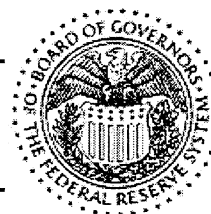

Federal Reserve Release



H.2

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

No. 30

Week Ending July 24, 2010

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

Testimony and Statements

International Cooperation and Financial Regulatory Modernization -- statement by Governor Daniel K. Tarullo before a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs on developments in international regulatory reform and U.S. government priorities for regulatory cooperation.

- Published, July 20, 2010

The State of U.S. Coins and Currency -- statement by Louise L. Roseman, director, Division of Reserve Bank Operations and Payment Systems, before a subcommittee of the House Committee on Financial Services on Federal Reserve activities related to currency and coin.

- Published, July 20, 2010

Bank Holding Companies

Morgan Stanley, New York, New York -- commenter's request for review of the Federal Reserve Bank of New York's approval of the application by Morgan Stanley to acquire Morgan Stanley Private Bank, National Association, Jersey City, New Jersey.

- Denied, July 20, 2010

The Toronto-Dominion Bank, Toronto, Canada; TD US P&C Holdings ULC, Calgary; and TD Bank US Holding Company, Portland, Maine -- to acquire The South Financial Group, Inc., Greenville, South Carolina, and its subsidiary bank, Carolina First Bank.

- Approved, July 22, 2010

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- agreement with the Department of the Treasury regarding a reduction of credit protection provided for the TALF under the Troubled Asset Relief Program.

- Announced, July 20, 2010

Personnel

Division of Banking Supervision and Regulation -- appointment of Maryann Hunter as deputy director; Barbara Bouchard, Mike Foley, Jack Jennings, Arthur Lindo, Peter Purcell, William Spaniel, and Mark Van Der Weide as senior associate directors; Kevin Bertsch, Betsy Cross, and Nida Davis as associate directors; James Embersit as deputy associate director; Philip Aquilino, Kevin Clarke, Adrienne Haden, Anna L. Hewko, Michael Kraemer, and Richard Naylor as assistant directors; and Norah Barger as senior adviser as part of a division restructuring.

- Announced, July 20, 2010

Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the twelve Federal Reserve Banks for 2011.

- Announced, July 19, 2010

Enforcement

Bank VI, Salina, Kansas -- written agreement with the Federal Reserve Bank of Kansas City and the State of Kansas Office of the State Bank Commissioner.

- Announced, July 20, 2010

Cecil Bank, Elkton, Maryland -- issuance of a consent order of assessment of a civil money penalty.

- Announced, July 22, 2010

Pacific State Bank, Stockton, California -- issuance of a prompt corrective action directive against the bank.

- Announced, July 22, 2010

H.2 Actions under delegated authority

July 18, 2010 to July 24, 2010

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 Holding Companies

Atlanta

BancTenn Corp., Kingsport, Tennessee -- to acquire shares of Paragon Commercial Corporation, Raleigh, North Carolina, and its subsidiary bank, Paragon Commercial Bank.

- Withdrawn, July 22, 2010

Minneapolis

Dairyland Bank Holding Corporation, La Crosse, Wisconsin -- to engage de novo in lending activities.

- Withdrawn, July 19, 2010

Chicago

Eagle Financial Corp., Casey, Illinois -- to become a bank holding company and to acquire Casey State Bank, Casey, and First State Bank, Biggsville.

- Approved, July 23, 2010

Dallas

First Texas BHC, Inc., Fort Worth, Texas -- to engage de novo in lending and servicing activities through SWB Recovery, Inc., Fort Worth.

- Approved, July 23, 2010

Chicago

FNB BanShares, Inc., West Union, Iowa -- to engage in extending credit and servicing loans.

- Approved, July 22, 2010

Bank Holding Companies

Chicago

Harbor Bancorp, Inc., Edenton, North Carolina -- to become a bank holding company and to acquire West Town Savings Bank, Cicero, Illinois.

- Withdrawn, July 21, 2010

Kansas City

PBS Bancshares, Inc., Seneca, Missouri -- to become a bank holding company and to acquire shares of People's Bank of Seneca, Seneca.

- Approved, July 22, 2010

Kansas City

Sturm Financial Group, Inc., Denver, Colorado -- to engage in lending activities through Northern Lights, LLC, Denver.

