
Federal Reserve Release



H.2

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

No. 21

Week Ending May 23, 2009

Testimony and Statements

Municipal Finance -- statement by David W. Wilcox, deputy director, Division of Research and Statistics, on issues related to the markets for municipal debt, including municipal bond insurance and variable-rate demand obligations.

- Published, May 21, 2009

Banks, Nonmember, and Miscellaneous Institutions

Ally Bank (formerly GMAC Bank), Midvale, Utah -- requests for exemptions from section 23A of the Federal Reserve Act and Regulation W to allow Ally Bank (1) to lend to consumers to enable them to purchase automobiles from unaffiliated dealers in the United States that obtain floorplan financing from Ally Bank or affiliates of Ally Bank and (2) to provide floorplan financing to unaffiliated dealers to purchase automobiles from General Motors Corporation.

- Granted, May 21, 2009

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- expansion of the types of eligible collateral to include certain high-quality commercial mortgage backed securities issued before January 1, 2009 (legacy CMBS), starting in July 2009.

- Approved, May 18, 2009

Term Auction Facility -- TAF auction in the amount of \$150 billion in 84-day credit on May 18, 2009.

- Announced, May 18, 2009

Regulations and Policies

Regulations D (Reserve Requirements of Depository Institutions) and I (Issue and Cancellation of Federal Reserve Bank Capital Stock) -- final amendments to (1) Regulation D to permit the payment of interest on certain balances at Federal Reserve Banks and authorize the establishment of excess-balance accounts and (2) Regulations D and I to authorize pass-through accounts for member banks and to revise transfer restrictions on savings deposits.

- Approved, May 18, 2009

Risk-Based Capital Guidelines -- (1) final rule to permit bank holding companies to include in tier 1 capital, without limit, senior perpetual preferred stock issued to the Department of the Treasury under the Troubled Asset Relief Program and (2) interim final rule with request for comment to permit certain bank holding companies, under certain conditions, to include in tier 1 capital subordinated debt issued to Treasury under the TARP and to allow certain small bank holding companies to exclude such debt for purposes of the Board's Small Bank Holding Company Policy Statement.

- Approved, May 20, 2009

Enforcement

Barnes Bancorporation, Kaysville, Utah, and Barnes Banking Company -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, May 19, 2009

Community Bank of West Georgia, Villa Rica, Georgia -- issuance of a consent prompt corrective action directive.

- Announced, May 21, 2009

Philippine National Bank, Pasay City, Philippines, and its New York, New York branch -- written agreement with the Federal Reserve Banks of San Francisco and New York and the New York State Banking Department.

- Announced, May 20, 2009

H.2 Actions under delegated authority

May 17, 2009 to May 23, 2009

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to establish a branch at 12620 East 116th Street, Fishers, Indiana.

- Approved, May 21, 2009

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 7405 Maple Lawn Boulevard, Fulton, Maryland; 11225 U.S. Highway 301 North, Parrish, Florida; 4850 Wiles Road, Coconut Creek; and 3501 Vanderburg Way, Estero.

- Approved, May 21, 2009

Bank Holding Companies

Kansas City

Banner County Ban Corporation, Harrisburg, Nebraska -- to acquire Cowboy State Bank, Ranchester, Wyoming.

- Withdrawn, May 20, 2009

Atlanta

Cumberland Bancorp, Inc., Clarksville, Tennessee -- to become a bank holding company and to acquire Cumberland Bank & Trust, Clarksville.

- Approved, May 21, 2009

Director, BS&R

Discover Financial Services, Riverwoods, Illinois -- request for confidential treatment of its first quarter 2009 reports.

- Granted, May 19, 2009

Bank Holding Companies

Kansas City

First Belleville Bancshares, Inc., Scandia, Kansas -- waiver of application to acquire Sutton State Bank, Sutton, Nebraska, in connection with its merger with First Belleville's subsidiary, Astra Bank, Scandia.

- Granted, May 22, 2009

General Counsel

GMAC LLC, Detroit, Michigan -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, May 21, 2009

Bank Mergers

Chicago

Logan County Bank, Lincoln, Illinois -- to purchase certain assets and assume certain liabilities of the 100 West Elm Street, Buffalo, branch of Town & Country Bank of Springfield, Springfield, and thereby establish a branch.

- Approved, May 18, 2009

St. Louis

Midland States Bank, Effingham, Illinois -- to purchase certain assets and assume certain deposits and liabilities of Strategic Capital Bank, Champaign, and thereby establish a branch.

