Federal Reserve Release

H.2

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

No. 24

Week Ending June 12, 2010

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

Economic and Financial Conditions -- statement by Chairman Bernanke before the House Committee on the Budget on current economic and financial conditions and issues pertaining to the federal budget.

- Published, June 9, 2010

Bank Holding Companies

City Holding Company, Charleston, West Virginia -- to increase its ownership interest in First United Corporation, Oakland, Maryland, and thereby increase its indirect interest in First United's subsidiary bank, First United Bank & Trust, Oakland, and election to become a financial holding company.

- Approved, June 8, 2010

Forms

Forms -- final Board review to extend without revision the following reports: (1) Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060), (2) Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006), (3) Stock Redemption Notification (FR 4008), (4) Notice Claiming Status as an Exempt Transfer Agent (FR 4013), (5) Investment in Bank Premises Notification (FR 4014), and (6) six information collections related to the Gramm-Leach-Bliley Act (FR 4010, FR 4011, FR 4012, FR 4017, FR 4019, and FR 4023); and to extend with revision the (1) Report of Terms of Credit Card Plans (FR 2572), (2) Report of Terms of Credit Card Plans Supplemental Survey (FR 2572S), and (3) Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046).

- Approved, June 8, 2010

Forms -- initial Board review to extend with revision the voluntary Intermittent Survey of Businesses (FR 1374).

- Proposed, June 8, 2010
H.2 Board Actions

June 6, 2010 to June 12, 2010

Enforcement

Big Sandy Holding Company, Limon, Colorado -- written agreement with the Federal Reserve Bank of Kansas City.
- Announced, June 8, 2010

Border Bancshares, Inc., Greenbush, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.
- Announced, June 7, 2010

Citizens Commerce Bancshares, Inc., Versailles, Kentucky -- written agreement with the Federal Reserve Bank of Cleveland.
- Announced, June 8, 2010

Cowlitz Bancorporation, Longview, Washington -- written agreement with the Federal Reserve Bank of San Francisco.
- Announced, June 7, 2010

First Bancorp, San Juan, Puerto Rico -- written agreement with the Federal Reserve Bank of New York.
- Announced, June 8, 2010

First Bankshares, Inc., Winter Park, Florida -- written agreement with the Federal Reserve Bank of Atlanta.
- Announced, June 7, 2010

Heritage Bank, Topeka, Kansas -- issuance of a consent order of prohibition against Gregory L. Fankhauser, a former president, chief executive officer, and institution-affiliated party of the bank.
- Announced, June 7, 2010
H.2  Board Actions  

Enforcement  

- Announced, June 10, 2010  

PremierWest Bancorp, Medford, Oregon -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services, Division of Finance and Corporate Securities.  
- Announced, June 9, 2010  

SouthwestUSA Corporation, Las Vegas, Nevada -- written agreement with the Federal Reserve Bank of San Francisco.  
- Announced, June 9, 2010  

Village Bancorp, St. George, Utah -- written agreement with the Federal Reserve Bank of San Francisco.  
- Announced, June 10, 2010
### Bank Branches, Domestic

**St. Louis**

Allied Bank, Mulberry, Arkansas -- to establish a branch at 4900 Kavanaugh Boulevard, Little Rock.

- Approved, June 10, 2010

**Richmond**

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 8190 Stonewall Shops Square, Gainesville.

- Approved, June 10, 2010

### Bank Holding Companies

**Secretary**

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- (1) to merge with First Keystone Financial, Inc., Media, and indirectly acquire First Keystone Bank and thereby engage in operating a savings and loan association, (2) to acquire Bryn Mawr Interim Bank, an interim stock savings bank, (3) for First Keystone Bank to merge with and into Interim Bank, and (4) for Bryn Mawr Trust Company, a subsidiary of Bryn Mawr Bank Corporation, to merge with Interim Bank and thereby establish eight branches.

- Approved, June 11, 2010

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(A/C) = Addition or Correction

(Total Delegated - 1 of 4)
H.2 Actions under delegated authority

**Bank Holding Companies**

Chicago

Chestnut Bancorp, Inc., Chestnut, Illinois -- to become a bank holding company and to acquire Bank of Chestnut, Chestnut.
- Withdrawn, June 11, 2010

Chicago

Choice Bancorp, Inc., Oshkosh, Wisconsin -- to become a bank holding company and to acquire Choice Bank, Oshkosh.
- Withdrawn, June 9, 2010

New York

Commonwealth Bank of Australia, Sydney, Australia -- to acquire shares of Air Lease Corporation, Los Angeles, California, and thereby engage in certain nonbanking activities.
- Approved, June 11, 2010

Boston

New England Bancorp, Inc., Hyannis, Massachusetts -- to become a bank holding company and to acquire Bank of Cape Cod, Hyannis.
- Approved, June 10, 2010

San Francisco

U & I Financial Corporation, Lynnwood, Washington -- to become a bank holding company and to acquire UniBank, Lynnwood.
- Approved, June 10, 2010

(A/C) = Addition or Correction

Delegated - 2 of 4
H.2 Actions under delegated authority June 6, 2010 to June 12, 2010

Bank Mergers

Secretary

East West Bank, Pasadena, California -- to purchase certain assets and assume certain liabilities of Washington First International Bank, Seattle, Washington.

