
Federal Reserve Release



H.2

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

No. 43

Week Ending October 27, 2012

Regulations and Policies

Regulation D (Reserve Requirements of Depository Institutions) -- final amendment to delay until June 27, 2013, the effective date for certain provisions to simplify the administration of reserve requirements.

- Approved, October 25, 2012

Reserve Bank Services

Federal Reserve Priced Services -- 2013 private sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, October 25, 2012

Private Sector Adjustment Factor -- to change the methodology for calculating the private sector adjustment factor for priced services.

- Approved, October 25, 2012

Enforcement

Patapsco Bancorp, Inc., Dundalk, Maryland, and The Patapsco Bank -- written agreement with the Federal Reserve Bank of Richmond and the Maryland Commissioner of Financial Regulation.

- Announced, October 23, 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**

Boston

Brookline Bank, Brookline, Massachusetts -- to establish a branch at 131 Clarendon Street, Boston.

- Approved, October 26, 2012

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 1815 West State Road 434, Longwood, Florida.

- Approved, October 22, 2012

Kansas City

FirstBank, Antlers, Oklahoma -- to establish a branch at 100 Harper Road, Kiowa.

- Approved, October 25, 2012

Atlanta

IberiaBank, Lafayette, Louisiana -- to establish branches at 3600 South Carrollton Avenue, New Orleans; 107 Northshore Boulevard, Slidell; 5247 Golden Gate Parkway, Naples, Florida; 2025 3rd Avenue North, Birmingham, Alabama; and 13535 East Freeway, Houston, Texas (five applications).

- Approved, October 25, 2012

Atlanta

Palm Beach Community Bank, West Palm Beach, Florida -- to establish a branch at 2160 West Atlantic Avenue, Delray Beach.

- Approved, October 24, 2012

Bank Holding Companies

Kansas City

First Missouri Bancshares, Inc., Brookfield, Missouri -- waiver of application to acquire Citizens Bancshares of Blythedale, Inc., Blythedale, in connection with the merger of their respective subsidiary banks, First Missouri Bank, Brookfield, and Citizens Bank of Blythedale, Blythedale.

- Granted, October 25, 2012

Kansas City

NBC Bancshares, LLC, Lincoln, Nebraska -- to retain shares of Nebraska Bank of Commerce, Lincoln, on its conversion from a federal savings bank to a state-chartered bank.

- Approved, October 26, 2012

San Francisco

SKBHC Holdings, LLC, Seattle, Washington, and Starbuck Bancshares, Inc. -- waiver of application to indirectly acquire Inland Community Bank, National Association, Ontario, California, in connection with the merger of Inland with and into SKBHC's and Starbuck's subsidiary, AmericanWest Bank, Spokane, Washington.

- Granted, October 25, 2012

Dallas

ST Financial Group, Inc., College Station, Texas -- waiver of application to indirectly acquire Oasis Bank, SSB, Houston, in connection with the merger of Oasis Bank and ST's subsidiary, Spirit of Texas Bank, SSB, College Station.

- Granted, October 26, 2012

Bank Holding Companies

Kansas City

Yorktown Financial Holdings, Inc., Tulsa, Oklahoma -- to become a bank holding company by acquiring CNBO Bancorp, Inc., Pryor; Century Bank of Oklahoma; and Century Home Mortgage of Oklahoma, LLC, Tulsa, and thereby engage indirectly in mortgage lending activities.

- Approved, October 24, 2012

Change in Bank Control

Dallas

BSJ Bancshares, Inc., St. Joseph, Louisiana -- to retain control of BSJ Bancshares and its subsidiary, Cross Keys Bank, St. Joseph.

- Permitted, October 26, 2012

St. Louis

First of Murphysboro, Corp., Murphysboro, Illinois -- change in bank control of First of Murphysboro and its subsidiary, The First Bank and Trust Company of Murphysboro, Murphysboro.

- Withdrawn, October 26, 2012

Chicago

Perry Investment Company, Perry, Iowa -- change in bank control of Perry Investment Company and its subsidiary, Raccoon Valley Bank, Perry.