- Approved, May 22, 2009

Chicago

Morton Community Bank, Morton, Illinois -- to purchase certain assets and assume certain deposits and other liabilities of Citizens National Bank, Macomb, and thereby establish eight branches.

- Approved, May 21, 2009

Bank Mergers

Chicago

Town & Country Bank of Springfield, Springfield, Illinois -- to merge with Town & Country Bank, Buffalo, and thereby establish three branches.

- Approved, May 18, 2009

Banks, Foreign

General Counsel

Commerzbank AG, Frankfurt, Germany -- waiver of application to establish a branch in New York, New York, as a result of the merger of Dresdner Bank AG, Frankfurt, into Commerzbank.

- Granted, May 20, 2009

Change in Bank Control

Chicago

C-B-G, Inc., West Liberty, Iowa -- change in bank control of C-B-G and its subsidiaries, Community Bank, Muscatine; Washington Bancorp, Washington; and Federation Bank.

- Permitted, May 22, 2009

Minneapolis

Milk River Banquo, Inc., Malta, Montana -- change in bank control of Milk River and its subsidiaries, Malta Banquo, Inc., Malta; First Security Bank of Malta; and Valley Bank of Glasgow, Glasgow.

- Withdrawn, May 19, 2009

Change in Bank Control

Kansas City

University National Bancshares, Inc., Pittsburg, Kansas -- to retain control of University and its subsidiary bank, University National Bank, Pittsburg.

- Permitted, May 19, 2009

Kansas City

Wheatland Investments, Inc., Haven, Kansas -- change in bank control of Wheatland and its subsidiary bank, BankHaven, Haven.

- Withdrawn, May 18, 2009

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to September 4, 2009, to increase its ownership of Cabool Bancshares, Inc., Cabool, and Cabool State Bank.

- Granted, May 18, 2009

Richmond

Valley Bank, Roanoke, Virginia -- extension to November 22, 2009, to establish a branch at 4003 Challenger Avenue, Roanoke.

- Granted, May 20, 2009

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on April 28-29, 2009.

- Published, May 20, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BSB BANCORP MHC	* 3A1	Application by BSB Bancorp, MHC and BSB Bancorp, Inc., both of Belmont, Massachusetts - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Belmont Savings Bank, Belmont, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	06/01/2009
	* 3A3		Federal Register:	06/01/2009

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 Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
NORTH ABINGTON CO-OP BK	NORTH ABINGTON, MASSACHUSETTS

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BARCLAYS BANK PLC	FBSEA	Barclays Bank PLC, London, England, to establish an additional branch in New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
CANADIAN IMPERIAL BANK OF COMMERCE	FBSEA	Canadian Imperial Bank of Commerce, Toronto, Canada to establish an agency in New York, New York, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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NONE

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Institution	Location
ADIRONDACK BK	UTICA, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP, INC., THE	4c8	The Bancorp, Inc., Wilmington, PA, to acquire American Home Bank, Chicago, IL.	Newspaper: Federal Register:	Not applicable Not available
Patriot Financial Partners	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 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available 04/03/2009

District: 3

Federal Reserve Bank of Philadelphia

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NONE

CRA Examinations scheduled for Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
COMMERCIAL & SVG BK	MILLERSBURG, OHIO
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY
CORTLAND SVG & BKG CO	CORTLAND, OHIO
MARBLEHEAD BK	MARBLEHEAD, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST FINANCIAL SERVICES CORPORATION	* 3A5	1st Financial Services Corporation, Hendersonville, North Carolina, to acquire 100% of the voting securities of AB&T Financial Corporation, Gastonia, North Carolina, and thereby indirectly acquire Alliance Bank & Trust Company, Gastonia, North Carolina.	Newspaper:	06/08/2009
			Federal Register:	06/01/2009
COMMERCEFIRST BANCORP, INC.	CIC	Edward Bailey Howlin, Jr., Davidsonville, Maryland, to individually acquire up to 20.71% of the voting shares of CommerceFirst, Bancorp, Inc., Annapolis, Maryland. Additionally, Edward Bailey Howlin, Jr., Howlin Family Partnership II, LLLP, Dawn Howlin Vanvie, and Holly Howlin, as a group acting in concert, to acquire up to 21.5% of the voting shares of CommerceFirst, Bancorp, Inc., Annapolis, Maryland.	Newspaper:	Not available
			Federal Register:	06/02/2009

