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# Federal Reserve Release

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*H.2*

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

*No. 39*

*Week Ending September 24, 2005*

### **Board Operations**

Budget Objective -- for 2006 and 2007.

- Approved, September 19, 2005

Division of Consumer and Community Affairs -- appointment of Leonard Chanin as Associate Director.

- Approved, September 15, 2005 (AC)

Division of Consumer and Community Affairs -- appointment of Sheila F. Maith as Assistant Director.

- Approved, September 22, 2005

### **Discount Rates**

Discount and Advance Rates -- increase in the primary credit rate from 4-1/2 percent to 4-3/4 percent by the Federal Reserve Banks of Boston, New York, Philadelphia, Richmond, Chicago, St. Louis, Minneapolis, Kansas City, and San Francisco.

- Approved, September 20, 2005

Discount and Advance Rates -- increase in the primary credit rate from 4-1/2 percent to 4-3/4 percent by the Federal Reserve Bank of St. Louis.

- Approved, September 21, 2005

Discount and Advance Rates -- increase in the primary credit rate from 4-1/2 percent to 4-3/4 percent by the Federal Reserve Banks of Cleveland, Atlanta, and Dallas.

- Approved, September 22, 2005

### **Enforcement**

National City Bank, Cleveland, Ohio -- issuance of a final decision and order of prohibition against Brian Bonetti, a former employee.

- Approved, September 19, 2005

### **Regulations And Policies**

Transfer Agent Exemption -- order granting member banks and bank holding companies a temporary exemption from complying with transfer agent rules in connection with securities transactions for individuals and businesses affected by Hurricane Katrina.

- Approved, September 22, 2005

**Testimony And Statements**

Financial Services Regulatory Relief Act of 2005 -- statement by Governor Olson before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services.

- Published, September 22, 2005

## H.2 Actions under delegated authority

September 18, 2005 to September 24, 2005

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### New York

Banco Popular North America, New York, New York -- to establish a branch at 5601 East Ramon Road, Palm Springs, California.  
- Approved, September 22, 2005

#### New York

Banco Popular, North America, New York, New York -- to establish a branch at 3948 West 55th Street and Pulaski Road, Chicago, Illinois.  
- Approved, September 22, 2005

#### San Francisco

Nevada First Bank, Las Vegas, Nevada -- to establish a branch on Double R Boulevard, between South Meadows Parkway and Sandhill Road, Reno.  
- Approved, September 20, 2005

#### San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 5250 Claremont Avenue, Stockton.  
- Approved, September 20, 2005

#### Chicago

Pinnacle Bank, Marshalltown, Iowa -- to establish a branch at 1275 Southeast University Avenue, Waukee.  
- Approved, September 22, 2005

#### Richmond

Potomac Bank of Virginia, Fairfax, Virginia -- to establish a branch at 14231 Willard Road, Chantilly.  
- Approved, September 22, 2005

#### St. Louis

Premier Bank of Jacksonville, Jacksonville, Illinois -- to establish a branch at 2110 B Troy Road, Edwardsville.  
- Approved, September 22, 2005

**Bank Branches, Domestic**

Atlanta

Riverside Bank of Central Florida, Winter Park, Florida -- to establish branches at 1017 East Vine Street, Kissimmee, and 4587 and 4589 HC Yates Lane, St. Cloud.  
- Withdrawn, September 22, 2005

Richmond

Southern Community Bank and Trust, Winston-Salem, North Carolina -- to establish a branch at 210 Knob Hill Road, Mooresville.  
- Approved, September 19, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 210 Cobb Parkway, South, Marietta; and at the intersection of Route 214 and Pike Ridge Road, Edgewater, Maryland.  
- Approved, September 19, 2005

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 415 14th Street, Southeast, Washington, D.C.  
- Approved, September 19, 2005

**Bank Holding Companies**

Atlanta

Florida Gulf Bancorp, Inc., Fort Myers, Florida -- to become a bank holding company and to acquire Florida Gulf Bank.  
- Withdrawn, September 22, 2005

Secretary

Lonoke Bancshares, Inc., Lonoke, Arkansas -- to acquire up to 14.68 percent of the shares of First Southern Bank, Batesville.  
- Approved, September 19, 2005

Kansas City

Peak Banks of Colorado, Inc., Nederland, Colorado -- to acquire Clear Creek Bank Corp., Idaho Springs, and thereby acquire First State Bank.  
- Approved, September 19, 2005