- Permitted, October 23, 2012

Kansas City

St. Joseph Bancorp, Inc., Saint Joseph, Missouri -- change in bank control of St. Joseph Bancorp and its subsidiary, Midwest Federal Savings and Loan Association of St. Joseph, St. Joseph.

- Permitted, October 26, 2012

Extensions of Time

Cleveland

CenterGroup Financial, Inc., Milford, Ohio -- extension to January 21, 2013, to become a bank holding company by acquiring CenterBank, Milford.

- Granted, October 23, 2012

Membership

San Francisco

CommerceWest Bank, National Association, Newport Beach, California -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, October 26, 2012

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- final rule implementing the annual indexing of the low reserve tranche, reserve requirement exemption amount, nonexempt deposit cutoff level, and reduced reporting limit for 2013.

- Approved, October 24, 2012

Secretary

Regulation S (Reimbursement to Financial Institutions for Providing Financial Records; Recordkeeping Requirements for Certain Financial Records) -- technical amendments to the regulation governing recordkeeping and reporting requirements for funds transfers and transmittals of funds to conform the citations and references to organizational changes adopted by the director of the Financial Crimes Enforcement Network in 2010.

- Approved, October 18, 2012

(A/C)

Reserve Bank Operations

Director, RBOPS

Federal Reserve Bank of Chicago -- request to commit funds to proceed with the LaSalle Street Lobby Hardening and Security Screening projects under the Security and Cash Operations Renovation Effort.

- Approved, October 26, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW HAMPSHIRE MUTUAL BANCORP	* 3A1	New Hampshire Mutual Bancorp, Manchester, New Hampshire to become a mutual holding company through the acquisition of Meredith Village Savings Bank, Meredith, New Hampshire, pursuant to section 3(a)(1) of the BHC Act.	Newspaper: Federal Register:	Not available Not available
NEW HAMPSHIRE MUTUAL BANCORP	* 3A3 * 3A5	New Hampshire Mutual Bancorp, Manchester, New Hampshire, to acquire Merrimack Bancorp, MHC, Concord, New Hampshire, and its subsidiary bank, Merrimack County Savings Bank, Concord, New Hampshire, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act.	Newspaper: Federal Register:	Not available Not available

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 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a full-service branch located at One Research Court, Rockville, Montgomery County, Maryland.	Newspaper:	10/26/2012
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 27, 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	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	

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District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending October 27, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE CENTRALE POPULAIRE	FBSEA	Banque Centrale Populaire, Casablanca, Morocco, to establish a representative office in Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
HIGHLANDS BANKSHARES, INC.	CIC	James D. Moore, Jr. and Judith S. Moore, both of Abingdon, Virginia, Heather M. Post of Asheville, North Carolina, and James D. Moore, III of Sterling, Virginia, as a group acting in concert to retain 10.93% of the outstanding voting shares of Highlands Bankshares, Inc., Abingdon, Virginia	Newspaper: Federal Register:	10/24/2012 11/07/2012
SURREY BANCORP	CIC	Tamra Wright Thomas, Winston Salem, North Carolina, to acquire up to 10.06% of Surrey Bancorp, Mount Airy, North Carolina.	Newspaper: Federal Register:	Not available 11/08/2012

