

addition, please mail a copy of your comments on the information collection provisions to the Office of Information and Regulatory Affairs, Office of Management and Budget (OMB), Attn: Desk Officer for EPA, 725 17th St., NW., Washington, DC 20503."

**Instructions:** Direct your comments to Docket ID No. EPA-R04-SFUND-2007-0452. EPA's policy is that all comments received will be included in the public docket without change and may be made available online at <http://www.regulations.gov>, including any personal information provided, unless the comment includes information claimed to be Confidential Business Information (CBI) or other information whose disclosure is restricted by statute. Do not submit information that you consider to be CBI or otherwise protected through [www.regulations.gov](http://www.regulations.gov) or e-mail. The [www.regulations.gov](http://www.regulations.gov) Web site is an "anonymous access" system, which means EPA will not know your identity or contact information unless you provide it in the body of your comment. If you send an e-mail comment directly to EPA without going through [www.regulations.gov](http://www.regulations.gov) your e-mail address will be automatically captured and included as part of the comment that is placed in the public docket and made available on the Internet. If you submit an electronic comment, EPA recommends that you include your name and other contact information in the body of your comment and with any disk or CD-ROM you submit. If EPA cannot read your comment due to technical difficulties and cannot contact you for clarification, EPA may not be able to consider your comment. Electronic files should avoid the use of special characters, any form of encryption, and be free of any defects or viruses. For additional information about EPA's public docket visit the EPA Docket Center homepage at <http://www.epa.gov/epahome/dockets.htm>.

**Docket:** All documents in the docket are listed in the [www.regulations.gov](http://www.regulations.gov) index. Although listed in the index, some information is not publicly available, e.g., CBI or other information whose disclosure is restricted by statute. Certain other material, such as copyrighted material, will be publicly available only in hard copy. Publicly available docket materials are available either electronically in [www.regulations.gov](http://www.regulations.gov) or in hard copy at the U.S. EPA Region 4 office located at 61 Forsyth Street, SW., Atlanta, Georgia 30303. Regional office is open from 7 a.m. until 6:30 p.m. Monday through Friday, excluding legal holidays.

Written comments may be submitted to Ms. Batchelor within 30 calendar days of the date of this publication.

**FOR FURTHER INFORMATION CONTACT:** Paula V. Batchelor at 404/562-8887.

Dated: June 22, 2007.

**Rosalind H. Brown,**

*Chief, Superfund Enforcement & Information Management Branch, Superfund Division.*

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## FEDERAL HOUSING FINANCE BOARD

[No. 2007-N-10]

### Federal Home Loan Bank Members Selected for Community Support Review

**AGENCY:** Federal Housing Finance Board.

**ACTION:** Notice.

**SUMMARY:** The Federal Housing Finance Board (Finance Board) is announcing the Federal Home Loan Bank (Bank) members it has selected for the 2006-07 sixth quarter review cycle under the Finance Board's community support requirements regulation. This notice also prescribes the deadline by which Bank members selected for review must submit Community Support Statements to the Finance Board.

**DATES:** Bank members selected for the review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board on or before August 31, 2007.

**ADDRESSES:** Bank members selected for the 2006-07 sixth quarter review cycle under the Finance Board's community support requirements regulation must submit completed Community Support Statements to the Finance Board either by regular mail at the Federal Housing Finance Board, Office of Supervision, Community Investment and Affordable Housing, 1625 Eye Street, NW., Washington, DC 20006, or by electronic mail at [FITZGERALDE@FHFB.GOV](mailto:FITZGERALDE@FHFB.GOV).

**FOR FURTHER INFORMATION CONTACT:** Emma J. Fitzgerald, Program Analyst, Office of Supervision, Community Investment and Affordable Housing, by telephone at 202/408-2874, by electronic mail at [FITZGERALDE@FHFB.GOV](mailto:FITZGERALDE@FHFB.GOV), or by regular mail at the Federal Housing Finance Board, 1625 Eye Street, NW., Washington, DC 20006.

**SUPPLEMENTARY INFORMATION:**

### I. Selection for Community Support Review

Section 10(g)(1) of the Federal Home Loan Bank Act (Bank Act) requires the Finance Board to promulgate regulations establishing standards of community investment or service Bank members must meet in order to maintain access to long-term advances. See 12 U.S.C. 1430(g)(1). The regulations promulgated by the Finance Board must take into account factors such as the Bank member's performance under the Community Reinvestment Act of 1977 (CRA), 12 U.S.C. 2901 *et seq.*, and record of lending to first-time homebuyers. See 12 U.S.C. 1430(g)(2). Pursuant to section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirements regulation that establishes standards a Bank member must meet in order to maintain access to long-term advances, and review criteria the Finance Board must apply in evaluating a member's community support performance. See 12 CFR part 944. The regulation includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. 12 CFR 944.3. Only members subject to the CRA must meet the CRA standard. 12 CFR 944.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. 12 CFR 944.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each Bank district for community support review each calendar quarter. 12 CFR 944.2(a). The Finance Board will not review an institution's community support performance until it has been a Bank member for at least one year. Selection for review is not, nor should it be construed as, any indication of either the financial condition or the community support performance of the member.

Each Bank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the August 31, 2007 deadline prescribed in this notice. 12 CFR 944.2(b)(1)(ii) and (c). On or before July 27, 2007, each Bank will notify the members in its district that have been selected for the 2006-07 sixth quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. 12 CFR 944.2(b)(2)(i). The member's Bank will provide a blank Community Support Statement Form, which also is available on the Finance Board's Web site: <http://www.fhfb.gov>. Upon request, the

member's Bank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 2006-07

sixth quarter community support review cycle:

| Member   | City                 | State         |
|--|----------------------|---------------|
| <b>Federal Home Loan Bank of Boston—District 1</b>   |                      |               |
| Charter Oak Federal Credit Union .....               | Groton .....         | Connecticut   |
| Salisbury Bank and Trust Company .....               | Lakeville .....      | Connecticut   |
| Chelsea Groton Savings Bank .....                    | Norwich .....        | Connecticut   |
| Rockville Bank .....                                 | Rockville .....      | Connecticut   |
| Thomaston Savings Bank .....                         | Thomaston .....      | Connecticut   |
| The Wilton Bank .....                                | Wilton .....         | Connecticut   |
| Kennebec Savings Bank .....                          | Augusta .....        | Maine         |
| Bath Savings Institution .....                       | Bath .....           | Maine         |
| Maine Savings Federal Credit Union .....             | Hampden .....        | Maine         |
| Androscoggin Savings Bank .....                      | Lewiston .....       | Maine         |
| Saco & Biddeford Savings Institution .....           | Saco .....           | Maine         |
| Sanford Institution for Savings .....                | Sanford .....        | Maine         |
| The Community Bank .....                             | Brockton .....       | Massachusetts |
| Chicopee Savings Bank .....                          | Chicopee .....       | Massachusetts |
| Weymouth Bank .....                                  | East Weymouth .....  | Massachusetts |
| Easthampton Savings Bank .....                       | Easthampton .....    | Massachusetts |
| Dukes County Savings Bank .....                      | Edgartown .....      | Massachusetts |
| Bank of Fall River, A Co-operative Bank .....        | Fall River .....     | Massachusetts |
| Gloucester Cooperative Bank .....                    | Gloucester .....     | Massachusetts |
| Hudson Savings Bank .....                            | Hudson .....         | Massachusetts |
| Hyde Park Cooperative Bank .....                     | Hyde Park .....      | Massachusetts |
| Lee Bank .....                                       | Lee .....            | Massachusetts |
| The Washington Savings Bank .....                    | Lowell .....         | Massachusetts |
| Eastern Bank .....                                   | Lynn .....           | Massachusetts |
| Community Credit Union of Lynn .....                 | Lynn .....           | Massachusetts |
| Strata Bank .....                                    | Medway .....         | Massachusetts |
| Middlesex Savings Bank .....                         | Natick .....         | Massachusetts |
| Newburyport Five Cents Savings Bank .....            | Newburyport .....    | Massachusetts |
| North Easton Savings Bank .....                      | North Easton .....   | Massachusetts |
| Seamen's Bank .....                                  | Provincetown .....   | Massachusetts |
| Granite Savings Bank .....                           | Rockport .....       | Massachusetts |
| The Cooperative Bank .....                           | Roslindale .....     | Massachusetts |
| Randolph Savings Bank .....                          | Stoughton .....      | Massachusetts |
| The Savings Bank .....                               | Wakefield .....      | Massachusetts |
| Walpole Co-operative Bank .....                      | Walpole .....        | Massachusetts |
| Watertown Savings Bank .....                         | Watertown .....      | Massachusetts |
| Northern Bank & Trust Company .....                  | Woburn .....         | Massachusetts |
| First Colebrook Bank .....                           | Colebrook .....      | New Hampshire |
| Merrimack County Savings Bank .....                  | Concord .....        | New Hampshire |
| Laconia Savings Bank .....                           | Laconia .....        | New Hampshire |
| <b>Federal Home Loan Bank of New York—District 2</b> |                      |               |
| Skylands Community Bank .....                        | Hackettstown .....   | New Jersey    |
| Haddon Savings Bank .....                            | Haddon Heights ..... | New Jersey    |
| Gibraltar Savings Bank, FSB .....                    | Newark .....         | New Jersey    |
| New Community Federal .....                          | Newark .....         | New Jersey    |
| Merrill Lynch Trust Company, FSB .....               | Princeton .....      | New Jersey    |
| R&I Bank .....                                       | Rahway .....         | New Jersey    |
| Manufacturers and Traders Trust Company .....        | Buffalo .....        | New York      |
| The Bank of Greene County .....                      | Catskill .....       | New York      |
| Bank of Richmondville .....                          | Cobleskill .....     | New York      |
| Fairport Savings Bank .....                          | Fairport .....       | New York      |
| Trustco Bank .....                                   | Glenville .....      | New York      |
| Highland Falls FS&LA .....                           | Highland Falls ..... | New York      |
| Steuben Trust Company .....                          | Hornell .....        | New York      |
| Ulster Savings Bank .....                            | Kingston .....       | New York      |
| Suffolk Federal Credit Union .....                   | Medford .....        | New York      |
| Walden Savings Bank .....                            | Montgomery .....     | New York      |
| Atlantic Bank of New York .....                      | New York .....       | New York      |
| Habib American Bank .....                            | New York .....       | New York      |
| Sterling National Bank .....                         | New York .....       | New York      |
| Rome Savings Bank Rome .....                         | New York .....       | New York      |
| Sleepy Hollow Bank .....                             | Sleepy Hollow .....  | New York      |
| Solvay Bank .....                                    | Solvay .....         | New York      |
| Champlain National Bank .....                        | Willsboro .....      | New York      |
| Banco Popular de Puerto Rico .....                   | San Juan .....       | Puerto Rico   |