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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3198421	BANK OF VA, MIDLOTHIAN, VIRGINIA	01/26/2009	04/21/2009	S	Small Bank
3187630	CONGRESSIONAL BK, POTOMAC, MARYLAND	12/08/2008	04/29/2009	S	Small Bank
3614976	FIRST VA CMNTY BK, FAIRFAX, VIRGINIA	01/05/2009	04/07/2009	S	Small Bank
711520	MINERS EXCH BK, COEBURN, VIRGINIA	01/12/2009	04/28/2009	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
BANK OF LANCASTER	KILMARNOCK, VIRGINIA
CAPITALBANK	GREENWOOD, SOUTH CAROLINA
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA
COMMERCEFIRST BK	ANNAPOLIS, MARYLAND
HERITAGE BK	NORFOLK, VIRGINIA
NEW PEOPLES BK	HONAKER, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST AMERICA HOLDINGS CORPORATION	* 4c8	First America Holdings Corporation, Osprey, Florida, to acquire 100 percent of the outstanding shares of MRCB Holdings, Inc., Palmetto, Florida, and thereby engage in operating a savings association.	Newspaper:	Not available
			Federal Register:	06/22/2009

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
147174	STERLING BK, LANTANA, FLORIDA	01/12/2009	05/07/2009	S	Int Sm Bank

CRA Examinations scheduled for Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
ALIAN BK	ALEXANDER CITY, ALABAMA
BAY FNCL SVG BK FSB	TAMPA, FLORIDA
CCB CMNTY BK	ANDALUSIA, ALABAMA
MARCO CMNTY BK	MARCO ISLAND, FLORIDA
TRANSATLANTIC BK	MIAMI, FLORIDA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDAR RAPIDS BANK AND TRUST COMPANY	* 18C	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to purchase certain assets and assume certain liabilities of the Cedar Rapids, Iowa office of Village Bank and Trust Company, Cedar Rapids, Iowa.	Newspaper: Federal Register:	Not available Not applicable
COUNTRY BANCORPORATION	* 3A3	Country Bancorporation, Crawfordsville, Iowa, to acquire 100 percent of the voting shares of The Exchange State Bank, Springville, Iowa.	Newspaper: Federal Register:	06/06/2009 06/01/2009
FIRST MID-ILLINOIS BANCSHARES, INC.	CIC	Notice by Charles A. Adams, Mattoon, Illinois, individually, and with Holly A. Bailey, Howell Paving, Inc., and Howell-Adams Foundation, all of Mattoon, Illinois, as a group acting in concert, to acquire more than 10 percent of the voting shares of First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, and thereby indirectly acquire shares of First Mid-Illinois Bank & Trust, National Association, Mattoon, Illinois.	Newspaper: Federal Register:	Not available Not available
GLENWOOD STATE BANK	* 18C * Branch	Glenwood State Bank, Glenwood, Iowa, to merge with First State Bank, Tabor, Iowa. As a result of their merger, the office at 711 Main Street, Tabor, Iowa, will become a branch of Glenwood State Bank, Glenwood, Iowa.	Newspaper: Federal Register:	Not available Not applicable
HANTZ HOLDINGS, INC.	* 3A1 4c8	Hantz Holdings, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Davison State Bank, Davison, Michigan, and also, proposes to acquire Tranex Financial, Inc., Southfield, Michigan and thereby engage in making and servicing loans.	Newspaper: Federal Register:	Not available 06/22/2009
WEST SUBURBAN BANCORP, INC.	4c8	West Suburban Bancorp, Inc., Lombard, Illinois, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 06/09/2009

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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3462092	VISIONBANK OF IA, WEST DES MOINES, IOWA	01/05/2009	04/27/2009	S	Small Bank

CRA Examinations scheduled for Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
1ST SOURCE BK	SOUTH BEND, INDIANA
BANK OF ELMWOOD	RACINE, WISCONSIN
BAYLAKE BK	STURGEON BAY, WISCONSIN
CENTRAL BK	STORM LAKE, IOWA
CENTRAL ST BK	MUSCATINE, IOWA
CITIZENS BK	FLINT, MICHIGAN
COMMUNITY BK ELMHURST	ELMHURST, ILLINOIS
DEMOTTE ST BK	DE MOTTE, INDIANA
FIRST B&T	EVANSTON, ILLINOIS
FIRST CMNTY BK	HARBOR SPRINGS, MICHIGAN
GRUNDY BK	MORRIS, ILLINOIS
ISABELLA BK	MOUNT PLEASANT, MICHIGAN
LAKE CITY BK	WARSAW, INDIANA
LAKE FOREST B&TC	LAKE FOREST, ILLINOIS
LOGAN CTY BK	LINCOLN, ILLINOIS
NORTHERN TC	CHICAGO, ILLINOIS
SAINT ANSGAR ST BK	SAINT ANSGAR, IOWA
SECURITY SVG BK	GOWRIE, IOWA
TOWN & CNTRY BK	BUFFALO, ILLINOIS