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 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST VOLUNTEER CORPORATION	CIC	Prior change in control notice filed by Anderson Volunteer Holdings, LP, Chattanooga, Tennessee, and its general partners, Robert R. Anderson and Doralynn Elizabeth Garrison Anderson, both of Longboat Key, Florida, to acquire up to 20 percent of the outstanding voting shares of common stock of First Volunteer Corporation, and its subsidiary, First Volunteer Bank, both of Chattanooga, Tennessee.	Newspaper: Federal Register:	11/04/2012 11/06/2012
FRANKLIN COUNTY UNITED BANCSHARES, INC.	* 3A1	Franklin County UNITED Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Franklin County UNITED Bank, Decherd, Tennessee.	Newspaper: Federal Register:	11/23/2012 11/23/2012
MIDSOUTH BANCORP, INC.	* 3A5	MidSouth Bancorp, Inc., Lafayette, Louisiana, to merge with PSB Financial Corporation, and thereby acquire its subsidiary, Peoples State Bank, both of Many, Louisiana.	Newspaper: Federal Register:	11/16/2012 11/16/2012
OPTIMUMBANK HOLDINGS, INC.	CIC	Prior change in control notice filed by Moishe Gubin, Hillside, Illinois, to acquire approximately 3.88 percent of the outstanding shares of voting securities of OptimumBank Holdings, Inc., Ft. Lauderdale, Florida, and its subsidiary, OptimumBank, Plantation, Florida. Total pro forma ownership will equal 10.3 percent.	Newspaper: Federal Register:	11/11/2012 11/09/2012
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: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF PONTIAC	* 18C	Interagency Bank Merger Application requesting approval of the merger of Bluestem National Bank, Fairbury, Illinois with and into Bank of Pontiac, Pontiac, Illinois.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL STATE BANK	* 18C * Branch	Central State Bank, Elkader, Iowa, to merge with Farmers Savings Bank, Walford, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 345 Highway 151, Walford, Iowa.	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:	10/26/2012 10/19/2012
FIRST STATE BANCORP OF MONTICELLO, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	First State Bancorp of Monticello, Employee Stock Ownership Plan, Monticello, Illinois, to increase its ownership of First State Bancorp of Monticello, Inc., Monticello, Illinois, from 25.51 percent to 100 percent, and thereby increase its indirect ownership of First State Bank, Monticello, Illinois and First State Bank of Bloomington, Bloomington, Illinois.	Newspaper: Federal Register:	Not available Not available
GREENWOODS FINANCIAL GROUP, INC.	* 3A3	Greenwoods Financial Group, Inc., Lake Mills, Wisconsin, is seeking prior approval for the acquisition of up to 100 per cent of the voting shares of Bank of Monticello, Monticello, Wisconsin.	Newspaper: Federal Register:	11/14/2012 11/16/2012
HEARTLAND FINANCIAL USA, INC.	* 3A3	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire 100 percent of Heritage Bank, NA., Phoenix, Arizona.	Newspaper: Federal Register:	Not available 11/13/2012

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSELLES BANCORPORATION, INC.	CIC	Notice by the group consisting of: JPMorgan Chase Bank, N.A., Naperville, Illinois as Trustee of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Charles M. Shea, Wilmette, Illinois, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Molly Boed, Wassenaar, Netherlands, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Betty J. Bradshaw, Wheaton, Illinois, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust, to retain control of the outstanding shares of Marseilles Bancorporation, Inc., and thereby retain indirect control Marseilles Bank, both of Marseilles, Illinois.	Newspaper: Federal Register:	Not available Not available
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
SALIN BANK AND TRUST COMPANY	* Branch	Letter of application to establish a branch office at 9929 Lima Road, Fort Wayne, Indiana on or around 2/4/2013.	Newspaper: Federal Register:	Not available Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/23/2012 10/29/2012

