

---

**Federal Reserve Release**

---



*H.2*

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

*No. 14*

*Week Ending April 5, 2014*

**Bank Holding Companies**

Old National Bancorp, Evansville, Indiana -- to merge with Tower Financial Corporation, Fort Wayne, and thereby indirectly acquire Tower Bank & Trust Company.

- Approved, April 4, 2014

PacWest Bancorp, Los Angeles, California; CapGen Capital Group II LP, New York, New York; and CapGen Capital Group II LLC -- to acquire CapitalSource Inc., Los Angeles, and thereby indirectly acquire CapitalSource Bank.

- Approved, April 1, 2014

**Forms**

Forms -- final Board review to extend (1) with revision the Ad Hoc Payments Systems Survey (FR 3054a), Currency Functionality Survey (FR 3054d), and Consolidated Financial Statements for Holding Companies (FR Y-9C) and (2) without revision the Currency Quality Sampling Survey (FR 3054b), Currency Quality Survey (FR 3054c), Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225), Report of Net Debit Cap (FR 2226), Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP), Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP), Financial Statements for Employee Stock Ownership Plan Holding Companies (FR Y-9ES), and Supplement to the Consolidated Financial Statements for Holding Companies (FR Y-9CS).

- Approved, April 3, 2014

Forms -- initial Board review to extend without revision the Notification of Nonfinancial Data Processing Activities (FR 4021); Recordkeeping Requirements Associated with Limitations on Interbank Liabilities (Regulation F); Recordkeeping and Disclosure Requirements Associated with Regulation R (FR 4025); Registration of Mortgage Loan Originators (CFPB Regulation G); Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H (Reg H-3); and the data collection requirements of the Home Mortgage Disclosure Act, including the HMDA/LAR.

- Proposed, April 3, 2014

Regulations and Policies

Volcker Rule -- statement regarding the treatment of collateralized loan obligations under section 619 the Dodd-Frank Act.

- Approved, April 3, 2014

Enforcement

Flagler Bank, West Palm Beach, Florida -- written agreement dated November 12, 2009, terminated March 27, 2014.

- Announced, April 3, 2014

Freedom Bancorporation, Inc., Lindstrom, Minnesota -- written agreement dated April 22, 2013, terminated March 27, 2014.

- Announced, April 1, 2014

NBRS Financial Bank, Rising Sun, Maryland -- issuance of a prompt corrective action directive.

- Approved, April 4, 2014

**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**

## St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 21705 Hawthorne Boulevard, Torrance, California.

- Approved, April 1, 2014

## Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at 119 South Third Street, Goshen.

- Approved, March 31, 2014

## Minneapolis

Profinium, Inc., Truman, Minnesota -- to establish a branch at 100 Warren Street, Mankato.

- Approved, April 1, 2014

**Bank Holding Companies**

## Chicago

Leighton Investment Company, Pella, Iowa -- waiver of application to acquire Monroe Bancshares, LTD, Monroe, in connection with the merger of their respective subsidiaries, Leighton State Bank, Pella, and Monroe State Bank, Monroe.

- Granted, April 2, 2014

**Bank Holding Companies**

Kansas City

Otten Holdings, LLC, Norfolk, Nebraska -- to become a bank holding company by acquiring shares of FEO Investments, Inc., Norfolk, and its subsidiary, Elkhorn Valley Bank & Trust, and thereby engage in general insurance and community development activities.

- Approved, March 31, 2014

St. Louis

Paragon Financial Solutions, Inc., Memphis, Tennessee -- to become a bank holding company by acquiring Paragon National Bank, Memphis.

- Approved, April 3, 2014

Cleveland

Peoples Bancorp Inc., Marietta, Ohio -- waiver of application to acquire Midwest Bancshares, Inc., Wellston, in connection with the merger of their respective subsidiaries, Peoples Bank, N.A., Marietta, and The First National Bank of Wellston, Wellston.

- Granted, April 1, 2014

St. Louis

Peoples Bancorp, Inc., Sheridan, Arkansas -- to become a bank holding company by acquiring Peoples Bank, Sheridan.

- Approved, April 3, 2014

**Bank Mergers**

San Francisco

AltaPacific Bank, Santa Rosa, California -- to merge with Mission Oaks National Bank, Temecula, and thereby acquire two branches.

- Approved, April 4, 2014

**Bank Mergers**

St. Louis

The Bank of Fayette County, Collierville, Tennessee -- to purchase certain assets and assume certain liabilities of the Brighton and Mason branches of Trust Company Bank, Memphis, and to retain them as branches.

