

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 29, 2008

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Alpine Bank of Illinois, Rockford, Illinois, to merge with Belvidere National Bank & Trust Company, Belvidere, Illinois, and thereby to establish 7 branches.*	Newspaper – N/Avail
Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 14000 W. North Avenue, Brookfield, Wisconsin.*	Newspaper – 03/31/2008
18C & Branch	State Bank of the Lakes, Antioch, Illinois, to purchase the assets and assume the liabilities of the Lake Villa, Illinois branch of Libertyville Bank and Trust Company, Libertyville, Illinois, and thereby to establish a branch located at 345 South Milwaukee Avenue, Lake Villa, Illinois.*	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)(1) & 4(c)(8)	First Fontanelle Employee Stock Ownership Plan and Trust, Fontanelle, Iowa, to become a bank holding company by acquiring 30.76 percent of First Fontanelle Bancorporation, Fontanelle, Iowa, and thereby indirectly acquire First National Bank, Greenfield, Iowa, and also, to indirectly engage in insurance agency activities through Corn Belt Insurance Agency, Massena, Iowa, an activity of First Fontanelle Bancorporation.*	Fed Reg – 04/09/2008 Newspaper – 03/15/2008
CIC	Notice by Roger L. Lehmann, Harvard, Illinois, Elizabeth E. Lehmann, Harvard, Illinois, Mark W. Lehmann, Belle Mead, New Jersey, and Philip J. Lehmann, Harvard, Illinois, to retain control of Harvard Bancshares, Inc., Harvard, Illinois, and thereby indirectly retain Harvard State Bank, Harvard, Illinois.	Fed Reg – 03/31/2008 Newspaper – 04/19/2008

## 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)(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 – 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>
Member	Alpine Bank of Illinois, Rockford, Illinois, to become a member of the Federal Reserve System.
4(c)(8)	NBE Bancshares, Inc., Earlville, Illinois, proposes to acquire 66 percent of Best Yet Mortgage LLC, Paw Paw, Illinois, a limited liability company, and thereby to engage in mortgage brokerage activities.

## 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.

## Section V – Availability of CRA public evaluations

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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.

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<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>
991340	1 <sup>st</sup> Source Bank South Bend, Indiana	08/06/2007	03/10/2008	S	X	

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## Section VI – CRA examinations scheduled for Quarter of

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*Institution* *Location*

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None

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