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE OZARKS INC	* 3A3	Bank of the Ozarks, Inc., Little Rock, Arkansas, to acquire 100 percent of Genala Banc, Inc., Geneva, Alabama, and thereby indirectly acquire Citizens Bank, Geneva, Alabama.	Newspaper:	11/23/2012
			Federal Register:	11/26/2012
MID-MISSOURI BANCSHARES, INC.	CIC	Barbara K. Ferry, Nevada, Missouri, individually and as trustee of the L. Ingles Ferry Trust A, Barbara Fowler Ferry Trust, Hubert L. Fowler Trust, and the Marguerite Fowler Trust, and as a member of a family control group which includes L. Ingles Ferry, Hubert L. Fowler, Marguerite Fowler, David L. Ferry, Joseph D. Ferry, Patrick Ferry, Lindley G. Ferry, Barbara J. Benbrook, Scott D. Benbrook, Jeffrey L. Benbrook and Emily L. Benbrook, to acquire control of Mid-Missouri Bancshares, Inc., Springfield, Missouri, through Barbara K. Ferry's assumption of voting power over shares held by the four trusts.	Newspaper:	10/29/2012
			Federal Register:	11/14/2012
MORGANTOWN DEPOSIT BANCORP, INC.	CIC	R. Forest Taylor and Zora Taylor, Morgantown, Kentucky, as the largest individual shareholders, and in concert with their immediate family members (Sue Ann Bond, Louisville, Kentucky; Patty Jo Murphy, Alvaton, Kentucky; Callie Jo Cromer, New Orleans, Louisiana; Amanda Kay Johnson, Spring Hill, Tennessee; Emily Ann Romans, Russellville, Kentucky; Robert Daniel Taylor, Morgantown, Kentucky; and Sharon Kay Taylor, Morgantown, Kentucky), to gain control of 10% or more of Morgantown Deposit Bancorp, Inc., Morgantown, Kentucky.	Newspaper:	11/20/2012
			Federal Register:	Not available
SCOTT COUNTY STATE BANK, THE	* Branch	The Scott County State Bank, Scottsburg, Indiana, to establish a branch facility to be located at 307 West Main Street, Austin, Indiana.	Newspaper:	11/12/2012
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEULAH BANCORPORATION, INC.	CIC	Notice of Change in Control by the Philip G. Amundson 2012 Irrevocable Grantor Trust, Sioux Falls, South Dakota, Matt Amundson, Trustee, Hendricks, Minnesota, Angie Mixner, Trustee, Sioux Falls, South Dakota, and Blair Folkens, Trustee, Brandson, South Dakota, to acquire 25 percent or more of the shares of Beulah Bancorporation, Inc., Sioux Falls, South Dakota, and thereby indirectly acquire control of First Security Bank - West, Beulah, North Dakota, and Valley Bank and Trust, Mapleton, Iowa. In addition, Philip G. Amundson 2012 Irrevocable Grantor Trust and its trustees, propose to join the Amundson Family group, which controls Beulah Bancorporation, Sioux Falls, South Dakota, and thereby indirectly controls, First Security Bank - West, Beulah, North Dakota, and Valley Bank and Trust, Mapleton, Iowa.	Newspaper: Federal Register:	Not available Not available
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 10/30/2012
CATTAIL BANCSHARES, INC.	* 3A3	Cattail Bancshares, Inc., Atwater, Minnesota, to acquire 100 percent of Citizens State Bank of Waverly (Incorporated), Waverly, Minnesota.	Newspaper: Federal Register:	11/19/2012 11/19/2012
CENTRA VENTURES, INC.	* 3A3	Centra Ventures, Inc., Foley, Minnesota, to acquire 100 percent of Richmond Bank Holding Company, Richmond, Minnesota, and thereby indirectly acquire State Bank of Richmond, Richmond, Minnesota.	Newspaper: Federal Register:	Not available 11/19/2012

