
Federal Reserve Release



H.2

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

No. 5

Week Ending January 29, 2011

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

Forms

Forms -- final Board review to extend with revision the Application for Employment with the Board of Governors of the Federal Reserve System (FR 28) and Ongoing Intermittent Survey of Households (FR 3016), and to extend without revision the Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation for State Member Banks (Reg H-5).

- Approved, January 24, 2011

Regulations and Policies

S.A.F.E. Act Registration Period -- interagency announcement that on January 31, 2011, the Nationwide Mortgage Licensing System and Registry will begin accepting registrations by residential mortgage loan originators that are federally regulated, as required by the Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) and the Board's implementing regulation.

- Approved, January 28, 2011

Enforcement

Community Central Bank Corporation, Mount Clemens, Michigan -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, January 25, 2011

Elgin Bancshares, Inc., Elgin, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, January 25, 2011

Rocky Mountain Capital, Wilson, Wyoming, and Rocky Mountain Bank -- written agreement with the Federal Reserve Bank of Kansas City and the Wyoming Department of Audit, Division of Banking.

- Announced, January 25, 2011

Enforcement

Virginia Business Bank, Richmond, Virginia -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, January 27, 2011

H.2 Actions under delegated authority

January 23, 2011 to January 29, 2011

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

OSD Office of Staff Director

Bank Branches, Domestic

Kansas City

First State Bank of Colorado, Hotchkiss, Colorado -- to establish a branch at 564 Main Street, Delta.

- Withdrawn, January 24, 2011

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 191 West North Street, Manteca.

- Approved, January 28, 2011

Bank Holding Companies

Kansas City

Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, Topeka, Kansas -- to acquire additional shares of Commerce Bank and Trust Holding Company, Topeka, and its subsidiary bank, CoreFirst Bank & Trust.

- Withdrawn, January 25, 2011

Bank Mergers

Chicago

Bank Iowa, Clarinda, Iowa -- to merge with Bank Iowa, Altoona; Bank Iowa, Denison; Bank Iowa, Humboldt; Bank Iowa, New Hampton; Bank Iowa, Oskaloosa; and Bank Iowa, Red Oak, and thereby establish branches.

- Withdrawn, January 24, 2011

Change in Bank Control

New York

Alcar LLC, New York, New York -- change in bank control of Alcar and its subsidiary bank, Darien Rowayton Bank, Darien, Connecticut.

- Withdrawn, January 24, 2011

San Francisco

Cascade Bancorp, Bend, Oregon -- change in bank control of Cascade and its subsidiary bank, Bank of the Cascades, Bend (three notices).

- Permitted, January 24, 2011

Extensions of Time

Chicago

Fentura Financial, Inc., Fenton, Michigan -- extension to April 27, 2011, to establish a subsidiary, Fentura Holdings, L.L.C., Fenton, to engage in extending credit and servicing loans.

- Granted, January 26, 2011

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to April 29, 2011, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, January 27, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 29, 2011

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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCA POPOLARE VICENZA SCPAARL	FBSEA	Banca Popolare di Vicenza S.C.p.A, Vicenza, Italy, to establish a representative office in New York, New York, pursuant to Section 211.24(a) (1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
BANK OF CHINA LIMITED	FBSEA	Bank of China Limited, Beijing, China, to establish a federal branch in Chicago, Illinois, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	09/15/2010
			Federal Register:	Not applicable
HANA FINANCIAL GROUP INC.	4c8	Hana Financial Group Inc., Seoul, Korea, to acquire a controlling interest in Korea Exchange Bank, Seoul, Korea ("KEB"), and thereby engage indirectly through KEB's U.S. nonbanking subsidiaries in certain lending activities.	Newspaper:	Not applicable
			Federal Register:	Not available

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District: 2
Federal Reserve Bank of New York

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CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 29, 2011

