
Federal Reserve Release



H.2

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

No. 29

Week Ending July 21, 2007

Enforcement

Progress Bank of Missouri, Sullivan, Missouri, and Progress Bancshares, Inc. --
issuance of a consent order of prohibition and order to cease and desist against
Rick W. Bouse, a former institution-affiliated party.

- Announced, July 19, 2007

H.2 Actions under delegated authority

July 15, 2007 to July 21, 2007

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operational and Payment System

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

CapitalSouth Bank, Birmingham, Alabama -- to establish a branch at 1649 Atlantic Boulevard, Jacksonville, Florida.

- Approved, July 19, 2007

Atlanta

Flagler Bank, West Palm Beach, Florida -- to establish a branch at 6499 Powerline Road, Ft. Lauderdale.

- Approved, July 16, 2007

Atlanta

Foothills Bank & Trust, Maryville, Tennessee -- to establish a mobile branch to serve Blount and Knox Counties.

- Approved, July 19, 2007

Secretary

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish branches at 1201 South Second Street, Milwaukee, and at the intersection of Lake Street and Clinton Avenue, Minneapolis, Minnesota.

- Approved, July 19, 2007

Richmond

RBC Centura Bank, Raleigh, North Carolina -- to establish a branch at 10360 Royal Palm Boulevard, Coral Springs, Florida.

- Approved, July 16, 2007

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 7515 Southwest 24th Avenue, Gainesville, Florida, and 5570 Windward Parkway, Alpharetta, Georgia.

- Approved, July 17, 2007

New York

Sleepy Hollow Bank, Sleepy Hollow, New York -- to retain branches at 634-638 Yonkers Avenue, Yonkers; 777 Palisade Avenue; and 1 Kendal Way, Sleepy Hollow.

- Approved, July 17, 2007

New York

Texas State Bank, McAllen, Texas -- to establish branches at 1319 North 10th Street; 6414 McPherson, Laredo; and 1100 Northwest Loop 410, San Antonio.

- Approved, July 17, 2007

Bank Holding Companies

Richmond

Blue Ridge Financial Corporation, Walhalla, South Carolina -- to become a bank holding company and to acquire Blue Ridge Bank of Walhalla.

- Returned, July 16, 2007

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an additional interest in Bingham, Osborn & Scarborough LLC, San Francisco, California.

- Approved, July 17, 2007

Bank Holding Companies

San Francisco

Columbia Banking System, Inc., Tacoma, Washington -- waiver of application to merge with Mountain Bank Holding Company, Enumclaw, in connection with the merger of Mt. Rainier National Bank and Columbia State Bank, Tacoma.

- Granted, July 13, 2007

(A/C)

San Francisco

Columbia Banking System, Inc., Tacoma, Washington -- waiver of application to merge with Town Center Bancorp, Portland, Oregon, in connection with the merger of Town Center Bank and Columbia State Bank, Tacoma, Washington.

- Granted, July 13, 2007

(A/C)

Director, BS&R

Fortis S.A./N.V., Brussels, Belgium -- relief from a commitment.

- Granted, July 17, 2007

Atlanta

Hometown Bancorp of Alabama, Inc., Oneonta, Alabama -- relief from a commitment.

- Granted, July 16, 2007

Secretary

Marshall & Ilsley Corporation, Inc., Milwaukee, Wisconsin -- notice of proposed dual service under the exception in the Depository Institutions Management Interlocks Act and Regulation L for diversified savings and loan holding companies.

- Granted, July 16, 2007

Bank Holding Companies

Kansas City

Mutual of Omaha Insurance Company, Omaha, Nebraska, and Omaha Financial Holdings, Inc. -- waiver of application in connection with merger of Security Federal Savings, Lincoln, and Peak National Bank, Nederland, Colorado.

- Withdrawn, July 17, 2007

Atlanta

NorthStar Banking Corporation, Tampa, Florida -- to become a bank holding company and to acquire NorthStar Bank, a de novo bank.

- Approved, July 16, 2007

Dallas

TrustTexas Mutual Holding Company, Cuero, Texas, and TrustTexas Financial Group, Inc. -- to become bank holding companies and to acquire TrustTexas Bank, S.S.B.

- Approved, July 20, 2007

Dallas

TTC Holdings, Inc., San Antonio, Texas, and TTC Holdings of Delaware, Inc., Wilmington, Delaware -- to become bank holding companies and to acquire The Trust Company, San Antonio, Texas; and to engage in securities brokerage activities through Presidio Financial Services, Inc., San Antonio.

- Approved, July 18, 2007

Bank Mergers

Chicago

Community Bank, Austin, Austin, Minnesota -- to purchase three branches from Associated Bank, National Association, Green Bay, Wisconsin, and thereby establish branches.