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Notice of Change in Control by Jill M. Frei Trust, Wagner, South Dakota, (Security National Bank of South Dakota, Dakota Dunes, South Dakota, trustee; Jill M. Frei with power to vote shares), to acquire control of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly acquire control of Commercial State Bank of Wagner, Wagner, South Dakota.	Newspaper: Federal Register:	Not available Not available
FIRST LEROY BANCORPORATION, INC.	CIC	Change in Control Notice by Howard J. Rubin, Minneapolis, Minnesota, as Trustee of the Jeanie Rae Thorson 2012 Generation Skipping Trust, the Kristi Jo Jacobsen 2012 Generation Skipping Trust, and the Barbara Kay Billings 2012 Generation Skipping Trust, Minneapolis, Minnesota (collectively "the three GSTs"), to acquire 25 percent or more of the shares of First LeRoy BanCorporation, Inc., LeRoy, Minnesota, and thereby indirectly acquire First State Bank Minnesota, LeRoy, Minnesota. In addition, the three GSTs intend to join the Hanson family shareholder group acting in concert which controls First LeRoy BanCorporation, Inc., and thereby indirectly controls First State Bank Minnesota.	Newspaper: Federal Register:	Not available 11/14/2012
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:	11/02/2012 10/29/2012
INDEPENDENT BANCSHARES, INC.	* 3A3	Independent Bancshares, Inc., Clarkfield, Minnesota, to acquire 100 percent of Security State Bank of Fergus Falls, Fergus Falls, Minnesota.	Newspaper: Federal Register:	11/19/2012 11/23/2012
LIBERTY FINANCIAL SERVICES, ST. CLOUD	CIC	Change in Control Notice by the Miller Family 2012 Trust U/A dated December 2012; and Daniel James Miller, Saint Cloud, Minnesota, individually and as trustee of The Miller Family 2012 Trust U/A dated December 2012, to acquire 25 percent or more of the shares of Liberty Financial Services of Saint Cloud, Saint Cloud, Minnesota, and thereby indirectly acquire control of Liberty Savings Bank, FSB, Saint Cloud, Minnesota.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
M & H FINANCIAL SERVICES, INC.	CIC	Retroactive Change in Control Notice by Quoin Financial Bank 401(K) Profit Sharing Plan, Miller, South Dakota (First Bank & Trust, Brookings, South Dakota, trustee; Tom, Jerry, and Garry Peterka with power to vote), and Goodman Group Management Deferred Compensation Rabbi Trust Plan, F/B/O Dan Peterka, Phoenix, Arizona (Wilmington Trust Retirement and Institutional Services Company, Phoenix, Arizona, trustee; Dan Peterka with power to vote), to join the Peterka Family Group which controls 25 % or more of the shares of M & H Financial Services Inc., Miller, South Dakota, and thereby indirectly controls Quoin Financial Bank, Miller, South Dakota.	Newspaper: Federal Register:	Not available 11/02/2012
OTTO BREMER FOUNDATION	4c8	Otto Bremer Foundation, and Bremer Financial Corporation, both of Saint Paul, Minnesota, to acquire 100% of Paul Wagner Insurance Agency, Glenwood City, Wisconsin.	Newspaper: Federal Register:	Not applicable Not applicable
PALMER BANCSHARES, INC.	CIC	Change in Control notice by Brooke L. Distad, Kasson, Minnesota, and Jeffrey C. Palmer, Mantorville, Minnesota, to acquire 25 percent or more of the shares of Palmer Bancshares, Inc., Kasson, Minnesota, and thereby indirectly gain control of Kasson State Bank, Kasson, Minnesota.	Newspaper: Federal Register:	Not available 11/05/2012
PROFINIUM FINANCIAL, INC.	* Branch	Profinium Financial to establish a detached facility to be located at 124 East Walnut Street, Suite 320, Mankato, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
WESSINGTON BANKSHARES, INC.	CIC	Change in Control Notice by Paul Arnold Domke, Tulare, South Dakota; Rodney Domke, Highmore, South Dakota; Scott Allen Domke, Redfield, South Dakota; and Naomi Ruth Reinhardt, Wessington, South Dakota, to individually and as a group acting in concert, acquire control of Wessington Bankshares, Inc., Wessington, South Dakota, and thereby indirectly acquire control of Heartland State Bank, Redfield, South Dakota.	Newspaper: Federal Register:	Not available 11/06/2012

