
Federal Reserve Release



H.2

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

No. 18

Week Ending May 6, 2006

Regulations And Policies

Home Equity Lending -- to hold four public hearings under the authority of the Home Ownership and Equity Protection Act of 1994 and request for public comment (Docket No. OP-1253).

- Approved, May 1, 2006

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 1800 South Muskogee Avenue, Tahlequah, Oklahoma.
- Approved, May 2, 2006

Chicago

Central Bank, Storm Lake, Iowa -- to establish a branch at 2906 Hamilton Boulevard, Sioux City.
- Approved, May 4, 2006

Secretary

Comerica Bank, Detroit, Michigan -- to establish a branch at 3825 Crenshaw Boulevard, Los Angeles, California.
- Approved, May 4, 2006

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 313 Chambers Avenue, Unit A/B, Eagle.
- Approved, May 5, 2006

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 262 Pagosa Street, Pagosa Springs.
- Approved, May 5, 2006

Chicago

First Bank of Berne, Berne, Indiana -- to establish a branch at Christopher Crossing, Van Wert, Ohio.
- Approved, May 1, 2006

Atlanta

IBERIABANK, Lafayette, Louisiana -- to establish branches at 468 Metairie Road, Metairie, and the 10000 block of Perkins Road, Baton Rouge.
- Approved, May 3, 2006

Bank Branches, Domestic

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 67th Avenue and Happy Valley Road, Peoria, Arizona; Daisy Mountain Drive and Anthem Way, Phoenix; Shea Boulevard and 116th Avenue, Scottsdale; 2740 North Power Road, Mesa; 9000 Bonita Beach Road, Bonita Springs, Florida; 2375 Tamiami Trail North, #100, Naples; and 4323 Milton Avenue, Janesville, Wisconsin.

- Approved, May 1, 2006

Richmond

Second Bank & Trust, Culpeper, Virginia -- to establish a branch at 1330 Parham Circle, Charlottesville.

- Approved, May 3, 2006

Dallas

Tradition Bank, Houston, Texas -- to establish a branch at 5020 Montrose Boulevard, Suite 200.

- Approved, May 1, 2006

Bank Holding Companies

Richmond

Bank of the James Financial Group, Inc., Lynchburg, Virginia -- to engage de novo in providing securities brokerage services.

- Approved, May 2, 2006

Richmond

BNC Bancorp, Thomasville, North Carolina -- waiver of application in connection with the merger of its subsidiary, Bank of North Carolina, and SterlingSouth Bank & Trust Company, Greensboro.

- Granted, May 4, 2006

San Francisco

Chino Commercial Bancorp, Chino, California -- to become a bank holding company and to acquire Chino Commercial Bank, National Association.

- Approved, May 4, 2006

Bank Holding Companies

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- waiver of application to acquire The Legacy Bank, Harrisburg.
- Granted, May 5, 2006

San Francisco

First Community Bancorp, Rancho Santa Fe, California, Eggemeyer Advisory Corp., WJR Corp., Castle Creek Capital LLC, Castle Creek Capital Partners Fund 1 LP, Castle Creek Capital Partners Fund 11a LP, and Castle Creek Capital Partners Fund 11b LP -- waiver of application to merge with Foothill Independent Bancorp, Glendora, and thereby acquire Foothill Independent Bank; and for Foothill Independent Bank to merge with Pacific Western National Bank, Santa Monica.
- Granted, May 4, 2006

San Francisco

ICB Financial, Ontario, California -- to acquire Western State Bank, Duarte.
- Approved, May 5, 2006

Cleveland

Kentucky Bancshares, Inc., Paris, Kentucky -- to acquire Peoples Bancorp of Sandy Hook, Inc., Sandy Hook, and to merge Peoples Bank, Morehead, with Kentucky Bank, Paris.
- Approved, May 1, 2006

Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- to increase ownership of Prairieland Bancorp, Inc., and thereby increase ownership of Farmers and Merchants State Bank of Bushnell.
- Approved, May 2, 2006

Minneapolis

Salish and Kootenai Bancorporation, Polson, Montana -- to become a bank holding company and to acquire Eagle Bank, a de novo bank.
- Approved, May 1, 2006

Bank Holding Companies

Philadelphia

Tower Bancorp Inc., Greencastle, Pennsylvania -- to acquire FNB Financial Corporation, McConnellsburg, and The First National Bank of McConnellsburg.
- Approved, May 5, 2006

Bank Mergers

St. Louis

Truman Bank, St. Louis, Missouri -- to purchase certain assets and assume certain liabilities of Columbian Bank & Trust Company, Topeka, Kansas.
- Approved, May 5, 2006

Change In Bank Control

Atlanta

First National Bancshares of Central Alabama, Inc., Aliceville, Alabama -- to retain control of First National Bancshares of Central Alabama, Inc.
- Permitted, May 3, 2006

Competitive Factors Reports

Atlanta

Bank of Florida, Fort Lauderdale, Florida -- report on competitive factors of the proposed merger with Bristol Bank, Coral Gables.
- Submitted, May 4, 2006

New York

Citibank, N.A., New York, New York -- report on competitive factors of the proposed acquisition of certain assets of FDS Bank, Mason, Ohio.
- Submitted, May 1, 2006

Minneapolis

The First Bank of Baldwin, Baldwin, Wisconsin -- report on competitive factors of the proposed merger with Baldwin Investments, Inc.
- Submitted, May 5, 2006

Competitive Factors Reports

Chicago

First Trust & Savings Bank of Albany, Albany, Illinois -- report on competitive factors of the proposed merger with Old Farmers & Merchants State Bank, Hillsdale.

- Submitted, May 5, 2006

St. Louis

Guaranty Bank and Trust Company, Belzoni, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Batesville, Senatobia, and Vicksburg branches of State Bank & Trust Company, Greenwood.

- Submitted, May 2, 2006

San Francisco

Heritage Bank, Olympia, Washington -- report on competitive factors of the proposed merger with Washington State Bank, National Association, Federal Way.

- Submitted, May 2, 2006

New York

Hudson City Bancorp, Inc., Paramus, New Jersey -- report on competitive factors of the proposed acquisition of Sound Federal Savings, Mamaroneck, New York; and the proposed merger of Sound Federal Savings with Hudson City Savings Bank, Paramus, New Jersey.

- Submitted, May 4, 2006

New York

JPMorgan Chase Bank, National Association, Columbus, Ohio -- report on competitive factors of the proposed merger with Liberty Payment Services, Inc., Louisville, Kentucky.

- Submitted, May 2, 2006

Cleveland

Kentucky Bank, Paris, Kentucky -- report on competitive factors of the proposed merger with Peoples Bank, Morehead.

- Submitted, May 3, 2006

Competitive Factors Reports

Chicago

Marine Bank, Wauwatosa, Wisconsin -- report on competitive factors of the proposed merger with CIB Bank, Indianapolis, Indiana.
- Submitted, May 5, 2006

San Francisco

Mirae Bank, Los Angeles, California -- report on competitive factors of the proposed merger with Mirae Merger Company.
- Submitted, May 2, 2006

Chicago

Mount Prospect National Bank, Mount Prospect, Illinois -- report on competitive factors of the proposed merger with State Bank and Trust Company, North Barrington.
- Submitted, May 5, 2006

Cleveland

PNC Bank, National Association, Pittsburgh, Pennsylvania -- report on competitive factors of the proposed merger with its subsidiary, Healthcare Administration Technologies, Inc., Tulsa, Oklahoma, through a corporate reorganization.
- Submitted, May 3, 2006

Kansas City

The State Bank - La Junta, La Junta, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Rocky Ford, Colorado, branch of First Tennessee Bank, National Association, Memphis, Tennessee.
- Submitted, May 2, 2006

