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**Federal Reserve Release**

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*H.2*

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

*No. 32*

*Week Ending August 9, 2008*

**Banks, Foreign**

Industrial and Commercial Bank of China Limited, Beijing, People's Republic of China -- to establish a branch in New York, New York.

- Approved, August 5, 2008

**Regulations And Policies**

Regulation S -- amendments to Regulation S for public comment regarding reimbursements to institutions for providing financial records.

- Approved, August 4, 2008

**Reserve Bank Operations**

Reserve Bank Chairmen and Deputy Chairmen -- appointment of the chairmen and deputy chairmen of the twelve Reserve Banks for 2009 and the appointments and reappointments of directors.

- Approved, August 6, 2008

## H.2 Actions under delegated authority

August 3, 2008 to August 9, 2008

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**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

#### Secretary

The First Western Bank Sturgis, Sturgis, South Dakota -- to establish a branch at 145 Glendale Drive, Suite 4, Lead.

- Approved, August 6, 2008

#### San Francisco

Community Bank of Nevada, Las Vegas, Nevada -- to establish a branch at Sansone St. Rose Coronado Plaza, Henderson.

- Approved, August 5, 2008

#### Chicago

First American Bank, Fort Dodge, Iowa -- to establish a branch at 3360 Pine Ridge Road, Building 200, Naples, Florida.

- Approved, August 7, 2008

#### Richmond

First Peoples Bank, Inc., Mullens, West Virginia -- to establish a branch at the corner of Bethel Road and Dayton Street, MacArthur.

- Approved, August 6, 2008

#### Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 3996 Coal Heritage Road, Bluewell, West Virginia.

- Approved, August 5, 2008

**Bank Branches, Domestic**

Richmond

River City Bank, Mechanicsville, Virginia -- to establish a branch at 10374 South Leadbetter Road, Ashland.

- Approved, August 5, 2008

St. Louis

The Scott County State Bank, Scottsburg, Indiana -- to establish a branch at 307 West Main Street, Austin.

- Approved, August 7, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1100 Towne Lake Drive, Leland, North Carolina.

- Approved, August 6, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1990 West Spring Street, Monroe.

- Approved, August 5, 2008

**Bank Holding Companies**

Atlanta

Commercial Bancgroup, Inc., Harrogate, Tennessee, and Robertson Holding Company, L.P. -- waiver of application to merge with Union National Bancorp of Barbourville, Inc., Barbourville, Kentucky, in connection with the merger of their respective subsidiary banks, Commercial Bank, Harrogate, and Union National Bank & Trust Company, Barbourville.

- Granted, August 4, 2008

**Bank Holding Companies**

Chicago

Country Bancorporation, Crawfordsville, Iowa -- to continue to engage in the nonbanking activity of extending credit and servicing loans.

- Approved, August 7, 2008

San Francisco

Crescent Capital VI LLC, Bellevue, Washington -- to become a bank holding company and to acquire an interest in Cowlitz Bancorp, Longview, and its subsidiary bank, Cowlitz Bank.

- Approved, August 5, 2008

Boston

Eastern Bank Corporation, Boston, Massachusetts -- to acquire MASSBANK Corp., Reading, and its subsidiary bank, MASSBANK.

- Approved, August 7, 2008

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- waiver of application to merge with Iron and Glass Bancorp, Inc., Pittsburgh, in connection with the merger of their respective subsidiary banks, The First National Bank of Pennsylvania, Greenville, and Iron and Glass Bank.

- Granted, July 31, 2008

(A/C)

**Bank Holding Companies**

Chicago

FBOP Corporation, Oak Park, Illinois -- to acquire PFF Bancorp, Inc., Rancho Cucamonga, California, and thereby indirectly acquire (1) PFF Bank & Trust, Pomona, and operate a savings association; (2) Diversified Builders Services, Inc., Rancho Cucamonga, and engage in extending credit and servicing loans; (3) Glencrest Investment Advisers, Rancho Cucamonga, and engage in financial and investment advisory services; and (4) Pomona Financial Services, Rancho Cucamonga, and engage in trust company functions.