- Approved, July 23, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Sterling Bank, Lantana, Florida, and to retain the acquired facilities as branches.

- Withdrawn, July 20, 2010

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of MetroBank of Dade County, Miami, Florida, and Turnberry Bank, Aventura, and to retain the acquired facilities as branches (three applications).

- Withdrawn, July 20, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Olde Cypress Community Bank, Clewiston, Florida, and to retain the acquired facilities as branches.

- Withdrawn, July 20, 2010

Change in Bank Control

Dallas

City National Bancshares, Inc., Colorado City, Texas -- to retain control of City National Bancshares and its subsidiary bank, The City National Bank of Colorado City, Colorado City.

- Permitted, July 22, 2010

Chicago

Herky Hawk Financial Corp., Monticello, Iowa -- change in bank control of Herky Hawk and its subsidiary banks, Citizens State Bank, Monticello, and New Vienna Savings Bank, New Vienna.

- Permitted, July 23, 2010

Richmond

Union First Market Bankshares Corporation, Richmond, Virginia -- change in bank control of Union and its subsidiary banks, The Rappahannock National Bank, Washington; Northern Neck State Bank, Warsaw; and Union First Market Bank, Richmond.

- Permitted, July 23, 2010

Extensions of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to October 22, 2010, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, July 21, 2010

International Operations

New York

Popular, Inc., San Juan, Puerto Rico, and Banco Popular de Puerto Rico -- to transfer certain investments to Popular's subsidiary, EVERTEC, Inc., San Juan.

- Withdrawn, June 30, 2010

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
-------	-------------	-----------------	-----------------------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of	Institution	Location
--------------------------------	------------	-------------	----------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MILLBROOK	* 18C	Bank of Millbrook, Millbrook, New York, requests approval to merge with The Stissing National Bank of Pine Plains, Pine Plains, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	Not applicable
CHINA INVESTMENT CORPORATION	* 3A3	China Investment Corporation, Beijing, China, to acquire more than 5% of the voting shares of Morgan Stanley, New York, New York, and thereby indirectly acquire voting shares of Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, Morgan Stanley Private Bank, National Association, Purchase, New York, and Morgan Stanley Trust National Association, Wilmington, Delaware, pursuant to Section 3(a) (3) of the BHC Act.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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	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 July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper:	Not available
			Federal Register:	07/20/2010

* 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.

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
833271	CONESTOGA BK, CHESTER SPRINGS, PENNSYLVANIA	01/19/2010	07/14/2010	O	Int Sm Bank

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 July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 825 West Market Street, Troy, OH.	Newspaper:	07/17/2010
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a branch at 31125 Beck Road, Novi, MI.	Newspaper:	07/17/2010
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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 Quarter of

Institution	Location
-------------	----------

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED FINANCIAL BANKING COMPANIES, INC.	CIC	Jeffrey T. Valcourt, JNV Limited Partnership, II, and JNV Limited Partnership, III, all of Arlington, Virginia, acting in concert to control 33.77% of the voting shares of United Financial Banking Companies, Inc., Vienna, Virginia.	Newspaper:	Not available
			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

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	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 July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANKSHARES, INC.	CIC	Prior change in control notice filed by Mark Van Smith, Savannah, Georgia, to acquire up to an additional 20.75 percent of the outstanding shares of First Citizens Bankshares, Inc., and its subsidiary, First Citizens Bank, both of Glennville, Georgia. Total pro forma ownership will not exceed 58.98	Newspaper:	Not available
			Federal Register:	08/09/2010
First Peoples Bancorp, Inc.	* 3A1	First Peoples Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Peoples Bank of Tennessee, both of Jefferson City, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
NORTH AMERICAN FINANCIAL HOLDINGS, INC.	* 3A3 4c8	North American Financial Holdings, Inc., Charlotte, North Carolina (NAFH), to acquire up to 100 percent of the outstanding voting shares of TIB Financial Corp., and its subsidiary, TIB Bank, both of Naples, Florida. In addition, NAFH proposes to indirectly acquire 100 percent of the voting shares of Naples Capital Advisors, Inc., Naples, Florida, and thereby engage in investment and financial advisory activities.	Newspaper:	Not available
			Federal Register:	08/20/2010

* 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.

