Federal Reserve Release

H.2

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

No. 7

Week Ending February 13, 2010

Board of Governors of the Federal Reserve System, Washington, DC 20551
Testimony and Statements

Federal Reserve's Exit Strategy -- statement by Chairman Bernanke prepared for a hearing of the House Committee on Financial Services on the Federal Reserve's strategy for exiting from the extraordinary lending and monetary policies implemented to combat the financial crisis and support economic activity (hearing postponed due to inclement weather).

- Published, February 10, 2010

Systemic Risk -- statement by Governor Tarullo before a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs on equipping financial regulators with the tools necessary to monitor systemic risk.

- Published, February 12, 2010

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of $50 billion in 28-day credit on February 8, 2010.

- Announced, February 8, 2010

Reserve Bank Operations

Reserve Bank Directors -- appointment of a director of the Little Rock Branch of the Federal Reserve Bank of St. Louis.

- Approved, February 2, 2010

(A/C)
Bank Holding Companies

Cleveland
Excel Bancorp, LLC, St. Clairsville, Ohio -- to acquire an interest in Ohio Legacy Corp., Wooster, and Ohio Legacy Bank, N.A.
- Approved, February 12, 2010

New York
Investors Bancorp, MHC, Short Hills, New Jersey, and Investors Bancorp, Inc. -- to retain ASB Investment Corp, Short Hills, and American Savings Investment Corp., and thereby engage in certain nonbanking activities.
- Withdrawn, February 9, 2010

Bank Mergers

Kansas City
Colorado Community Bank, Yuma, Colorado -- to purchase certain assets and assume certain liabilities of the Northglenn and Longmont branches of Liberty Savings Bank, FSB, Wilmington, Ohio.
- Approved, February 12, 2010

Change in Bank Control

Chicago
First Busey Corporation, Champaign, Illinois -- change in bank control of First Busey and its subsidiary bank, Busey Bank, Champaign.
- Permitted, February 12, 2010
H.2 Actions under delegated authority

Extensions of Time

New York


- Granted, February 10, 2010

New York


- Granted, February 11, 2010

(A/C) = Addition or Correction

Delegated - 2 of 2
### District: 1

#### Federal Reserve Bank of Boston

Filings received during the week ending February 13, 2010

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<tr>
<th>Filer</th>
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<tbody>
<tr>
<td>MARBLEHEAD BANK</td>
<td>* Branch</td>
<td>Application by Marblehead Bank, Marblehead, Massachusetts to establish a de novo branch office at 100 Cummings Center, Beverly, Massachusetts, pursuant to section 9 of the Federal Reserve Act and section 208.6 of Regulation H.</td>
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</tr>
</tbody>
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* Subject to the provisions of the Community Reinvestment Act
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:

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**Federal Reserve Bank of New York**

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| CITIBANK, N.A.       | Investment  | Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Banco de Chile, Santiago, Chile. | Newspaper: Not applicable  
Federal Register: Not applicable |
| FIRST NIAGARA FINANCIAL GROUP, INC. | * 3A1  
* 4c8  
* 3A3 | First Niagara Financial Group, Inc., Buffalo, New York ("FNFG"), to become a bank holding company by acquiring Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania. FNFG to retain First Niagara Bank, Buffalo, New York ("FNB"), and thereby operate a savings association. FNFG to retain FNB upon conversion of FNB to a national bank, pursuant to Section 3(a)(3) of the BHC Act. | Newspaper: Not available  
Federal Register: 02/19/2010 |
| NATIXIS             | FBSEA       | Natixis, Paris, France, to establish an additional branch in New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K. | Newspaper: Not available  
Federal Register: Not applicable |

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**Federal Reserve Bank of Cleveland**

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| CITIZENS BANCSHARES, INC.    | CIC         | Interagency Notice of Change in Bank Control filed by the Rogers Immediate Family Control Group to acquire 10 percent or more of the outstanding voting shares and control of Citizens Bancshares, Inc., thereby indirectly acquiring control of The Citizens National Bank of Somerset, both of Somerset, Kentucky. | Newspaper: Not available  
Federal Register: Not available |
| CITIZENS BANCSHARES, INC.    | CIC         | Interagency Notice of Change in Bank Control filed by Harris Rakestraw, III, individually, to acquire 10 percent or more of the outstanding voting shares and control of Citizens Bancshares, Inc., thereby indirectly acquiring control of The Citizens National Bank of Somerset, both of Somerset, Kentucky. | Newspaper: Not available  
Federal Register: Not available |
| HOMETOWN BANCSHARES, INC.    | CIC         | Notice of Change in Bank Control filed by Hometown Bancshares, Inc. 401(k) Profit Sharing Plan (Timothy Robert Aiken, Trustee), Middlebourne, WV to retain control of 10.77 percent of the outstanding voting shares of Hometown Bancshares, Inc., Middlebourne, WV. | Newspaper: Not available  
Federal Register: Not available |