### **Bank Holding Companies**

#### Richmond

River Bancorp, Inc., Martinsville, Virginia -- to become a bank holding company and to acquire Smith River Community Bank, N.A.  
- Approved, September 19, 2005

#### Minneapolis

Riverland Bancorporation, Jordan, Minnesota -- to become a bank holding company and to acquire Riverland Bank, a de novo bank.  
- Approved, September 22, 2005

#### Kansas City

UMB Financial Corporation, Kansas City, Missouri -- to acquire UMB Bank Arizona, National Association, Phoenix, Arizona, a de novo bank.  
- Approved, September 22, 2005

#### Secretary

Zions Bancorporation, Salt Lake City, Utah -- to acquire The Commerce Bank of Oregon, Portland, Oregon, a de novo bank.  
- Approved, September 23, 2005

### **Banks, Foreign**

#### Director, BS&R

The Bank of Ireland, Dublin, Ireland -- waiver of remainder of notification period to establish a representative office in Los Angeles, California.  
- Granted, September 21, 2005

#### Director, BS&R

La Caisse centrale Desjardins du Quebec, Montreal, Canada -- waiver of remainder of notification period to establish a branch in Hallandale, Florida.  
- Granted, September 21, 2005

### **Change In Bank Control**

#### Kansas City

Central Bancshares, Inc., Cambridge, Nebraska -- change in bank control.  
- Withdrawn, September 20, 2005

**Change In Bank Control**

Chicago

Security Agency, Inc., Decorah, Iowa -- to retain control of Security Agency, Inc.  
- Permitted, September 21, 2005

St. Louis

Town & Country Bancshares, Inc., Salem, Missouri -- change in bank control.  
- Permitted, September 23, 2005

**Competitive Factors Reports**

Dallas

American State Bank, Lubbock, Texas -- report on competitive factors of the proposed merger with First National Bank in Cisco, Cisco.  
- Submitted, September 20, 2005

Minneapolis

Bremer Bank, National Association, Willmar, Minnesota -- report on competitive factors of the proposed merger with Bremer Bank, National Association, Marshall.  
- Submitted, September 20, 2005

Dallas

The First National Bank of Bridgeport, Bridgeport, Texas -- report on competitive factors of the proposed merger with First Financial Interim Bank, National Association, Southlake.  
- Submitted, September 23, 2005

Dallas

Independent Bank, Waco, Texas -- report on competitive factors of the proposed merger with First State Bank, Italy.  
- Submitted, September 20, 2005

Dallas

Independent Bank, Waco, Texas -- report on competitive factors of the proposed merger with First State Bank, Mount Calm.  
- Submitted, September 23, 2005

### **Competitive Factors Reports**

#### Richmond

Sonabank, National Association, Charlottesville, Virginia -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of the Clifton Forge branch of First Community Bank, National Association, Bluefield.

- Submitted, September 21, 2005

#### San Francisco

United Commercial Bank, San Francisco, California -- report on competitive factors of the proposed merger with Asian American Bank & Trust Company, Boston, Massachusetts.

- Submitted, September 22, 2005

### **Extensions Of Time**

#### St. Louis

Bearden Bancshares, Inc., Bearden, Arkansas -- extension to November 22, 2005, to engage in general insurance agency activities in a town with a population of less than 5,000 through the acquisition of BBI Insurance Agency, Inc.

- Granted, September 21, 2005

#### Atlanta

CNLBancshares, Inc., Orlando, Florida -- extension to January 29, 2006, to acquire CNLBank, First Coast, Jacksonville, a de novo bank.

- Granted, September 20, 2005

#### Secretary

NBT Bancorp Inc., Norwich, New York -- commenter's request to extend the comment period on the application to acquire CNB Bancorp, Inc., Gloversville.

- Granted, September 19, 2005

#### Chicago

Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois -- extension to January 4, 2006, to increase its ownership from 44.97 percent to 49.69 percent of the shares of Prairieland Bancorp, Inc. and thereby acquire Farmers and Merchants State Bank of Bushnell.

- Granted, September 21, 2005

### **Financial Holding Companies**

#### Kansas City

Columbian Financial Corporation, Overland Park, Kansas -- election to become a financial holding company.

- Effective, September 21, 2005

#### Atlanta

DBT Holding Company, Vidalia, Georgia -- election to become a financial holding company.

- Effective, September 21, 2005

#### Director, BS&R

DEPFA BANK plc, Dublin, Ireland -- election to be treated as a financial holding company.

