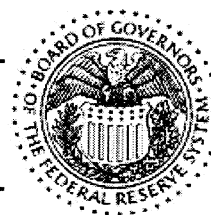

Federal Reserve Release



H.2

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

No. 2

Week Ending January 9, 2010

Board of Governors of the Federal Reserve System, Washington, DC 20551

Forms

Forms -- final Board review to extend with revision the Weekly Report of Dealer Positions (FR 2004A), Weekly Report of Cumulative Dealer Transactions (FR 2004B), Weekly Report of Dealer Financing and Fails (FR 2004C), Weekly Report of Specific Issues (FR 2004SI), Daily Report of Specific Issues (FR 2004SD), and Daily Report of Dealer Activity in Treasury Financing (FR 2004WI); and to conduct the Central Bank Survey of Foreign Exchange and Derivatives Market Activity (FR 3036).

- Approved, January 7, 2010

Regulations and Policies

Regulation Z (Truth in Lending) -- (1) final amendments to implement certain provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 to protect credit card users from a number of costly practices and (2) withdrawal of certain amendments to Regulations Z and AA (Unfair or Deceptive Acts or Practices) that are superseded by the new amendments.

- Approved, January 7, 2010

Enforcement

First Cherokee Bancshares, Inc., Woodstock, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, January 6, 2010

Heritage Bancshares, Orange Park, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, January 7, 2010

North Valley Bancorp, Redding, California, and North Valley Bank -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, January 8, 2010

Enforcement

Prime Pacific Financial Services, Inc., Lynnwood, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, January 7, 2010

Sun American Bank, Boca Raton, Florida -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, January 4, 2010

Sunshine Bankshares, Inc., Port Orange, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, January 6, 2010

Wakulla Bancorp, Crawfordville, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, January 6, 2010

H.2 Actions under delegated authority

January 3, 2010 to January 9, 2010

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

Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 148 South Highway 17, East Palatka.

- Approved, January 7, 2010

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 4730 State Highway 121, The Colony.

- Approved, January 6, 2010

Bank Holding Companies

General Counsel

CIT Group, Inc., New York, New York -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, January 8, 2010

Richmond

Eagle Bancorp, Inc., Bethesda, Maryland -- to purchase tax certificates from political jurisdictions representing debt owed by customers of EagleBank to local tax authorities on property securing EagleBank loans.

- Approved, January 5, 2010

Bank Holding Companies

Atlanta

Independent Bancshares, Inc. Employee Stock Ownership Plan, Red Bay, Alabama -- to acquire shares of Independent Bancshares, Inc. and its subsidiaries, Community Spirit Bank, Red Bay; Spirit Bancshares, Inc., Belmont, Mississippi; and Spirit Bank.

- Approved, January 5, 2010

Secretary

S&T Bancorp, Inc., Indiana, Pennsylvania -- to acquire shares of Allegheny Valley Bancorp, Inc., Pittsburgh.

- Approved, January 5, 2010

Kansas City

Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas -- to acquire additional shares of Stockgrowers Banc Corporation, Ashland, and its subsidiary banks, Stockgrowers State Bank of Ashland, and Peoples Bank, Coldwater.

- Approved, January 7, 2010

Change in Bank Control

Minneapolis

Faith Bank Holding Company, Faith, South Dakota -- change in bank control of Faith and its subsidiary bank, Farmers State Bank, Faith.

- Permitted, January 6, 2010

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on December 15 and 16, 2009.