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 **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 July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY FINANCIAL INC.	Investment	Reg K - Ally Financial, Inc., Detroit, Michigan, to make an additional investment in ResMor Trust Company, Toronto, Canada.	Newspaper:	Not applicable
			Federal Register:	Not applicable
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$200,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders which are considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase its indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper:	Not available
			Federal Register:	08/16/2010

* Subject to the provisions of the Community Reinvestment Act

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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
614340	CSB BK, CAPAC, MICHIGAN	03/15/2010	07/05/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
M & F FINANCIAL CORPORATION	4c8	M & F Financial Corporation, Dumas, Arkansas, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 24, 2010

Filer

Filing Type

Filing Proposal

End of Comment Period

NONE

* 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
642857	FIRST CMNTY BK, GLASGOW, MONTANA	02/01/2010	07/16/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Union National Bancshares, Inc., parent of Union Bank of Chandler, both in Chandler, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
CARROLL COUNTY BANCSHARES, INC.	4c8	Carroll County Bancshares, Inc, Carrollton, Missouri, to acquire 20 percent of Adams Dairy Bank, Blue Springs, Missouri, and thereby engage in the operation of a savings association.	Newspaper:	Not applicable
			Federal Register:	08/12/2010
MANHATTAN BANKING CORPORATION	* 3A3	Manhattan Banking Corporation, Manhattan, Kansas, to acquire 4.05 percent, for a total of 9.9 percent, of the voting shares of Sonoran Bank, N.A., Phoenix, Arizona.	Newspaper:	07/26/2010
			Federal Register:	08/09/2010

* 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.

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
912550	LUSK ST BK, LUSK, WYOMING	04/19/2010	07/19/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
		NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN BANCORP, INC.	* 3A5	Austin Bancorp, Inc., Jacksonville, Texas; JSA Family Limited Partnership, Jacksonville, Texas; Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas; and TEB, Inc., Shreveport, Louisiana, to acquire Frankston Bancorp, Inc., Frankston, Texas, and indirectly acquire FDB, Inc., Dover, Delaware, and First State Bank, both of Frankston, Texas.	Newspaper: Federal Register:	Not available 08/23/2010
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas to establish a mobile branch to stop 23500 Cristo Rey Drive, Cupertino, Santa Clara County, California 95014.	Newspaper: Federal Register:	Not available Not applicable
FIRST SAN BENITO BANCSHARES CORPORATION	CIC	Cecil R. Simmons, San Benito, Texas, individually; Cecil R. Simmons, San Benito, Texas, Leonard P. Simmons, San Benito, Texas, Anita Simmons Boswell, Harlingen, Texas, and Michael Scott, Raymondville, Texas, (the "Director Group"); Cecil R. Simmons and Juana Simmons, San Benito, Texas, Anita Simmons Boswell, Harlingen, Texas, Sarah Simmons Hays, Evergreen, Colorado, and Dolores M. Simmons, San Benito, Texas, (the "Cecil Simmons Family Group"); and Leonard P. Simmons and Mary Beth Simmons, San Benito, Texas, Delores M. Simmons, San Benito, Texas, Ricardo Leal, Harlingen, Texas, Audrey Simmons Hooks, Austin, Texas, Samuel Simmons, Harlingen, Texas, and Ernest Nash, III, Harlingen, Texas, (the "Leonard Simmons Family Group")(collectively the "Notificants"); to acquire 25 percent or more of the shares and thereby control of First San Benito Bancshares Corporation, San Benito, Texas, and indirectly acquire First Community Bank, National Association, San Benito, Texas.	Newspaper: Federal Register:	Not available Not available
INDUSTRY BANCSHARES, INC.	* 3A3	Industry Bancshares, Inc., Industry Texas, to acquire 100 percent of The First National Bank of Shiner, Shiner, Texas.	Newspaper: Federal Register:	08/09/2010 08/06/2010

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

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	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 24, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/15/2010
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:	07/19/2010
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:	Not available
			Federal Register:	04/08/2010
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

* 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.

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 Quarter of

Institution	Location
-------------	----------

NONE

* Subject to the provisions of the Community Reinvestment Act