
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 40

Week Ending October 6, 2012

Regulations and Policies

Regulation YY (Enhanced Prudential Standards) -- final rules implementing the stress test requirements of the Dodd-Frank Act.

- Approved, October 4, 2012

Enforcement

American Express Company, New York, New York, and American Express Travel Related Services Company, Inc. -- issuance of a consent cease and desist order and assessment of a civil money penalty.

- Announced, October 1, 2012

Northeast Securities Corporation, Minneapolis, Minnesota -- written agreement dated May 24, 2010, terminated October 1, 2012.

- Announced, October 4, 2012

SouthFirst Bancshares, Inc., Sylacauga, Alabama -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, October 2, 2012

TCSB Bancorp, Inc., Traverse City, Michigan -- written agreement dated December 6, 2010, terminated September 27, 2012.

- Announced, October 4, 2012

West Concord Bancshares, Inc., West Concord, Minnesota, and Farmers State Bank of West Concord -- written agreement dated November 6, 2009, terminated September 27, 2012.

- Announced, October 2, 2012

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Philadelphia

Susquehanna Bank, Lititz, Pennsylvania -- to establish branches at Route 140 and Englar Road, Westminster, Maryland, and 215 Key Highway, Baltimore (two notices).

- Approved, October 5, 2012

Bank Holding Companies

Chicago

American Heartland Bancshares, Inc., Sugar Grove, Illinois -- to engage de novo in extending credit and servicing loans through American Heartland Holdings, LLC, Sugar Grove.

- Approved, October 2, 2012

Minneapolis

Centra Ventures, Inc., Foley, Minnesota -- to acquire Richmond Bank Holding Co., Richmond, and its subsidiary bank, State Bank of Richmond.

- Returned, October 2, 2012

Philadelphia

First Priority Financial Corp., Malvern, Pennsylvania -- to acquire Affinity Bancorp, Inc., Wyomissing.

- Approved, October 3, 2012

Bank Holding Companies

Boston

Independent Bank Corp., Rockland, Massachusetts -- to acquire Central Bancorp, Inc., Somerville, and its subsidiary bank, Central Co-operative Bank.

- Approved, October 4, 2012

New York

RSB Bancorp, MHC, Roselle, New Jersey, and RSB Bancorp, Inc. -- to become bank holding companies by acquiring Roselle Savings Bank, Roselle.

- Approved, October 3, 2012

Boston

United Financial Bancorp, Inc., West Springfield, Massachusetts -- request for waiver of application in connection of the acquisition of New England Bancshares, Enfield, Connecticut.

- Withdrawn, October 4, 2012

Bank Mergers

San Francisco

Green Dot Bank, dba Bonneville Bank, Provo, Utah -- to purchase certain assets and assume certain liabilities of Synovus Bank, Columbus, Georgia.

- Approved, October 4, 2012

Change in Bank Control

Kansas City

Bates County Bancshares, Inc., Rich Hill, Missouri -- change in bank control of Bates County Bancshares and its subsidiary bank, Security Bank, Rich Hill.

- Permitted, October 2, 2012

Change in Bank Control

Chicago

High Point Financial Services, Inc., Forresteron, Illinois -- change in bank control of High Point Financial and its subsidiary banks, Forresteron State Bank, Forresteron, and Kent Bank, Kent.

- Permitted, October 5, 2012

Minneapolis

Lakeside Bank Holding Company, New Town, North Dakota -- to retain control of Lakeside and its subsidiary banks, Lakeside State Bank, New Town, and McKenzie County Bank, Watford City.

- Permitted, October 4, 2012

Atlanta

The Southern Banc Company, Inc., Gadsden, Alabama -- change in bank control of The Southern Banc and its subsidiary bank, The Southern Bank Company, Gadsden.

- Permitted, October 4, 2012

Extensions of Time

Secretary

Customers Bancorp, Inc., Wyomissing, Pennsylvania, and Customers Bank, Phoenixville -- extension of time to receive comments from a commenter on the application to acquire Acacia Federal Savings Bank, Falls Church, Virginia.

