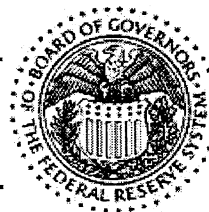


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**Federal Reserve Release**

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*H.2*

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

*No. 8*

*Week Ending February 20, 2010*

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

### Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the House Committee on Financial Services on February 24 and before the Senate Committee on Banking, Housing, and Urban Affairs on February 25, 2010, on the semiannual monetary policy report to the Congress.

- Discussed, February 18, 2010

### Banking Supervision & Regulation

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- request to redeem its TARP preferred stock.

- Approved, February 2, 2010

(A/C)

### Discount Rates

Discount and Advance Rates, Term Auction Facility (TAF) -- increase in the primary credit rate from 1/2 percent to 3/4 percent by the twelve Federal Reserve Banks; reduction in the maximum maturity of primary credit loans to most depository institutions from 28 days to overnight, effective March 18, 2010; and increase in the minimum bid rate for TAF loans to 1/2 percent.

- Announced, February 18, 2010

### Monetary and Financial Policy

Monetary Policy -- semiannual monetary policy report to the Congress.

- Authorized, February 17, 2010

### Personnel

Division of Banking Supervision and Regulation -- appointment of Mark E. Van Der Weide as associate director.

- Announced, February 17, 2010

Regulations and Policies

Overdraft Services -- publication for comment of amendments to Regulations E (Electronic Fund Transfers) and DD (Truth in Savings) to clarify certain aspects of final rules addressing overdraft services.

- Approved, February 17, 2010

Enforcement

Beach First National Bancshares, Inc., Myrtle Beach, South Carolina -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, February 17, 2010

Community First Bank-Chicago, Chicago, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 17, 2010

Community National Bancorporation, Waterloo, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, February 17, 2010

First National Corporation, Savannah, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, February 18, 2010

Marco Community Bank, Marco Island, Florida -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, February 18, 2010

SunFirst Corporation, St. George, Utah -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, February 18, 2010

Enforcement

TCM Company, Crete, Nebraska -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, February 18, 2010

## H.2 Actions under delegated authority

February 14, 2010 to February 20, 2010

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**BS&R** Banking Supervision and Regulation

**C&CA** Consumer and Community Affairs

**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems

**IF** International Finance

**OSDM** Office of Staff Director for Management

### Bank Branches, Domestic

#### Cleveland

The Andover Bank, Andover, Ohio -- to establish a branch at 6611 North Ridge Road, Madison, and request to exceed the limit on investment in bank premises.

- Approved, February 19, 2010

### Bank Holding Companies

#### Atlanta

Banco de Sabadell, S.A., Sabadell, Spain -- to engage de novo in securities brokerage and riskless-principal activities through its newly established subsidiary, Sabadell Securities USA, Inc., Miami, Florida.

- Approved, February 16, 2010

#### Minneapolis

Lake Central Financial, Inc., Annandale, Minnesota -- to become a bank holding company and to acquire Annandale State Bank, Annandale.

- Approved, February 19, 2010

### Bank Mergers

#### Kansas City

Bank of Commerce, Chanute, Kansas -- to merge with First State Bank of Thayer, Thayer, and thereby establish a branch.

- Approved, February 18, 2010

Change in Bank Control

Cleveland

Hometown Bancshares, Inc., Middlebourne, West Virginia -- to retain control of Hometown and its subsidiary bank, Union Bank, Inc., Middlebourne.

- Withdrawn, February 19, 2010

Atlanta

Hometown of Homestead Banking Company, Homestead, Florida -- change in bank control of Hometown and its subsidiary bank, 1st National Bank of South Florida, Homestead (two notices).

- Permitted, February 18, 2010

Atlanta

UCB Financial Group, Inc., Atlanta, Georgia -- change in bank control of UCB and its subsidiary bank, Atlanta Business Bank, Atlanta.