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES-MARION BANCORP, INC.	CIC	Notice by Terry L. Bunnell, individually as the largest shareholder, and in concert with Deborah L. Bunnell, both of Glasgow, Kentucky, to gain control of Peoples-Marion Bancorp, Inc., Marion, Kentucky.	Newspaper:	06/17/2009
			Federal Register:	05/12/2009

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
ARKANSAS BKR BK	LITTLE ROCK, ARKANSAS
BANK OF HALLS	HALLS, TENNESSEE
CASS COMMERCIAL BK	BRIDGETON, MISSOURI
FARMERS B&TC	MAGNOLIA, ARKANSAS
FIRST ST BK OF RED BUD	RED BUD, ILLINOIS
GATES BKG&TC	GATES, TENNESSEE
LIBERTY BANK OF ARKANSAS	JONESBORO, ARKANSAS
LINDELL B&TC	SAINT LOUIS, MISSOURI
MIDLAND ST BK	EFFINGHAM, ILLINOIS
MIDWEST BANKCENTRE	LEMAY, MISSOURI
MIDWEST INDEPENDENT BK	JEFFERSON CITY, MISSOURI
SIMMONS FIRST BK OF SEARCY	SEARCY, ARKANSAS
TRUMAN BK	SAINT LOUIS, MISSOURI

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUGUSTA FINANCIAL CORPORATION	CIC	Change in Control Notice by Robb B. Kahl, Monona, Wisconsin, as trustee of the Glenn A. Solsrud Revocable Trust concerning Augusta Financial Corporation, to gain control of Augusta Financial Corporation, Augusta, Wisconsin, and thereby gain control of Unity Bank, Augusta, Wisconsin.	Newspaper: Federal Register:	Not available 06/11/2009
CAPRICE CORPORATION	CIC	Change in Control Notice by Robb B. Kahl, Monona, Wisconsin, as trustee of the Glenn A. Solsrud Revocable Trust concerning Caprice Corporation, to gain control of Caprice Corporation, Augusta, Wisconsin, and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota.	Newspaper: Federal Register:	Not available 06/11/2009

District: 9

Federal Reserve Bank of Minneapolis

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	NONE				

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BANKFIRST	SIOUX FALLS, SOUTH DAKOTA
CITIZENS B&TC	BIG TIMBER, MONTANA
FARMERS ST BK OF WEST CONCORD	WEST CONCORD, MINNESOTA
FIRST SECURITY BK MISSOULA	MISSOULA, MONTANA
FIRST WESTERN BK	WALL, SOUTH DAKOTA
PIONEER B&TC	BELLE FOURCHE, SOUTH DAKOTA
PIONEER BK	MAPLETON, MINNESOTA
PROFINIUM FNCL	TRUMAN, MINNESOTA
RAVALLI COUNTY BK	HAMILTON, MONTANA
UNITED BKR BK	BLOOMINGTON, MINNESOTA
WELCOME ST BK	WELCOME, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALPINE BANKS OF COLORADO	CIC	Notice submitted by William B. Vollbracht, Denver, Colorado, individually; and as managing member of The GDO Partnership and Vollbracht Properties, LLC, both of Denver, Colorado; and as controlling shareholder of Land Title Guarantee Company, and Land Title Insurance Corporation, both of Denver, Colorado; to retain control of Alpine Banks of Colorado, parent of Alpine Bank, both in Glenwood Springs, Colorado (Company), as a member of a family group acting in concert. Other members of the family group applying to retain control of Company are Leslie D. Vollbracht, Denver, Colorado; Dana L. Vollbracht, Castle Rock, Colorado; Alison Vollbracht Winfield, Seattle, Washington; Kirby Franklin Winfield III Trust, Seattle, Washington; Carole E. Earle, Denver, Colorado; Judith L. Freehling Trust, Denver, Colorado; and The GDO Partnership, Land Title Guarantee Company, Land Title Insurance Corporation, and Vollbracht Properties, LLC, all of Denver, Colorado.	Newspaper: Federal Register:	Not available 05/28/2009
FIRST OKMULGEE CORPORATION	* 3A3	First Okmulgee Corporation, Okmulgee, Oklahoma, to acquire up to an additional 0.43 percent for a total of up to 12.485 percent of the voting shares of Coffeyville Bancorp, Inc., parent of Community State Bank, both in Coffeyville, Kansas.	Newspaper: Federal Register:	06/08/2009 06/08/2009
GUARANTY BANCORP	CIC	Relational Investors LLC, Relational Investors Mid-Cap Fund I, L.P., Relational Investors Mid-Cap II, L.P., Relational Group LLC, Relational Holdings LLC, Relational Investors Group LLC, Ralph V. Whitworth, and David H. Batchelder, all of San Diego, California, to purchase up to 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares.	Newspaper: Federal Register:	06/07/2009 06/05/2009
INTERNATIONAL BROTHERHOOD OF BOILERMAKERS, IRON SHIP BUILDERS, BLACKSMITHS, FORGERS AND HELPERS	* 3A3	International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas, to acquire, over a period of 60 months, up to 51 percent of the voting shares of Brotherhood Bancshares, Inc., parent of The Brotherhood Bank & Trust Company, both in Kansas City, Kansas.	Newspaper: Federal Register:	Not available Not available