| Member  | City                 | State         |
|---|----------------------|---------------|
| <b>Federal Home Loan Bank of Pittsburgh—District 3</b>  |                      |               |
| Enterprise Bank .....                                   | Allison Park .....   | Pennsylvania  |
| Apollo Trust Company .....                              | Apollo .....         | Pennsylvania  |
| Farmers and Merchants Trust Company .....               | Chambersburg .....   | Pennsylvania  |
| Cambria County Federal Savings & Loan Association ..... | Cresson .....        | Pennsylvania  |
| Portage National Bank .....                             | Ebensburg .....      | Pennsylvania  |
| Elderton State Bank .....                               | Elderton .....       | Pennsylvania  |
| East Penn Bank .....                                    | Emmaus .....         | Pennsylvania  |
| First National Bank of Fredericksburg .....             | Fredericksburg ..... | Pennsylvania  |
| The Gratz National Bank .....                           | Gratz .....          | Pennsylvania  |
| Harleysville National Bank & Trust Company .....        | Harleysville .....   | Pennsylvania  |
| Irwin Bank .....  | Irwin .....          | Pennsylvania  |
| The Farmers National Bank of Kittanning .....           | Kittanning .....     | Pennsylvania  |
| The Bank of Landisburg .....                            | Landisburg .....     | Pennsylvania  |
| First National Bank of Liverpool .....                  | Liverpool .....      | Pennsylvania  |
| The Mars National Bank .....                            | Mars .....           | Pennsylvania  |
| The Union National Bank of Mount Carmel .....           | Mt. Carmel .....     | Pennsylvania  |
| New Tripoli Bank .....                                  | New Tripoli .....    | Pennsylvania  |
| Reliance Standard Life Insurance Company .....          | Philadelphia .....   | Pennsylvania  |
| St. Edmond's Federal Savings Bank .....                 | Philadelphia .....   | Pennsylvania  |
| Police & Fire Federal Credit Union .....                | Philadelphia .....   | Pennsylvania  |
| Phoenixville Federal Bank and Trust .....               | Phoenixville .....   | Pennsylvania  |
| Orrstown Bank .....                                     | Shippensburg .....   | Pennsylvania  |
| Jersey Shore State Bank .....                           | Williamsport .....   | Pennsylvania  |
| PeoplesBank, a Codorus Valley Company .....             | York .....           | Pennsylvania  |
| First Exchange Bank .....                               | Mannington .....     | West Virginia |
| FNB Bank, Inc. ....                                     | Romney .....         | West Virginia |
| Ameribank .....   | Welch .....          | West Virginia |

**Federal Home Loan Bank of Atlanta—District 4**

|  |                   |                |
|--|-------------------|----------------|
| AuburnBank .....                                   | Auburn .....      | Alabama        |
| SOUTHBank, A Federal Savings Bank .....            | Huntsville .....  | Alabama        |
| First Commercial Bank of Huntsville .....          | Huntsville .....  | Alabama        |
| Peachtree Bank .....                               | Maplesville ..... | Alabama        |
| The North Jackson Bank .....                       | Stevenson .....   | Alabama        |
| Riverside National Bank .....                      | Fort Pierce ..... | Florida        |
| Peoples State Bank .....                           | Lake City .....   | Florida        |
| The Bank of Brevard .....                          | Melbourne .....   | Florida        |
| The First National Bank of Florida .....           | Milton .....      | Florida        |
| The Bank of Tampa .....                            | Tampa .....       | Florida        |
| First Commercial Bank of Tampa Bay .....           | Tampa .....       | Florida        |
| Indian River National Bank .....                   | Vero Beach .....  | Florida        |
| HeritageBank of the South .....                    | Albany .....      | Georgia        |
| First American Bank and Trust Company .....        | Athens .....      | Georgia        |
| Bank of Atlanta .....                              | Atlanta .....     | Georgia        |
| ebank .....  | Atlanta .....     | Georgia        |
| United Community Bank .....                        | Blairsville ..... | Georgia        |
| First State Bank of Randolph County .....          | Cuthbert .....    | Georgia        |
| First Intercontinental Bank .....                  | Doraville .....   | Georgia        |
| Glennville Bank .....                              | Glennville .....  | Georgia        |
| Farmers and Merchants Bank .....                   | Lakeland .....    | Georgia        |
| Security Bank of Bibb County .....                 | Macon .....       | Georgia        |
| Southwest Georgia Bank .....                       | Moultrie .....    | Georgia        |
| The Carver State Bank .....                        | Savannah .....    | Georgia        |
| The First State Bank .....                         | Stockbridge ..... | Georgia        |
| Bank of Upson .....                                | Thomasston .....  | Georgia        |
| Thomasville National Bank .....                    | Thomasville ..... | Georgia        |
| Kopernik Federal Bank .....                        | Baltimore .....   | Maryland       |
| Liberty Federal Savings and Loan Association ..... | Baltimore .....   | Maryland       |
| Bradford Bank .....                                | Baltimore .....   | Maryland       |
| Slavie Federal Savings Bank .....                  | Bel Air .....     | Maryland       |
| Mercantile Eastern Shore Bank .....                | Chestertown ..... | Maryland       |
| Chesapeake Bank and Trust Company .....            | Chestertown ..... | Maryland       |
| Hagerstown Trust Company .....                     | Hagerstown .....  | Maryland       |
| Lafayette Federal Credit Union .....               | Kensington .....  | Maryland       |
| First United Bank & Trust .....                    | Oakland .....     | Maryland       |
| NBRS Financial .....                               | Rising Sun .....  | Maryland       |
| Bank of Stanly .....                               | Albemarle .....   | North Carolina |
| Home Savings Bank of Albemarle, SSB .....          | Albemarle .....   | North Carolina |
| Self-Help Credit Union .....                       | Durham .....      | North Carolina |
| Farmers & Merchants Bank .....                     | Salisbury .....   | North Carolina |
| First National Bank of Shelby .....                | Shelby .....      | North Carolina |

| Member   | City                | State          |
|--|---------------------|----------------|
| Farmers and Merchants Bank .....               | Holly Hill .....    | South Carolina |
| E*Trade Bank .....                             | Arlington .....     | Virginia       |
| Northern Neck State Bank .....                 | Bowling Green ..... | Virginia       |
| American National Bank and Trust Company ..... | Danville .....      | Virginia       |
| The Bank of Fincastle .....                    | Fincastle .....     | Virginia       |
| Marshall National Bank and Trust Company ..... | Marshall .....      | Virginia       |
| The Middleburg Bank .....                      | Middleburg .....    | Virginia       |
| First Sentinel Bank .....                      | Richlands .....     | Virginia       |
| First Bank .....                               | Strasburg .....     | Virginia       |