- Permitted, February 19, 2010

Extensions of Time

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to April 6, 2010, to establish a branch at 522 Snelling Avenue South, St. Paul, Minnesota.

- Granted, February 19, 2010

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on January 26 and 27, 2010.

- Published, February 17, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 20, 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 |
| STATE STREET BANK AND TRUST COMPANY | Investment  | State Street Bank & Trust Company and State Street International Holdings, both of Boston, Massachusetts, filed a prior notice to invest in State Street International Holdings Switzerland GmbH in excess of the single entity limit pursuant to section 211.9(f) of Regulation K in connection with the contribution of State Street Cayman Trust Company Limited. | Newspaper:            | Not applicable |
|                                     |             |  | 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<br>ID | Institution / Location | Exam Date | CRA<br>Public Date | CRA<br>Rating | Exam Method |
|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

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NONE

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

| Institution            | Location              |
|------------------------|-----------------------|
| CONNECTICUT BK & TR CO | HARTFORD, CONNECTICUT |

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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 February 20, 2010

| Filer                               | Filing Type | Filing Proposal   | End of Comment Period |                |
|-------------------------------------|-------------|---|-----------------------|----------------|
| FIRST NIAGARA FINANCIAL GROUP, INC. | * 3A1       | 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:            | 02/22/2010     |
|                                     | * 4c8       |   | Federal Register:     | 02/19/2010     |
|                                     | * 3A3       |   |                       |                |
| 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 |

\* 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 Second Quarter of 2010 (April 1, 2010 - June 30, 2010)

| Institution                | Location          |
|----------------------------|-------------------|
| MANUFACTURERS & TRADERS TC | BUFFALO, NEW YORK |
| TIOGA ST BK                | SPENCER, NEW YORK |

\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 20, 2010

| Filer                               | Filing Type  | Filing Proposal  | End of Comment Period           |                                |
|-------------------------------------|--------------|--|---------------------------------|--------------------------------|
| BRYN MAWR BANK CORPORATION          | 4c8<br>* 18C | Bryn Mawr Bank Corporation, Bryn Mawr, PA, to acquire First Keystone Financial, Inc., Media, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act   | Newspaper:<br>Federal Register: | Not available<br>Not available |
| WOODLANDS FINANCIAL SERVICE COMPANY | CIC          | Allen E. Ertel and Catharine K. Ertel, Montoursville PA, Edward Ertel of Washington, DC, Amy Ertel, Jersey City, NJ, and Firetree, LTd, Williamsport, PA, to retain ownership of 13% percent or more Woodlands Financial Services Company, PA. | Newspaper:<br>Federal Register: | 03/01/2010<br>03/09/2010       |

\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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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- SN = Substantial noncompliance

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|---------|--|------------|-----------------|------------|-------------|
| 928618  | AMERISERV FNCL BK, JOHNSTOWN, PENNSYLVANIA | 09/21/2009 | 02/05/2010      | S          | Large Bank  |

CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)

| Institution             | Location               |
|-------------------------|------------------------|
| LAFAYETTE AMBASSADOR BK | EASTON, PENNSYLVANIA   |
| LANDMARK CMNTY BK       | PITTSTON, PENNSYLVANIA |
| MERCHANTS BK OF BANGOR  | BANGOR, PENNSYLVANIA   |

\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 20, 2010

| Filer                     | Filing Type | Filing Proposal  | End of Comment Period |               |
|---------------------------|-------------|--|-----------------------|---------------|
| BENCHMARK BANCORP, INC.   | CIC         | Notice of Change in Bank Control by Jeffrey J. Woda and David Cooper, Jr., acting in concert, to acquire 16.43 percent of the outstanding voting shares of Benchmark Bancorp, Gahanna, OH, and thereby indirectly acquire control of Benchmark Bank, Gahanna, OH   | Newspaper:            | Not available |
|                           |             |  | Federal Register:     | Not available |
| 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 |

\* 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.

