

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 9, 2008

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Byron Bank, Byron Center, Michigan, to establish a branch facility to be located at 4024 Park East Court, Kentwood, Michigan.*	Newspaper – 02/16/2008

* 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 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)	Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire 100 percent of the voting shares of Bank of Juda, Juda, Wisconsin.*	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(3)	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire at least 80 percent of Minnesota Bank & Trust (in organization), Edina, Minnesota.*	Fed Reg – 02/11/2008 Newspaper – N/Avail
3(a)(3)	Luana Bancorporation, Luana, Iowa, to acquire 100 percent of First State Bank Iowa, New Hampton, Iowa.*	Fed Reg – 02/06/2008 Newspaper – 02/04/2008
3(a)(1)	NRBC Holding Corporation, Chicago, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of The National Republic Bank of Chicago, Chicago, Illinois.*	Fed Reg – 02/25/2008 Newspaper – N/Avail
3(a)(3)	West Suburban Bancorp, Lombard, Illinois, to acquire 100 percent of the voting shares of G.R. Bancorp, Ltd., Grand Ridge, Illinois, and thereby indirectly acquire The First National Bank of Grand Ridge, Grand Ridge, Illinois.*	Fed Reg – 03/03/2008 Newspaper – 02/27/2008

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
* 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

Section V – Availability of CRA public evaluations

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	

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.