Atlanta

Superior Bank, Birmingham, Alabama -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of First Kensington Bank, Tampa, Florida.
- Submitted, May 4, 2006

Extensions Of Time

Atlanta

AuburnBank, Auburn, Alabama -- extension to May 17, 2007, to establish a branch in Kroger Tigertown Supermarket at Frederick Road and Enterprise Drive, Opelika.
- Granted, May 2, 2006

Kansas City

Bank of Western Oklahoma, Elk City, Oklahoma -- extension to September 6, 2006, to establish a branch at the intersection of Williams and Downs Avenues, Woodward.
- Granted, May 4, 2006

Boston

Butler Bancorp, MHC, Lowell, Massachusetts, and Butler Bancorp, Inc. -- extension to July 2, 2006, to become bank holding companies and to acquire Butler Bank.
- Granted, May 3, 2006

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- extension to March 28, 2007, to acquire up to 47.5 percent of the shares of Brotherhood Bancshares, Inc., parent of Brotherhood Bank & Trust Company.
- Granted, May 4, 2006

Membership

Kansas City

Colorado East Bank & Trust, Lamar, Colorado -- to become a member of the Federal Reserve System.
- Withdrawn, May 2, 2006

Atlanta

Marine Bank of the Florida Keys, Marathon, Florida -- to become a member of the Federal Reserve System.
- Approved, May 3, 2006

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	BRAINTREE BANCORP MHC	Braintree Bancorp MHC, Braintree, MA - section 3(a)(1) application to acquire The Braintree Co-operative Bank, Braintree, MA	Newspaper:	Not available
			Federal Register:	Not available

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
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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 May 6, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
Investment	JPMORGAN CHASE & CO.	JPMorgan Chase & Co., New York, New York, provided 30 days' prior notice to the Board of Governors of the Federal Reserve System of its intention to make an investment in Colombia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 18C * Branch	MANUFACTURERS AND TRADERS TRUST COMPANY	Manufacturers and Traders Trust Company, Buffalo, New York, requests prior approval of the Board of Governors of the Federal Reserve System, to purchase selected assets and assume selected deposit liabilities associated with 21 branches in Buffalo and Rochester, New York, of Citibank, N.A., New York, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and in connection therewith to establish branches, pursuant to Section 9 of the Federal Reserve Act.	Newspaper:	Not available
			Federal Register:	Not applicable
FBSEA	MIZRAHI TEFAHOT BANK LTD.	Mizrahi Tefahot Bank Ltd. (the "Bank"), Ramat-Gan, Israel, is applying to the Board, under Section 211.24(a)(1) of Regulation K, to establish a branch in New York, New York by relocating the Bank's Los Angeles, California FDIC-insured branch. In addition, the Bank is applying to the Board, under Section 211.24(a)(1), to establish a representative office in Los Angeles, California, which will serve as a liaison office with the Bank's remaining California-based customers.	Newspaper:	Not available
			Federal Register:	Not applicable
* Branch	PEAPACK-GLADSTONE BANK	Peapack-Gladstone Bank, Gladstone, New Jersey, requests expedited approval to open a branch office to be located at 15 Mountain View Road, Township of Warren, Somerset County, New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Cincinnati, OH to establish a temporary branch at the Highland Hills Golf Club, 7455 Erie Street, Sylvania, OH.	Newspaper:	04/29/2006
			Federal Register:	Not applicable
* Branch	FIFTH THIRD BANK	Fifth Third Bank, Cincinnati, OH to establish a branch at the 4020 Indian Road, Toledo, OH.	Newspaper:	04/27/2006
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