- Effective, September 22, 2005

### **Membership**

#### Chicago

Bank Iowa, Denison, Iowa -- to become a member of the Federal Reserve System.

- Approved, September 20, 2005

### **Regulations And Policies**

#### FOMC

Short-term Interest Rates -- increase in the target for the federal funds rate from 3-1/2 percent to 3-3/4 percent.

- Approved, September 20, 2005

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUTLER BANCORP, MHC	* 3A1 * 3A3	Application by Butler Bancorp, MHC and Butler Bancorp, Inc., both of Lowell, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Butler Bank, Lowell, Massachusetts, pursuant to section 3(a)(1) and section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 10/14/2005
SOUTHERN CONNECTICUT BANCORP, INC	* 3A3	Application by Southern Connecticut Bancorp, Inc., New Haven, Connecticut to acquire 100% of the voting shares of The Bank of Southeastern Connecticut, New London, Connecticut, a de novo bank, pursuant to section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	10/07/2005 10/10/2005

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF MILLBROOK	* Branch	Bank of Millbrook, Millbrook, NY application for a branch office located at 5094 Route 22, Amenia, NY	Newspaper:	09/23/2005
			Federal Register:	Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A. (Citibank) and its Edge corporation subsidiary, Citibank Overseas Investment Corporation (COIC) 30 days' Prior Notice under Section 211.9(f) of Reg. K for COIC to make two additional investments in excess of the individual limits set forth in Section 211.9(c)(1) of Regulation K in Citicorp Finance (India) Limited	Newspaper:	Not applicable
			Federal Register:	Not applicable
DEUTCHE GENOSSENSCHAFTS-HYPOTHEKENBANK AG	FBSEA	Deutsche Genossenschafts-Hypothekenbank AG, Hamburg, Germany, requests prior approval to establish a NY rep office.	Newspaper:	Not available
			Federal Register:	Not applicable
Magyar Bancorp, MHC	* 3A1	Application by Magyar Bancorp, MHC and Magyar Bancorp, Inc., both of New Brunswick, New Jersey, for prior approval of the Board to control directly and indirectly, respectively, 100% of the voting shares of Magyar Bank, New Brunswick, New Jersey.	Newspaper:	Not available
			Federal Register:	Not available
NEW YORK COMMUNITY BANCORP, INC.	* 3A5	New York Community Bancorp, Inc., Westbury, New York, requests approval to acquire Long Island Financial Corp., and Long Island Commercial Bank, both of Islandia, New York, pursuant to Section 3(a)(5) of Regulation Y.	Newspaper:	Not available
			Federal Register:	10/17/2005
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine, propose to acquire 100 percent of the voting shares of Hudson United Bancorp, and its wholly-owned subsidiary, Hudson United Bank, both of Mahwah, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act, and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	10/20/2005

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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

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

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

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

- O = Outstanding
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- 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

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PENN BANCSHARES, INC.	* 3A3	Penn Bancshares, Inc., Pennsville, NJ, to purchase 24.89% of the voting shares of Harvest Community Bank, Pennsville, NJ.	Newspaper:	10/20/2005
			Federal Register:	Not available