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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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 Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

| Institution | Location |
|-------------|----------|
|-------------|----------|

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 20, 2010

| Filer                                      | Filing Type | Filing Proposal  | End of Comment Period |                |
|--|-------------|--|-----------------------|----------------|
| CAPON VALLEY BANK                          | Premises    | Capon Valley Bank, Wardensville, West Virginia, to increase its investment on bank premises.   | Newspaper:            | Not applicable |
|  |             |  | Federal Register:     | Not applicable |
| COMMUNITY BANK<br>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:     | 03/14/2010     |

\* 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 |
|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE    |                        |           |                 |            |             |

CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)

| Institution               | Location                 |
|---------------------------|--------------------------|
| BANK OF GASSAWAY          | GASSAWAY, WEST VIRGINIA  |
| BANK OF THE EASTERN SHORE | CAMBRIDGE, MARYLAND      |
| CENTRAL VA BK             | POWHATAN, VIRGINIA       |
| COMMUNITY BK OF TRI-CTY   | WALDORF, MARYLAND        |
| LOGAN B&TC                | LOGAN, WEST VIRGINIA     |
| MONARCH BK                | CHESAPEAKE, VIRGINIA     |
| RBC BK USA                | RALEIGH, NORTH CAROLINA  |
| STELLARONE BK             | CHRISTIANSBURG, VIRGINIA |
| UNION B&TC                | BOWLING GREEN, VIRGINIA  |
| VIRGINIA B&TC             | DANVILLE, VIRGINIA       |

\* Subject to the provisions of the Community Reinvestment Act



District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 20, 2010

| Filer                      | Filing Type | Filing Proposal   | End of Comment Period |               |
|----------------------------|-------------|---|-----------------------|---------------|
| GULFSHORE BANCSHARES, INC. | * 3A1       | Gulfshore Bancshares, to become a bank holding company by acquiring 100 percent of the outstanding shares of Gulfshore Bank, both of Tampa, Florida.  | Newspaper:            | Not available |
|                            |             |   | Federal Register:     | 03/22/2010    |
| 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    |

\* 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.

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

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

| Institution         | Location               |
|---------------------|------------------------|
| 1ST UNITED BK       | BOCA RATON, FLORIDA    |
| BRAND BKG CO        | LAWRENCEVILLE, GEORGIA |
| COCONUT GROVE BK    | MIAMI, FLORIDA         |
| COMMERCIAL BK       | HARROGATE, TENNESSEE   |
| PALM BEACH CMNTY BK | BOYNTON BEACH, FLORIDA |
| SUN AMER BK         | BOCA RATON, FLORIDA    |

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 20, 2010

| Filer                                     | Filing Type       | Filing Proposal  | End of Comment Period           |                                 |
|---|-------------------|--|---------------------------------|---------------------------------|
| CENTRAL WISCONSIN<br>BANCORPORATION, INC. | CIC               | Notice by Carol O'Leary, Medford, Wisconsin, as an individual, and Carol O'Leary, Medford, Wisconsin, Tristar Printing Co., Inc., Abbotsford, Wisconsin, Kevin S. Flink and Kristine M. O'Leary, both of Abbotsford, Wisconsin, and Willis R. Whetstone, Medford, Wisconsin, as a group acting in concert to retain control of Central Wisconsin Bancorporation, Inc., Colby, Wisconsin, and thereby indirectly acquire Community Bank of Central Wisconsin, Colby, Wisconsin. | Newspaper:<br>Federal Register: | Not available<br>Not available  |
| CHEMICAL FINANCIAL<br>CORPORATION         | * 3A5             | Chemical Financial Corporation, Midland, Michigan, to acquire 100 percent of the voting shares of O.A.K. Financial Corporation, Byron Center, Michigan, and thereby indirectly acquire Byron Bank, Byron Center, Michigan.   | Newspaper:<br>Federal Register: | Not available<br>03/18/2010     |
| 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:<br>Federal Register: | Not applicable<br>03/08/2010    |
| M&I MARSHALL & ILSLEY<br>BANK             | * 18C<br>* 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:<br>Federal Register: | Not available<br>Not applicable |
| Premier Commerce Bancorp, Inc.            | * 3A1             | Premier Commerce Bancorp, Inc., Palos Hills, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of G.R. Bancorp, Ltd., Grand Ridge, Illinois, and thereby indirectly acquire The First National Bank of Grand Ridge, Grand Ridge, Illinois.  | Newspaper:<br>Federal Register: | Not available<br>Not available  |
| UNITED COMMERCE BANCORP                   | CIC               | Notice by Vernon R. Pfaff, individually, and as part of a group acting in concert with Barbara Ann Pfaff, both of Fairbury, Nebraska, to acquire over 10 percent of the outstanding shares of United Commerce Bancorp, Bloomington, Indiana, and thereby indirectly acquire control of United Commerce Bank, Bloomington, Indiana.   | Newspaper:<br>Federal Register: | 02/28/2010<br>02/17/2010        |