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 Institution	Quarter of Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 18C * Branch	CLEAR MOUNTAIN BANK	Clear Mountain Bank, Bruceton Mill, West Virginia, to purchase certain assets and assume certain liabilities of the Rowlesburg, West Virginia branch of First Community Bank, NA, Bluefield, Virginia	Newspaper: Federal Register:	Not available Not applicable
* Branch	FIDELITY & TRUST BANK	Fidelity & Trust Bank, Bethesda, Maryland, proposes to establish a branch at 850 Sligo Avenue, Suite 100, Silver Spring, Maryland.	Newspaper: Federal Register:	05/30/2006 Not applicable

District: 5
Federal Reserve Bank of Richmond

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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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 May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
3A1	FLORIDA GULF BANCORP, INC.	Florida Gulf Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Florida Gulf Bank, both of Fort Myers, Florida.	Newspaper:	Not applicable
			Federal Register:	Not applicable
* 3A1	GREAT FINANCIAL CORPORATION	Great Financial Corporation, Miami Lakes, Florida, to become a bank holding company by acquiring 100 percent of the outstanding shares of Great Florida Bank, Miami, Florida.	Newspaper:	Not available
			Federal Register:	06/02/2006
* 3A1	HOMETOWN OF HOMESTEAD, INC.	Hometown of Homestead, Inc., Ft. Pierce, Florida (Hometown), to become a bank holding company by acquiring 100 percent of the outstanding shares of First of Homestead, Inc., and its subsidiary, 1st National Bank of South Florida (Bank), both of Homestead, Florida. Also enclosed are the applications by Hometown Banking Company, Ft. Pierce, Florida, to acquire 30 percent of the outstanding shares of Hometown and Bank; The Prosperity Banking Company, Inc., St. Augustine, Florida, to acquire 10 percent of the outstanding shares of Hometown and Bank; and Riverside Gulf Coast Banking Company, Cape Coral, Florida, to acquire 10 percent of the outstanding shares of Hometown and Bank. Hometown will change its name to Hometown of Homestead Banking Company after consummation.	Newspaper:	Not available
* 3A3			Federal Register:	05/15/2006
* Branch	PARK AVENUE BANK, THE	Park Avenue Bank, Valdosta, Georgia, to establish a branch located at 1081 Parkway Place, Watkinsville, Georgia.	Newspaper:	05/15/2006
			Federal Register:	Not applicable
* 3A1	ROCKBRIDGE FINANCIAL HOLDING, INC.	RockBridge Financial Holdings, Inc., Atlanta, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of RockBridge Commercial Bank, Atlanta, Georgia (in organization).	Newspaper:	05/29/2006
			Federal Register:	06/01/2006
* 3A1	SEE TRUST	SEE Trust, Miami, Florida, with Evan Marbin as trustee, to become a bank holding company through the acquisition of control of 25.32 percent ownership of TRANSATLANTIC BANK, Miami, Florida.	Newspaper:	05/26/2006
			Federal Register:	05/11/2006

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending May 6, 2006**

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	SOUTHEASTERN BANK FINANCIAL CORPORATION	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard; the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Zachary Duncan Pollard, the Trust dated February 1, 1984, for the Benefit of Zachary Duncan Pollard, the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Ann Elizabeth Pollard, the Trust dated December 17, 1985, for the Benefit of Ann Elizabeth Pollard, the Robert W. Pollard, Jr. Section 2503(c) Trust for the Benefit of Robert W. Pollard, III, and the Trust dated February 1, 1984, for the Benefit of Robert W. Pollard, III, Robert W. Pollard, Jr. as Trustee and Individually; Patricia D. Pollard; the Trust dated August 26, 1985, for the Benefit of Levi Anderson Pollard, VI, and the Trust dated July 1, 1986, for the Benefit of Lucy Ann Pollard, Levi Anderson Pollard, V as Trustee and Individually; Richard Daniel Blanton; the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Thomas Vinson Blanton, II, the Trust dated August 26, 1985, for the Benefit of Thomas Vinson Blanton, II, the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Jennie Briggs Blanton, the Trust dated January 1, 1992, for the Benefit of Jennie Briggs Blanton, the Patricia Pollard Blanton Section 2503(c) Trust for the Benefit of Clayton Edward Blanton, the Trust dated January 1, 1992, for the Benefit of Clayton Edward Blanton, the Trust dated August 26, 1985, for the Benefit of Richard Daniel Blanton, Jr., and the Trust dated August 26, 1985, for the Benefit of Lee Blanton West, Patricia Pollard Blanton as Trustee and Individually; Lee Blanton West; Pollard Land Company; and RWP Sr. Enterprises, LLLP (Robert W. Pollard, Jr., Lynn Pollard Nickerson, Levi Anderson Pollard, V, and Patricia Pollard Blanton, general partners), all of Appling, Georgia; Robert William Pollard, III, Evans, Georgia; Richard Daniel Blanton, Jr., Carrollton, Georgia; and the Trust dated August 26, 1985, for the Benefit of Paul Rush Battle, Lynn Pollard Nickerson as Trustee and Individually, all of Atlanta, Georgia), to retain control of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper:	05/17/2006
			Federal Register:	05/10/2006

