 5,000 by acquiring 100 percent of the voting shares of BBI Insurance Agency, Inc., Bearden, Arkansas.

**Section V – 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.

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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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
941541	Peoples Bank of Altenburg Altenburg, Missouri	01/31/2005	03/14/2005	S		X
997650	City Bank & Trust Company Moberly, Missouri	02/28/2005	04/11/2005	S	X	

**Section VI – CRA examinations scheduled for** **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Menahga Bancshares, Inc., Menahga, Minnesota, to acquire 100 percent of Sebeka Bancshares, Inc., Sebeka, Minnesota, and thereby indirectly acquire Security State Bank of Sebeka, Sebeka, Minnesota.*	Fed Reg – 06/30/2005 Newspaper – 06/24/2005
CIC	Notice by Nancy A. Malitz, Detroit, Michigan and Barbara G. Lee, Kalispell, Montana to gain control of Ravalli County Bankshares, Inc., Hamilton, Montana and thereby indirectly gain control of Ravalli County Bank, Hamilton, Montana and West One Bank, Kalispell, Montana.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1)	St. Joseph Bancshares Acquisitions, Inc., St. Joseph, Minnesota, to become a bank holding company by acquiring 100 percent of St. Joseph Bancshares, Inc., St. Joseph, Minnesota, and thereby indirectly acquire 100 percent of First State Bank of St. Joseph, St. Joseph, Minnesota.*	Fed Reg – 06/30/2005 Newspaper – 07/01/2005
CIC	Notice by the John C. Elsenpeter 2004 Term Trust and Vicki J. Elsenpeter 2004 Term Trust, both of Walker, Minnesota, to gain control of Walker Ban Co., Walker, Minnesota, and thereby indirectly gain control of First National Bank of Walker, Walker, Minnesota and Lakes State Bank, Pequot Lakes, Minnesota.	Fed Reg – 06/22/2005 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	WestStar Bank, Vail, Colorado, to establish a branch at 455 Kokopelli Boulevard, Unit D, Fruita, Colorado.	Newspaper – 06/10/2005
Branch	FirstBank, Antlers, Oklahoma, to establish a branch at 701 South Broadway, Coalgate, Oklahoma.	Newspaper – 06/24/2005

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Sixth Bancshares, Inc., Salina, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Geneseo Bancshares, Inc., parent of Citizens State Bank, both in Geneseo, Kansas.	Newspaper – 07/03/2005 Fed Reg – 07/08/2005
3(a)(1)	FirsTier Bancorp, Cheyenne, Wyoming, to become a bank holding company through the acquisition of 100 percent of the voting shares of Union Bank Corporation, parent of Union State Bank, both in Upton, Wyoming.	Newspaper – 07/09/2005 Fed Reg – 07/05/2005
CIC	Notice by Mark L. Smith and Ann E. Smith, both of Brookfield, Missouri, to acquire control of First Missouri Bancshares, Inc., parent of First Missouri National Bank, both in Brookfield, Missouri.	Newspaper – 06/14/2005 Fed Reg – 06/15/2005
CIC	Notice by Landon H. Rowland and Sarah F. Rowland, both of Kansas City, Missouri, to acquire control of Garden City Bancshares, Inc., parent of Garden City Bank, both in Garden City, Missouri.	Newspaper – 06/22/2005 Fed Reg – 06/22/2005

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

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<i>Type</i>	<i>Application</i>
None	

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**Section V – 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.

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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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
895158	Guarantee State Bank 6702 Quanah Parker Trailway Lawton, Oklahoma 73506	03/07/2005	06/07/2005	S		X

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, June 11, 2005

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Pilot Point Bancorp, Inc., ESOP, Pilot, Point, Texas, to become a bank holding company by acquiring 26.05 percent of Pilot Point Bancorp, Inc., Pilot Point, Texas, and indirectly acquire PointBank, Pilot Point, Texas. *	Newspaper – 06/26/2005 Fed Reg – 06/30/2005
3(a)(3)	Greater Southwest Bancshares, Inc., Irving, Texas, to acquire 100 percent of The Bank of Vernon, Vernon, Texas. *	Newspaper – 06/27/2005 Fed Reg – 07/05/2005

\* Subject to the provisions of the Community Reinvestment Act.

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		



## Section V – Availability of CRA public evaluations

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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.

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**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.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
701857	Crowell State Bank 100 E Commerce Crowell, Texas 79227-0848	03/21/2005	05/27/2005	S		X

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, June 11, 2005

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch office at Main Street Plaza on the corner of West Main and Wilma Avenue, Ripon, California.*	Newspaper – 06/23/2005

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
3(a)(5)(C)	NCB Financial, Las Vegas, Nevada, to become a bank holding company by acquiring 100 percent of Nevada Commerce Bank, Las Vegas, Nevada.	
Member	Temecula Valley Bank, National Association, Temecula, California, to become a member of the Federal Reserve System.	

**Section V – Availability of CRA public evaluations**

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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.

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**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.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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