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANCSHARES, INC.	* 3A3	American State Bancshares, Inc., Great Bend, Kansas, to acquire 100 percent of the voting shares of Holcomb Bancshares, Inc., Holcomb, Kansas, the parent company of First National Bank of Holcomb, Holcomb, Kansas.	Newspaper: Federal Register:	Not available 11/16/2012
KCB BANK	* 18C * Branch	KCB Bank, Kearney, Missouri, to purchase certain assets and assume certain liabilities of Northland National Bank, Gladstone, Missouri, and incident thereto, to establish branches in Gladstone, Missouri and Overland Park, Kansas.	Newspaper: Federal Register:	Not available Not applicable
LAWSON BANK	Member	Lawson Bank, Lawson, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
LEGACY FINANCIAL, INC.	* 3A1	Legacy Financial, Inc., Johnson, Kansas, to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of First National Bank of Syracuse, Syracuse, Kansas.	Newspaper: Federal Register:	11/12/2012 11/01/2012
PLATTE COUNTY BANCSHARES, INC.	CIC	Notice submitted by The E.L. Burch Irrevocable Trust of 2012, Parkville, Missouri, together with its trustees, Kyle Burch, Parkville, Missouri, and Michele Jones, Overland Park, Kansas, to acquire control of Platte County Bancshares, Inc., Platte City, Missouri, parent of Platte Valley Bank of Missouri, Platte City, Missouri.	Newspaper: Federal Register:	Not available 11/08/2012
S G BANCSHARES, INC.	CIC	Notice submitted by Byron Dirk Bagenstos, Cherokee, Oklahoma; Gregory Earl Glass, Alva, Oklahoma; Kevin Russell Murrow, Alva, Oklahoma; Warren Dean Hughes, Carmen, Oklahoma; and Mike Lee Mackey, Alva, Oklahoma, as a group acting to concert to acquire control of S G Bancshares, Inc., Okeene, Oklahoma, parent of State Guaranty Bank, Okeene, Oklahoma.	Newspaper: Federal Register:	10/31/2012 11/09/2012
STURM FINANCIAL GROUP, INC.	CIC	Notification by Number One-A Irrevocable Trust, Number Two-A Irrevocable Trust, and John A. Fox, trustee, all of Denver, Colorado, to become members of the Sturm control group and thereby acquire control of Sturm Financial Group, Inc., parent of ANB Bank, both in Denver, Colorado.	Newspaper: Federal Register:	Not available 11/13/2012

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
NONE					

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 27, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BASTROP BANCSHARES, INC.	CIC	Prior notice by Robert Edward Berryhill, individually and as co-trustee of the Bastrop Bancshares, Inc., Employee Stock Ownership Plan, Smithville, Texas, to acquire 12.96 percent or more of the shares and thereby control of Bastrop Bancshares, Inc., Bastrop, Texas, and indirectly First National Bank, Bastrop, Texas.	Newspaper: Federal Register:	11/07/2012 11/13/2012
CIRCLE I BANK GROUP, INC.	* 3A1	Circle I Bank Group, Inc., Amarillo, Texas, to become a bank holding company through merger, acquiring 100 percent of the outstanding shares of Western Bancshares, Inc., Coahoma, Texas, and indirectly acquire 100 percent of the outstanding shares of Western Bank, Coahoma, Texas.	Newspaper: Federal Register:	Not available 11/19/2012
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at 203 Promenade Boulevard, Flowood, Mississippi 39232.	Newspaper: Federal Register:	Not available Not applicable
HCSB, A STATE BANKING ASSOCIATION	* 18C * Branch	HCSB, A State Banking Association, Plainview, Texas, to merge with affiliate Citizens Bank, Slaton, Texas, and to establish 5 branches of Citizens Bank, Slaton, Texas, as branches of HCSB, A State Banking Association, Plainview, Texas.	Newspaper: Federal Register:	Not available Not applicable
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:	11/04/2012 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:	10/27/2012 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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- 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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 27, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAY COMMERCIAL BANK	* Branch	Bay Commercial Bank, Walnut Creek, California, to establish a branch office at 500 Ygnacio Valley Road, Suite 130, Walnut Creek, California.	Newspaper: Federal Register:	10/29/2012 Not applicable
FNB BANCORP	CIC	Notice by Thomas Galt Atwood, Glen Ellen, California, and Cypress Abbey Company, Colma, California, to retain 10 percent or more of the outstanding shares of capital stock of FNB Bancorp, and thereby indirectly retain 10 percent or more of the voting shares of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available 10/30/2012
PACIFIC PREMIER BANK	* 18C	Pacific Premier Bank, Costa Mesa, California, proposes to acquire the assets and assume the liabilities of First Associations Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available Not applicable

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act