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# Federal Reserve Release

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

*No. 41*

*Week Ending October 8, 2005*

### **Banks, State Member**

Banco Popular de Puerto Rico, San Juan, Puerto Rico -- request for an exemption from section 23A of the Federal Reserve Act.

- Granted, October 3, 2005

### **Enforcement**

First Midwest Bank, Itasca, Illinois -- written agreement dated July 9, 2004, terminated September 30, 2005.

- Announced, October 5, 2005

### **Forms**

Forms -- final Board review to conduct a voluntary survey pursuant to the requirements of the Check 21 Act (FR 3080).

- Approved, October 7, 2005

### **Regulations And Policies**

Federal Reserve Priced Services -- changes in the method for calculating the return on equity capital target in the private sector adjustment factor (Docket No. OP-1229).

- Approved, October 7, 2005

Real Estate Appraisal Regulations -- temporary interagency waiver of the appraisal requirements for regulated financial institutions affected by Hurricanes Katrina and Rita.

- Approved, October 3, 2005

Regulation D -- final rule implementing the annual adjustment of the low reserve tranche, reserve requirement exemption amount, deposit reporting cutoff level, and reduced reporting limit for 2006 (Docket No. R-1236).

- Approved, October 3, 2005

Regulation Z (Truth in Lending) -- publication for comment of a second advance notice of proposed rulemaking regarding the regulation's open-end credit rules and implementation of amendments in recent bankruptcy reform legislation (Docket No. R-1217).

- Approved, October 6, 2005

**Regulations And Policies**

Risk-Based Capital Standards -- publication for comment of interagency advance notice of proposed rulemaking on revisions to U.S. risk-based capital rules for banking organizations.

- Approved, October 6, 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**

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 1200 Nappanee Street, Elkhart.

- Approved, October 7, 2005

Atlanta

Aliant Bank, Alexander City, Alabama -- to establish a branch at 50 Jimmy Gould Drive, Alabaster.

- Approved, October 7, 2005

Kansas City

The Bank of Kremlin, Kremlin, Oklahoma -- to establish a branch at 3901 Lamesa Drive, Enid.

- Approved, October 4, 2005

Kansas City

Colorado Community Bank, Yuma, Colorado -- to establish a branch at 4625 Trail Boss Drive, Castle Rock.

- Approved, October 7, 2005

Richmond

James Monroe Bank, Arlington, Virginia -- to establish a branch at 12165 Darnestown Road, Gaithersburg, Maryland.

- Approved, October 3, 2005

Richmond

Potomac Bank of Virginia, Fairfax, Virginia -- to establish a branch at Land Unit 2 Riverside Parkway, Loudoun.

- Approved, October 5, 2005

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 443F St. Armand's Circle, Sarasota, Florida.

- Approved, October 4, 2005

**Bank Holding Companies**

Atlanta

Eastside Commercial Bancshares, Inc., Conyers, Georgia -- to become a bank holding company and to acquire Eastside Commercial Bank, a de novo bank.  
- Approved, October 5, 2005

Dallas

FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware -- to acquire by merger Bosque Corporation, Meridian, Texas, and thereby acquire Bosque County Bank.  
- Approved, October 6, 2005

Richmond

Highlands Bankshares, Inc., Petersburg, West Virginia -- to acquire at least 80 percent of the shares of The National Bank of Davis, Davis.  
- Approved, October 7, 2005

Kansas City

Hometown Bancshares, Inc., Carthage, Missouri -- to acquire 51 percent of the shares of OakStar Bancshares, Inc., Springfield, and thereby acquire OakStar Bank, National Association.  
- Approved, October 5, 2005

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire through its subsidiary, Metavante Corporation, Brasfield Holdings, LLC, Birmingham, Alabama, and thereby acquire its subsidiaries, Brasfield Technology, LLC, Brasfield Data Services, LLC, Image Center, LLC, and Image Exchange LLC, and thereby engage in data processing and management consulting activities.  
- Approved, October 3, 2005