- Approved, August 4, 2008

Dallas

Heritage Bancorp, Inc., Pearland, Texas -- to become a bank holding company and to acquire Red River Financial Corporation, Detroit, and indirectly acquire Community National Bank.

- Approved, August 8, 2008

Chicago

Northern Trust Corporation, Chicago, Illinois -- to acquire Lakepoint Investment Partners LLC, Cleveland, Ohio, and thereby engage in financial and investment advisory activities.

- Approved, August 5, 2008

Dallas

Post Oak Bancshares, Inc., Houston, Texas -- to become a bank holding company and to acquire Post Oak Bank, N.A.

- Approved, August 8, 2008

**Bank Holding Companies**

San Francisco

Sagebrush Partners LLP, Grand Junction, Colorado -- to become a bank holding company and to acquire shares of Grand Valley Corporation and its subsidiary bank, Grand Valley National Bank, Heber City, Utah, and to engage de novo in extending credit and servicing loans.

- Approved, August 7, 2008

Kansas City

Stockmens Financial Corporation, Rapid City, South Dakota -- to acquire Homestead Financial Corporation, Beatrice, Nebraska, and its subsidiary, The First National Bank and Trust.

- Approved, August 8, 2008

Kansas City

Stockmens Limited Partnership, Rapid City, South Dakota -- to become a bank holding company and to acquire shares of Stockmens Financial Corporation, Rapid City, and indirectly acquire Homestead Financial Corporation, Beatrice, Nebraska, and its subsidiary, The First National Bank and Trust.

- Approved, August 8, 2008

Atlanta

Unified Shares, LLC, Harrogate, Tennessee -- to retain shares of Commercial Bancgroup, Inc., and its subsidiary bank, Commercial Bank, and to acquire Union National Bancorp of Barbourville, Inc., Barbourville, Kentucky, and its subsidiary bank, Union National Bank of Barbourville.

- Approved, August 4, 2008

**Bank Mergers**

Atlanta

Commercial Bank, Harrogate, Tennessee -- to merge with Union National Bank & Trust Company, Barbourville, Kentucky.

- Approved, August 4, 2008

Dallas

Lone Star State Bank of West Texas, Lubbock, Texas -- to merge with First Bank of Brownfield, Brownfield, and thereby establish a branch at 300 West Main Street.

- Approved, August 5, 2008

Richmond

Union Bank and Trust Company, Bowling Green, Virginia -- to merge with Bay Community Bank, Newport News.

- Approved, August 6, 2008

**Bank Premises**

Philadelphia

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to increase its investment in bank premises.

- Approved, August 4, 2008

**Change In Bank Control**

Atlanta

First Georgia Community Corp., Jackson, Georgia -- notices of change in bank control of First Georgia, and its subsidiary bank, First Georgia Community Bank.

- Permitted, August 4, 2008



**Change In Bank Control**

**Kansas City**

First Miami Bancshares, Inc., Miami, Oklahoma -- to retain shares of First Miami Bancshares, Inc. and its subsidiary bank, The First National Bank and Trust Company of Miami, and Bank of Billings, Billings, Missouri.

- Permitted, August 5, 2008

**Dallas**

Menard Bancshares, Inc., Menard, Texas -- to acquire an interest in Menard Bancshares, Inc. and indirectly acquire Menard National Bank.

- Permitted, August 7, 2008

**Extensions Of Time**

**Boston**

Green Valley Bancorp, MHC, and Green Valley Bancorp, Inc., Southbridge, Massachusetts -- extension to October 8, 2008, to become mutual and stock bank holding companies, respectively, and to acquire Southbridge Savings Bank.

- Granted, August 4, 2008

**Boston**

Greenfield Bancorp, MHC, Greenfield, Massachusetts -- extension to October 1, 2008, to acquire Greenfield Co-operative Bank in connection with the reorganization of Greenfield Bancorp, MHC from mutual to stock form.

- Granted, August 4, 2008

**Membership**

San Francisco

Commencement Bank, Tacoma, Washington -- to become a member of the Federal Reserve System.