- Withdrawn, April 2, 2014

Chicago

Hinsdale Bank & Trust Company, Hinsdale, Illinois -- to purchase certain assets and assume certain liabilities of the Stone Park branch of Urban Partnership Bank, Chicago, and to retain it as a branch.

- Approved, April 4, 2014

**Change in Bank Control**

Dallas

FirstPerryton Bancorp, Inc., Perryton, Texas -- change in bank control of FirstPerryton Bancorp and its subsidiary, FirstBank Southwest, Amarillo.

- Permitted, March 31, 2014

Dallas

Lone Star National Bancshares--Texas, Inc., McAllen, Texas -- to retain control of Lone Star National Bancshares--Texas, Inc., and its subsidiary, Lone Star National Bank, Pharr.

- Withdrawn, April 2, 2014

**Financial Holding Companies**

Atlanta

First Green Bancorp, Inc., Mount Dora, Florida -- election to become a financial holding company.

- Effective, April 4, 2014

**Membership**

Atlanta

Calusa National Bank, Punta Gorda, Florida -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, April 1, 2014

**Savings and Loan Holding Companies**

Philadelphia

Employees' Stock Ownership Plan of Cenlar Capital Corporation, Ewing, New Jersey -- to become a savings and loan holding company by retaining shares of Cenlar Capital Corporation, Ewing.

- Approved, April 4, 2014

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending April 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BERKSHIRE HILLS BANCORP, INC	* 3A1	Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts (Berkshire), to become a bank holding company pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the conversion of its subsidiary savings bank, Berkshire Bank, Pittsfield, Massachusetts, to a Massachusetts trust company. Berkshire also elects to become a financial holding company.	Newspaper: Federal Register:	Not available 05/01/2014
BLUE HILLS BANCORP, INC	* 3A1	Application by Blue Hills Bancorp, Inc., Hyde Park, Massachusetts to acquire 100% of the outstanding capital stock of Blue Hills Bank, Hyde Park, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of Hyde Park Bancorp, MHC, Hyde Park, Massachusetts from mutual to stock form.	Newspaper: Federal Register:	Not available 04/21/2014
KENNEBEC SAVINGS, MHC	* 3A1 * 3A3	Kennebec Savings, MHC and Kennebec Savings, Inc., both of Augusta, Maine, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Kennebec Savings Bank, Augusta, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 05/01/2014
MELROSE BANCORP, INC.	* 3A1	Melrose Bancorp, Inc., Melrose, Massachusetts to acquire 100% of the outstanding capital stock of Melrose Cooperative Bank, Melrose, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the bank from mutual to stock form.	Newspaper: Federal Register:	Not available 04/21/2014
MERIDIAN BANCORP, INC.	* 3A1	Meridian Bancorp, Inc., Peabody, Massachusetts to acquire 100% of the outstanding capital stock of East Boston Savings Bank, East Boston, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of Meridian Financial Services, Inc., East Boston, Massachusetts, from mutual to stock form.	Newspaper: Federal Register:	Not available 04/10/2014
PILGRIM BANCSHARES, INC.	* 3A1	Application by Pilgrim Bancshares, Inc., Cohasset, Massachusetts to acquire 100% of the outstanding capital stock of Pilgrim Bank, Cohasset, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of Conahasset Bancshares, MHC from mutual to stock form.	Newspaper: Federal Register:	Not available 04/22/2014

\* Subject to the provisions of the Community Reinvestment Act



**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
738303	EAST CAMBRIDGE SVG BK, CAMBRIDGE, MASSACHUSETTS	11/04/2013	03/24/2014	S	Large Bank

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 April 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**District: 2**

**Federal Reserve Bank of New York**

**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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 5, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF LANDISBURG, THE	* Branch	The Bank of Landisburg, Landisburg, PA, to establish a branch office located at the Intersection of Routes 34 and 849, Oliver Township, Perry County, PA, current address being 2780 Keystone Way, Newport, PA.	Newspaper:	Not available
			Federal Register:	Not applicable
KEARNY MHC	* SLHC Acquisition	Kearny MHC and Kearny Financial Corporation, both of Kearny, NJ, to acquire 100 percent of Atlas Bank, Brooklyn, NY, and merge it with and into the applicants wholly owned subsidiary, Kearny Federal Savings Bank, Kearny, NJ.	Newspaper:	Not available
			Federal Register:	04/23/2014