- Granted, October 5, 2012

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to January, 4, 2013, to increase its ownership in Southeast Financial Bankstock Corporation, McGehee, and its subsidiary bank, McGehee Bank.

- Granted, October 2, 2012

Membership

Boston

East Cambridge Savings Bank, Cambridge, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, October 5, 2012

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on September 12-13, 2012.

- Published, October 4, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending October 6, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHINA CONSTRUCTION BANK CORPORATION	FBSEA	China Construction Bank Corporation, Beijing, People's Republic of China, to establish a branch in San Francisco, California, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	11/03/2012 Not applicable
ELMIRA SAVINGS BANK	* Branch	Elmira Savings Bank, Elmira, New York to establish a branch office located at 404 South Hamilton Street, Suites 420 and 422, Village of Painted Post, Stueben County, New York.	Newspaper: Federal Register:	10/11/2012 Not applicable
HABIB AMERICAN BANK	CIC	Notice by Muhammad Habib and Hamza Habib, to retain a controlling interest in Maham Beteiligungsgesellschaft AG, Zurich, Switzerland, and thereby indirectly retain control of Habib American Bank, New York, New York.	Newspaper: Federal Register:	10/16/2012 10/17/2012
M&T BANK CORPORATION	* 4c8 * 18C	M&T Bank Corporation, Buffalo, New York, and Wilmington Trust Corporation, Wilmington, Delaware, to acquire Hudson City Bancorp, Inc. and thereby indirectly acquire Hudson City Savings Bank, FSB, both of Paramus, New Jersey, and thereby operate a savings association. Manufacturers and Traders Trust Company, Buffalo, New York, to merge with Hudson City Savings Bank, FSB.	Newspaper: Federal Register:	Not available 10/27/2012

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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414102	ALDEN ST BK, ALDEN, NEW YORK	12/06/2010	10/01/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch at Highland Meadows Golf Club, 11330 Twin Eagles Blvd., Naples, FL to operate from 11/12/2012 through 11/16/2012.	Newspaper:	10/16/2012
			Federal Register:	Not applicable
InFirst Bancorp, Inc.	* 3A1	InFirst Bancorp, MHC and InFirst Bancorp, Inc., both of Indiana, Pennsylvania to become bank holding companies by acquiring 100 percent of Indiana Savings Bank, Indiana, Pennsylvania pursuant to section 3 of the Bank Holding Company Act	Newspaper:	Not available
			Federal Register:	Not available
TONTI FINANCIAL CORP TRUST	CIC	Notice of Change in Control by Tonti Financial Corp Trust, Tonti Financial Corp Trust II, The Alfred E. Tonti Trust, and their trustee, Thomas Tonti, Columbus, Ohio, to acquire up to 49.9% of the voting shares of Tonti Financial Corp, Columbus, Ohio	Newspaper:	10/22/2012
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY HOLDING COMPANY	* 4c8	City Holding Company, Cross Lanes, West Virginia, to acquire 100% of the voting securities of Community Financial Corporation, Staunton, Virginia, and thereby indirectly acquire Community Bank, Staunton, Virginia.	Newspaper:	10/29/2012
			Federal Register:	11/02/2012
NEW PEOPLES BANKSHARES, INC.	CIC	Richard Geno Preservati, Captiva, Florida, individually to control up to 19.61% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Richard Geno Preservati and Nancy Karen Preservati, Captiva, Florida, as a group acting in concert to control up to 19.61% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper:	10/22/2012
			Federal Register:	10/15/2012