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending September 24, 2005**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timberville, Virginia to establish a branch at 1085 Port Republic Road, Harrisonburg, Virginia.	Newspaper:	09/28/2005
			Federal Register:	Not applicable
JAMES MONROE BANK	* Branch	James Monroe Bank, Arlington, Virginia, to establish a branch at 12165 Darnestown Road, Gaithersburg, Maryland.	Newspaper:	09/28/2005
			Federal Register:	Not applicable
VIRGINIA HERITAGE BANK	Member	Virginia Heritage Bank, Fairfax, Virginia, an organizing bank, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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- 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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Alarion Financial Services, Inc.	3A1	Alarion Financial Services, Inc., Ocala, Florida, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Alarion Bank, Ocala, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
ALIANT BANK	* Branch	Aliant Bank, Alexander City, Alabama, to establish a branch located at 50 Jimmy Gould Drive, Alabaster, Alabama.	Newspaper: Federal Register:	09/23/2005 Not applicable
BANCO POPULAR ESPANOL, S.A.	FBSEA	Banco Popular Espanol, S.A., Madrid, Spain, to establish an international representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 1601 Bass Road, Macon, Georgia.	Newspaper: Federal Register:	10/30/2005 Not applicable
CORNERSTONE BANCSHARES, INC.	4c8	Cornerstone Bancshares, Inc., Chattanooga, Tennessee, to acquire 100 percent of the outstanding shares of Eagle Financial LLC., and Eagle Funding, LLC, both of Chattanooga, Tennessee, and thereby provide factoring services to small businesses and also provide services as a loan broker serving as a facilitator to small businesses to access the national credit markets, pursuant to section 225.28(b)(1) of Regulation Y and section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable 10/11/2005
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Robert Thomas, Monteagle, Tennessee; Robert Thomas, Jr., Signal Mountain, Tennessee; David Thomas, Chattanooga, Tennessee; and Frank Thomas, Monteagle, Tennessee, to acquire 3.60 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, both of Jasper, Tennessee. Pro forma total ownership will be 27.35 percent.	Newspaper: Federal Register:	Not available 09/29/2005
GENERAL BANCSHARES, INC.	CIC	General Bancshares, Inc., Jasper, Tennessee, prior change in control filed by Clara Brown, Jasper, Tennessee, to acquire 1.62 percent of the outstanding stock of General Bancshares, Inc., and its subsidiary bank, Citizens State Bank, Jasper, Tennessee. Pro forma total ownership will be 12.32 percent.	Newspaper: Federal Register:	Not available 09/29/2005

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
JEANERETTE FIRST NATIONAL BANCORP, INC.	CIC	Jeanerette First National Bancorp, Inc., Jeanerette, Louisiana, prior change in control notice filed by William Schwing Patout, III, Franklin, Louisiana; Robert Bernadas Patout and his wife, Judith Hill Patout, Jeanerette, Louisiana, and Rivers Martin Patout, Jeanerette, Louisiana; to acquire an additional 4.9 percent of the outstanding shares of Jeanerette First National Bancorp, Inc., Jeanerette, Louisiana, and its subsidiary, First National Bank of Jeanerette, Jeanerette, Louisiana. Total ownership will equal 25.07 percent.	Newspaper: Federal Register:	10/09/2005 10/11/2005
OMNI BANCSHARES, INC.	* 3A3	OMNI BANCSHARES, INC., Metairie, Louisiana, to acquire 100 percent of the outstanding shares of voting stock of OMNI BANK of Baton Rouge, Baton Rouge, Louisiana (in organization).	Newspaper: Federal Register:	10/02/2005 09/29/2005
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 443F St. Armand's Circle, Sarasota, Florida.	Newspaper: Federal Register:	09/23/2005 Not applicable
RIVERSIDE BANK OF CENTRAL FLORIDA	* Branch	Riverside Bank of Central Florida, Winter Park, Florida, to establish branches at the following locations: 1017 E. Vine Street, Kissimmee, Florida, to be known as the Kissimmee Korners Office; and 4587 & 4589 HC Yates Lane, St. Cloud, Florida, to be known as the St. Cloud Office.	Newspaper: Federal Register:	09/29/2005 Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch facility to be located at 1200 Nappanee Street, Elkhart, Indiana.	Newspaper: Federal Register:	09/30/2005 Not applicable
CAPITOL BANCORP LTD.	* 3A3	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited I, Lansing, Michigan, to acquire 51 percent of the voting shares of Bank of Belleville (in organization), Belleville, Illinois.	Newspaper: Federal Register:	Not available 10/13/2005
CCB ACQUISTION CORP	* 3A1	CCB Acquisition Corp., Oak Brook, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Citizens Central Bancorp, Inc., Macomb, Illinois, and thereby indirectly acquire Citizens National Bank, Macomb, Illinois.	Newspaper: Federal Register:	Not available 09/19/2005
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3001 N. Tamiami Trail, Naples, Florida.	Newspaper: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 850 NW Federal Highway, Suite 170, Stuart, Florida.	Newspaper: Federal Register:	10/01/2005 Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 3200 North Central Avenue, Phoenix, Arizona.	Newspaper: Federal Register:	09/30/2005 Not applicable
FIRST MIDWEST BANCORP, INC.	4c8	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire at least 15 percent of Textura, L.L.C., Lake Bluff, Illinois, and thereby to engage in providing data processing services.	Newspaper: Federal Register:	Not applicable 10/07/2005
Integrity First Bancorporation, Inc.	* 3A1	Integrity First Bancorporation, Inc., Wausau, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Integrity First Bank (in organization), Wausau, Wisconsin.	Newspaper: Federal Register:	10/08/2005 Not available
NORTHERN TRUST INTERNATIONAL BANKING CORPORATION, THE	Investment	Reg K - Northern Trust International Banking Corporation, New York, New York, proposes to establish and invest in Northern Operating Services Private Limited, Bangalore, India, and thereby to engage in providing data processing, operating and related services.	Newspaper: Federal Register:	Not applicable Not applicable
OGDEN BANCSHARES, INC.	4c8	Odgen BancShares, Inc., Ames, Iowa, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available
TOWER BANK & TRUST COMPANY	* Branch	Tower Bank & Trust Company, Fort Wayne, Indiana, to establish a branch facility to be located at 6400 W. Jefferson Blvd., Fort Wayne, Indiana.	Newspaper: Federal Register:	10/07/2005 Not applicable