- Approved, August 8, 2008

Cleveland

Madison Bank, Richmond, Kentucky -- to become a member of the Federal Reserve System.

- Approved, August 6, 2008

**Regulations And Policies**

Director, C&CA

Regulation Z (Truth in Lending) -- annual adjustment of the dollar amount that triggers additional disclosure requirements for home mortgage loans with rates or fees above a certain amount (Docket No. R-1320).

- Approved, August 5, 2008

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Campello Bancorp, Inc.	* 3A1 4c8	Campello Bancorp, Inc., Brockton, Massachusetts to acquire, pursuant to section 3(a)(1) of the BHC Act, 100% of the voting shares of The Community Bank, A Massachusetts Co-operative Bank, Brockton, Massachusetts in connection with the conversion of Campello Bancorp, Brockton, Massachusetts from mutual to stock form.	Newspaper: Federal Register:	Not available 08/29/2008
GREATWATERS BANK AND TRUST COMPANY, INC.	Member	Application by GreatWaters Bank & Trust Company, Wolfeboro, NH, a de novo bank, for membership in the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
WEBFIVE MHC	* 3A1 * 3A3	Application by WebFive, MHC and WebFive Financial Services, Inc., both of Webster, Massachusetts - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Webster Five Cents Savings Bank, Webster, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 08/15/2008

**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 9, 2008**

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

**District: 2**

**Federal Reserve Bank of New York**

**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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- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 9, 2008**

<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.

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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Grand Rapids, MI to establish a branch at 8013 West Florissant Avenue, Jennings, MO.	Newspaper:	08/05/2008
			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:

- 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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NBRS FINANCIAL BANK	* Branch	NBRS Financial Bank, Rising Sun, Maryland, proposes to establish a branch located at 20 Craigtown Road, Port Deposit, Maryland.	Newspaper: Federal Register:	Not available Not applicable
STELLARONE BANK	* Branch	StellarOne Bank, Christiansburg, Virginia, proposes to establish a branch at 4109 Plank Road, Fredericksburg, Virginia.	Newspaper: Federal Register:	08/22/2008 Not applicable

**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.

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

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALTRUST FINANCIAL SERVICES, INC.	* 3A3	Altrust Financial Services, Inc., Cullman, Alabama, to acquire 100 percent of the outstanding shares of Generation Bank, Centre, Alabama (in organization).	Newspaper: Federal Register:	08/24/2008 09/04/2008
MONTE DE PIEDAD Y CAJA DE AHORROS SAN FERNANDO DE HUELVA	FBSEA	Monte de Piedad y Caja de Ahorros San Fernando de Huelva, Sevilla, Spain (CAJASOL), to establish a representative office in Miami, Florida.	Newspaper: Federal Register:	08/25/2008 Not applicable
TENNESSEE STATE BANK	* Branch	Tennessee State Bank, Pigeon Forge, Tennessee, to establish two mobile branches to service the following counties: Knox, Sevier, Cocke, and Jefferson.	Newspaper: Federal Register:	08/15/2008 Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**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
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 August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOSP BANCSHARES, INC.	* 3A1	BOSP Bancshares, Inc., Sun Prairie, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Sun Prairie, Sun Prairie, Wisconsin.	Newspaper:	08/27/2008
			Federal Register:	08/28/2008
CITIZENS BANK	* Branch	Citizens Bank, Flint, Michigan, to establish a branch facility to be located at 4834 Richmond Road, Warrenville Heights, Ohio.	Newspaper:	08/03/2008
			Federal Register:	Not applicable
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A3	First Community Financial Partners, Inc., Joliet, Illinois, to acquire at least 57.8 percent of the voting shares of First Community Bank of Plainfield (in organization), Plainfield, Illinois.	Newspaper:	08/31/2008
			Federal Register:	09/02/2008
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5 * 18C * Branch	Hometown Community Bancorp, Inc., Morton, Illinois and Hometown Community Bancorp Employee Stock Ownership Plan and Trust, Morton, Illinois, to merge with Alpha Financial Group, Inc., Toluca, Illinois and Alpha Financial Group, Inc. Employee Stock Ownership Plan, Toluca, Illinois, and thereby indirectly acquire Alpha Community Bank, Toluca, Illinois, and the related application by Morton Community Bank, Morton, Illinois, to merge with Alpha Community Bank, Toluca, Illinois, and thereby to establish 4 branches.	Newspaper:	08/08/2008
			Federal Register:	08/08/2008