Kansas City

OakStar Bancshares, Inc., Springfield, Missouri -- to become a bank holding company and to acquire OakStar Bank, National Association, a de novo bank.  
- Approved, October 5, 2005

**Bank Holding Companies**

Atlanta

Omni Bancshares, Inc., Metairie, Louisiana -- to acquire Omni Bank of Baton Rouge, Baton Rouge, a de novo bank.  
- Approved, October 3, 2005

Dallas

Quadco Bancshares, Inc., Ladonia, Texas -- to acquire Patriot Bank, Houston.  
- Withdrawn, October 6, 2005

Dallas

South Texas Bancshares, Inc., Grand Prairie, Texas -- to become a bank holding company and to acquire Caprock Bancshares, Inc., Shallowater, and thereby acquire First State Bank.  
- Approved, October 6, 2005

**Bank Mergers**

Kansas City

De Soto State Bank, De Soto, Kansas -- to merge with Great American Bank, Claycomo, Missouri, and thereby establish a branch.  
- Approved, October 7, 2005

**Change In Bank Control**

Chicago

Admiral Family Banks, Inc., Alsip, Illinois -- change in bank control.  
- Permitted, October 4, 2005

**Competitive Factors Reports**

Chicago

Associated Bank, National Association, Green Bay, Wisconsin -- report on competitive factors of the proposed merger with Associated Mortgage, Inc.  
- Submitted, October 3, 2005

Chicago

Bank of Waukegan, Waukegan, Illinois -- report on competitive factors of the proposed merger with First State Bank of Round Lake, Round Lake.  
- Submitted, October 3, 2005

**Competitive Factors Reports**

Kansas City

Centera Bank, Sublette, Kansas -- report on competitive factors of the proposed merger with The Peoples State Bank of Minneola, Kansas, Minneola.

- Submitted, October 4, 2005

Philadelphia

CommunityBanks, Millersburg, Pennsylvania -- report on competitive factors of the proposed acquisition of PennRock Financial Advisors, National Association, Blue Ball.

- Submitted, October 5, 2005

Chicago

Farmers State Bank, Northwood, Iowa -- report on competitive factors of the proposed acquisition of assets and assumption of deposit liabilities of the St. Ansgar branch of Valley Bank, Moline, Illinois.

- Submitted, October 3, 2005

Minneapolis

First National Bank of the North, Sandstone, Minnesota -- report on competitive factors of the proposed merger with JDOB, Inc.

- Submitted, October 7, 2005

San Francisco

First Republic Bank, Las Vegas, Nevada -- report on competitive factors of the proposed merger with First Signature Bank & Trust Company, Portsmouth, New Hampshire.

- Submitted, October 4, 2005

San Francisco

HSBC Bank Nevada, National Association, Las Vegas, Nevada -- report on competitive factors of the proposed merger with Direct Merchants Credit Card Bank, N.A., Phoenix, Arizona.

- Submitted, October 4, 2005

**Competitive Factors Reports**

Dallas

The Laredo National Bank, Laredo, Texas -- report on competitive factors of the proposed merger with South Texas National Bank of Laredo.  
- Submitted, October 6, 2005

Cleveland

Peoples Community Bank, West Chester, Ohio -- report on competitive factors of the proposed merger with Peoples Federal Savings Bank, Aurora, Indiana.  
- Submitted, October 3, 2005

Dallas

Prosperity Bank, El Campo, Texas -- report on competitive factors of the proposed merger with First State Bank, Grapeland.  
- Submitted, October 6, 2005

St. Louis

Reliance Bank, Des Peres, Missouri -- report on competitive factors of the proposed merger with Reliance Bank, Godfrey, Illinois.  
- Submitted, October 6, 2005

Cleveland

Standard Bank, PaSB, Export, Pennsylvania -- report on competitive factors of the proposed merger with Hoblitzell National Bank of Hyndman, Hyndman.  
- Submitted, October 3, 2005

Chicago

The Stephenson National Bank and Trust, Marinette, Wisconsin -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Oconto branch of Associated Bank, National Association, Green Bay.  
- Submitted, October 3, 2005

Chicago

Tarpon Coast National Bank, Port Charlotte, Florida -- report on competitive factors of the proposed merger with Busey Bank Florida, Fort Myers.  
- Submitted, October 3, 2005



### **Competitive Factors Reports**

#### New York

Unity Bank, Clinton, New Jersey -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Phillipsburg branch of InterState Net Bank, Cherry Hill.

