

## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, May 23, 2009

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to purchase certain assets and assume certain liabilities of the Cedar Rapids, Iowa office of Village Bank and Trust Company, Cedar Rapids, Iowa.*	Newspaper – N/Avail
18C & Branches	Glenwood State Bank, Glenwood, Iowa, to merge with First State Bank, Tabor, Iowa. As a result of their merger, the office at 711 Main Street, Tabor, Iowa, will become a branch of Glenwood State Bank, Glenwood, 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)	Country Bancorporation, Crawfordsville, Iowa, to acquire 100 percent of the voting shares of The Exchange State Bank, Springville, Iowa.*	Fed Reg – 06/01/2009 Newspaper – 06/06/2009
CIC	Notice by Charles A. Adams, Mattoon, Illinois, individually, and with Holly A. Bailey, Howell Paving, Inc., and Howell-Adams Foundation, all of Mattoon, Illinois, as a group acting in concert, to acquire more than 10 percent of the voting shares of First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, and thereby indirectly acquire shares of First Mid-Illinois Bank & Trust, National Association, Mattoon, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(1) & 4(c)(8)	Hantz Holdings, Inc., Southfield, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Davison State Bank, Davison, Michigan, and also, proposes to acquire Tranex Financial, Inc., Southfield, Michigan and thereby engage in making and servicing loans.*	Fed Reg – 06/22/2009 Newspaper – N/Avail

## Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
* 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

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	West Suburban Bancorp, Inc., Lombard, Illinois, proposes to engage de novo in extending credit and servicing loans.	Fed Reg – 06/09/2009
Fed Reg - Federal Register Comment Period Ending Date		

## Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>
None	

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## 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**

## Section V – Availability of CRA public evaluations

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>
3462092	Vision Bank of Iowa West Des Moines, Iowa	01/05/2009	04/27/2009	S		X

## Section VI – CRA examinations scheduled for Third Quarter of 2009

<i>Institution</i>	<i>Location</i>
1 <sup>st</sup> Source Bank	South Bend, Indiana
Bank of Elmwood	Racine, Wisconsin
Baylake Bank	Sturgeon Bay, Wisconsin
Central Bank	Storm Lake, Iowa
Central State Bank	Muscatine, Iowa
Citizens Bank	Flint, Michigan
Community Bank of Elmhurst	Elmhurst, Illinois
DeMotte State Bank	DeMotte, Indiana
First Bank & Trust	Evanston, Illinois
First Community Bank	Harbor Springs, Michigan
Grundy Bank	Morris, Illinois
Isabella Bank and Trust	Mount Pleasant, Michigan
Lake City Bank	Warsaw, Indiana
Lake Forest Bank & Trust Company	Lake Forest, Illinois
Logan County Bank	Lincoln, Illinois
Northern Trust Company	Chicago, Illinois
Saint Ansgar State Bank	Saint Ansgar, Iowa
Security Savings Bank	Gowrie, Iowa
Town & Country Bank	Buffalo, Illinois

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.