\* 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 Second Quarter of 2010 (April 1, 2010 - June 30, 2010)

| Institution                | Location             |
|----------------------------|----------------------|
| 1ST SOURCE BK              | SOUTH BEND, INDIANA  |
| AMERICAN T&SB              | DUBUQUE, IOWA        |
| BANK OF OAKFIELD           | OAKFIELD, WISCONSIN  |
| CEDAR RAPIDS B&TC          | CEDAR RAPIDS, IOWA   |
| CENTRUE BK                 | STREATOR, ILLINOIS   |
| FIRST BK OF BERNE          | BERNE, INDIANA       |
| FIRST CHICAGO B&T          | CHICAGO, ILLINOIS    |
| FIRST ST BK                | MANCHESTER, IOWA     |
| FIRST ST BK OF PORTER      | PORTER, INDIANA      |
| FRIENDSHIP ST BK           | FRIENDSHIP, INDIANA  |
| FRONTIER SVG BK            | COUNCIL BLUFFS, IOWA |
| JPMORGAN CHASE BK DEARBORN | DEARBORN, MICHIGAN   |
| LAPEER CTY B&TC            | LAPEER, MICHIGAN     |
| M&I MARSHALL & ILSLEY BK   | MILWAUKEE, WISCONSIN |
| MARKESAN ST BK             | MARKESAN, WISCONSIN  |
| NORTHERN TC                | CHICAGO, ILLINOIS    |
| OREGON CMNTY B&TC          | OREGON, WISCONSIN    |
| TITONKA SVG BK             | TITONKA, IOWA        |
| TOWN BK                    | HARTLAND, WISCONSIN  |

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

VILLA GROVE, ILLINOIS

WASHINGTON, IOWA

VILLA GROVE ST BK

WASHINGTON ST BK

\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 20, 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: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

NONE

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

| Institution            | Location               |
|------------------------|------------------------|
| BANK OF BUFFALO        | BUFFALO, KENTUCKY      |
| BANK OF FAYETTEVILLE   | FAYETTEVILLE, ARKANSAS |
| BANK OF LA             | LOUISIANA, MISSOURI    |
| CALLAWAY BK            | FULTON, MISSOURI       |
| CROSS COUNTY BK        | WYNNE, ARKANSAS        |
| FARMERS & MERCHANTS BK | STUTT GART, ARKANSAS   |
| FIRST ST BK OF DEQUEEN | DEQUEEN, ARKANSAS      |
| SIMMONS FIRST BK       | RUSSELLVILLE, ARKANSAS |
| SOUTHERN COMMERCIAL BK | SAINT LOUIS, MISSOURI  |
| STATE BK OF LIMA       | LIMA, ILLINOIS         |
| TOWN & COUNTRY BK      | SALEM, MISSOURI        |