* 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
	NONE				

CRA Examinations scheduled for Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
1ST BK	EVANSTON, WYOMING
BANK OF JACKSON HOLE	JACKSON, WYOMING
CITIZENS B&TC OF ARDMORE	ARDMORE, OKLAHOMA
CITIZENS BK OF EDMOND	EDMOND, OKLAHOMA
CITIZENS SECURITY B&TC	BIXBY, OKLAHOMA
COBIZ BK	DENVER, COLORADO
FARMERS BK OF LINCOLN	LINCOLN, MISSOURI
FIRST ST BK	LINCOLN, NEBRASKA
FIRSTBANK OF VAIL	VAIL, COLORADO
GRANT CTY BK	MEDFORD, OKLAHOMA
LAMAR B&TC	LAMAR, MISSOURI
PLATTE VALLEY ST B&TC	KEARNEY, NEBRASKA
PREMIER BK	LENEXA, KANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST GRAYSON BANCSHARES, INC. EMPLOYEE'S STOCK OWNERSHIP TRUST	* 3A5	First Grayson Bancshares, Inc., Employee Stock Ownership Plan and Trust and First Grayson Bancshares, Inc., both in McGregor, Texas, to acquire The Roxton Corporation Employee Stock Ownership Plan and Trust, McGregor, Texas, and indirectly acquire through merger The Roxton Corporation, McGregor, Texas, and The First Bank, Roxton, Texas, Roxton, Texas.	Newspaper: Federal Register:	Not available 06/12/2009

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
HCSB ST BKG ASSN	PLAINVIEW, TEXAS
LEGACYTEXAS BK	PLANO, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 23, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CASTLE CREEK CAPITAL III LLC	* 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, California, to acquire up to 19.9 percent of Guaranty Bancorp, and thereby indirectly its subsidiary, Guaranty Bank and Trust Company, both of Denver, Colorado.	Newspaper: Federal Register:	06/11/2009 06/11/2009
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire 9.90 percent of Black River BancVenture, Inc., Memphis, Tennessee, and thereby indirectly acquire Allegiance Bank of North America, Bala Cynwyd, Pennsylvania, Bay Commercial Bank, Walnut Creek, California, Community Shores Bank, Muskegon, Michigan, Cornerstone Bank, Moorestown, New Jersey, Lakeside Community Bank, Sterling Heights, Michigan, and Quaint Oak Bank, Southhampton Pennsylvania.	Newspaper: Federal Register:	Not available Not available
HERITAGE BANK OF COMMERCE	* 18C * Branch	Heritage Bank of Commerce, San Jose, California, to purchase the assets and assume the liabilities of two branches of Wachovia Bank, N.A., Charlotte, North Carolina.	Newspaper: Federal Register:	Not available Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2209553	HERITAGE BK OF CMRC, SAN JOSE, CALIFORNIA	01/20/2009	05/04/2009	S	Large Bank

CRA Examinations scheduled for Third Quarter of 2009 (July 1, 2009 - September 30, 2009)

Institution	Location
HOME VALLEY BK	GRANTS PASS, OREGON
OAK VALLEY CMNTY BK	OAKDALE, CALIFORNIA
PACIFIC CMRC BK	LOS ANGELES, CALIFORNIA
PIERCE CMRL BK	TACOMA, WASHINGTON
SAN JOAQUIN BK	BAKERSFIELD, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act