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
CIC	SOUTHERN NATIONAL CORPORATION	Southern National Corporation, Andalusia, Alabama, after-the-fact change in control notice by Charles H. Roland and Kimberly O. Roland, Andalusia, Alabama, to retain 0.65 percent of the outstanding shares of Southern National Corporation and its subsidiary bank, Covington County Bank, both of Andalusia, Alabama. Total ownership is 14.29 percent.	Newspaper:	05/17/2006
			Federal Register:	05/24/2006
CIC	SOUTHERN NATIONAL CORPORATION	Southern National Corporation, Andalusia, Alabama, after-the-fact change in control notice by John E. Vick, Andalusia, Alabama; Claire Vick Leuenberger and Patricia Vick Moody, Auburn, Alabama; and Amanda Lee Vick, Decatur, Georgia, to retain 0.65 percent of the outstanding shares of Southern National Corporation and its subsidiary bank, Covington County Bank, both of Andalusia, Alabama. Total ownership is 14.29 percent.	Newspaper:	05/17/2006
			Federal Register:	Not available
3A1	TriStar Bancshares, Inc.	TriStar Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of TriStar Bank, both Dickson, Tennessee.	Newspaper:	Not applicable
			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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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: 7
Federal Reserve Bank of Chicago
Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A3	ALPHA BANCORP, INC.	Alpha Bancorp, Inc., Chicago, Illinois, a subsidiary of Metropolitan Bank Group, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of Community Bank of DuPage (in organization), Westmont, Illinois.	Newspaper:	05/15/2006
			Federal Register:	05/19/2006
CIC	BARKER BROTHERS, INC.	Notice by John A. Barker, Springfield, Illinois, to retain more than 25 percent of the voting shares of Barker Brothers Inc., Springfield, Illinois, and thereby indirectly acquire Middletown State Bank, Middletown, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
* 3A1	BIRMINGHAM BLOOMFIELD BANCSHARES, INC.	Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Birmingham (in organization), Birmingham, Michigan.	Newspaper:	05/08/2006
			Federal Register:	05/11/2006
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3110 Crow Canyon Place, San Ramon, California.	Newspaper:	05/04/2006
			Federal Register:	Not applicable
* Branch	COMERICA BANK	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 329 N. Park Avenue, Suite 150, Winter Park, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
* 3A1	GATEWAY BANC CORP.	Gateway Banc Corp., Roscoe, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Gateway Community Bank, Roscoe, Illinois.	Newspaper:	Not available
			Federal Register:	05/19/2006
4c8	PEOTONE BANCORP, INC.	Peotone Bancorp, Inc., Peotone, Illinois, Founders Group, Inc., Worth, Illinois, Terrapin Bancorp, Inc., Elizabeth, Illinois, Rock River Bancorporation, Inc., Oregon, Illinois, and Legacy Integrity Group, Inc., Scottsdale, Arizona, proposes to acquire 51 percent of the voting shares of Berry-Shino Securities, Inc., Scottsdale, Arizona, and thereby to engage in financial and advisory activities, securities brokerage, and private placement services.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CIC	PREMIER HOLDINGS, LTD	Notice by Harold Dean Westra, individually and acting in concert with Greg Todd Westra, both of Rock Valley, Iowa, to gain control of Premier Holdings, Ltd., Rock Valley, Iowa, and thereby indirectly Premier Bank, Rock Valley, Iowa.	Newspaper:	Not available
			Federal Register:	05/24/2006
CIC	RIVER VALLEY BANCORP, INC.	Notice by Larry C. Henson, Barbara K. Henson, Trustee of the Barbara K. Henson Living Trust, Michael R. Henson and the Barbara K. Henson Living Trust, all of Davenport, Iowa and acting as a group to become the largest shareholder of River Valley Bancorp, Inc., Davenport, Iowa.	Newspaper:	Not available
			Federal Register:	05/17/2006

