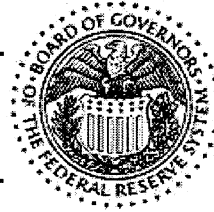


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**Federal Reserve Release**

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*H.2*

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

*No. 7*

*Week Ending February 13, 2010*

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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)

## **H.2 Actions under delegated authority**

**February 7, 2010 to February 13, 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 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- Withdrawn, February 9, 2010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

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to June 4, 2010, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, February 10, 2010

New York

Morgan Stanley, New York, New York -- extension to April 10, 2011, to make an investment in a United Kingdom bank.

- Granted, February 11, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARBLEHEAD BANK	* Branch	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.	Newspaper:	Not available
			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**

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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
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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 February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not applicable 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: Federal Register:	Not available 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: Federal Register:	Not available Not applicable

\* 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

NONE

\* Subject to the provisions of the Community Reinvestment Act



District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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 February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

\* 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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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 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
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**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 February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DAVIVIENDA S.A.	FBSEA	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.	Newspaper:	03/15/2010
			Federal Register:	Not applicable
PALM BANCORP, INC.	CIC	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.	Newspaper:	Not available
			Federal Register:	02/09/2010
STATE BANK FINANCIAL CORPORATION	* 3A1	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 (Pinchurst), Georgia.	Newspaper:	02/13/2010
			Federal Register:	02/12/2010

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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 February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
IDA GROVE BANCSHARES, INC.	4c8	Ida Grove Bancshares, Inc., Ida Grove, Iowa, to retain the nonbanking activity of engaging de novo in leasing personal or real property.	Newspaper:	Not applicable
			Federal Register:	Not available
M&I MARSHALL & ILSLEY BANK	* 18C * Branch	M&I Marshall and Ilsley Bank, Milwaukee, Wisconsin, to merge with Southwest Bank, an M&I Bank, St. Louis, Missouri, and thereby to establish 17 branches.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**  
**Federal Reserve Bank of St. Louis**

**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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH DAKOTA BANCSHARES, INC.	CIC	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.	Newspaper:	Not available
			Federal Register:	02/16/2010

\* 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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- SN = Substantial noncompliance

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	02/07/2010
			Federal Register:	02/05/2010
FIRST NORTON CORPORATION	CIC	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 & Trust Company, both of Norton, Kansas.	Newspaper:	02/18/2010
			Federal Register:	02/09/2010

\* 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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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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK4TEXAS HOLDINGS, INC.	* 3A1	Bank4Texas Holdings, Inc., Tomball, Texas, to become a bank holding company by acquiring 100 percent of Northern Bancshares, Inc., Chillicothe, Texas, and indirectly acquire The First National Bank of Chillicothe, Chillicothe, Texas.	Newspaper:	03/10/2010
			Federal Register:	Not available
OPPORTUNITY BANCSHARES, INC.	CIC	Notice by Capital Z Partners III GP, LTD, George Town, Cayman Islands; Capital Z Partners III GP, L.P., George Town, Cayman Islands; Capital Z Partners Management, LLC, Dover, Delaware; Capital Z Partners III, L.P., George Town, Cayman Islands; and Bradley E. Cooper, New York, New York and Robert A. Spass, New York, New York, as principals, to acquire 10 percent or more of the shares of Opportunity Bancshares, Inc., Bettendorf, Iowa. Opportunity Bancshares, Inc. controls Opportunity Bank, N.A., Richardson, Texas.	Newspaper:	02/19/2010
			Federal Register:	02/02/2010
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 901 South MoPac Expressway, Building 3, Suite 120, Austin, Texas 78746.	Newspaper:	Not available
			Federal Register:	Not applicable

\* 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
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NONE

\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 13, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 01/29/2010
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Charles W. Reinking, Santa Rosa, California, to become co-Trustee of the Frank P. Doyle Trust, Article IX, which retains voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 12/07/2009
Green Dot Corporation	* 3A1	Green Dot Corporation, Monrovia, California, to become a bank holding company by acquiring 100 percent of Bonneville Bancorp, and thereby indirectly acquiring 100 percent of Bonneville Bank, both of Provo, Utah.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act