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR COMMERCIAL BANK	CIC	Prior change in control notice filed by Guido Edwin Hinojosa Cardoso, La Paz, Bolivia, to acquire at least 65.31 percent of the outstanding shares of Anchor Commercial Bank, Juno Beach, Florida. Total ownership will be at least 65.31 percent.	Newspaper: Federal Register:	10/19/2012 10/22/2012
BANCTENN CORP.	* 3A5	BancTenn Corp., Kingsport Tennessee, to merge with Carter County Bancorp, Inc., and thereby acquire its subsidiary, Carter County Bank, both of Elizabethton, Tennessee.	Newspaper: Federal Register:	Not available 11/05/2012
FIRST GREEN BANCORP, INC.	* 3A1	First Green Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Green Bank, both of Mount Dora, Florida.	Newspaper: Federal Register:	10/26/2012 10/29/2012
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 3600 South Carrollton Avenue, New Orleans, Louisiana 70118, to be known as the Palmetto Branch.	Newspaper: Federal Register:	10/15/2012 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 5247 Golden Gate Parkway, Naples, Florida 34116, to be known as the Golden Gate Branch.	Newspaper: Federal Register:	10/15/2012 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 107 Northshore Boulevard, Slidell, Louisiana 70460, to be known as the Village Northshore Branch.	Newspaper: Federal Register:	10/15/2012 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 2025 3rd Avenue North, Birmingham, Alabama 35203, to be known as the Downtown Birmingham Branch.	Newspaper: Federal Register:	10/15/2012 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 13535 E. Fwy, Houston, Texas 77015, to be known as the I-10 East Branch.	Newspaper: Federal Register:	10/15/2012 Not applicable
REGIONS FINANCIAL CORPORATION	4c8	Regions Financial Corporation, Birmingham, Alabama, to establish Regions Securities LLC, Atlanta, Georgia, and thereby engage in certain insitutional broker-dealer activities, pursuant to sections 4(k) and 4(j) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to purchase the assets and assume the liabilities of 21 branches of Independent Bank, Ionia, Michigan, and thereby establish 21 branches.	Newspaper: Federal Register:	Not available Not applicable
DUCLARKEE, INC.	CIC	Notice by the Job Family (Julia C. Job, Stuart L. Job, and Susan Job Hollingshead, all of Knoxville, Iowa), as a group acting in concert and individually by Stuart L. Job and Susan Job Hollingshead, for approval to gain control of Duclarkee, Inc., Knoxville, Iowa, and thereby indirectly Iowa State Savings Bank, Knoxville, Iowa.	Newspaper: Federal Register:	Not available 10/19/2012
LAKE FOREST BANK & TRUST COMPANY	Investment	Lake Forest Bank and Trust Company, Lake Forest, Illinois, to make additional capital contributions into its foreign subsidiary, FIFCO Canada, to achieve greater tax efficiency.	Newspaper: Federal Register:	Not applicable Not applicable
ONTARIO BANCORPORATION, INC.	CIC	Richard P. DelMedico, Ontario, Wisconsin, Doreen M. Dahl, Cashton, Wisconsin, Denise M. Gunderson, Byron, Minnesota, Diana M. Fischer, Reno, Nevada, and Debra M. Schmitz, Norwalk, Wisconsin, together as a group acting in concert, to retain control of 25 percent or more of the outstanding shares of Ontario Bancorporation, Inc., and thereby indirectly retain control of Bank of Ontario, both of Ontario, Wisconsin.	Newspaper: Federal Register:	Not available 10/19/2012
PERRY INVESTMENT COMPANY	CIC	Notice by the Garst Family (Elizabeth Garst, Edward Garst and Rachel Garst of Coon Rapids, Iowa; Jennifer Garst, Ames, Iowa; Kate Garst Revocable Trust, Des Moines, Iowa, Kate Garst Trustee; Sarah Garst, West Des Moines, Iowa), as a group acting in concert and individually by Elizabeth Garst, Sarah Garst, and Sally Garst Haerr, Fairfield, Iowa, for approval to increase control to more than 25 percent of Perry Investment Company, Perry, Iowa, and thereby indirectly control Raccoon Valley Bank, Perry, Iowa.	Newspaper: Federal Register:	10/11/2012 10/02/2012
TOWN AND COUNTRY BANK	* 18C * Branch	Town and Country Bank, Springfield, Illinois, to purchase 100 percent of the assets and assume liabilities of Logan County Bank, Lincoln, Illinois, and thereby establish branch offices, pursuant to section 18(c) of the Federal Deposit Insurance Act and Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Voting Trust and David E. Kirschner, Springfield, Illinois, as trustee of Voting Trust, to join the existing Kirschner Family Control Group through the acquisition of shares of Town and Country Financial Corporation, Springfield, Illinois, and thereby to indirectly acquire shares of Town and Country Bank, Springfield, Illinois, and Logan County Bank, Lincoln, Illinois.	Newspaper: Federal Register:	Not available 10/17/2012
UNITED COMMUNITY MHC	* MHC Conversion * SLHC Formation	United Community MHC, Lawrenceburg, Indiana, proposes to convert to stock form and merge with United Community Bancorp, Lawrenceburg, Indiana, an existing savings and loan holding company. The existing United Community Bancorp will merge with a new company, also called United Community Bancorp, Lawrenceburg, Indiana, which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of United Community Bank, Lawrenceburg, Indiana, a federal savings bank.	Newspaper: Federal Register:	Not available 10/22/2012
WINTRUST FINANCIAL CORPORATION	* 3A3	Wintrust Financial Corporation, Rosemont, Illinois, for prior approval to acquire HPK Financial Corporation, Chicago, Illinois, and thereby indirectly acquire Hyde Park Bank & Trust Company, Chicago, Illinois, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 10/29/2012