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
3394670	CORRIDOR ST BK, CORALVILLE, IOWA	03/31/2008	07/14/2008	S	Small Bank
913940	FIFTH THIRD BK, GRAND RAPIDS, MICHIGAN	07/09/2007	07/16/2008	S	Large Bank
193649	FIRST T&SB WATSEKA, WATSEKA, ILLINOIS	04/07/2008	07/31/2008	S	Small Bank
874845	LAKE CITY BK, WARSAW, INDIANA	09/24/2007	07/28/2008	NI	Large Bank

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 August 9, 2008**

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



**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN STATE BANK OF PIERRE	* Branch	American State Bank, Pierre, South Dakota, to establish a mobile branch facility to be located in Pierre, and Fort Pierre, South Dakota.	Newspaper: Federal Register:	Not available Not applicable
Lincoln Holding Company	3A1	Lincoln Holding Company, Lincoln, Montana, proposes to become a bank holding company and to acquire 100% of the stock of the First Bank of Lincoln, Lincoln, Montana.	Newspaper: Federal Register:	Not applicable Not applicable
QUALITY BANKSHARES, INC.	CIC	David Schornack, Perham, Minnesota, individually and as a part of a group acting in concert with Denise Schornack, Perham, Minnesota, Daniel Welter, New York Mills, Minnesota, and Bonnie Welter New York Mills, Minnesota, to acquire control of Quality Bankshares, Inc., Fingal, North Dakota, and thereby indirectly acquire control of Quality Bank, Fingal, North Dakota.	Newspaper: Federal Register:	Not available 08/13/2008
WEST END FINANCIAL CORP.	CIC	Notice by John Richard Doherty, Oswego, Illinois, to retain 10 percent or more of the shares of West End Financial Corporation, Bessemer, Michigan, and thereby indirectly retain control of Gogebic Range Bank, Bessemer, Michigan.	Newspaper: Federal Register:	Not available 08/06/2008

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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
993353	BANK OF GLEN ULLIN, GLEN ULLIN, NORTH DAKOTA	04/21/2008	07/31/2008	S	Small Bank
649650	FIRST BK MT, LEWISTOWN, MONTANA	04/14/2008	08/06/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALFALFA COUNTY BANCSHARES, INC.	CIC	Notice submitted by the Barbara Dean Flaming Trust and Brenda Jean Flaming Salinas, trustee; the Brenda Jean Flaming Trust and Barbara Dean Flaming Waite, trustee; the Michael Todd Flaming Trust and Brenda Jean Flaming Salinas, trustee; and the Flaming Children 2008 Irrevocable Trust and Gerald R. Chelgren, trustee; all of Cherokee, Oklahoma, part of a group acting in concert, to acquire/retain control of Alfalfa County Bancshares, Inc., parent of ACB Bank, both in Cherokee, Oklahoma.	Newspaper: Federal Register:	Not available 08/18/2008
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, Colorado, to establish a branch at 320 Main Street, Suite 100, Carbondale, Colorado.	Newspaper: Federal Register:	Not available Not applicable
FIRST WESTERN FINANCIAL, INC.	* 3A3	First Western Financial, Inc., Denver, Colorado, to acquire 100 percent of the voting shares of First Western Trust Bank of Arizona, Scottsdale, Arizona (in organization).	Newspaper: Federal Register:	Not available Not available
GN BANKSHARES, INC.	CIC	Notice by the Schifferdecker Limited Partnership, Girard, Kansas; Mark W. Schifferdecker, Girard, Kansas; Susan B. Friesen, Omaha, Nebraska; and Joy L. Shoop, Hiawatha, Kansas; as general partners, to acquire control of GN Bankshares, Inc., parent of The Girard National Bank, both in Girard, Kansas, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 08/21/2008
LEADERONE NATIONAL, INC.	* 3A1 4c8	LeaderOne National, Inc., Overland Park, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Signature Bank KC, Haddam, Kansas, and to engage in mortgage banking through the acquisition of 100 percent of the voting shares of LeaderOne Financial Corporation, Overland Park, Kansas.	Newspaper: Federal Register:	Not available 09/08/2008
SOUTHEASTERN BANCSHARES, INC.	CIC	Notice submitted by Robyn E. Batson, Broken Bow, Oklahoma, as trustee of the Linda Lake Young Irrevocable Trust, the Lori Lee Young Irrevocable Trust, and the Robyn Elizabeth Batson Irrevocable Trust, to acquire control of Southeastern Bancshares, Inc., parent of 1st Bank & Trust, both in Broken Bow, Oklahoma.	Newspaper: Federal Register:	08/14/2008 08/13/2008