- Approved, June 11, 2010

Chicago

Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust, Morton, Illinois, and Hometown Community Bancorp, Inc. -- to merge with TSB Financial, Inc., Tremont, and thereby indirectly acquire Tremont Savings Bank, and for Morton Community Bank, Morton, to merge with Tremont Savings Bank and thereby establish two branches.

- Approved, June 8, 2010

Change in Bank Control

Dallas

Cameron Financial Corporation, Cameron, Texas -- to retain control of Cameron and its subsidiary bank, Classic Bank, N.A., Cameron.

- Withdrawn, June 7, 2010

Richmond

Peoples Bancorporation, Inc., Easley, South Carolina -- to retain control of Peoples Bancorporation and its subsidiary banks, The Peoples National Bank, Easley; Bank of Anderson, National Association, Anderson; and Seneca National Bank, Seneca.

- Permitted, June 10, 2010

(A/C) = Addition or Correction

Delegated - 3 of 4
H.2 Actions under delegated authority

June 6, 2010 to June 12, 2010

Extensions of Time

Chicago

Chemical Bank, Midland, Michigan -- extension to August 26, 2010, to merge with Byron Bank, Byron Center, and thereby establish fourteen branches.

- Granted, June 9, 2010

(A/C) = Addition or Correction
District: 1
Federal Reserve Bank of Boston
Filings received during the week ending June 12, 2010

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<thead>
<tr>
<th>Filer</th>
<th>Filing Type</th>
<th>Filing Proposal</th>
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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:

0 = 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 ID</th>
<th>Institution / Location</th>
<th>Exam Date</th>
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CRA Examinations scheduled for

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## District: 2

### Federal Reserve Bank of New York

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</table>
| **ABN AMRO BANK N.V.** | FBSEA | ABN AMRO Bank N.V., Amsterdam, Netherlands, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(2)(i)(B)(3) of Regulation K. | Newspaper: Not available  
Federal Register: Not applicable |
| **BANCO DO BRASIL S.A.** | FBSEA | Banco do Brasil, Brasilia, Brazil, to convert its existing state-licensed Miami agency to a state-licensed branch in Miami, Florida, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K. | Newspaper: Not available  
Federal Register: Not applicable |
| **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 investment in Citi Cards Canada Inc., Mississauga, Canada. | Newspaper: Not applicable  
Federal Register: Not applicable |
| **DANSKE BANK A/S** | FBSEA | Danske Bank A/S, Copenhagen, Denmark, requests prior approval to establish a branch office in New York, pursuant to Section 211.24 of Regulation K, and to engage in certain nonbanking activities through Danske Markets Inc., New York, New York, pursuant to Section 225.28(b)(7)(i) of Regulation Y. | Newspaper: 07/02/2010  
Federal Register: 06/25/2010 |
| **PNBK HOLDINGS LLC** | * 3A1 | PNBK Holdings LLC, PNBK Sponsor LLC and PNBK Investment Partners LLC, all of Stamford, Connecticut requests prior approval to acquire Patriot National Bancorp, Inc. and Patriot National Bank, both of Stamford, Connecticut, and thereby become bank holding companies, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y. | Newspaper: Not available  
Federal Register: 06/21/2010 |
| **TORONTO-DOMINION BANK, THE** | * 3A3 | The Toronto-Dominion Bank, Toronto, Canada, and its subsidiaries TD US P&C Holdings ULC, Calgary, Canada, and TD Bank US Holding Company, Portland, Maine, to acquire The South Financial Group, Inc. and thereby indirectly acquire Carolina First Bank, both of Greenville, South Carolina, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.11(c)(1) of Regulation Y. | Newspaper: 06/18/2010  
Federal Register: 06/25/2010 |

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<tr>
<td>229913</td>
<td>MIZUHO CORP BK USA, NEW YORK, NEW YORK</td>
<td>01/19/2010</td>
<td>06/02/2010</td>
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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 12, 2010