**Federal Home Loan Bank of Cincinnati—District 5**

|  |                      |           |
|--|----------------------|-----------|
| Bedford Loan and Deposit Bank .....                          | Bedford .....        | Kentucky  |
| South Central Bank of Bowling Green, Inc. ....               | Bowling Green .....  | Kentucky  |
| Meade County Bank .....                                      | Brandenburg .....    | Kentucky  |
| Campbellsville National Bank .....                           | Campbellsville ..... | Kentucky  |
| The First National Bank of Columbia .....                    | Columbia .....       | Kentucky  |
| Edmonton State Bank .....                                    | Edmonton .....       | Kentucky  |
| First Security Bank & Trust, .....                           | McLean Island .....  | Kentucky  |
| The Lawrenceburg National Bank .....                         | Lawrenceburg .....   | Kentucky  |
| The Farmers National Bank of Lebanon .....                   | Lebanon .....        | Kentucky  |
| Liberty Alliance Federal Credit Union .....                  | Lexington .....      | Kentucky  |
| Bank of McCreary County .....                                | Whitley City .....   | Kentucky  |
| Williamsburg National Bank .....                             | Williamsburg .....   | Kentucky  |
| FirstMerit Bank, N.A. ....                                   | Akron .....          | Ohio      |
| Bethel Building and Loan Company .....                       | Bethel .....         | Ohio      |
| The Citizens National Bank of Bluffton .....                 | Bluffton .....       | Ohio      |
| The Equitable Savings and Loan Company .....                 | Cadiz .....          | Ohio      |
| CinFed Employees Federal Credit Union .....                  | Cincinnati .....     | Ohio      |
| The Mt. Washington Savings and Loan Company .....            | Cincinnati .....     | Ohio      |
| Charter One Bank, N.A. ....                                  | Cleveland .....      | Ohio      |
| Community First Bank, National Association .....             | Forest .....         | Ohio      |
| First Ohio Credit Union, Incorporated .....                  | Fostoria .....       | Ohio      |
| Galion Building and Loan Association .....                   | Galion .....         | Ohio      |
| Second National Bank .....                                   | Greenville .....     | Ohio      |
| Greenville National Bank .....                               | Greenville .....     | Ohio      |
| Lawrence Federal Savings Bank .....                          | Ironton .....        | Ohio      |
| The First Bremen Bank .....                                  | Lancaster .....      | Ohio      |
| First Federal Savings and Loan Association of Lorain .....   | Lorain .....         | Ohio      |
| The New Richmond National Bank .....                         | New Richmond .....   | Ohio      |
| Geauga Savings Bank .....                                    | Newbury .....        | Ohio      |
| Ripley Federal Savings Bank .....                            | Ripley .....         | Ohio      |
| Strasburg Savings Bank .....                                 | Strasburg .....      | Ohio      |
| Toledo Area Catholic Credit Union .....                      | Sylvania .....       | Ohio      |
| The Peoples Savings Bank .....                               | Urbana .....         | Ohio      |
| First Federal Savings and Loan Association of Van Wert ..... | Van Wert .....       | Ohio      |
| Perpetual Savings Bank .....                                 | Wellsville .....     | Ohio      |
| People's Community Bank .....                                | West Chester .....   | Ohio      |
| Century National Bank .....                                  | Zanesville .....     | Ohio      |
| The Citizens National Bank of Athens .....                   | Athens .....         | Tennessee |
| Tennessee Valley Federal Credit Union .....                  | Chattanooga .....    | Tennessee |
| Bank of Putnam County .....                                  | Cookeville .....     | Tennessee |
| First Federal Bank .....                                     | Dickson .....        | Tennessee |
| Carter County Bank .....                                     | Elizabethton .....   | Tennessee |
| Gates Banking & Trust Company .....                          | Gates .....          | Tennessee |
| Bank of Gleason .....  | Gleason .....        | Tennessee |
| Greene County Bank .....                                     | Greeneville .....    | Tennessee |
| Bank of Halls .....  | Halls .....          | Tennessee |
| Commercial Bank .....  | Harrogate .....      | Tennessee |
| Union Bank .....   | Jamestown .....      | Tennessee |
| Bank of Tennessee .....                                      | Kingsport .....      | Tennessee |
| First Bank .....   | Lexington .....      | Tennessee |
| The Bank of Milan .....                                      | Milan .....          | Tennessee |
| Citizens Bank .....  | New Tazewell .....   | Tennessee |
| Commercial Bank & Trust Company .....                        | Paris .....          | Tennessee |
| Tennessee State Bank .....                                   | Pigeon Forge .....   | Tennessee |
| The Farmers Bank .....                                       | Portland .....       | Tennessee |
| Central Bank .....   | Savannah .....       | Tennessee |
| First Community Bank of Bedford County .....                 | Shelbyville .....    | Tennessee |
| Farmers & Merchants Bank .....                               | Trezevant .....      | Tennessee |
| American City Bank .....                                     | Tullahoma .....      | Tennessee |
| Reelfoot Bank .....  | Union City .....     | Tennessee |