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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2239288	NORTH SHORE CMNTY B&TC, WILMETTE, ILLINOIS	05/07/2012	09/17/2012	S	Large Bank
2693264	TOWN BK, HARTLAND, WISCONSIN	04/23/2012	10/01/2012	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN FOUNDERS BANCORP, INC.	CIC	Notice by Clayton B. Patrick, individually, and as a member of a family control group to gain control of American Founders Bancorp, Lexington, Kentucky. The family control group consists of Clayton B. Patrick, Liz S. Patrick, Clayton M. Patrick, Carson B. Patrick, and Cooper A. Patrick, Frankfort, Kentucky.	Newspaper: Federal Register:	Not available 10/23/2012
C & J BENNETT FAMILY LIMITED PARTNERSHIP	* 3A1	C & J Bennett Family Limited Partnership, Hardinsburg, Kentucky, to become a bank holding company by acquiring 52.29 percent of Farmers Bancshares, Inc., Hardinsburg, Kentucky, and thereby indirectly acquire Farmers Bank, Hardinsburg, Kentucky, and Leitchfield Deposit Bank & Trust Company, Leitchfield, Kentucky.	Newspaper: Federal Register:	11/13/2012 Not available
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 1815 West State Road 434, Longwood, Florida.	Newspaper: Federal Register:	10/17/2012 Not applicable
FIRST OF MURPHYSBORO CORP.	CIC	Notice by Michael Cripps and Helen Cripps, both of Murphysboro, Illinois, to gain control of First of Murphysboro, Corp., Murphysboro, Illinois.	Newspaper: Federal Register:	10/31/2012 10/19/2012

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
C.F.C. BANCORP, INC.	CIC	Robert B. Flood, Jr., Marquette, Michigan, and Susan Flood-Dziubinski, Crystal Falls, Michigan, each propose to acquire control of 25 percent or more of the shares of C.F.C. Bancorp, Inc., Crystal Falls, Michigan, and thereby indirectly acquire First National Bank of Crystal Falls, Crystal Falls, Michigan. Additionally, these two individuals together with Susan J. Flood Revocable Living Trust, Crystal Falls, Michigan, Susan J. Flood-Dziubinski trustee; Mary Ann Flood Revocable Living Trust, Crystal Falls, Michigan, Robert B. Flood, Jr, and Susan J. Flood-Dziubinski, co-trustees; James Flood, Medford, Wisconsin; Lisa Flood, Marquette, Michigan; Mark A. Flood, Iron Mountain, Michigan; and Mark A. Flood Revocable Trust, Iron Mountain, Michigan, Mark A. Flood trustee as a group acting in concert to acquire 25 percent or more of the shares of C.F.C. Bancorp, Inc.	Newspaper: Federal Register:	Not available Not available
COMMUNITY PRIDE BANK CORPORATION	CIC	Change in Control Notice by Douglas Osborne and Donald Osborne, both of Ham Lake, Minnesota, as a group acting in concert, to acquire 25% percent or more of the shares of Community Pride Bank Corporation, Ham Lake, Minnesota, and thereby indirectly acquire Community Pride Bank, Isanti, Minnesota. In addition, Kenneth M. Welle and Lori M. Welle, both of Dayton Minnesota, to acquire 10% or more of the shares of Community Pride Bank Corporation and thereby indirectly acquire control of Community Pride Bank.	Newspaper: Federal Register:	Not available Not available
FORSTROM BANCORPORATION, INC.	* 3A3	Forstrom Bancorporation, Inc., Clara City, Minnesota, to acquire 100 percent of Murdock Bancor, Inc., Mendota Heights, Minnesota, and thereby indirectly acquire First State Bank of Murdock, Murdock, Minnesota.	Newspaper: Federal Register:	Not available 10/29/2012

