

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, March 7, 2009

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)	Grand River Commerce, Inc., Grandville, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Grand River Bank (in organization), Grandville, Michigan.*	Fed Reg – 04/03/2009 Newspaper – N/Avail
3(a)(1)	Iowa River Bancorp, Inc., Tama, Iowa, to become a bank holding company by acquiring 100 percent of Pinnacle Bank, Marshalltown, Iowa.*	Fed Reg – 04/03/2009 Newspaper – N/Avail
3(a)(1)	OSB Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of OSB Community Bank, Brooklyn, Michigan.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Robert C. Fick, Davenport, Iowa, for permission to acquire an additional 5 percent, for an aggregate ownership of 16 percent of River Valley Bancorp, Inc., Davenport, Iowa, and thereby indirectly Valley Bank, Moline, Illinois; Freedom Bank, Sterling, Illinois; and Valley Bank, Fort Lauderdale, Florida.	Fed Reg – 03/24/2009 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>
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>
130943	Irwin Union Bank & Trust Company Columbus, Indiana	8/25/2008	02/06/2009	S	X	

Section VI – CRA examinations scheduled for **Quarter of**

Institution

Location

None