| Member   | City                   | State     |
|--|------------------------|-----------|
| <b>Federal Home Loan Bank of Indianapolis—District 6</b> |                        |           |
| The New Washington State Bank .....                      | Charlestown .....      | Indiana   |
| First National Bank .....                                | Cloverdale .....       | Indiana   |
| CSB State Bank .....                                     | Cynthiana .....        | Indiana   |
| Three Rivers Federal Credit Union .....                  | Fort Wayne .....       | Indiana   |
| Grabill Bank .....                                       | Grabill .....          | Indiana   |
| Lafayette Savings Bank .....                             | Lafayette .....        | Indiana   |
| Peoples Savings & Loan Association .....                 | Monticello .....       | Indiana   |
| American Trust and Savings Bank .....                    | Whiting .....          | Indiana   |
| FirstBank—Alma .....                                     | Alma .....             | Michigan  |
| Signature Bank .....                                     | Bad Axe .....          | Michigan  |
| Lake—Osceola State Bank .....                            | Baldwin .....          | Michigan  |
| Central State Bank .....                                 | Beulah .....           | Michigan  |
| Eastern Michigan Bank .....                              | Croswell .....         | Michigan  |
| State Bank of Ewen .....                                 | Ewen .....             | Michigan  |
| Oakland Commerce Bank .....                              | Farmington Hills ..... | Michigan  |
| Credit Union One .....                                   | Ferndale .....         | Michigan  |
| Co-op Services Credit Union .....                        | Livonia .....          | Michigan  |
| Firstbank .....  | Mount Pleasant .....   | Michigan  |
| First National Bank of Norway .....                      | Norway .....           | Michigan  |
| Sterling Bank & Trust, FSB .....                         | Southfield .....       | Michigan  |
| United Federal Credit Union .....                        | St. Joseph .....       | Michigan  |
| <b>Federal Home Loan Bank of Chicago—District 7</b>      |                        |           |
| First Community Bank and Trust .....                     | Beecher .....          | Illinois  |
| National Bank of Commerce .....                          | Berkeley .....         | Illinois  |
| Commonwealth Credit Union .....                          | Bourbonnais .....      | Illinois  |
| Integra Bank, N.A. ....                                  | Bridgeview .....       | Illinois  |
| Marquette Bank .....                                     | Chicago .....          | Illinois  |
| ShoreBank .....  | Chicago .....          | Illinois  |
| The First Commercial Bank .....                          | Chicago .....          | Illinois  |
| Resource Bank, N.A. ....                                 | DeKalb .....           | Illinois  |
| Du Quoin State Bank .....                                | Du Quoin .....         | Illinois  |
| First Clover Leaf Bank .....                             | Edwardsville .....     | Illinois  |
| Crossroads Bank .....                                    | Effingham .....        | Illinois  |
| Midwest Bank and Trust Company .....                     | Elmwood Park .....     | Illinois  |
| Fisher National Bank .....                               | Fisher .....           | Illinois  |
| First State Bank of Forrest .....                        | Forrest .....          | Illinois  |
| Midwest Community Bank .....                             | Freeport .....         | Illinois  |
| Jacksonville Savings Bank .....                          | Jacksonville .....     | Illinois  |
| Union Federal Savings and Loan Association .....         | Kewanee .....          | Illinois  |
| Citizens State Bank .....                                | Lena .....             | Illinois  |
| Brickyard Bank .....                                     | Lincolnwood .....      | Illinois  |
| Citizens National Bank .....                             | Macomb .....           | Illinois  |
| First Suburban National Bank .....                       | Maywood .....          | Illinois  |
| Morris Building and Loan, s.b. ....                      | Morris .....           | Illinois  |
| First National Bank of Nokomis .....                     | Nokomis .....          | Illinois  |
| Nokomis Savings Bank .....                               | Nokomis .....          | Illinois  |
| First National Bank of Pana .....                        | Pana .....             | Illinois  |
| Peoples Bank & Trust .....                               | Pana .....             | Illinois  |
| Vermillion Valley Bank .....                             | Piper City .....       | Illinois  |
| First State Bank of Red Bud .....                        | Red Bud .....          | Illinois  |
| AmeriMark Bank .....                                     | Villa Park .....       | Illinois  |
| North Shore Trust and Savings .....                      | Waukegan .....         | Illinois  |
| Waukegan Savings and Loan, SB .....                      | Waukegan .....         | Illinois  |
| Prospect Federal Savings Bank .....                      | Worth .....            | Illinois  |
| First Community Bank, Xenia-Flora .....                  | Xenia .....            | Illinois  |
| Eagle Valley Bank .....                                  | Burnesville .....      | Minnesota |
| Capaha Bank, S.B. ....                                   | Cape Girardeau .....   | Missouri  |
| American National Bank Fox Cities .....                  | Appleton .....         | Wisconsin |
| State Bank of Arcadia .....                              | Arcadia .....          | Wisconsin |
| First National Bank & Trust .....                        | Barron .....           | Wisconsin |
| Blackhawk State Bank .....                               | Beloit .....           | Wisconsin |
| First National Bank .....                                | Berlin .....           | Wisconsin |
| Bonduel State Bank .....                                 | Bonduel .....          | Wisconsin |
| Bank of Cashton .....                                    | Cashton .....          | Wisconsin |
| Badger State Bank .....                                  | Cassville .....        | Wisconsin |
| State Bank of Chilton .....                              | Chilton .....          | Wisconsin |
| American Bank .....                                      | Fond du Lac .....      | Wisconsin |
| Peoples Bank of Wisconsin .....                          | Hayward .....          | Wisconsin |
| Horicon State Bank .....                                 | Horicon .....          | Wisconsin |
| Farmers State Bank .....                                 | Markesan .....         | Wisconsin |

| Member                              | City               | State     |
|-------------------------------------|--------------------|-----------|
| Mid Wisconsin Bank .....            | Medford .....      | Wisconsin |
| Mitchell Bank .....                 | Milwaukee .....    | Wisconsin |
| Lincoln State Bank .....            | Milwaukee .....    | Wisconsin |
| Bank of Monticello .....            | Monticello .....   | Wisconsin |
| The Bank of New Glarus .....        | New Glarus .....   | Wisconsin |
| First National Community Bank ..... | New Richmond ..... | Wisconsin |
| The River Bank .....                | Osceola .....      | Wisconsin |
| Bank of Poynette .....              | Poynette .....     | Wisconsin |
| Johnson Bank .....                  | Racine .....       | Wisconsin |
| Shell Lake State Bank .....         | Shell Lake .....   | Wisconsin |
| Acuity Bank, SSB .....              | Tomah .....        | Wisconsin |
| The Equitable Bank, S.S.B. ....     | Wauwatosa .....    | Wisconsin |
| ALLCO Credit Union .....            | West Allis .....   | Wisconsin |
| Fortress Bank of Westby .....       | Westby .....       | Wisconsin |
| Westby Co-op Credit Union .....     | Westby .....       | Wisconsin |

