

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 19, 2008

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 4(c)(8)	Black River BancVenture, Inc., Memphis, Tennessee, Spence Limited, L.P., Nashville, Tennessee and Financial Junk, L.L.C., Nashville, Tennessee, to each acquire 22% of Alliant Bank, Sedgwick, Kansas; 9% of Farmers Savings Bank, Keota, Iowa; 20% of Gorham State Bank, Gorham, Kansas; 10% of Greensburg State Bank, Greensburg, Kansas; 8% of Kansas State Bank, Overbrook, Kansas; 15% of Leonardville State Bank, Leonardville, Kansas; 8% of Marquette Farmers State Bank, Marquette, Kansas; 19% of Community Shores Bank Corporation, Muskegon, Michigan, and thereby indirectly acquire Community Shores Bank, Muskegon, Michigan; 15% of Allegiance Bank of North America, Bala Cynwyd, Pennsylvania; 15% of Bay Commercial Bank, Walnut Creek, California; 9.90% of Cornerstone Bank, Moorestown, New Jersey; 6% of SFB Bancorp, Inc., Elizabethton, Tennessee, and indirectly acquire Security Federal Bank, Elizabethton, Tennessee, and thereby to operate a savings association, and 9.9% of Quaint Oak Bancorp, Southampton, Pennsylvania, and indirectly acquire Quaint Oak Savings Bank, Southampton, Pennsylvania, and thereby operate a savings association.*	Fed Reg – 05/12/2008 Newspaper – 04/28/2008
3(a)(1)	Dart Financial Corporation, Mason, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of The Dart Bank, Mason, Michigan.*	Fed Reg – 05/12/2008 Newspaper – 05/09/2008

## Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	MainSource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of 1st Independence Financial Group, Inc., Louisville, Kentucky, and thereby indirectly acquire 1st Independence Bank, Louisville, Kentucky.*	Fed Reg – 05/02/2008 Newspaper – 05/03/2008
CIC	Notice by Fred W. McKee, Indianapolis, Indiana, Grace M. Norris, Indianapolis, Indiana, George D. McKee, Binghamton, New York, and David H. McKee, Indianapolis, Indiana, to retain their ownership of greater than 25 percent of the outstanding stock of Midstate Financial Corporation, Brownsburg, Indiana, and thereby indirectly retain Hendricks County Bank & Trust Company, Brownsburg, Indiana.	Fed Reg – 04/28/2008 Newspaper – N/Avail
3(a)(3)	Northstar Financial Group, Inc., Bad Axe, Michigan, to acquire 100 percent of the voting shares of Grand Haven Bank, Grand Haven, Michigan, Kent Commerce Bank, Kentwood, Michigan, Muskegon Commerce Bank, Muskegon, Michigan, and Paragon Bank & Trust, Holland, Michigan.*	Fed Reg – 05/02/2008 Newspaper – N/Avail
3(a)(1)	Spence Limited, L.P., Nashville, Tennessee and Financial Junk, L.L.C., Nashville, Tennessee, to each become a bank holding company by acquiring 48 percent of the voting shares of Michigan Community Bancorp, Ltd., Sterling Heights, Michigan, and thereby indirectly acquire Lakeside Community Bank, Sterling Heights, Michigan.*	Fed Reg – 05/12/2008 Newspaper – 04/28/2008
3(a)(1)	Wisconsin Bancorp, Inc., Milwaukee, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Mid America Bank, Janesville, Wisconsin.*	Fed Reg – 04/07/2008 Newspaper – 04/07/2008

\* Subject to the provisions of the Community Reinvestment Act

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not Available (Not yet available; Not available at this time)

## Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

---

<i>Type</i>	<i>Application</i>
None	

---

**Section V – Availability of CRA public evaluations**

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

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

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

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

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

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

---

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

---

**Section VI – CRA examinations scheduled for** **Quarter of**

---

<i>Institution</i>	<i>Location</i>
None	

---