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NONE			

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District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK OF TRI-COUNTY	* Branch	Community Bank of Tri-County, Waldorf, Maryland, proposes to establish a branch at the intersection of Route 301 and Commerce Drive, Dahlgren, Virginia.	Newspaper:	02/11/2011
			Federal Register:	Not applicable
HARVEST BANCORP, INC.	CIC	Notice by Mr. Mehrdad Elie of Redwood City, California, to individually acquire up to 32%, and as a group acting in concert with Mr. Mesfin Ayenew, Potomac, Maryland; Mr. David P. Como, Napa, California; Mr. Charles Turnbaugh, Baltimore, Maryland; Mr. Robert L. Gossard, Burlingame, California; and Mr. Terrance M. Davis, Dillon Beach, California, to acquire in aggregate up to 41% of the voting securities of HarVest BanCorp, Inc., Gaithersburg, Maryland, and indirectly acquire shares of HarVest Bank of Maryland, Rockville, Maryland.	Newspaper:	Not available
			Federal Register:	01/21/2011
PIONEER BANKSHARES, INC.	CIC	Mr. Richard T. Spurzem to retain control of 10.59% of of the outstanding shares of Pioneer Bankshares, Inc., Stanley, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

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District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BISCAYNE BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Thomas Dunlap Lumpkin II, and Peyton White Lumpkin, Pinecrest, Florida, to retain 10.51 percent of the outstanding shares of Biscayne Bancshares, Inc. and its subsidiary bank, Biscayne Bank, both of Coconut Grove, Florida.	Newspaper:	Not available
			Federal Register:	02/11/2011
PEOPLES BANCSHARES, INC.	* 3A1	Peoples Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of People Bank, both of Mendenhall, Mississippi.	Newspaper:	Not available
			Federal Register:	02/28/2011

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					
CRA Examinations scheduled for		Quarter of			
Institution		Location			
NONE					

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/23/2010
FREEDOM FINANCIAL BANK	Member	Freedom Financial Bank, West Des Moines, Iowa, to become a member in the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VILLAGE BANK & TRUST	* 18C * Branch	Village Bank and Trust Company, Arlington Heights, Illinois, to purchase certain assets and assume certain liabilities of a branch located in 320 East Northwest Highway, Mount Prospect, Illinois, from Northbrook Bank & Trust Company, Northbrook, Illinois, and thereby to establish a branch at the same location.	Newspaper:	Not available
			Federal Register:	Not applicable
WHEATON BANK & TRUST COMPANY	* Branch	Wheaton Bank and Trust Company, Wheaton, Illinois, to establish a branch facility to be located at 1205 South Naper Boulevard, Naperville, Illinois.	Newspaper:	02/02/2011
			Federal Register:	Not applicable

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District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CABOOL STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri, to increase its ownership from 31.42 percent up to 32.44 percent of the outstanding voting shares of Cabool Bancshares, Inc., Cabool, Missouri, and thereby increase its indirect control of Cabool State Bank, Cabool, Missouri.	Newspaper:	02/19/2011
			Federal Register:	02/28/2011
SBW BANCSHARES, INC.	* 3A1	SBW Bancshares, Inc., Waterloo, Illinois, to become a bank holding company by acquiring 100 percent of State Bank of Waterloo, Waterloo, Illinois.	Newspaper:	02/28/2011
			Federal Register:	02/24/2011

* Subject to the provisions of the Community Reinvestment Act

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
WILCOX BANCSHARES, INC.	CIC	Notice by Noah W. Wilcox, as an individual and as trustee of the Noah W. Wilcox Trust, Grand Rapids, Minnesota, to acquire 25 % or more of the shares of Wilcox Bancshares, Grand Rapids, Minnesota, and thereby indirectly control Grand Rapids State Bank, Grand Rapids, Minnesota. Additionally, the Noah W. Wilcox trust will acquire 10 % or more of Wilcox Bancshares, and thus join the Wilcox Family Group, and thereby indirectly control Grand Rapids State Bank, Grand Rapids, Minnesota.	Newspaper:	Not available
			Federal Register:	02/01/2011