- Submitted, October 6, 2005

#### San Francisco

Wilshire State Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Liberty Bank of New York, New York, New York.

- Submitted, October 4, 2005

### **Extensions Of Time**

#### Kansas City

1st Bank & Trust, Broken Bow, Oklahoma -- extension to October 3, 2005, to establish a branch at 1912 East Washington, Idabel, and to increase its investment in bank premises.

- Granted, October 7, 2005

#### Atlanta

BancTenn Corporation, Kingsport, Tennessee -- extension to January 6, 2006, to acquire up to 20 percent of the shares of Paragon Commercial Corporation, Raleigh, North Carolina, and Paragon Commercial Bank.

- Granted, October 3, 2005

#### Secretary

Bank of Montreal, Toronto, Canada; Harris Financial Corp., Chicago, Illinois; and Harris Bankcorp, Inc. -- commenter's request to extend the comment period on the application to acquire Edville Bankcorp, Inc., Villa Park, Illinois.

- Denied, October 7, 2005

#### Atlanta

MidSouth Bank, Murfreesboro, Tennessee -- extension to October 15, 2006, to establish a branch on Memorial Boulevard.

- Granted, October 5, 2005

**Extensions Of Time**

Atlanta

MidSouth Bank, Murfreesboro, Tennessee -- extension to October 15, 2006, to establish a branch on Franklin Road.

- Granted, October 5, 2005

Atlanta

MidSouth Bank, Murfreesboro, Tennessee -- extension to October 15, 2006, to establish a branch on Highway 231 South.

- Granted, October 5, 2005

Chicago

Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois -- extension to January 8, 2006, to increase its ownership from 35.98 percent to 51 percent of Oswego Bancshares, Inc. and thereby acquire Oswego Community Bank.

- Granted, October 4, 2005

Richmond

Southern Community Bank and Trust, Winston-Salem, North Carolina -- extension to April 6, 2006, to establish a branch at 1505 Highwoods Boulevard, Greensboro.

- Granted, October 5, 2005

**Financial Holding Companies**

Dallas

Tolleson Wealth Management, Inc., Dallas, Texas, and Tolleson Wealth Management of Delaware, Inc., Wilmington, Delaware -- election to become financial holding companies.

- Effective, October 3, 2005

**Membership**

Richmond

HomeTown Bank, Roanoke, Virginia, a de novo bank -- to become a member of the Federal Reserve System.

- Approved, October 5, 2005

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUTLER BANCORP, MHC	* 3A1 * 3A3	Application by Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Butler Bank, Lowell, Massachusetts, pursuant to section 3(a)(1) and section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 10/14/2005
SALEM FIVE BANCORP	* 3A1 * 3A3	Section 3(a)(1) and 3(a)(3) application by Salem Five Bancorp, Salem, Massachusetts to become a mutual bank holding company through the acquisition of Salem Five Cents Savings Bank, Salem, Massachusetts, and immediately thereafter to acquire Heritage Co-operative Bank, Salem, Massachusetts.	Newspaper: Federal Register:	Not available 11/04/2005
SBT BANCORP, INC.	3A1	SBT Bancorp, Inc., Simsbury, Connecticut, to become a bank holding company by acquiring 100% of the outstanding shares of The Simsbury Bank & Trust Company, Inc., Simsbury, Connecticut.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 1**  
**Federal Reserve Bank of Boston**