## Federal Home Loan Bank of Des Moines—District 8

|  |                         |           |
|--|-------------------------|-----------|
| Ackley State Bank .....                              | Ackley .....            | Iowa      |
| Exchange State Bank .....                            | Adair .....             | Iowa      |
| First State Bank .....                               | Belmond .....           | Iowa      |
| Columbus Junction State Bank .....                   | Columbus Junction ..... | Iowa      |
| Freedom Security Bank .....                          | Coralville .....        | Iowa      |
| Iowa State Savings Bank .....                        | Creston .....           | Iowa      |
| Decorah Bank & Trust Company .....                   | Decorah .....           | Iowa      |
| AmerUS Life Insurance Company .....                  | Des Moines .....        | Iowa      |
| Dupaco Community Credit Union .....                  | Dubuque .....           | Iowa      |
| Grundy National Bank .....                           | Grundy Center .....     | Iowa      |
| Hartwick State Bank .....                            | Hartwick .....          | Iowa      |
| Hiawatha Bank & Trust Company .....                  | Hiawatha .....          | Iowa      |
| Community State Bank .....                           | Indianaola .....        | Iowa      |
| Green Belt Bank & Trust .....                        | Iowa Falls .....        | Iowa      |
| First National Bank .....                            | Le Mars .....           | Iowa      |
| First National Bank of Muscatine .....               | Muscatine .....         | Iowa      |
| Security State Bank .....                            | New Hampton .....       | Iowa      |
| First National Bank of Sioux Center .....            | Sioux Center .....      | Iowa      |
| The Security National Bank of Sioux City, Iowa ..... | Sioux City .....        | Iowa      |
| Heartland Bank .....                                 | Somers .....            | Iowa      |
| State Bank .....                                     | Spencer .....           | Iowa      |
| Farmers Trust and Savings Bank .....                 | Spencer .....           | Iowa      |
| First Bank & Trust .....                             | Spirit Lake .....       | Iowa      |
| Citizens First National Bank of Storm Lake .....     | Storm Lake .....        | Iowa      |
| West Chester Savings Bank .....                      | Washington .....        | Iowa      |
| Community National Bank .....                        | Waterloo .....          | Iowa      |
| First National Bank .....                            | Waverly .....           | Iowa      |
| Peoples Savings Bank .....                           | Wellsburg .....         | Iowa      |
| Farm Bureau Mutual Insurance Company .....           | West Des Moines .....   | Iowa      |
| Farm Bureau Life Insurance Company .....             | West Des Moines .....   | Iowa      |
| Farmers Savings Bank .....                           | Wever .....             | Iowa      |
| State Bank .....                                     | Worthington .....       | Iowa      |
| Community America Credit Union .....                 | Kansas City .....       | Kansas    |
| Atwater State Bank .....                             | Atwater .....           | Minnesota |
| First National Bank Brewster .....                   | Brewster .....          | Minnesota |
| City County Federal Credit Union .....               | Brooklyn Center .....   | Minnesota |
| Peoples Bank of Commerce .....                       | Cambridge .....         | Minnesota |
| First National Bank .....                            | Chisholm .....          | Minnesota |
| Clinton State Bank .....                             | Clinton .....           | Minnesota |
| Eitzen State Bank .....                              | Eitzen .....            | Minnesota |
| Mainstreet Bank .....                                | Forest Lake .....       | Minnesota |
| Citizens State Bank of Glenville .....               | Glenville .....         | Minnesota |
| Eagle Bank .....                                     | Glenwood .....          | Minnesota |
| First Security Bank—Hendricks .....                  | Hendricks .....         | Minnesota |
| Jackson Federal Savings and Loan Association .....   | Jackson .....           | Minnesota |
| Janesville State Bank .....                          | Janesville .....        | Minnesota |
| Citizens State Bank of Kelliher .....                | Kelliher .....          | Minnesota |
| Security State Bank of Kenyon .....                  | Kenyon .....            | Minnesota |
| Lake Community Bank .....                            | Long Lake .....         | Minnesota |
| Lake Country State Bank .....                        | Long Prairie .....      | Minnesota |
| Frandsen Bank & Trust .....                          | Lonsdale .....          | Minnesota |
| Bank of Maple Plain .....                            | Maple Plain .....       | Minnesota |
| Citizens Bank of Minnesota .....                     | New Ulm .....           | Minnesota |
| Community National Bank .....                        | Northfield .....        | Minnesota |
| Minnwest Bank Ortonville .....                       | Ortonville .....        | Minnesota |
| First National Bank of Henning .....                 | Ottertail .....         | Minnesota |

| Member                              | City           | State        |
|-------------------------------------|----------------|--------------|
| Pine River State Bank               | Pine River     | Minnesota    |
| First Security Bank—Sanborn         | Sanborn        | Minnesota    |
| Americana Community Bank            | Sleepy Eye     | Minnesota    |
| Heritage Bank, National Association | Spicer         | Minnesota    |
| Western Bank                        | St. Paul       | Minnesota    |
| Vermillion State Bank               | Vermillion     | Minnesota    |
| Northern State Bank of Virginia     | Virginia       | Minnesota    |
| First State Bank of Wabasha         | Wabasha        | Minnesota    |
| Merchants Bank, NA                  | Winona         | Minnesota    |
| First State Bank of Wyoming         | Wyoming        | Minnesota    |
| Bank of Zumbrota                    | Zumbrota       | Minnesota    |
| Boone County National Bank          | Columbia       | Missouri     |
| Commercial Trust Company            | Fayette        | Missouri     |
| Home Exchange Bank                  | Jamesport      | Missouri     |
| Jefferson Bank of Missouri, Inc.    | Jefferson City | Missouri     |
| Central Bank of Kansas City         | Kansas City    | Missouri     |
| Kearney Trust Company               | Kearney        | Missouri     |
| Lawson Bank                         | Lawson         | Missouri     |
| United State Bank                   | Lewistown      | Missouri     |
| First State Bank of Purdy           | Monett         | Missouri     |
| First Missouri State Bank           | Poplar Bluff   | Missouri     |
| The Seymour Bank                    | Seymour        | Missouri     |
| State Bank of Slater                | Slater         | Missouri     |
| Metropolitan National Bank          | Springfield    | Missouri     |
| Webb City Bank                      | Webb City      | Missouri     |
| Heartland State Bank                | Edgeley        | North Dakota |
| Bremer Bank, N.A.                   | Grand Forks    | North Dakota |
| Unison Bank                         | Jamestown      | North Dakota |
| Northland Financial                 | Steele         | North Dakota |
| Peoples State Bank                  | Westhope       | North Dakota |
| Security State Bank                 | Wishek         | North Dakota |
| Dakota State Bank                   | Blunt          | South Dakota |
| BankWest, Inc.                      | Pierre         | South Dakota |
| First Bank of White                 | White          | South Dakota |
| 1st Dakota National Bank            | Yankton        | South Dakota |
| Superior Guaranty Insurance Company | Burlington     | Vermont      |
| Southwest Bank of St. Louis         | Milwaukee      | Wisconsin    |