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RAYMOND BANCORP, INC.	CIC	Notice by The First National Bank of Raymond Employee Stock Ownership Plan, Raymond, Illinois, individually, and as a control group with its trustees, Patricia L. Clarke, Farmersville, Illinois; Larry J. Herron, Girard, Illinois; and Neil T. Jordan, Morrisonville, Illinois, to retain control of Raymond Bancorp, Inc., Raymond, Illinois.	Newspaper:	10/04/2005
			Federal Register:	10/11/2005

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ABDO INVESTMENTS, INC.	* 3A1	Abdo Investments, Inc., Edina, Minnesota, to become a bank holding company by acquiring up to 24.2 percent of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper: Federal Register:	Not available 10/11/2005
BRIDGEWATER BANCSHARES, INC.	* 3A1	Bridgewater Bancshares, Inc., Bloomington, Minnesota to become a bank holding company by acquiring 100% of Bridgewater Bank, Bloomington, Minnesota, a de novo bank.	Newspaper: Federal Register:	Not available 10/06/2005
DAVIS BANCSHARES, INC	* 3A5	Davis Bancshares, Inc., McClusky, North Dakota, to merge with Underwood Holding Company, Underwood, North Dakota, and thereby indirectly acquire First Security Bank, Underwood, North Dakota.	Newspaper: Federal Register:	Not available 10/17/2005

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANKS OF COLORADO	* Branch	Community Banks of Colorado, Greenwood Village, to establish a branch at 409 E. Main Street, Buena Vista, both in Colorado.	Newspaper:	10/20/2005
			Federal Register:	Not applicable
FIRST FIDELITY BANCORP, INC.	CIC	Notification by the William M. Cameron 2004 Family Trust, Oklahoma City, Oklahoma, and its trustees, Kenneth D. Klehm, Edmond, Oklahoma, and G. Blake Hogan, Houston, Texas; and the Lynda L. Cameron 2004 Trust, and its trustees, John W. Rex and Theodore M. Elam, all of Oklahoma City, Oklahoma, to retain control of First Fidelity Bancorp, Inc., parent of First Fidelity Bank, N.A., both in Oklahoma City, Oklahoma.	Newspaper:	08/21/2005
			Federal Register:	08/19/2005
ROCKY MOUNTAIN BANK	* Branch	Rocky Mountain Bank, Rock Springs, Wyoming, to establish a branch at 14 North Sublette Avenue, Pinedale, Wyoming.	Newspaper:	09/09/2005
			Federal Register:	Not applicable

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FC HOLDINGS, INC.	* 3A3	FC Holdings, Inc., Houston, Texas, and FC Holdings of Delaware, Inc., Wilmington, Delaware, to acquire 100 percent of Lake Area National Bank, Trinity, Texas.	Newspaper:	10/09/2005
			Federal Register:	10/13/2005
QUADCO BANCSHARES, INC.	* 3A3	Patriot Bancshares, Inc., Ladonia, Texas (currently named Quadco Bancshares, Inc., Ladonia, Texas), to acquire 100 percent of Patriot Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	Not available

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending September 24, 2005**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CATHAY GENERAL BANCORP	* 3A3	Cathay General Bancorp, Los Angeles, California, to acquire up to 100 percent of Great Eastern Bank, New York, New York.	Newspaper: Federal Register:	Not available 10/10/2005
FAR WEST BANCORPORATION	CIC	Notice by Enoch Andrus Ludlow to retain his ownership in Far West Bancorporation, Provo, Utah, and thereby indirectly increase his ownership in Far West Bank, Provo, Utah.	Newspaper: Federal Register:	Not available 10/11/2005

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act