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending April 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MARS NATIONAL BANCORP, INC.	* 3A1	Mars National Bancorp, Inc., Mars, Pennsylvania to become a bank holding company by acquiring 100% of the voting shares of Mars National Bank of Mars, Pennsylvania.	Newspaper:	Not available
			Federal Register:	05/01/2014

**District: 4**

**Federal Reserve Bank of Cleveland**

**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: 5****Federal Reserve Bank of Richmond****Filings received during the week ending April 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FOUR OAKS FINCORP, INC.	CIC	Mr. Kenneth R. Lehman, Arlington, Virginia, to acquire up to 49.9% of the outstanding shares of Four Oaks Fincorp, Inc., Four Oaks, North Carolina.	Newspaper: Federal Register:	04/16/2014 04/16/2014
SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	4c8	Southern National Bancorp of Virginia, Inc., McLean, Virginia, to indirectly acquire 44% of Southern Trust Mortgage, LLC, Virginia Beach, Virginia, and thereby engage in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
XENITH BANK	* 18C	Xenith Bank, Richmond, Virginia, to merge with Colonial Virginia Bank, Gloucester, Virginia.	Newspaper: Federal Register:	Not available Not applicable



District: 5

Federal Reserve Bank of Richmond

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
223322	FIRST B&TC, LEBANON, VIRGINIA	12/02/2013	03/24/2014	S	Large Bank

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 April 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with Coastal Bancshares, Inc., and thereby acquire its subsidiary, The Coastal Bank, both of Savannah, Georgia.	Newspaper: Federal Register:	05/02/2014 05/02/2014
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
SUNSHINE BANCORP, INC.	* SLHC Formation	Sunshine Bancorp, Inc., Plant City, Florida, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Sunshine State Federal Savings and Loan Association, both of Plant City, Florida. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Sunshine State Federal Savings and Loan Association, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available 04/21/2014

**District: 6**

**Federal Reserve Bank of Atlanta**

**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
539032	BANK INDEP, SHEFFIELD, ALABAMA	11/18/2013	03/25/2014	S	Large Bank

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 April 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F & M BANKSHARES, INC.	CIC	Notice by Thomas K. Maxwell of Marinette, Wisconsin, individually and acting in concert with Thomas K. Maxwell II of Peshtigo, Wisconsin; Cheryl R. Maxwell of Marinette, Wisconsin; Edward F. Maxwell of Madison, Wisconsin; and Gary L. Maxwell of Milford, Indiana, to retain control of F&M Bankshares, Inc., Marinette, Wisconsin, and thereby indirectly control Farmers & Merchants Bank & Trust, Marinette, Wisconsin.	Newspaper: Federal Register:	Not available 04/22/2014
PEOPLES BANCORP	CIC	Notice by Joe D. Van Tol Revocable Trust, Rock Valley, Iowa, Joe D. Van Tol, as Trustee, individually, and in conjunction with the Van Tol Family (Joe D. Van Tol Revocable Trust; Todd J. Van Tol, Rock Valley, Iowa; Joe E. Van Tol, Rock Valley, Iowa; David J. Van Tol, Boulder, Colorado; and Ryan J. Van Tol, Harrisburg, South Dakota) to retain control of Peoples Bancorp, Rock Valley, Iowa, and thereby indirectly Peoples Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	Not available Not available
PEOPLES BANCORP	CIC	Notice by the Kooima Family (Myron Kooima, Inwood, Iowa; Vernon Kooima, Doon, Iowa; and Dale Kooima, Rock Valley, Iowa) to retain control of Peoples Bancorp, Rock Valley, Iowa, and thereby indirectly Peoples Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	Not available Not available
PROVIDENCE FINANCIAL CORPORATION	3A1	Providence Financial Corporation, South Holland, Illinois, to become a bank holding company by acquiring 100 percent of Providence Bank, LLC, South Holland, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable
STEPHENSON NATIONAL BANCORP, INC.	* 3A5	Stephenson National Bancorp, Inc., Marinette, Wisconsin, to merge with PWB Bancshares, Inc., Wausaukee, Wisconsin, and thereby indirectly acquire control of Bank North, Wausaukee, Wisconsin.	Newspaper: Federal Register:	03/27/2014 04/07/2014