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<tr>
<td>MidCoast Community Bancorp, Inc.</td>
<td>3A1</td>
<td>MidCoast Community Bancorp, Inc., Wilmington, DE, to become a bank holding company in connection with the reorganization of MidCoast Community Bank, Wilmington, DE, merging with and into Interim MidCoast Community Bank, Wilmington, DE.</td>
<td>Federal Register: Not applicable</td>
</tr>
<tr>
<td>TOWER BANCORP INC.</td>
<td>* 3A5</td>
<td>Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.</td>
<td>Federal Register: 04/09/2010</td>
</tr>
</tbody>
</table>

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Availability of CRA Public Evaluations

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<tr>
<td>FIRST SOUTHERN BANCORP, INC.</td>
<td>* 4c8</td>
<td>Application by First Southern Bancorp, Inc., Stanford, KY to acquire up to 24.99% of the voting shares of CKF Bancorp, Inc., Danville, KY and thereby indirectly acquire a non-controlling interest in Central Kentucky Federal Savings Bank, Danville, KY pursuant to Section 4(c)(8) of the Bank Holding Company Act.</td>
<td>07/08/2010 Frost</td>
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<td>Federal Register:</td>
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<tr>
<td>JACKSONVILLE BANCORP, INC.</td>
<td>*3A5</td>
<td>Jacksonville Bancorp, Inc., Jacksonville, Florida, to acquire 100% of the voting securities of Atlantic BancGroup, Inc., Jacksonville Beach, Florida, and thereby indirectly acquire Oceanside Bank, Jacksonville Beach, Florida.</td>
<td>Newspaper:</td>
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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 12, 2010**

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<tbody>
<tr>
<td>HOMETOWN COMMUNITY BANCSHARES, INC.</td>
<td>CIC</td>
<td>Prior change in control notice filed by Chitranjan Kashavji Thakkar, Alpharetta, Georgia, to acquire an additional 24.82 percent of the outstanding shares of Hometown Community Bancshares, Inc., and its subsidiary, Hometown Community Bank, both of Braselton, Georgia. Total pro forma ownership will equal 28.49 percent.</td>
<td>06/30/2010</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act

**Newspaper:** 06/30/2010  
**Federal Register:** 06/30/2010
Availability of CRA Public Evaluations

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<td>CENTRAL STATE BANK</td>
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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Availability of CRA Public Evaluations

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<tbody>
<tr>
<td>678744</td>
<td>CENTRAL ST BK, ELKAIDER, IOWA</td>
<td>03/01/2010</td>
<td>06/07/2010</td>
<td>S</td>
<td>Small Bank</td>
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<tr>
<td>175140</td>
<td>COMMUNITY FIRST BK, BOSCOBEL, WISCONSIN</td>
<td>02/08/2010</td>
<td>06/03/2010</td>
<td>S</td>
<td>Small Bank</td>
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<tr>
<td>799939</td>
<td>HARTSBURG ST BK, HARTSBURG, ILLINOIS</td>
<td>11/16/2009</td>
<td>06/07/2010</td>
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**Filer**

**District: 8**

Federal Reserve Bank of St. Louis

**Filings received during the week ending June 12, 2010**

<table>
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</table>
| BANK OF MCCORY         | Member      | Bank of McCrory, McCrory, Arkansas, to become a member of the Federal Reserve System. | Newspaper: Not applicable  
Federal Register: Not applicable |

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

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* Subject to the provisions of the Community Reinvestment Act
District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 12, 2010

<table>
<thead>
<tr>
<th>Filer</th>
<th>Filing Type</th>
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<th>End of Comment Period</th>
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<tbody>
<tr>
<td>215 HOLDING CO.</td>
<td>* 3A3</td>
<td>215 Holding Company, to acquire 100 percent of White Rock Bank, Cannon Falls, Minnesota.</td>
<td>06/30/2010</td>
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<td></td>
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<td>Federal Register:</td>
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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.