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

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 January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCE BANK AND TRUST HOLDING COMPANY EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, to acquire an additional 3.78 percent for a total of up to 35.8 percent of the voting shares of Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all in Topeka, Kansas.	Newspaper:	01/14/2011
			Federal Register:	01/14/2011
FIVE POINTS BANK	* 18C	Five Points Bank, Grand Island, Nebraska, to purchase certain assets and assume certain liabilities of the LaVista, Nebraska branch of First State Bank, Gothenberg, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
FRONTIER HOLDINGS, LLC	* 3A3	Frontier Holdings, LLC, Omaha, Nebraska, to acquire 100 percent of the voting shares of ARSEBECO, Inc., parent of Richardson County Bank & Trust Company, both in Falls City, Nebraska. Frontier Management, LLC, Omaha, Nebraska, to acquire indirect control of 100 percent of the voting shares of ARSEBECO, Inc., parent of Richardson County Bank & Trust Company, both in Falls City, Nebraska, by virtue of its control of the affairs of Frontier Holdings, LLC, Omaha, Nebraska.	Newspaper:	02/25/2011
			Federal Register:	02/21/2011
NORCON FINANCIAL CORP.	CIC	Notice submitted by Jeffrey J. Heiman and Jerod J. Heiman, both of Wichita, Kansas, to retain control of Norcon Financial Corp., parent of Conway Bank, National Association, both in Conway Springs, Kansas.	Newspaper:	02/11/2011
			Federal Register:	01/03/2011
SOUTHEASTERN BANCSHARES, INC.	CIC	Notice submitted by the Linda Lake Young Irrevocable Trust, the Lori Lee Young Irrevocable Trust, and the Robyn Elizabeth Batson Irrevocable Trust, all of Broken Bow, Oklahoma and all as members of the Young Family control group, to retain control of Southeastern Bancshares, Inc., parent of 1st Bank & Trust, both in Broken Bow, Oklahoma. Robyn Batson, Broken Bow, Oklahoma, serves as sole trustee of each of the trusts.	Newspaper:	02/10/2011
			Federal Register:	02/11/2011

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District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL BANCSHARES OF BOSSIER, INC.	* 3A3	Citizens National Bancshares of Bossier, Inc., Bossier City, Louisiana, to acquire 100 percent of Citizens Bankshares of Springhill, Inc., Springhill, Louisiana, and indirectly acquire Citizens Bank & Trust Company, Springhill, Louisiana.	Newspaper:	02/17/2011
			Federal Register:	02/18/2011
SHELBY BANCSHARES, INC.	CIC	Notice by James Edward Campbell; Rick Lane Campbell, individually, and as Trustee for the Collin McElroy Trust; Angela Lee Koonce, individually, and as Trustee for the Collin McElroy Trust; and Cameron James McElroy all of Center, Texas (the "Campbell Family Group"); Aaron Weldon Boles and Lisa Gayle McAdams, both of Center, Texas (the "Boles Family Group"); Clyde Donald Monroe, Center, Texas; and Brenda Monroe Humble, Shelbyville, Texas (the "Monroe Family Group"); Sammy Dean Dance and Connie Mettaufer, both of Center, Texas (the "Dance Family Group") (collectively "Notificants"), to retain 25 percent or more of the shares of, and thereby control of, Shelby Bancshares, Inc. and indirectly Shelby Savings Bank, SSB, both of Center, Texas.	Newspaper:	Not available
			Federal Register:	02/17/2011
SULPHUR SPRINGS BANCSHARES, INC.	* 3A5	Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas, to acquire by merger 100 percent of First Mineola, Inc., and indirectly acquire The First National Bank of Mineola, both of Mineola, Texas.	Newspaper:	02/04/2011
			Federal Register:	02/07/2011

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District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TAIWAN	FBSEA	Bank of Taiwan, Taipei, Taiwan, to upgrade its New York Agency to a branch office pursuant to section 211.24(a)(2)(ii)(a) of Regulation K and section 7(d) of FBSEA.	Newspaper:	Not available
			Federal Register:	Not applicable
CENTRAL PACIFIC FINANCIAL CORP.	CIC	1) ACOMO-CPF, L.L.C., New York, New York, and persons that are acting with or control ACOMO-CPF, L.L.C. (Anchorage Capital Master Offshore, Ltd., ACPO Master, L.P., Anchorage Capital Partners Offshore, Ltd., ACPO Master, Ltd., all of Grand Cayman, Cayman Islands; Anchorage Capital Partners, L.P., Anchorage Capital Group, L.L.C. (f/k/a Anchorage Advisors, L.L.C.), Anchorage Capital, L.L.C. (f/k/a Anchorage Capital Group, L.L.C.), Anchorage Capital Management, L.L.C., Anchorage Advisors Management, L.L.C., all of Wilmington, Delaware; and Kevin Ulrich and Anthony Davis, both of New York, New York, to acquire up to 24.9 percent of Central Pacific Financial Corp., Honolulu, Hawaii, and thereby indirectly acquire control of Bancorp's subsidiary, Central Pacific Bank, Honolulu, Hawaii; and Central Pacific Corp, Honolulu, Hawaii, to appoint Alvaro Jose Aguirre as a Director.	Newspaper:	Not available
			Federal Register:	12/17/2010

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District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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