- Approved, July 19, 2007

Change In Bank Control

Kansas City

B Bank, Inc., Downs, Kansas -- to retain control of B Bank, Inc.

- Permitted, July 18, 2007

Competitive Factors Reports

Chicago

Gerber Interim Bank, Argenta, Illinois -- report on competitive factors of the proposed merger with Gerber State Bank.

- Submitted, July 16, 2007

Extensions Of Time

Secretary

Bank of America Corporation, Charlotte, North Carolina -- commenters' requests to extend the comment period on the application to acquire ABN Amro North America Holding Company, Chicago, Illinois, and thereby acquire LaSalle Bank Corporation, LaSalle Bank, N.A., and LaSalle Bank Midwest, N.A., Troy, Michigan.

- Denied, July 19, 2007

Extensions Of Time

San Francisco

East West Bank, Pasadena, California -- extension to July 26, 2008, to establish a branch at 135 North Los Robles Avenue.

- Granted, July 18, 2007

Kansas City

First Option Bank, Osawatomie, Kansas -- extension to October 19, 2007, to establish a branch at 223rd and Price Chopper Drive, Spring Hill.

- Granted, July 18, 2007

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to October 27, 2007, to establish a branch at the intersection of Yuma and Watson Roads, Buckeye, Arizona.

- Granted, July 18, 2007

Financial Holding Companies

Chicago

Stark Bank Group, Ltd., Fort Dodge, Iowa -- election to become a financial holding company.

- Effective, July 20, 2007

International Operations

Director, BS&R

First Tennessee Bank National Association Memphis, Memphis, Tennessee -- to establish FTN Financial Investment Corp. as an agreement corporation, and for FTN Financial Investment Corp. to invest in FTN Financial Asia, Limited, Hong Kong.

- Approved, July 17, 2007

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on June 27 and 28, 2007.

- Published, July 19, 2007

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET INTERNATIONAL HOLDINGS	Other Foreign	State Street International Holdings, Inc., Boston, Massachusetts - prior notice to engage in dealing in equity securities outside the U.S. through State Street Global Markets International, Limited, London, England pursuant to section 211.10(a)(15) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 07/30/2007
Andhra Bank	FBSEA	Andhra Bank, Hyderabad, India, to establish a representative office in Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
BNP PARIBAS	FBSEA	BNP Paribas, Paris, France ("BNPP") requests approval pursuant to International Banking Act of 1978 and after the fact provisions of Section 211.24(a)(6) of Regulation K to establish the New York branch of its subsidiary Banca Nazionale del Lavoro S.p.A., Rome, Italy ("BNL"). BNL is being merged into BNPP, and the activities of the branch will be terminated after the Merger is effective.	Newspaper: Federal Register:	Not available Not applicable
CHECKSPRING COMMUNITY CORPORATION	* 3A1	CheckSpring Community Corporation, Bronx, New York, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company through the acquisition of all the voting shares of CheckSpring Bank (in organization), a proposed de novo New York State chartered commercial bank.	Newspaper: Federal Register:	07/30/2007 07/30/2007
CORPBANCA	FBSEA	Corpbanca, Santiago, Chile, to establish a federal branch in New York, New York, pursuant to Section 7(d) of the International Banking Act of 1978, as amended, and Section 211.24(a) of Regulation K.	Newspaper: Federal Register:	08/10/2007 Not applicable
LANDSBANKI ISLANDS HF	FBSEA	Landsbanki Islands hf., Reykjavik, Iceland, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act	Newspaper: Federal Register:	08/05/2007 Not applicable

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District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CB FINANCIAL CORPORATION	* 3A1	CB Financial Corp, Rehoboth Beach, Delaware to become a bank holding company by acquiring 100 percent of County Bank, Rehoboth Beach, Delaware.	Newspaper:	08/20/2007
			Federal Register:	08/20/2007