- Published, January 6, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHAMPTON CO-OPERATIVE BANK	* Branch	Northampton Cooperative Bank, Northampton, Massachusetts - application to establish a new branch office at 390 College Street, Amherst, Massachusetts	Newspaper:	01/21/2010
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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	Quarter of	Institution	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 January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A1	First Niagara Financial Group, Inc., Buffalo, New York, to become a bank holding company by acquiring Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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
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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 January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

* Subject to the provisions of the Community Reinvestment Act

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 January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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- 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
1445943	WHITAKER BK, LEXINGTON, KENTUCKY	06/15/2009	12/21/2009	S	Large Bank

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 January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Caja de Ahorros y Monte de Piedad de Navarra	FBSEA	Caja de Ahorros y Monte de Piedad de Navarra, Pamplona (Navarra), Spain, to establish a representative office in Washington, D.C.	Newspaper:	Not available
			Federal Register:	Not applicable
CITY HOLDING COMPANY	* 3A3	City Holding Company, Charleston, West Virginia, to acquire up to 7.5% of the outstanding common stock of First United Corporation, Oakland, Maryland, and thereby indirectly acquire up to 7.5% of the shares of First United Bank & Trust Company, Oakland, Maryland.	Newspaper:	01/02/2010
			Federal Register:	01/22/2010
COMMUNITY FIRST BANCORPORATION	4c8	Notification by Community First Bancorporation, Walhalla, South Carolina, that through its wholly-owned, nonbanking asset resolution company has begun to acquire nonperforming assets and other real estate owned from its subsidiary bank, Community First Bank, Walhalla, South Carolina.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VIRGINIA BANK AND TRUST COMPANY	* Branch	Virginia Bank and Trust Company, Danville, Virginia, to establish a branch at 1729 Calohan Road, Rustburg, Virginia.	Newspaper:	01/15/2010
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BONIFAY HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Kirk Duskocil to acquire 50.1 percent of the outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, Bank of Bonifay, both of Bonifay, Florida. Total pro forma ownership will equal 50.1 percent.	Newspaper:	Not available
			Federal Register:	01/13/2010
FLORIDA SHORES BANCORP, INC.	* 4c8	Florida Shores Bancorp, Inc., Smith Associates Bank Fund Management LLC, and Smith Associates Florida Banking Fund LLC, all of Pompano Beach, Florida, to collectively acquire at least 60 percent of the outstanding shares of Coastal Bancorporation, Inc. and its subsidiary, Coastal Bank, both of Merritt Island, Florida, and thereby engage in operating a savings association, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(4)(ii) of Regulation Y.	Newspaper:	Not available
			Federal Register:	01/27/2010
Florida Shores Shamrock, Inc.	* 3A1 * 3A3	Florida Shores Shamrock, Inc., Naples, Florida, to become a bank holding company by acquiring at least 60 percent of the outstanding shares of Shamrock Bank of Florida, Naples, Florida, to be known as Florida Shores Bank-Gulf Coast; and Florida Shores Bancorp, Inc., along with Smith Associates Bank Fund Management LLC, and Smith Associates Florida Banking Fund LLC, all of Pompano Beach, Florida, to collectively acquire at least 60 percent of the outstanding shares of Florida Shores Shamrock, Inc., Naples, Florida, and its subsidiary, Shamrock Bank of Florida, Naples, Florida, to be known as Florida Shores Bank-Gulf Coast.	Newspaper:	Not available
			Federal Register:	01/29/2010
NAPLES BANCORP, INC.	CIC	Prior change in control notice filed by Eugene Frey, Naples, Florida to acquire 13 percent of the outstanding shares of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples, both of Naples, Florida. Total pro forma ownership will equal up to 13 percent.	Newspaper:	01/31/2010
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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.