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District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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356752	CITIZENS ST BK OF ONTONAGON, ONTONAGON, MICHIGAN	06/19/2012	09/24/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK PLAN AND TRUST	* 3A1	Banner County Ban Corporation Employee Stock Plan and Trust to become a bank holding company through the acquisition of 29.62 percent of the outstanding voting shares of Banner County Ban Corporation, parent of Banner County Bank, Inc. all in Harrisburg, Nebraska.	Newspaper:	11/01/2012
			Federal Register:	11/02/2012
BBJ INCORPORATED	* 3A5 4c8	BBJ Incorporated, Ord, Nebraska, to acquire 100 percent of the voting shares of City National Bancshares, Inc., parent of CNB Community Bank, both in Greeley, Nebraska. BBJ Incorporated, Ord, Nebraska, to engage in insurance activities through the acquisition of the assets of McQuillan Insurance Agency, a division of City National Bancshares, Inc., both in Greeley, Nebraska.	Newspaper:	Not available
			Federal Register:	11/02/2012
EXCHANGE BANCORP OF MISSOURI, INC.	* 3A3 * 3A1 * 18C * Branch	Northern Missouri Bancshares, Inc., Unionville, Missouri, to acquire indirectly, and Exchange Bancorp of Missouri, to acquire, through its newly formed subsidiary, Slater Acquisition Corp., both of Fayette, Missouri; Slater Bancshares, Inc., parent of State Bank of Slater, both in Slater, Missouri. Immediately thereafter, Slater Acquisition Corp. will merger into Slater Bancshares, Inc. Exchange Bank of Missouri, Fayette, Missouri, to merge with State Bank of Slater, Slater, Missouri, and incident thereto, to establish a branch.	Newspaper:	10/31/2012
			Federal Register:	10/22/2012
FIRSTBANK	* Branch	FirstBank, Antlers, Oklahoma, to establish a branch at 100 Harper Road, Kiowa, Oklahoma.	Newspaper:	10/18/2012
			Federal Register:	Not applicable
LUXURY DEVELOPMENT PARTNERS, INC.	* 3A1	Luxury Development Partners, Inc., Wichita, Kansas ("Luxury Development"), to acquire control of Community State Bancshares, parent company of Community State Bank, both of Wichita, Kansas, and, thus, to become a bank holding company. Luxury Development is applying to become a bank holding company by virtue of its direct control, together with that of its owners (Mark B. Hutton, Andrew W. Hutton, and Bill Warren), of over 25 percent of Community State Bancshares.	Newspaper:	Not available
			Federal Register:	10/27/2012
PONY EXPRESS BANCORP, INC.	* 3A5	Pony Express Bancorp, Inc., Elwood, Kansas, to acquire 100 percent of the voting shares of Don-Co Investment Company, parent of 1st Bank of Troy, both in Troy, Kansas.	Newspaper:	10/29/2012
			Federal Register:	10/29/2012
VISION BANCSHARES, INC.	* 3A5	Vision Bancshares, Inc., Ada, Oklahoma, to acquire 100 percent of the voting shares of Sulphur Community Bancshares, Inc., parent of Community Bank of the Arbuckles, both in Sulphur, Oklahoma.	Newspaper:	11/04/2012
			Federal Register:	10/29/2012