## Federal Home Loan Bank of Dallas—District 9

|   |                 |             |
|---|-----------------|-------------|
| Sagicor Life Insurance Company            | Scottsdale      | Arizona     |
| Pinnacle Bank                             | Bentonville     | Arkansas    |
| Bank of Cave City                         | Cave City       | Arkansas    |
| First National Bank of Crossett           | Crossett        | Arkansas    |
| Simmons First Bank of El Dorado, N.A.     | El Dorado       | Arkansas    |
| Bank of Arkansas, N.A.                    | Fayetteville    | Arkansas    |
| Greers Ferry Lake State Bank              | Heber Springs   | Arkansas    |
| Little River Bank                         | Lepanto         | Arkansas    |
| Malvern National Bank                     | Malvern         | Arkansas    |
| Merchants and Planters Bank               | Newport         | Arkansas    |
| Commercial National Bank of Texas         | Texarkana       | Arkansas    |
| First Bank of the Delta, N.A.             | West Helena     | Arkansas    |
| Liberty Bank and Trust Company            | Baton Rouge     | Louisiana   |
| Kaplan State Bank                         | Kaplan          | Louisiana   |
| Sabine State Bank and Trust Company, Inc. | Many            | Louisiana   |
| Exchange Bank and Trust Company           | Natchitoches    | Louisiana   |
| Sicily Island State Bank                  | Sicily Island   | Louisiana   |
| St. Martin Bank and Trust Company         | St. Martinville | Louisiana   |
| Concordia Bank & Trust Company            | Vidalia         | Louisiana   |
| The Evangeline Bank & Trust Company       | Ville Platte    | Louisiana   |
| Progressive Bank                          | Winnsboro       | Louisiana   |
| First Security Bank                       | Batesville      | Mississippi |
| Peoples Bank of Franklin County           | Bude            | Mississippi |
| Bank of the South                         | Crystal Springs | Mississippi |
| The Commercial Bank                       | DeKalb          | Mississippi |
| Community Bank of Mississippi             | Jackson         | Mississippi |
| Community Bank                            | Laurel          | Mississippi |
| Century Bank                              | Lucedale        | Mississippi |
| Great Southern National Bank              | Meridian        | Mississippi |
| Newton County Bank                        | Newton          | Mississippi |
| First National Bank of Oxford             | Oxford          | Mississippi |
| The Citizens Bank of Philadelphia         | Philadelphia    | Mississippi |
| Renasant Bank                             | Tupelo          | Mississippi |
| My Bank                                   | Belen           | New Mexico  |

| Member  | City                 | State      |
|---|----------------------|------------|
| The Carlsbad National Bank .....              | Carlsbad .....       | New Mexico |
| Western Bank .....                            | Lordsburg .....      | New Mexico |
| Community Bank .....                          | Santa Fe .....       | New Mexico |
| Centinel Bank of Taos .....                   | Taos .....           | New Mexico |
| Amarillo National Bank .....                  | Amarillo .....       | Texas      |
| Treaty Oak Bank .....                         | Austin .....         | Texas      |
| First National Bank of Bastrop .....          | Bastrop .....        | Texas      |
| Citizens State Bank .....                     | Buffalo .....        | Texas      |
| 1st Community Bank .....                      | Corpus Christi ..... | Texas      |
| National Bank of Daingerfield .....           | Daingerfield .....   | Texas      |
| Equity Bank, SSB .....                        | Dallas .....         | Texas      |
| Town North Bank, N.A. ....                    | Dallas .....         | Texas      |
| First National Bank .....                     | Edinburg .....       | Texas      |
| First National Bank .....                     | El Paso .....        | Texas      |
| First National Bank .....                     | Fairfield .....      | Texas      |
| First National Bank in Graham .....           | Graham .....         | Texas      |
| First State Bank, Granger .....               | Granger .....        | Texas      |
| First Community Credit Union of Houston ..... | Houston .....        | Texas      |
| First National Bank of Huntsville .....       | Huntsville .....     | Texas      |
| The Laredo National Bank .....                | Laredo .....         | Texas      |
| Randolph-Brooks Federal Credit Union .....    | Live Oak .....       | Texas      |
| First State Bank of Livingston .....          | Livingston .....     | Texas      |
| The First National Bank of Livingston .....   | Livingston .....     | Texas      |
| First State Bank .....                        | New Braunfels .....  | Texas      |
| American Bank, N.A. ....                      | Waco .....           | Texas      |
| Union Square Federal Credit Union .....       | Wichita Falls .....  | Texas      |