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	ROCKFORD BANK AND TRUST COMPANY	Rockford Bank and Trust Company, Rockford, Illinois, to establish a temporary branch facility to be located at 1133 Quail Court, Suite 100, Pewaukee, Wisconsin, and then within one year to establish a permanent branch facility at 1215 Georgetowne Drive, Pewaukee, Wisconsin.	Newspaper:	05/08/2006
			Federal Register:	Not applicable
* 18C	SOUTHWEST BANK OF ST. LOUIS	Southwest Bank of St. Louis, St. Louis, Missouri, to merge with Missouri State Bank and Trust Company, Clayton, Missouri, and thereby to establish 8 branches.	Newspaper:	Not available
* Branch			Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

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
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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 May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	CALLAWAY BANK, THE	The Callaway Bank, Fulton, Missouri, to establish a branch facility to be located at 5600 Bull Run Drive, Columbia, Missouri.	Newspaper:	05/19/2006
			Federal Register:	Not applicable
CIC	PORTER BANCORP, INC.	Notice by J. Chester Porter, Shepherdsville, Kentucky, and the William G. Porter Revocable Trust, Sarasota, Florida, to increase control of Porter Bancorp, Inc., Shepherdsville, Kentucky.	Newspaper:	Not available
			Federal Register:	05/24/2006

District: 8
Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	PLAZA PARK STATE BANK	Plaza Park State Bank, Waite Park, Minnesota, to establish a branch at Northwest Professional Center, 2351 Connecticut Avenue, Sartell, Minnesota.	Newspaper:	04/28/2006
			Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	BALTZ FAMILY PARTNERSHIP	Baltz Family Partners, Ltd., Parker, Colorado, to become a bank holding company through the retention of 100 percent of the voting shares of United Banks of Colorado, Inc., parent of First United Bank, N.A., both located in Englewood, Colorado.	Newspaper:	05/29/2006
			Federal Register:	06/01/2006
* 3A3	BANCFIRST CORPORATION	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of First Bartlesville Bank, Bartlesville, Oklahoma.	Newspaper:	Not available
			Federal Register:	06/02/2006
CIC	CENTRAL BANCSHARES, INC.	Notice by Hoffman, Inc., Arapahoe, Nebraska, to acquire control of Central Bancshares, Inc., parent of First Central Bank, both in Cambridge, Nebraska, and First Central Bank McCook, McCook, Nebraska. Central Bancshares, Inc., Cambridge, Nebraska, to redeem 22.9 percent of its outstanding common stock.	Newspaper:	Not available
			Federal Register:	Not available
* 3A3	FARMERS STATE BANK OF FORT MORGAN COLORADO EMPLOYEE STOCK OWNERSHIP PLAN, THE	The Farmers State Bank of Fort Morgan, Colorado Employee Stock Ownership Plan, to acquire up to 38 percent of the voting shares of FSB Bancorporation of Fort Morgan, Colorado, parent of Farmers State Bank of Fort Morgan, all in Fort Morgan, Colorado.	Newspaper:	Not available
			Federal Register:	05/12/2006
* 3A3	FIRST FIDELITY BANCORP, INC.	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Apex Mortgage Company, parent of Edmond Bank and Trust, both in Edmond, Oklahoma.	Newspaper:	05/22/2006
			Federal Register:	05/19/2006
* Branch	FIRST OPTION BANK	First Option Bank, Osawatomie, Kansas, to retain branches at 502 Market Street, La Cygne, Kansas, and 108 S. Broadway, Louisburg, Kansas.	Newspaper:	05/04/2006
			Federal Register:	Not applicable
CIC	HENDERSON STATE COMPANY	Notification filed by the following, as a group acting in concert: The Biegert Family Irrevocable Trust, Laramie, Wyoming, its trustees, Larry R. Cox, Henderson, Nebraska, and Judith Ackland, Geneva, Nebraska, and Larry R. Cox, individually; Charles Flaming, individually, and as owner of Sadle Cattle Company, Inc., both of Paxton, Nebraska; Alan Janzen, Christopher Vanderneck, Matthew D. Siebert, Fredrick Regier, Arvid Janzen, and Brian Janzen, all of Henderson, Nebraska; Ronald Preheim, Aurora, Nebraska; Jeff Pribbeno, Imperial, Nebraska; and Wesley Kroeker, Enid, Oklahoma; to acquire control of Henderson State Company, Henderson, Nebraska, parent of Henderson State Bank, Henderson, Nebraska.	Newspaper:	Not available
			Federal Register:	05/16/2006