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

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

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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
972237	TRANSATLANTIC BK, MIAMI, FLORIDA	09/24/2009	12/30/2009	S	Int Sm Bank

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 January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BELMONT FINANCIAL GROUP, INC.	CIC	Notice by James J. Banks, Chicago, Illinois, to retain 10 percent or more, and to acquire additional shares of Belmont Financial Group, Inc., Chicago, Illinois, and thereby indirectly retain control of Belmont Bank & Trust Company, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	01/24/2010
CLARKSTON FINANCIAL CORPORATION	CIC	Notice by Mark A. Murvay, Lake Angelus, Michigan, to acquire more than 25 percent of the voting shares of Clarkston Financial Corporation, Waterford, Michigan, and thereby indirectly acquire control of Clarkston State Bank, Clarkston, Michigan.	Newspaper:	01/12/2010
			Federal Register:	01/20/2010
CLARKSTON FINANCIAL CORPORATION	CIC	Notice by Hans J. Welker, White Lake, Michigan, to acquire more than 25 percent of the voting shares of Clarkston Financial Corporation, Waterford, Michigan, and thereby indirectly acquire control of Clarkston State Bank, Clarkston, Michigan.	Newspaper:	01/12/2010
			Federal Register:	01/20/2010
FNBH BANCORP, INC.	CIC	Notice by Moross Limited Partnership, Grosse Pointe Park, Michigan, to retain control of FNBH Bancorp, Inc., Howell, Michigan, and thereby indirectly retain shares of First National Bank in Howell, Howell, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
HEDRICK BANCORP, INC.	CIC	Notice by John E. Helgerson, Ottumwa, Iowa, to acquire additional shares of Hedrick Bancorp, Inc., Hedrick, Iowa, and thereby indirectly Hedrick Savings Bank, Ottumwa, Iowa.	Newspaper:	Not available
			Federal Register:	01/27/2010
UNITED COMMUNITY BANCORP, INC.	* 3A3	United Community Bancorp, Inc., Chatham, Illinois, to acquire 100 percent of the voting shares of Marine Bank & Trust, Carthage, Illinois and Brown County State Bank, Mount Sterling, Illinois.	Newspaper:	01/02/2010
			Federal Register:	01/26/2010

* Subject to the provisions of the Community Reinvestment Act

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.

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280044	BAYLAKE BK, STURGEON BAY, WISCONSIN	08/17/2009	12/31/2009	S	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 January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF FAYETTE COUNTY THE	* Branch	The Bank of Fayette County, Moscow, Tennessee, to establish a branch facility to be located at 200 Chickasaw Ridge Drive, Suite 25, Oakland, Tennessee.	Newspaper:	01/22/2010
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK OF CHOTEAU, MONTANA, THE	* 18C * Branch	The Citizens State Bank of Choteau, Choteau, Montana to merge with The First National Bank of Fairfield, Fairfield, Montana, and incident thereto, establish branches at 201 North Main, Choteau, Montana, and 390 Post Avenue, Vaughn, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable
DRAYTON BANCOR, INC.	* 3A5	Drayton Bancor, Inc., Drayton, North Dakota, to merge with Walsh County Bancorporation, Inc., Drayton, North Dakota	Newspaper:	Not available
			Federal Register:	01/22/2010
LAKE CENTRAL FINANCIAL, INC.	* 3A1	Lake Central Financial, Inc., Annandale, Minnesota, to become a bank holding company by acquiring 100 percent of Annandale State Bank, Annandale, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLOROW INVESTMENT CORP	* 3A1	Colorow Investment Corp, Greenwood Village, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of TBHC, Inc., Englewood, Colorado, parent of Centennial Bank, Centennial, Colorado.	Newspaper:	Not available
			Federal Register:	02/03/2010
ELKCORP, INC.	CIC	Notice submitted by the Robert and Norman Ohlde Trust, Robert and Norma Ohlde, trustees, Linn, Kansas; Steven and Cynthia Ohlde, Linn, Kansas; and Timothy and Debra Ohlde, Clyde, Kansas, acting in concert, to retain/acquire control of Elkc corp, Inc., and thereby indirectly retain/acquire control of The Elk State Bank, both in Clyde, Kansas. Notice by the Robert and Norma Ohlde Trust, Robert and Norma Ohlde, trustees, Linn, Kansas; to individually acquire control of Elkc corp, Inc., and thereby indirectly acquire control of The Elk State Bank, both in Clyde, Kansas.	Newspaper:	12/31/2009
			Federal Register:	12/30/2009
FIRST NATIONAL MANAGEMENT GROUP, LLC	* 3A1	First National Management Group, LLC, Greenwood Village, Colorado, to become a bank holding company through the acquisition of at least 93 percent of the voting shares of Amoret Bancshares, Inc., parent of BC National Banks, both in Butler, Missouri.	Newspaper:	Not available
			Federal Register:	02/05/2010
FIRST STATE BANK OF HOTCHKISS	* 18C * Branch	First State Bank of Hotchkiss, Hotchkiss, Colorado, to merge with Paonia State Bank, Paonia, Colorado, and to operate under the charter and title of First State Bank of Hotchkiss, Hotchkiss, Colorado. First State Bank of Hotchkiss, Hotchkiss, Colorado, to merge with Colorado Mountain Bank, Westcliffe, Colorado, and to operate under the charter and title of First State Bank of Hotchkiss, Hotchkiss, Colorado.	Newspaper:	01/28/2010
			Federal Register:	Not applicable
GFP FINANCIAL SERVICES COMPANY	* 3A1	GFP Financial Services Company, Tulsa, Oklahoma, to become a bank holding company through the acquisition of 65.04 percent of the voting shares of First Pryor Bancorp, Inc., parent of First Priority Bank, both in Pryor, Oklahoma.	Newspaper:	Not available
			Federal Register:	01/14/2010
HENDERSON STATE COMPANY	CIC	Notification by Charles B. Flaming, individually, and Charles B. Flaming and Sadle Cattle Company, as a group acting in concert, both of Paxton, Nebraska, to acquire control of Henderson State Company, parent of Henderson State Bank, both in Henderson, Nebraska.	Newspaper:	01/13/2010
			Federal Register:	01/19/2010