**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.

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DEUTSCHE GENOSSENSCHAFTS-HYPOTH EKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper:	Not available
			Federal Register:	Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York ("JPMC"), provided 30 days' prior notice to the Board of Governors of the Federal Reserve System of its intention to make investments, through subsidiaries of J.P. Morgan International Finance Limited, Newark, Delaware, in its United Kingdom-based entities.  In addition, JPMC requests, for this investment, a waiver from the aggregate investment limit in Section 211.9(b)(6) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MAGYAR BANCORP, MHC	* 3A1	Application by Magyar Bancorp, MHC and Magyar Bancorp, Inc., both of New Brunswick, New Jersey, for prior approval of the Board to control directly and indirectly, respectively, 100% of the voting shares of Magyar Bank, New Brunswick, New Jersey.	Newspaper:	Not available
			Federal Register:	10/31/2005
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Hudson United Bancorp, and its wholly-owned subsidiary, Hudson United Bank, both of Mahwah, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act, and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	10/20/2005

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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**NONE**

**District: 3**  
**Federal Reserve Bank of Philadelphia**

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

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- NI = Needs to improve
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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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act



**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Enterprise Financial Services Group, Inc.	* 3A1	Enterprise Financial Services Group, Inc., Allison Park, Pennsylvania, to acquire 100 percent of the Class A Common Stock of Enterprise Bank, Allison Park, Pennsylvania, and thus become a bank holding company. Subsequently, Enterprise Employee Stock Ownership Plan, Allison Park, Pennsylvania would acquire 22 percent of the Class A Common Stock of Enterprise Financial Services Group, and also become a bank holding company	Newspaper:	Not available
			Federal Register:	Not available
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, Ohio, to establish a de novo branch facility at 2151 Schorray Drive, Lancaster, Ohio	Newspaper:	09/15/2005
			Federal Register:	Not applicable

**District: 4**  
**Federal Reserve Bank of Cleveland**

**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:

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- 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 Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCEFIRST BANK	* Branch	CommerceFirst Bank, Annapolis, Maryland to establish a branch at 910 Cromwell Park Drive, Suites 105-106, Glen Burnie, Maryland.	Newspaper:	10/24/2005
			Federal Register:	Not applicable
GRANDSOUTH BANCORPORATION	CIC	Notice by Mason Young Garrett and Mary Beth Garrett both of Belton, South Carolina, to increase control of GrandSouth Bancorporation, Greenville, South Carolina.	Newspaper:	Not available
			Federal Register:	10/20/2005

**District: 5**  
**Federal Reserve Bank of Richmond**

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

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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
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO POPULAR ESPANOL, S.A.	FBSEA	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
BONIFAY HOLDING COMPANY, INC.	CIC	Bonifay Holding Company, Bonifay, Florida, prior change in control notice by Brian K. James individually and as trustee of the James Educational Trust, Destin, Florida, to acquire 8.12 percent of the outstanding stock of Bonifay Holding Company, and its subsidiary, Bank of Bonifay, both of Bonifay, Florida. Pro forma total ownership will be 14.06 percent.	Newspaper: Federal Register:	10/21/2005 10/20/2005
FIRST FARMERS AND MERCHANTS BANK	* Branch	First Farmers & Merchants Bank, Columbia, Tennessee, to establish a branch located at 2001 Campbell Station Parkway, Suite A-5, Spring Hill, Tennessee.	Newspaper: Federal Register:	10/17/2005 Not applicable
FLAG FINANCIAL CORPORATION	* 3A5	Flag Financial Corporation, Atlanta, Georgia, to merge with First Capital Bancorp, Inc., and thereby acquire its subsidiary, First Capital Bank, both of Norcross, Georgia.	Newspaper: Federal Register:	10/19/2005 10/28/2005
FLINT COMMUNITY BANCSHARES, INC.	* 3A1	Flint Community Bancshares, Inc., Albany, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Flint Community Bank, Albany, Georgia (in organization).	Newspaper: Federal Register:	10/12/2005 Not available
HORIZON BANK	* Branch	Horizon Bank, Bradenton, Florida, to establish a branch located at 501 8th Avenue West, Palmetto, Florida.	Newspaper: Federal Register:	10/10/2005 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 338 Settlers Trace, Lafayette, Louisiana, to be known as the River Ranch Branch.	Newspaper: Federal Register:	10/08/2005 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1420 St. Charles Street, Houma, Louisiana, to be known as the Houma Branch.	Newspaper: Federal Register:	10/11/2005 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1100 East Main Street, Broussard, Louisiana, to be known as the Broussard Branch.	Newspaper: Federal Register:	10/07/2005 Not applicable
SBT BANCORP, INC.	* 3A1	SBT Bancorp, Inc., Clarkesville, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Southern Bank & Trust, Clarkesville, Georgia (in organization).	Newspaper: Federal Register:	10/24/2005 Not available