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 13581 Goldenwood Drive, Fort Meyers, FL.	Newspaper:	08/01/2007
			Federal Register:	Not applicable
WHITAKER BANK, INC	* Branch	Whitaker Bank, Inc., Lexington, KY to eastablish a branch at 1280 Highway 770, Corbin, KY.	Newspaper:	07/27/2007
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending July 21, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE COMMONWEALTH	* Branch	Bank of the Commonwealth, Norfolk, Virginia, proposes to establish a branch at 221 Western Avenue, Suffolk, Virginia.	Newspaper: Federal Register:	07/28/2007 Not applicable
OLD LINE BANK	* Branch	Old Line Bank, Bowie, Maryland, proposes to establish a branch at 9658 Baltimore Avenue, Suite 101, College Park, Maryland.	Newspaper: Federal Register:	07/31/2007 Not applicable
WACHOVIA CORPORATION	* 4c8	Wachovia Corporation, Charlotte, North Carolina, requests approval to acquire 100% of the voting securities of A. G. Edwards Trust Company FSB, St. Louis, Missouri, and thereby engage in the business of operating a savings association.	Newspaper: Federal Register:	08/08/2007 08/09/2007
WACHOVIA INTERNATIONAL BANKING CORPORATION	Investment	Wachovia International Banking Corporation, Charlotte, North Carolina, to make an investment of \$5 million in Wachovia Securities (Japan) Co., Ltd., Tokyo, Japan.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST VISION BANK OF TENNESSEE	* Branch	First Vision Bank of Tennessee, Tullahoma, Tennessee, to establish a branch located at 2134 Hillsboro Boulevard, Manchester, Tennessee.	Newspaper:	08/02/2007
			Federal Register:	Not applicable
OVERTON FINANCIAL SERVICES, INC.	CIC	Overton Financial Services, Inc., Livingston, Tennessee (BHC), three after-the-fact change in control notices filed by the following: (1) the Jack Windle Irrevocable Life Insurance Trust, Livingston, Tennessee, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; and John D. Copeland, Chattanooga, Tennessee; to retain 29.18 percent of the outstanding shares of BHC, and its subsidiary, Union Bank and Trust Company, Livingston, Tennessee (Bank); (2) the Credit Shelter Trust under the Last Will and Testament of Jack Allen Windle, Livingston, Tennessee, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; John D. Copeland, Chattanooga, Tennessee; and Thomas Alfred Windle, Cookeville, Tennessee; to retain 28.94 percent of the outstanding shares of BHC and Bank; and (3) the Tennessee Qualified Terminable Interest Trust under the Last Will and Testament of Jack Allen Windle, through its co-Trustees, Joyce Dodson Windle, Livingston, Tennessee; John D. Copeland, Chattanooga, Tennessee; and Thomas Alfred Windle, Cookeville, Tennessee; to retain 27.82 percent of the outstanding shares of BHC and Bank.	Newspaper:	07/31/2007
			Federal Register:	07/23/2007
RED RIVER BANCSHARES, INC.	CIC	Red River Bancshares, Inc., Alexandria, Louisiana, prior change in control notice filed by the John Charles Simpson, Jr., Trust, the Angela Katherine Simpson Trust (the Trusts), Simeon A. Thibeaux, Jr., as trustee of the Trusts, all of Alexandria, Louisiana, and John C. Simpson, New Orleans, Louisiana, to collectively acquire up to an additional 13.89 percent of the outstanding shares of Red River Bancshares, Inc., and its subsidiary bank, Red River Bank, both of Alexandria, Louisiana. The acquisition will increase the group's collective ownership in Red River Bancshares to 32.37 percent.	Newspaper:	Not available
			Federal Register:	Not available

District: 6

Federal Reserve Bank of Atlanta

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	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABBY BANCORP, INC.	* 3A1	Abby Bancorp, Inc., Abbotsford, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Abbybank, Abbotsford, Wisconsin.	Newspaper: Federal Register:	08/03/2007 08/06/2007
ARCOLA HOLDINGS	3A1	Arcola Holdings, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Arcola Homestead Savings Bank, Arcola, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable
CAPITAL COMMERCE BANCORP, INC.	CIC	Notice by David A. Davis, Muskego, Wisconsin, to acquire up to 14 percent of the outstanding common stock of Capital Commerce Bancorp, Inc., Milwaukee, Wisconsin, and thereby indirectly acquire control of MW Bank, Milwaukee, Wisconsin.	Newspaper: Federal Register:	Not available 08/06/2007
INDEPENDENT BANK	* 18C * Branch Member	Independent Bank, Bay City, Michigan, to merge with Independent Bank East Michigan, Troy, Michigan, Independent Bank South Michigan, East Lansing, Michigan, and Independent Bank West Michigan, Grand Rapids, Michigan, and thereby to establish 92 branches, and the related application by Independent Bank, Bay City, Michigan, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not available Not applicable
Pan American Acquisition, Inc.	* 3A1	Pan American Acquisition, Inc., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of JD Financial Group, Inc., Chicago, Illinois, and thereby indirectly acquire Pan American Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
PEOPLES' BANK OF ARLINGTON HEIGHTS, THE	* Branch	The Peoples' Bank of Arlington Heights, Arlington Heights, Illinois, to establish a branch facility to be located at 1104 South Arlington Heights Road, Arlington Heights, Illinois.	Newspaper: Federal Register:	07/31/2007 Not applicable
PRIVATEBANCORP, INC.	* 4c8	PrivateBancorp, Inc., Chicago, Illinois, to acquire at least 81 percent of the voting shares of The PrivateBank, Kansas City, Missouri (in organization), and thereby operate a federal savings bank.	Newspaper: Federal Register:	Not available 08/10/2007
SOUTHERN MICHIGAN BANCORP, INC.	* 3A5	Southern Michigan Bancorp, Inc., Coldwater, Michigan, to merge with FNB Financial Corporation, Three Rivers, Michigan, and thereby indirectly acquire First National Bank of Three Rivers, Three Rivers, Michigan.	Newspaper: Federal Register:	Not available 08/17/2007