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<td>F.S.B. PROPERTIES, INC.</td>
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| AMERICAN BANK HOLDING CORPORATION          | 4c8         | Prior Notice by American Bank Holding Corporation, Corpus Christi, Texas, to engage indirectly in small town insurance agency activities, pursuant to Section 4(c)(8) of the Bank Holding Company Act and Section 225.28(b)(11)(iii)(A) of Regulation Y, through its wholly owned subsidiary, American Financial Insurance Services, Inc., Port Aransas, Texas. | Newspaper: Not applicable  
Federal Register: Not applicable |
| CITY NATIONAL BANC SHARES, INC.            | CIC         | Notice by Thomas L. Rees, Colorado City, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of City National Bancshares, Inc., and indirectly control its subsidiary, The City National Bank of Colorado City, both of Colorado City, Texas. | Newspaper: Not available  
Federal Register: 06/24/2010 |
| FORD FINANCIAL FUND, L.P.                  | * 3A1       | Ford Financial Fund, L.P.; Ford Management, LP; Ford Ultimate Management, LLC; and certain other entities related to Gerald J. Ford, all of Dallas, Texas, to become bank holding companies through the acquisition of 91 percent of Pacific Capital Bancorp, Santa Barbara, California, and indirectly, Pacific Capital Bank, National Association, Santa Barbara, California. | Newspaper: Not available  
Federal Register: 07/06/2010 |
|                                            | 4c8         | Ford Financial Fund, LP; Ford Management, LP; Ford Ultimate Management, LLC; and certain other entities to engage in activities related to extending credit, trust company functions, and investment advisory activities through the acquisition of PCB Service Corporation, Santa Barbara, California; Morton Capital Management, Calabasas, California; and R. E. Wacker Associates, Inc., San Luis Obispo, California. |                        |
| INDEPENDENT BANK GROUP, INC.               | * 3A5       | Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Farmersville Bancshares, Inc., Farmersville, Texas, and indirectly acquire First Bank, Farmersville, Texas. | Newspaper: Not available  
Federal Register: 07/08/2010 |
| SPECIALTY BANCOR, INC.                     | * 3A1       | Specialty Bancor, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Community State Bank, Austin, Texas. | Newspaper: Not available  
Federal Register: 07/12/2010 |
| TEXAS BANC FINANCIAL CORPORATION           | * 3A1       | Texas Banc Financial Corporation, Fort Worth, Texas, to acquire up to 100% of the voting shares of The Bank, Weatherford, Texas. | Newspaper: Not available  
Federal Register: 06/18/2010 |

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| ANCHOR BANCORP, INC.                      | * 3A1       | Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.                                                                                                                                         | Newspaper: Not available  
Federal Register: Not available |
| CARPENTER COMMUNITY BANCFUND-A, L.P.      | * 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 35 percent of the outstanding voting shares of Bridge Capital Holdings and thereby indirectly acquire a greater controlling interest in Bridge Bank, N.A., both of San Jose, California. | Newspaper: Not available  
Federal Register: 06/07/2010 |
| CASTLE CREEK CAPITAL PARTNERS III, L.P.  | * 3A3       | Castle Creek Capital Partners III, LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp, all of Rancho Santa Fe, CA, to increase their interest in First Chicago Bancorp, Chicago, Illinois, from 46.6% up to 85% of voting shares, pursuant to Section 3(a)(3) of the Bank Holding Company Act. | Newspaper: Not available  
Federal Register: 06/21/2010 |
| CHINO COMMERCIAL BANCORP                  | CIC         | Daniel Hugh and Patricia L. Bowman, Fontana, California, to retain 14.10 percent control of Chino Commercial Bancorp, and thereby retain control of Chino Commercial Bank, N.A., both of Chino, California.                                                                                                                                              | Newspaper: Not available  
Federal Register: 06/21/2010 |
| COMMUNITY BANCSHARES, INC.               | * 3A3       | Community Bancshares, Inc., Joseph, Oregon, to acquire at least 100 percent of BEO Bancorp and thereby its subsidiary bank, Bank of Eastern Oregon, both of Heppner, Oregon.                                                                                                                                                                                   | Newspaper: Not available  
Federal Register: Not available |
| EAST WEST BANK                            | * Branch    | East West Bank, Pasadena, California, to establish a branch at 4299 Rosewood Drive, Unit #108, Pleasanton, California.                                                                                                                                                                                                                             | Newspaper: 05/28/2010  
Federal Register: Not applicable |
| EAST WEST BANK                            | * 18C       | East West Bank, Pasadena, California, to acquire Washington First International Bank, Seattle, Washington; and 2) East West Bank, Pasadena, California, requesting permission of the Board of Governors of the Federal Reserve System to establish a Trust Department and for trust powers pursuant to 12 C.F.R. Section 208.3(d)(2).                                                                 | Newspaper: Not available  
Federal Register: Not applicable |
| ONE MAIN STREET, LLC                      | * 3A1       | One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.                                                                                                                                                           | Newspaper: 04/08/2010  
Federal Register: 04/08/2010 |

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| SKBHC HOLDINGS, LLC | * 3A1 | SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota. | Newspaper: Not available  
Federal Register: 04/27/2010 |
Federal Register: 06/16/2010 |
| SYRINGA BANCORP | CIC | Hilario John Arguinchona and Karen Arguinchona for retroactive approval to retain 31.82 percent control of Syringa Bancorp, and thereby retain control of Syringa Bank, both of Boise, Idaho. | Newspaper: 06/28/2010  
Federal Register: 05/28/2010 |

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<td>2453132</td>
<td>PIERCE CMRL BK, TACOMA, WASHINGTON</td>
<td>07/13/2009</td>
<td>05/06/2010</td>
<td>SN</td>
<td>Small Bank</td>
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