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WOODBINE AGENCY, INC.	CIC	Notice submitted by Charles I. Moyer Revocable Trust, Charlotte L. Moyer Family Trust, and Charlotte L. Moyer Marital Trust, Charles I. Moyer, Phillipsburg, Kansas, trustee; C. Bryant Moyer, Topeka, Kansas; Clinton I. Moyer, Borger, Texas; all as members of the Moyer Family Group; and Jaret Moyer, Emporia, Kansas, individually and as a member of the Moyer Family Group; to acquire control of Woodbine Agency, Inc., parent of The Citizens State Bank and Trust Company, both in Woodbine, Kansas.	Newspaper:	08/14/2008
			Federal Register:	08/20/2008

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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
403151	CORNERSTONE BK, YORK, NEBRASKA	04/07/2008	07/16/2008	S	Int Sm Bank
865759	UNION ST BK, CLAY CENTER, KANSAS	04/28/2008	07/22/2008	S	Small Bank

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 August 9, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish two branches to be located at 425 S. Mill Ave., Tempe, Arizona 85281 and 2025 W. Happy Valley Rd., Phoenix, Arizona 85085.	Newspaper:	08/19/2008
			Federal Register:	Not applicable
MCCAMEY FINANCIAL CORPORATION	* 3A3	McCamey Financial Corporation, Odessa, Texas, to acquire 100 percent of First National Monahans Bancshares, Inc., Monahans, Texas, and indirectly acquire Monahans Delaware Financial Corporation, Wilmington, Delaware, and First National Bank of Monahans, Monahans, Texas.	Newspaper:	Not available
			Federal Register:	Not available
MEDINA BANKSHARES, INC.	CIC	The Vanco Trusts, the Vannie Cook Trusts, and Mr. James William Collins, as trustee, all of McAllen, Texas, propose to acquire an interest in Medina Bankshares, Inc., Hondo, Texas, and indirectly acquire D'Hanis State Bank, D'Hanis, Texas.	Newspaper:	08/13/2008
			Federal Register:	08/07/2008



**District: 11**

**Federal Reserve Bank of Dallas**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending August 9, 2008**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish an in-store branch facility at Safeway Kaneohe, 46-065 Kamehameha Avenue, Kaneohe, Hawaii.	Newspaper: Federal Register:	08/16/2008 Not applicable
CITY NATIONAL CORPORATION	CIC	Notice by Russell Goldsmith, individually, and as part of a family group, including the Bram & Elaine Goldsmith Family Trust, the Elaine Goldsmith Revocable Trust, the Bruce Leigh Goldsmith Revocable Trust, the Goldsmith Family Partnership, the Goldsmith Family Foundation, and other related family trusts, partnerships, and foundations, to retain control and to acquire additional shares of City National Corporation, and thereby indirectly its subsidiary, City National Bank, both of Beverly Hills, California.	Newspaper: Federal Register:	Not available 08/25/2008
GLOBAL BANCORP	* 3A1	Global Bancorp to become a bank holding company by acquiring 100 percent of Global Trust Bank, both of Mountain View, California.	Newspaper: Federal Register:	Not available 09/05/2008

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act