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COMMUNITY BANK | * 3A3 | FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to increase their investment in Progress Bank of Florida, Tampa, Florida, from 39.36% to up to 49.99%. | Newspaper: 03/14/2010
INVESTORS OF AMERICA, LP | | | Federal Register: Not available

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<td>BANCO DAVIVIENDA S.A.</td>
<td>FBSEA</td>
<td>Banco Davivienda, S.A., Bogota, Colombia, to convert its Edge Act banking corporation subsidiary, Bancafe International, to international bank branch offices located at 801 Brickell Avenue, Miami, Florida, and 1110 Brickell Avenue, Miami, Florida.</td>
<td>03/15/2010</td>
</tr>
<tr>
<td>PALM BANCORP, INC.</td>
<td>CIC</td>
<td>Prior change in control notice filed by Marty E. Adams, Salineville, Ohio; Kevin T. Thompson, Saint Augustine, Florida; and John S. Loeber, Travelers Rest, South Carolina; to acquire control of Palm Bancorp, Inc., and its subsidiary bank, Palm Bank, both of Tampa, Florida.</td>
<td>Not available</td>
</tr>
<tr>
<td>STATE BANK FINANCIAL</td>
<td>3A1</td>
<td>State Bank Financial Corporation, Atlanta, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of State Bank and Trust Company, Macon (Pinehurst), Georgia.</td>
<td>02/13/2010</td>
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<tr>
<td>IDA GROVE BANCSHARES, INC.</td>
<td>4c8</td>
<td>Ida Grove Bancshares, Inc., Ida Grove, Iowa, to retain the nonbanking activity of engaging de novo in leasing personal or real property.</td>
<td>Newspaper: Not applicable, Federal Register: Not available</td>
</tr>
<tr>
<td>M&amp;I MARSHALL &amp; ILSLEY BANK</td>
<td>* 18C</td>
<td>M&amp;I Marshall and Ilsley Bank, Milwaukee, Wisconsin, to merge with Southwest Bank, an M&amp;I Bank, St. Louis, Missouri, and thereby to establish 17 branches.</td>
<td>Newspaper: Not available, Federal Register: Not applicable</td>
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<td>* Branch</td>
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**Federal Reserve Bank of St. Louis**  
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| PEOPLES BANK, THE* | Branch      | The Peoples Bank, Marion, Kentucky, to establish a branch facility to be located at 605C Happy Valley Road, Glasgow, Kentucky. | Newspaper: 02/19/2010  
Federal Register: Not applicable |

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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<tr>
<td>SOUTH DAKOTA BANCSHARES, INC.</td>
<td>CIC</td>
<td>Change in Control Notice by Charles H. Burke III, Pierre, South Dakota, as an individual, to acquire 72 percent or more of the shares of South Dakota Bancshares Inc., Pierre, South Dakota, and thereby indirectly gain control of BankWest Inc., Pierre, South Dakota.</td>
<td>Newspaper: Not available</td>
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<td>Federal Register: 02/16/2010</td>
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**District: 10**

**Federal Reserve Bank of Kansas City**

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<td>FIRST NATIONAL MANAGEMENT GROUP, LLC</td>
<td>* 3A1</td>
<td>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.</td>
<td>Newspaper: 02/07/2010</td>
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<td>Federal Register: 02/05/2010</td>
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<tr>
<td>FIRST NORTON CORPORATION</td>
<td>CIC</td>
<td>Notification by Verlyn Joseph Herman, Jr., and Aaron Joseph Herman, both of Norton, Kansas, as members of a family group acting in concert, to retain control of First Norton Corporation, parent of First Security Bank &amp; Trust Company, both of Norton, Kansas.</td>
<td>Newspaper: 02/18/2010</td>
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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:

D = 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.

<table>
<thead>
<tr>
<th>RSSD</th>
<th>Institution / Location</th>
<th>Exam Date</th>
<th>CRA Public Date</th>
<th>CRA Rating</th>
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<td>SOUTHWEST BANK</td>
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* Subject to the provisions of the Community Reinvestment Act
Availability of CRA Public Evaluations

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