\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 20, 2010

| Filer                            | Filing Type | Filing Proposal  | End of Comment Period |            |
|----------------------------------|-------------|--|-----------------------|------------|
| SOUTH DAKOTA<br>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:            | 02/16/2010 |
|                                  |             |  | Federal Register:     | 02/16/2010 |
| TYSAN CORPORATION, THE           | CIC         | David Tychman, Seattle, Washington, individually and as trustee of eight Tychman/Sanders family trusts to retain 25 percent or more of The Tysan Corporation, Minneapolis, Minnesota. The trustees of one or more of nine Tychman/Sanders family trusts; James Sanders, Plymouth, Minnesota, Deera Tychman, Edina, Minnesota, Judith Shapiro, Saint Louis Park, Minnesota, and David Tychman, Seattle, Washington, to join the Tychman/Sanders group which controls 25 percent or more of The Tysan Corporation, Minneapolis, Minnesota, and includes 17 other Tychman/Sanders family trusts, and thereby indirectly retain 25 percent of Lake Community Bank, Long Lake, Minnesota, Pine Country Bank, Little Falls, Minnesota, and Blaine State Bank, Blaine, Minnesota. | Newspaper:            | 03/07/2010 |
|                                  |             |  | Federal Register:     | 03/10/2010 |

\* Subject to the provisions of the Community Reinvestment Act



District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

| RSSD ID | Institution / Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|---------|------------------------|-----------|-----------------|------------|-------------|
|---------|------------------------|-----------|-----------------|------------|-------------|

NONE

CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)

| Institution                | Location              |
|----------------------------|-----------------------|
| AMERICAN BK                | SAINT PAUL, MINNESOTA |
| BIG SKY WESTERN BK         | BOZEMAN, MONTANA      |
| CLINTON ST BK              | CLINTON, MINNESOTA    |
| COMMUNITY BK AUSTIN        | AUSTIN, MINNESOTA     |
| COMMUNITY BK MISSOULA      | MISSOULA, MONTANA     |
| FARMERS ST BK              | VICTOR, MONTANA       |
| FIRST CITIZENS BK OF BUTTE | BUTTE, MONTANA        |
| FULTON ST BK               | FULTON, SOUTH DAKOTA  |
| NORTH SHORE BK OF COMMERCE | DULUTH, MINNESOTA     |
| VALLEY BK GLASGOW          | GLASGOW, MONTANA      |
| YELLOWSTONE BK             | LAUREL, MONTANA       |

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 20, 2010

| Filer               | Filing Type       | Filing Proposal  | End of Comment Period |                |
|---------------------|-------------------|--|-----------------------|----------------|
| ASLIN GROUP, INC.   | * 3A1             | Aslin Group, Inc, Mission Hills, Kansas; Aslin Opportunity Fund BK, LP, Cape Haze, Florida; and Aslin Capital I, LLC, Cape Haze, Florida; all to become bank holding companies through the acquisition of 100 percent of the voting shares of 1st Financial Bank, Overland Park, Kansas. | Newspaper:            | Not available  |
|                     |                   |  | Federal Register:     | 03/19/2010     |
| CEDAR BANCORP       | 4c8               | Cedar Bancorp, Hartington, Nebraska, to continue to engage in general insurance activities through the retention of Home Town Insurance Agency, Inc., Hartington, Nebraska.  | Newspaper:            | Not applicable |
|                     |                   |  | Federal Register:     | 03/09/2010     |
| CORNERSTONE BANK    | * 18C<br>* Branch | Cornerstone Bank, York, Nebraska, to merge with Harvard State Bank, Harvard, Nebraska, and incident thereto to establish a branch, and to operate under the title of Comerstone Bank, York, Nebraska.  | Newspaper:            | 02/04/2010     |
|                     |                   |  | Federal Register:     | Not applicable |
| MY ANNS CORPORATION | CIC               | Notice submitted by Donna M. Curry, trustee of the Galen L. Curry Marital Trust, and voting trustee of the Voting Trust Agreement, Piqua, Kansas, to retain control of My Anns Corporation, and thereby indirectly retain control of Piqua State Bank, both in Piqua, Kansas.            | Newspaper:            | 02/18/2010     |
|                     |                   |  | Federal Register:     | 03/08/2010     |

