

District 7

Federal Reserve Bank of Chicago

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

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Northbrook Bank & Trust Company, Northbrook, Illinois, to establish a branch facility to be located at 660 Deerfield Road, Deerfield, Illinois.*	Newspaper – 01/10/2008
18C & Branches	Rolling Hills Bank & Trust, Atlantic, Iowa, to merge with Meta Bank West Central, Stuart, Iowa, and thereby to establish branch offices at 615 South Division Street, Stuart, Iowa; 501 Sherman, Menlo, Iowa, and 101 East Logan, Casey, Iowa.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

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)	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Colonia Bank (in organization), Phoenix, Arizona.*	Fed Reg – 01/07/2008 Newspaper – 01/14/2008
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Reidsville Community Bank (in organization), Reidsville, North Carolina.*	Fed Reg – 01/07/2008 Newspaper – N/Avail
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Pisgah Community Bank (in organization), Asheville, North Carolina.*	Fed Reg – 01/07/2008 Newspaper - N/Avail

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) & 3(a)(1)	Capitol Bancorp Ltd., Lansing, Michigan and Capitol Development Bancorp Limited VII, Lansing, Michigan, to acquire 51 percent of the voting shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado, and by Capitol Bancorp Colorado Ltd. III, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Mountain View Bank of Commerce (in organization), Westminster, Colorado.*	Fed Reg – 01/18/2008 Newspaper – N/Avail
CIC	Notice by Patricia L. Pierce, Menasha, Wisconsin, as an individual, and Patricia L. Pierce and Oliver P. Smith, Menasha, Wisconsin, as a group acting in concert, to retain control of First Menasha Bancshares, Inc., Neenah, Wisconsin, and thereby indirectly retain control of First National Bank-Fox Valley, Neenah, Wisconsin.	Fed Reg – 01/23/2008 Newspaper – 02/01/2008
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 – N/Avail

* 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	