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited I, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Belleville (in organization), Belleville, Illinois.	Newspaper:	Not available
			Federal Register:	10/13/2005
CCB ACQUISTION CORP	* 3A1	CCB Acquisition Corp., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Citizens Central Bancorp, Inc., Macomb, Illinois, and thereby indirectly acquire Citizens National Bank, Macomb, Illinois.	Newspaper:	10/20/2005
			Federal Register:	09/19/2005
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 5601 Silver Creek Valley Road, San Jose, California.	Newspaper:	10/13/2005
			Federal Register:	Not applicable
COMMUNITY FIRST BANK-CHICAGO	* Branch	Community First Bank-Chicago (in organization), Chicago, Illinois, to establish a mobile bank courier service located and operated within a 35 radius of the bank's main office.	Newspaper:	10/15/2005
			Federal Register:	Not applicable
PLYMOUTH BANCORP INC.	* 3A1	Plymouth Bancorp Inc., Kirkwood, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank of Plymouth, Plymouth, Illinois.	Newspaper:	Not available
			Federal Register:	10/28/2005
R & J FINANCIAL CORPORATION	CIC	Notice by James Jay Johnson, Sutherland, Iowa, to gain control of R & J Financial Corporation, Inc., Elma, Iowa, and thereby indirectly Peoples Savings Bank, Charles City, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
WHEATON BANK & TRUST	* Branch	Wheaton Bank & Trust Company, Wheaton, Illinois, to establish a branch facility to be located at 462 Park Boulevard, Suite 110, Glen Ellyn, Illinois.	Newspaper:	10/07/2005
			Federal Register:	Not applicable

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act



**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF JACKSON, THE	* Branch	The Bank of Jackson, Jackson, Tennessee, to establish a branch facility to be located in the Thomsen Farms Development located near the intersection of Oil Well Road and Walker Road, Jackson, Tennessee.	Newspaper:	10/15/2005
			Federal Register:	Not applicable
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire up to 13.91 percent of First Southern Bank, Batesville, Arkansas (de novo).	Newspaper:	10/30/2005
			Federal Register:	11/03/2005
FIRST HORIZON NATIONAL CORPORATION	* 3A3	First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of Town and Country Bank of the Ozarks, Republic, Missouri.	Newspaper:	10/31/2005
			Federal Register:	11/03/2005
FORTUNE FINANCIAL CORPORATION	* 3A1	Fortune Financial Corporation, Arnold, Missouri, to become a bank holding company by acquiring 100 percent of FortuneBank, Arnold, Missouri (in organization).	Newspaper:	10/28/2005
			Federal Register:	10/31/2005
PORTER BANCORP, INC.	* 3A3	Porter Bancorp, Inc., Shepherdsville, Kentucky, to increase its ownership to 100 percent of BBA, Inc., Shepherdsville, Kentucky, and thereby indirectly acquire Bullitt County Bank, Shepherdsville, Kentucky.	Newspaper:	Not available
			Federal Register:	11/04/2005