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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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 |
|---------|--|------------|-----------------|------------|-------------|
| 508355  | AMERISTATE BK, ATOKA, OKLAHOMA                     | 11/02/2009 | 02/03/2010      | S          | Small Bank  |
| 385547  | CITIZENS FARMERS BK COLE CAMP, COLE CAMP, MISSOURI | 11/16/2009 | 02/03/2010      | S          | Small Bank  |
| 296456  | FIRSTBANK, ANTLERS, OKLAHOMA                       | 11/16/2009 | 02/04/2010      | S          | Small Bank  |
| 284154  | FREEDOM BK OKLAHOMA, TULSA, OKLAHOMA               | 11/02/2009 | 02/12/2010      | S          | Small Bank  |
| 247551  | HIGH PLAINS BK, FLAGLER, COLORADO                  | 11/16/2009 | 02/08/2010      | S          | Small Bank  |
| 420653  | VALLEY ST BK, SYRACUSE, KANSAS                     | 11/02/2009 | 02/01/2010      | S          | Small Bank  |

CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)

Institution Location

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 20, 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:     | 03/18/2010     |
| 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:            | 02/18/2010     |
|                              |             |  | Federal Register:     | Not applicable |
| TEXAS STATE BANKSHARES, INC. | * 3A1       | Texas State Bankshares, Inc., Harlingen, Texas, to become a bank holding company by acquiring 100% of the common stock of Falfurrias State Bank, Falfurrias, Texas.  | Newspaper:            | Not available  |
|                              |             |  | Federal Register:     | 03/22/2010     |

\* 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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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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|------------|------------------------|-----------|--------------------|---------------|-------------|
|------------|------------------------|-----------|--------------------|---------------|-------------|

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NONE

**CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)**

| Institution | Location |
|-------------|----------|
|-------------|----------|

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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 February 20, 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:            | Not available  |
|                                  |             |   | Federal Register:     | 01/29/2010     |
| COMMUNITY BANCORPORATION         | CIC         | Park Randal Roney, Mapleton, Utah, Blake Marshal Roney, Provo, Utah, Robert Tod Mosen, Mapleton, Utah, and Steven Jay Lund, of Provo, Utah, to acquire 25 percent or more of the shares and thereby control of Community Bancorporation, Pleasant Grove, Utah, and thereby indirectly control Western Community Bank, Orem, Utah.   | Newspaper:            | Not available  |
|                                  |             |   | Federal Register:     | Not available  |
| 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:            | Not available  |
|                                  |             |   | Federal Register:     | 02/08/2010     |
| 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     |
| 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:            | Not available  |
|                                  |             |   | Federal Register:     | 03/18/2010     |
| 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 |

\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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|---------|------------------------|-----------|-----------------|------------|-------------|
|---------|------------------------|-----------|-----------------|------------|-------------|

NONE

CRA Examinations scheduled for Second Quarter of 2010 (April 1, 2010 - June 30, 2010)

| Institution     | Location                        |
|-----------------|---------------------------------|
| CAPITAL BK      | SAN JUAN CAPISTRANO, CALIFORNIA |
| IDAHO BKG CO    | BOISE, IDAHO                    |
| LIBERTY BK      | SOUTH SAN FRANCISCO, CALIFORNIA |
| NORTH VALLEY BK | REDDING, CALIFORNIA             |
| SANTA LUCIA BK  | ATASCADERO, CALIFORNIA          |

\* Subject to the provisions of the Community Reinvestment Act