

100 percent of the voting shares of Southbridge Savings Bank, all of Southbridge, Massachusetts.

B. Federal Reserve Bank of

Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105–1521;

1. *The Hibshman Trust for Ephrata National Bank Stock*; to acquire 31.2 percent of the voting shares of ENB Financial Corp., and thereby indirectly acquire voting shares of Ephrata National Bank, all of Ephrata, Pennsylvania.

C. Federal Reserve Bank of St. Louis (Glenda Wilson, Community Affairs Officer) 411 Locust Street, St. Louis, Missouri 63166–2034:

1. *Reliable Community Bancshares, Inc.*, Perryville, Missouri; to acquire 100 percent of the voting shares of Countryside Bancshares, Inc., and thereby indirectly acquire Countryside Bank, both of Republic, Missouri.

Board of Governors of the Federal Reserve System, April 7, 2008.

Robert deV. Frierson,

Deputy Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be

conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 8, 2008.

A. Federal Reserve Bank of

Richmond (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261–4528:

1. *Hampton Roads Bankshares, Inc.*, Norfolk, Virginia; to acquire 100 percent of the voting shares of Shore Financial Corporation, and thereby indirectly acquire voting shares of Shore Bank, both of Onley, Virginia.

Board of Governors of the Federal Reserve System, April 8, 2008.

Margaret McCloskey Shanks,

Associate Secretary of the Board.

[FR Doc. E8–7762 Filed 4–10–08; 8:45 am]

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FEDERAL RESERVE SYSTEM

Public Meetings; Application by Bank of America Corporation, Charlotte, NC, To Acquire Countrywide Financial Corporation, Calabasas, CA

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Notice of public meetings.

SUMMARY: The Board will hold public meetings in Los Angeles, California, and Chicago, Illinois, regarding the notice submitted by Bank of America Corporation, Charlotte, North Carolina, to acquire Countrywide Financial Corporation, Calabasas, California, and Countrywide Bank, FSB, Alexandria, Virginia, as well as certain other nonbanking subsidiaries, pursuant to the Bank Holding Company Act (“BHC Act”) and related statutes. The purpose of the public meetings is to collect information relating to factors the Board is required to consider under the BHC Act.

DATES: The Los Angeles, California, meeting will be held on Monday, April 28, 2008, and Tuesday, April 29, 2008, beginning at 8:30 a.m. PDT. The Chicago, Illinois, meeting will be held on Tuesday, April 22, 2008, beginning at 8:30 a.m. CDT.

ADDRESSES: The public meeting in Los Angeles, California, will be held at the Los Angeles Branch of the Federal Reserve Bank of San Francisco, 950 South Grand Avenue, Los Angeles, California. The public meeting in Chicago, Illinois, will be held at the

Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois.

FOR FURTHER INFORMATION CONTACT: For the Los Angeles meeting, contact Scott Turner, Community Affairs Officer, Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, California 94105 (phone: 415/974–2722; facsimile: 415/393–1920). For the Chicago meeting, contact Alicia Williams, Vice President, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604 (phone: 312/322–5910; facsimile: 312/913–2626).

SUPPLEMENTARY INFORMATION: On February 15, 2008, Bank of America Corporation, Charlotte, North Carolina (“Bank of America”) requested the Board’s approval under the BHC Act and related statutes to acquire Countrywide Financial Corporation, Calabasas, California (“Countrywide”), and thereby acquire Countrywide’s wholly owned savings association subsidiary, Countrywide Bank, FSB, as well as Countrywide’s other nonbanking subsidiaries. The Board hereby orders that public meetings on the Bank of America/Countrywide proposal be held in Los Angeles, California, and Chicago, Illinois.

Purpose and Procedures

The public meetings will collect information relating to factors the Board is required to consider under the BHC Act. The factors the BHC Act requires the Board to consider include whether the notificant’s performance of the activities can reasonably be expected to produce benefits to the public (such as greater convenience, increased competition, and gains in efficiency) that outweigh possible adverse effects (such as undue concentration of resources, decreased or unfair competition, conflicts of interests, and unsound banking practices). Consideration of the above factors includes an evaluation of the financial and managerial resources of the notificant, including its subsidiaries, and any company to be acquired; the effect of the proposed transaction on those resources; and the management expertise, internal control and risk-management systems, and capital of the entity conducting the activity. In acting on a notice to acquire a savings association, the Board also reviews the records of performance of the insured depository institutions involved in the proposal under the Community Reinvestment Act, which requires the Board to take into account a relevant institution’s record of meeting the credit needs of its entire community,