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
3A1	QUAY BANK CORP.	Quay Bank Corp., Albuquerque, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of High Desert State Bank, Albuquerque, New Mexico.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CIC	UNITED CAPITAL BANCSHARES, INC.	Notification by Paul C. Bauman and Emily A. Bauman, both of Tulsa, Oklahoma; and Henry C. Bauman, III, Tyler, Texas, to acquire control of United Capital Bancshares, Inc., Wyandotte, Oklahoma, parent of Bank of Wyandotte, Wyandotte, Oklahoma.	Newspaper:	Not available
			Federal Register:	05/11/2006

District: 10
Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* 3A1	COASTAL BANCSHARES ACQUISITION CORP.	Coastal Bancshares Acquisition Corp., Houston, Texas, to become a bank holding company by acquiring 100 percent of Intercontinental Bank Shares Corporation, San Antonio, Texas, and indirectly acquire Intercontinental Bank Shares Corporation of Delaware, Wilmington, Delaware and Intercontinental National Bank, San Antonio, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 6, 2006

Filing Type	Filer	Filing Proposal	End of Comment Period	
* Branch	EAST WEST BANK	East West Bank, Pasadena, California, to establish a branch facility at 3237 E. Guasti Road, Suites 110 and 130, Ontario, California.	Newspaper:	05/09/2006
			Federal Register:	Not applicable
* Branch	EAST WEST BANK	East West Bank, Pasadena, California, to establish a branch facility at 19540 Jamboree Road, Suite 150, Irvine, California.	Newspaper:	05/09/2006
			Federal Register:	Not applicable
* 3A1	SKAGIT STATE BANCORP	Skagit State Bancorp to become a bank holding company by acquiring 100 percent of Skagit State Bank, both of Burlington, Washington.	Newspaper:	05/07/2006
			Federal Register:	05/08/2006
* 4c8	STERLING FINANCIAL CORPORATION	Sterling Financial Corporation, Spokane, Washington, to acquire 100 percent of Lynnwood Financial Group, and thereby indirectly acquire Golf Savings Bank, and Golf Escrow Corporation, all of Mountlake Terrace, Washington, and thereby engage in providing real estate settlement services.	Newspaper:	05/12/2006
			Federal Register:	05/26/2006

* 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 Institution	Quarter of Location
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NONE

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