

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, February 21, 2009

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Rolling Hills Bank & Trust, Atlantic, Iowa, to merge with The First National Bank of Brewster, Brewster, Minnesota, and thereby to establish branches at 224 Tenth Street, Brewster, Minnesota and 229 Tenth Street, Worthington, Minnesota.*	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) & 4(c)(8)	GMAC LLC, Detroit, Michigan, to retain 21.5 percent of the voting shares of Capmark Financial Group, Inc., Horsham, Pennsylvania, and thereby indirectly retain control of Capmark Bank, Midvale, Utah and Escrow Bank USA, Midvale, Utah, and thereby to operate an industrial bank.*	Fed Reg – 03/02/2009 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>
4(c)(8)	Garnavillo Bank Corporation, Garnavillo, Iowa, proposes to engage de novo in the permissible nonbanking activity of insurance in small towns.	Fed Reg – 03/09/2009

Fed Reg - Federal Register Comment Period Ending Date

**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 2<sup>nd</sup> Quarter of 2009**

<i>Institution</i>	<i>Location</i>
Alpine Bank & Trust Company	Rockford, Illinois
Bankers Bank	Madison, Wisconsin
Centrue Bank	Streator, Illinois
East Dubuque Savings Bank	Dubuque, Iowa
First Eagle Bank	Hanover Park, Illinois

**Section VI – CRA examinations scheduled for 2<sup>nd</sup> Quarter of 2009**

<i>Institution</i>	<i>Location</i>
Grundy Bank	Morris, Illinois
Hinsdale Bank & Trust Company	Hinsdale, Illinois
Irwin Union Bank & Trust Company	Columbus, Indiana
Lake Forest Bank & Trust Company	Lake Forest, Illinois
Logan County Bank	Lincoln, Illinois
Morton Community Bank	Morton, Illinois
Northern Trust Company	Chicago, Illinois
North Shore Community Bank & Trust Company	Wilmette, Illinois
Oregon Community Bank & Trust Company	Oregon, Wisconsin
Paramount Bank	Farmington Hills, Michigan
St. Charles Bank & Trust Company	Geneva, Illinois
Town & Country Bank – Buffalo	Buffalo, Illinois
Town & Country Bank – Springfield	Springfield, Illinois
Warren Bank	Warren, Michigan

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.