

## District 3

### Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, February 20, 2010

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

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	First Keystone Bank, Media, PA, to merge with and into The Bryn Mawr Trust Company, Bryn Mawr, PA.	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>
4(c)(8)	Bryn Mawr Bank Corporation, Bryn Mawr, PA, to acquire First Keystone Financial, Inc., Media, PA.	Newspaper: N/Avail Fed. Reg.: N/Avail
18(c)	Allen E. Ertel and Catharine K. Ertel, Montoursville, PA; Edward Ertel of Washington, DC; Amy Ertel, Jersey City, NJ; and Firetree, Ltd., Williamsport, PA, to retain ownership of 13 percent or more Woodlands Financial Services Company, PA.	Newspaper: 03/01/2010 Fed. Reg.: 03/09/2010

#### 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>	<i>Ending date of comment period</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

**Section V – Availability of CRA public evaluations**

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						

**Quarter of**

**Section VI – CRA examinations scheduled for**

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

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.

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**SECTION VII - APPLICATIONS APPROVED**

**None**