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
YORKTOWN FINANCIAL HOLDINGS, INC.	* 3A1 4c8	Yorktown Financial Holdings, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of CNBO Bancorp, Inc., parent of Century Bank of Oklahoma, both in Pryor, Oklahoma. Yorktown Financial Holdings, Tulsa, Oklahoma, to engage indirectly in mortgage lending activities, through the acquisition of 100 percent of CNBO Bancorp, Inc., parent of Century Bank of Oklahoma, both in Pryor, Oklahoma, which owns a 51 percent interest in Century Home Mortgage of Oklahoma, LLC, Tulsa, Oklahoma, which owns a 32.67 percent interest in Oklahoma Mortgage Lenders, a series of The Lending Partners, Ltd., Plano, Texas.	Newspaper:	10/18/2012
			Federal Register:	10/15/2012

District: 10

Federal Reserve Bank of Kansas City

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
603559	FARMERS ST BK, PHILLIPSBURG, KANSAS	06/25/2012	09/24/2012	S	Small Bank
227151	UNION ST BK, ARKANSAS CITY, KANSAS	06/25/2012	09/26/2012	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish two branches at the following locations: 1111 W. Beltline Road, Carrollton, Texas 75006; and 6300 La Vista Road, Dallas, Texas 75214.	Newspaper: Federal Register:	Not available Not applicable
GROESBECK BANCSHARES, INC.	CIC	Notice by James Leon Bradley, Sr., individually and as Trustee of the Bradley 2012 Irrevocable Trust, Groesbeck, Texas; The Bradley 2012 Irrevocable Trust, Groesbeck, Texas; Diana McBay Bradley, Groesbeck, Texas; Bryan Lee Bradley, Wortham, Texas; James Leon Bradley, Jr., Groesbeck, Texas; and Christopher Richard Bradley, Groesbeck, Texas, to retain 25 per cent or more of the shares in Groesbeck Bancshares, Inc., Groesbeck, Texas. Groesbeck Bancshares, Inc., controls Farmers State Bank, Groesbeck, Texas.	Newspaper: Federal Register:	Not available Not available
HENDERSON CITIZENS BANCSHARES, INC.	* 3A5	Henderson Citizens Bancshares, Inc., Henderson, Texas, to acquire by merger 100 percent of First White Oak Bancshares, Inc., White Oak, Texas, and indirectly acquire White Oak State Bank, White Oak, Texas.	Newspaper: Federal Register:	Not available 10/19/2012
TREATY OAK BANK	* 18C * Branch	Treaty Oak Bank, Austin, Texas, to acquire through merger its affiliate Northstar Bank of Texas, Denton, Texas, pursuant to Section 18(c) of the Federal Deposit Insurance Act, and to establish branch offices at each of the present branch office locations of the target bank, and at its current head office location, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

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.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 6, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCORP	CIC	Notice by Thomas Galt Atwood, Glen Ellen, California, and Cypress Abbey Company, Colma, California, to retain 10 percent of more of the outstanding shares of capital stock of FNB Bancorp, and thereby indirectly retain voting shares of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available Not available
GRANDPOINT CAPITAL, INC.	* 3A3	Grandpoint Capital, Inc., Los Angeles, California, to acquire California Community Bank, Escondido, California.	Newspaper: Federal Register:	11/02/2012 11/02/2012
GRANDPOINT CAPITAL, INC.	* 3A3	Grandpoint Capital, Inc., Los Angeles, California, to acquire 100 percent of Bank Capital Corporation and The Biltmore Bank of Arizona, both of Phoenix, Arizona.	Newspaper: Federal Register:	Not available Not available
ORIENT BANCORPORATION	CIC	Notice by Tieming Chen, Missouri, Texas, to acquire voting shares of Oreintal Bancorporation and thereby indirectly acquire voting shares of Bank of The Orient, both of San Francisco, California.	Newspaper: Federal Register:	Not available 10/17/2012

District: 12

Federal Reserve Bank of San Francisco

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
802866	SILICON VALLEY BK, SANTA CLARA, CALIFORNIA	05/21/2012	09/24/2012	S	Strategic Plan
256179	UTAH INDEP BK, SALINA, UTAH	06/04/2012	09/20/2012	O	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act