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of	Institution	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 January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANK HOLDING CORPORATION	4c8	American Bank Holding Corporation, Corpus Christi, Texas, to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6)(iii) of Regulation Y, through American Capital Solutions Group, Inc., Corpus Christi, Texas.	Newspaper:	Not applicable
			Federal Register:	01/27/2010
ONE WORLD HOLDING, INC.	4c8	Prior notice by One World Holdings, Inc., Dallas, Texas, to engage de novo in lending activities through One World Asset Management, Inc., Dallas, Texas, pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
TLCM HOLDINGS, LLC	* 3A1	TLCM Holdings, LLC, Richardson, Texas, to become a bank holding company by acquiring EJ Financial Corp., Dallas, Texas, EJ Delaware Bancshares, Inc., Dover, Delaware, and indirectly acquire Equity Bank, SSB, Dallas, Texas.	Newspaper:	01/18/2010
			Federal Register:	01/25/2010

* Subject to the provisions of the Community Reinvestment Act

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 January 9, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BW ACQUISITION, LLC	* 3A1	BW Acquisition, LLC, and Teach and Save, LLC (as a controlling owner of BW Acquisition, LLC), both of Fountain Green, Utah, to become a bank holding company by acquiring 57.7 percent of Utah Community Bancorp and thereby indirectly acquire Utah Community Bank, both of Sandy, Utah.	Newspaper:	10/16/2009
			Federal Register:	10/19/2010
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper:	Not available
			Federal Register:	01/29/2010
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper:	Not available
			Federal Register:	12/07/2009
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
ZIONS BANCORPORATION	4c8	Zions Bancorporation, Salt Lake City, Utah, for approval pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire, indirectly through NetDeposit, LLC, Salt Lake City, Utah, all of the assets of Creative Cash Flow Solutions, Ltd., Lindenhurst, New York, and thereby engage data processing services under section 225.28(b)(14) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	01/26/2010

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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.

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
3143805	PACIFIC CMRC BK, LOS ANGELES, CALIFORNIA	09/08/2009	12/24/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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