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCOMPANY	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Millstadt Bancshares, Inc., Millstadt, Illinois, and thereby indirectly acquire First National Bank of Millstadt, Millstadt, Illinois.	Newspaper: Federal Register:	Not available Not available
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to retain control of its ownership interest of up to 6.88 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby indirectly retain control of Pinnacle Bank, Bentonville, Arkansas.	Newspaper: Federal Register:	08/10/2007 08/13/2007
DELTA SOUTHERN BANK	* Branch	Delta Southern Bank, Ruleville, Mississippi, to establish a branch facility to be located at 6351 Highway 11 North, Picayune, Mississippi.	Newspaper: Federal Register:	08/01/2007 Not applicable
HERITAGE MANAGEMENT COMPANY, INC.	* 3A1	Heritage Management Company, Inc., Washington, Missouri, to become a bank holding company by acquiring 100 percent of United Bank of Chamois, Chamois, Missouri.	Newspaper: Federal Register:	08/03/2007 08/09/2007
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to acquire additional shares of Central Bank, Little Rock, Arkansas, resulting in ownership of up to 9.65 percent.	Newspaper: Federal Register:	08/17/2007 08/09/2007
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to retain control of its ownership interest of up to 6.88 percent of Pinnacle Bancshares, Inc., Bentonville, Arkansas, and thereby indirectly retain control of Pinnacle Bank, Bentonville, Arkansas.	Newspaper: Federal Register:	08/17/2007 08/09/2007

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAKOTA FINANCIAL INC.	* 3A1	Dakota Financial, Inc., Alexandria, Minnesota, to become a bank holding company by acquiring 100 percent of the State Bank of Marietta, Marietta, Minnesota.	Newspaper: Federal Register:	Not available 08/17/2007
JOHN T. VUCUREVICH FOUNDATION	* 3A1	John T. Vucurevich Foundation, Rapid City, South Dakota, to become a bank holding company by acquiring control of 84.48% of the Class B common stock and 11.85% of the Class A common stock of United Bancorporation, Osseo, Wisconsin, and thereby indirectly acquire United Bank, Osseo, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; Lincoln County Bank, Merrill, Wisconsin; Bank of Poynette, Poynette, Wisconsin; Clark County State Bank, Osceola, Iowa; Farmers State Bank, Stickney, South Dakota; and Farmers & Merchants State Bank, Iroquois, South Dakota.	Newspaper: Federal Register:	Not available 08/06/2007

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS SECURITY BANK & TRUST COMPANY	* Branch	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to establish a branch at 224 N. 6th Street, Jenks, Oklahoma.	Newspaper: Federal Register:	08/02/2007 Not applicable
PIEPER BANCORP, INC.	CIC	Notification by The Randall L. Pieper Trust, Calhan, Colorado, Randall L. Pieper, trustee; Joan L. Lawson Trust, Calhan, Colorado, Joan, L. Lawson, trustee; Candice S. Enix Trust, Centennial, Colorado, Candice S. Enix, trustee; John A. Pieper Trust, Albuquerque, New Mexico, John A. Pieper, trustee; to acquire control of Pieper Bancorp, Inc., parent of Farmers State Bank of Calhan, both in Calhan, Colorado, by becoming general partners of the Pieper Family Limited Partnership, LLP.	Newspaper: Federal Register:	07/26/2007 08/07/2007

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending July 21, 2007**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, and The ANB Corporation, Terrell, Texas, to acquire 100 percent of Bryant-Irvin Bancshares, Inc., Benbrook, Texas, and indirectly acquire Bryant Irwin Delaware Corporation, Dover, Delaware, and Citizens National Bank, Fort Worth, Texas.	Newspaper: Federal Register:	Not available Not available
DELHI BANCSHARES, INC.	CIC	Notice by Ms. Bobbie Sue Mathieu, Monroe, Louisiana, to acquire up to 13.71 percent interest in Delhi Bancshares, Inc., Delhi, Louisiana, and indirectly acquire Guaranty Bank & Trust Company of Delhi, Delhi, Louisiana.	Newspaper: Federal Register:	Not available Not available
SNOOK BANCSHARES, INC.	CIC	Notice by Harry Lynn Williams and Oksana Williams, Plano, Texas, to increase their ownership to 13.20 percent of the voting common stock of Snook Bancshares, Inc., Snook, Texas, and indirectly First Bank of Snook, Snook, Texas.	Newspaper: Federal Register:	05/07/2007 05/08/2007

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 21, 2007

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 12

Federal Reserve Bank of San Francisco

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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The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act