**District: 8**  
**Federal Reserve Bank of St. Louis**

**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
773247	EFFINGHAM ST BK, EFFINGHAM, ILLINOIS	06/20/2005	09/30/2005	S	Large 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 October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS DEVELOPMENT COMPANY	* 3A5	Citizens Development Company, Billings, Montana to merge with United Bancorporation, Billings, Montana and thereby indirectly acquire Lincoln County Bank, Merrill, Wisconsin; United Bank, Osseo, Wisconsin; Bank of Poynette, Poynette, Wisconsin and Cambridge State Bank, Cambridge, Wisconsin.	Newspaper: Federal Register:	Not available Not available
CITIZENS DEVELOPMENT COMPANY	* 3A5	Citizens Development Company, Billings, Montana to merge with Midwest Bancorporation, Billings, Montana and thereby indirectly acquire Clarke County State Bank, Osceola, Iowa, Farmers and Merchants State Bank, Iroquois, South Dakota and Farmers State Bank, Stickney, South Dakota.	Newspaper: Federal Register:	Not available Not available
DAVIS BANCSHARES, INC	* 3A5	Davis Bancshares, Inc., McClusky, North Dakota, to merge with Underwood Holding Company, Underwood, North Dakota, and thereby indirectly acquire First Security Bank, Underwood, North Dakota.	Newspaper: Federal Register:	10/15/2005 10/17/2005
FIDELITY HOLDING COMPANY	* 3A1	Fidelity Holding Company, Minnetonka, Minnesota, to become a bank holding company by acquiring 100% of the voting shares of Fidelity Bank, Edina, Minnesota.	Newspaper: Federal Register:	10/26/2005 10/28/2005

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COLLEGIATE PEAKS BANCORP, INC.	* 3A1	Collegiate Peaks Bancorp, Inc., Denver, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Collegiate Peaks Bank, Buena Vista, Colorado.	Newspaper:	Not available
			Federal Register:	Not available
FIRST FINANCIAL BANCSHARES, INC.	* 3A1	First Financial Bancshares, Inc., Lawrence, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Lawrence Bank, Lawrence, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
FIRST STATE BANK N.M.	* Branch	First State Bank N.M., Taos, New Mexico, to establish a branch on the northwest portion in the shopping center located at the southwest corner of Southern and Unser Boulevard, Rio Rancho, New Mexico.	Newspaper:	09/25/2005
			Federal Register:	Not applicable
RELIANZBANCSHARES INC.	* 3A1	RelianzBancshares Inc., Wichita, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of RelianzBank, Wichita, Kansas (in organization).	Newspaper:	Not available
			Federal Register:	10/28/2005

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HENDERSON TEXAS BANCSHARES, INC.	3A1	Henderson Texas Bancshares, Inc., Henderson, Texas, and TBH Nevada Corporation, Carson City, Nevada, to become bank holding companies by acquiring 100 percent of Texas Bank, Henderson, Texas.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTH PLAINS FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	South Plains Financial, Inc. Employee Stock Ownership Plan to become a bank holding company by acquiring 26 percent of South Plains Financial, Inc., Lubbock, Texas, and indirectly acquire South Plains Delaware Financial Corporation, Dover, Delaware, City Bank, Lubbock, Texas, Zia Financial Corporation, Ruidoso, New Mexico, and City Bank New Mexico, Ruidoso, New Mexico.	Newspaper: Federal Register:	10/26/2005 Not available
WALLIS BANCSHARES, INC.	3A1	Wallis Bancshares, Inc., Wallis, Texas, and Wallis Delaware Corporation, Wilmington, Delaware, to become bank holding companies by acquiring 100 percent of Wallis State Bank, Wallis, Texas.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE



**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 8, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CATHAY GENERAL BANCORP	* 3A3	Cathay General Bancorp, Los Angeles, California, to acquire up to 100 percent of Great Eastern Bank, New York, New York.	Newspaper: Federal Register:	Not available 10/10/2005
FAR WEST BANCORPORATION	CIC	Notice by Enoch Andrus Ludlow to retain his ownership in Far West Bancorporation, Provo, Utah, and thereby indirectly increase his ownership in Far West Bank, Provo, Utah.	Newspaper: Federal Register:	Not available 10/11/2005
SERVICE 1ST BANCORP	4c8	Service 1st Bancorp, Tracy, California, to engage in consulting services to groups wishing to establish de novo commercial banks, indirectly through Charter Capital Services, LLC, Tracy, California.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act