**Federal Home Loan Bank of Topeka—District 10**

|   |                     |          |
|---|---------------------|----------|
| FirstBank of Arvada .....                       | Arvada .....        | Colorado |
| FirstBank of Aurora .....                       | Aurora .....        | Colorado |
| FirstBank of Douglas County .....               | Castle Rock .....   | Colorado |
| American National Bank .....                    | Denver .....        | Colorado |
| FirstBank of Lakewood .....                     | Lakewood .....      | Colorado |
| FirstBank of Littleton .....                    | Littleton .....     | Colorado |
| FirstBank of Silverthorne .....                 | Silverthorne .....  | Colorado |
| FirstBank of Wheat Ridge .....                  | Wheat Ridge .....   | Colorado |
| Colorado Community Bank .....                   | Yuma .....          | Colorado |
| The First State Bank of Burlingame .....        | Burlingame .....    | Kansas   |
| The Farmers State Bank .....                    | Circleville .....   | Kansas   |
| ESB Financial .....                             | Emporia .....       | Kansas   |
| Home State Bank .....                           | Erie .....          | Kansas   |
| Union State Bank .....                          | Everest .....       | Kansas   |
| First National Bank & Trust Co. in Larned ..... | Larned .....        | Kansas   |
| The Bank .....                                  | Oberlin .....       | Kansas   |
| First State Bank and Trust .....                | Tonganoxie .....    | Kansas   |
| Security Benefit Life Insurance Company .....   | Topeka .....        | Kansas   |
| Capital City Bank .....                         | Topeka .....        | Kansas   |
| Commerce Bank and Trust .....                   | Topeka .....        | Kansas   |
| Wellsville Bank .....                           | Wellsville .....    | Kansas   |
| Boeing Wichita Credit Union .....               | Wichita .....       | Kansas   |
| First National Bank & Trust of Beatrice .....   | Beatrice .....      | Nebraska |
| Exchange Bank .....                             | Gibbon .....        | Nebraska |
| First State Bank .....                          | Gothenburg .....    | Nebraska |
| Bank of Nebraska .....                          | La Vista .....      | Nebraska |
| West Gate Bank .....                            | Lincoln .....       | Nebraska |
| Home State Bank .....                           | Louisville .....    | Nebraska |
| Bank of Mead .....                              | Mead .....          | Nebraska |
| Farmers & Merchants Bank .....                  | Milford .....       | Nebraska |
| First State Bank .....                          | Scottsbluff .....   | Nebraska |
| Cattle National Bank & Trust Company .....      | Seward .....        | Nebraska |
| The First National Bank of Valentine .....      | Valentine .....     | Nebraska |
| CharterWest National Bank .....                 | West Point .....    | Nebraska |
| Winside State Bank .....                        | Winside .....       | Nebraska |
| AmeriState Bank .....                           | Atoka .....         | Oklahoma |
| ACB Bank .....                                  | Cherokee .....      | Oklahoma |
| First Commercial Bank .....                     | Edmond .....        | Oklahoma |
| Grand Savings Bank .....                        | Grove .....         | Oklahoma |
| Weokie Credit Union .....                       | Oklahoma City ..... | Oklahoma |
| American Fidelity Assurance Company .....       | Oklahoma City ..... | Oklahoma |
| First NB&TC of Weatherford, Inc. ....           | Weatherford .....   | Oklahoma |
| First National Bank in Wewoka .....             | Wewoka .....        | Oklahoma |



| Member   | City                    | State      |
|--|-------------------------|------------|
| <b>Federal Home Loan Bank of San Francisco—District 11</b> |                         |            |
| Omni Bank, N.A. ....                                       | Alhambra .....          | California |
| Fremont Investment & Loan .....                            | Anaheim .....           | California |
| Bay Federal Credit Union .....                             | Capitola .....          | California |
| First Coastal Bank .....                                   | El Segundo .....        | California |
| Farmers & Merchants Bank of Central California .....       | Lodi .....              | California |
| Center Bank .....  | Los Angeles .....       | California |
| Nara Bank .....  | Los Angeles .....       | California |
| Wilshire State Bank .....                                  | Los Angeles .....       | California |
| County Bank .....  | Merced .....            | California |
| Valley Community Bank .....                                | Pleasanton .....        | California |
| Alliance Credit Union .....                                | San Jose .....          | California |
| Silver State Bank .....                                    | Henderson .....         | Nevada     |
| Security Savings Bank .....                                | Las Vegas .....         | Nevada     |
| <b>Federal Home Loan Bank of Seattle—District 12</b>       |                         |            |
| Honolulu City & County Employees FCU .....                 | Honolulu .....          | Hawaii     |
| Rocky Mountain Bank .....                                  | Billings .....          | Montana    |
| Bank of Bridger .....                                      | Bridger .....           | Montana    |
| Mountain West Bank, N.A. ....                              | Helena .....            | Montana    |
| Three Rivers Bank of Montana .....                         | Kalispell .....         | Montana    |
| First National Bank of Lewistown .....                     | Lewistown .....         | Montana    |
| Bitterroot Valley Bank .....                               | Lolo .....              | Montana    |
| Missoula Federal Credit Union .....                        | Missoula .....          | Montana    |
| Western Bank of Wolf Point .....                           | Wolf Point .....        | Montana    |
| Rogue Federal Credit Union .....                           | Medford .....           | Oregon     |
| First National Bank of Layton .....                        | Layton .....            | Utah       |
| Capital Community Bank .....                               | Orem .....              | Utah       |
| Trans West Credit Union .....                              | Salt Lake City .....    | Utah       |
| Deseret First Credit Union .....                           | Salt Lake City .....    | Utah       |
| Anchor Bank .....  | Aberdeen .....          | Washington |
| The Bank of the Pacific .....                              | Aberdeen .....          | Washington |
| Whatcom Educational Credit Union .....                     | Bellingham .....        | Washington |
| Security State Bank .....                                  | Centralia .....         | Washington |
| North Cascades National Bank .....                         | Chelan .....            | Washington |
| Bank of Whitman .....                                      | Colfax .....            | Washington |
| Islanders Bank .....                                       | Friday Harbor .....     | Washington |
| Community First Bank .....                                 | Kennewick .....         | Washington |
| 1st Security Bank of Washington .....                      | Mountlake Terrace ..... | Washington |
| NorthStar Bank .....                                       | Seattle .....           | Washington |
| Sound Community Bank .....                                 | Seattle .....           | Washington |
| Yakima National Bank .....                                 | Yakima .....            | Washington |
| Yakima Valley Credit Union .....                           | Yakima .....            | Washington |
| First National Bank of Wyoming .....                       | Laramie .....           | Wyoming    |
| Rawlins National Bank .....                                | Rawlins .....           | Wyoming    |
| First State Bank .....                                     | Wheatland .....         | Wyoming    |

## II. Public Comments

To encourage the submission of public comments on the community support performance of Bank members, on or before the July 27, 2007, each Bank will notify its Advisory Council and nonprofit housing developers, community groups, and other interested parties in its district of the members selected for community support review in the 2006-07 sixth quarter review cycle. 12 CFR 944.2(b)(2)(ii). In reviewing a member for community support compliance, the Finance Board will consider any public comments it has received concerning the member. 12 CFR 944.2(d). To ensure consideration by the Finance Board, comments concerning the community support performance of members selected for the

2006-07 sixth quarter review cycle must be delivered to the Finance Board on or before the August 31, 2007 deadline for submission of Community Support Statements.

Dated: June 29, 2007.

**Neil R. Crowley,**

*Acting General Counsel.*

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## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*)

(BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of