

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 3, 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)(1)	First State Bancorporation, Inc., Milan, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Lamoine Bancorp, Inc., La Harpe, Illinois, and thereby indirectly acquire First State Bank of Western Illinois, La Harpe, Illinois.*	Fed Reg – 05/30/2008 Newspaper – N/Avail
3(a)(3)	First State Bancorporation, Inc., Milan, Illinois, to acquire 100 percent of the voting shares of State Bank of Colusa, Colusa, Illinois.*	Fed Reg – 05/30/2008 Newspaper – N/Avail
3(a)(3)	IBT Bancorp, Inc., Mt. Pleasant, Michigan, to retain more than 5 percent of the voting shares of Valley Financial Group, Ltd., Saginaw, Michigan, and thereby indirectly retain 1st State Bank, Saginaw, Michigan.*	Fed Reg – 06/02/2008 Newspaper – N/Avail
3(a)(1)	Lake Shore Wisconsin Corporation, Sheboygan, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Lake Shore Bank (in organization), Sheboygan, Wisconsin.*	Fed Reg – 05/22/2008 Newspaper – N/Avail
3(a)(3)	Liberty Financial Services, Inc., Sioux City, Iowa, to acquire 100 percent of Valley Bank N.A., Elk Point, South Dakota.*	Fed Reg – 05/26/2008 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)	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

\* 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

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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.

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

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## Section VI – CRA examinations scheduled for

## Quarter of

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

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