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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
730446	ACKLEY ST BK, ACKLEY, IOWA	06/17/2013	03/25/2014	S	Small Bank
115146	SAINT ANSGAR ST BK, SAINT ANSGAR, IOWA	11/04/2013	03/21/2014	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending April 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1627 Highway 62 West, Mountain Home, Arkansas.	Newspaper:	04/15/2014
			Federal Register:	Not applicable
FIRST CITIZENS BANCSHARES, INC.	* 3A5	First Citizens Bancshares, Inc., Dyersburg, Tennessee, to merge with Southern Heritage Bancshares, Inc., Cleveland, Tennessee, and thereby indirectly acquire Southern Heritage Bank, Cleveland, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
JAMESMARK BANKSHARES, INC.	* 3A3	Jamesmark Bancshares, Inc., Springfield, Missouri, to acquire 80 percent or more of the outstanding common stock of Bank of Ash Grove, Ash Grove, Missouri.	Newspaper:	04/18/2014
			Federal Register:	Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**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
12946	FARMERS B&TC, MAGNOLIA, ARKANSAS	12/02/2013	03/21/2014	S	Int Sm Bank

**CRA Examinations scheduled for**

**Quarter of**

Institution

Location

---

NONE

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALERUS FINANCIAL CORPORATION	* 3A3	Alerus Financial Corporation, Grand Forks, North Dakota, to acquire 100 percent of Private Bancorporation, Inc., Minneapolis, Minnesota, and thereby indirectly acquire Private Bank Minnesota, Minneapolis, Minnesota.	Newspaper: Federal Register:	04/24/2014 04/22/2014
PEOPLES BANKSHARES, INC.	* 3A5	Peoples Bankshares, Inc., Mora, Minnesota, to acquire and merge with Douglas County Bancshares, Inc., Alexandria, Minnesota, and thereby indirectly acquire Neighborhood National Bank, Alexandria, Minnesota.	Newspaper: Federal Register:	Not available Not available
SECURITY FINANCIAL SERVICES CORPORATION	* 3A5 * 18C	Security Financial Services Corporation, Durand, Wisconsin, to merge with Bloomer Bancshares, Inc., Bloomer, Wisconsin, and thereby indirectly acquire Peoples State Bank of Bloomer, Bloomer, Wisconsin. In addition, Security Financial Bank, Durand, Wisconsin, intends to merge with Peoples State Bank of Bloomer, Bloomer, Wisconsin.	Newspaper: Federal Register:	Not available 04/14/2014
STOCKMAN FINANCIAL CORPORATION	* 3A3	Stockman Financial Corporation, Miles City, Montana, to acquire 100 percent of Big Sky Holding Company, Stanford, Montana, and thereby indirectly acquire Basin State Bank, Stanford, Montana.	Newspaper: Federal Register:	Not available 05/01/2014



**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
827458	DAKOTA WESTERN BK, BOWMAN, NORTH DAKOTA	12/16/2013	04/02/2014	S	Small Bank

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 April 5, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
WHITCORP FINANCIAL COMPANY	CIC	Notification submitted by Peter Page, Lamar, Colorado, in his capacity as independent trustee of three trusts: the Barth E. Whitham Trust No. 2, the Frank E. Whitham Trust #1, Barth E. Whitham Share, the Frank E. Whitham Trust #2, Barth E. Whitham Share, all of Morrison, Colorado; and Doug McKinney, Leoti, Kansas, in his capacity as independent trustee of the Stewart A. Whitham Trust #2, Leoti, Kansas; to become members of the Whitham Control Group and thereby retain control of Whitcorp Financial Company, Leoti, Kansas, parent of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado.	Newspaper:	Not available
			Federal Register:	04/07/2014

**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 April 5, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	CIC	Retroactive Notice by G. Alonzo Cantu, individually; Yolanda R. Cantu, individually; Elvia Saenz, individually and as trustee of the Alonzo Cantu 2011 Exempt Family Trust; Elida F. Cantu, individually; and Jesus Alberto Saenz, individually, all of McAllen, Texas; and Samuel David Deanda, Mission, Texas, individually and as trustee of the Yolanda Cantu 2011 Exempt Family Trust; collectively a group acting in concert to retain control of greater than 25 percent of Lone Star National Bancshares-Texas, Inc., McAllen, Texas, and thereby, indirectly, Lone Star National Bank, Pharr, Texas.	Newspaper:	Not available
			Federal Register:	Not available

**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.

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 5, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NORTHWEST BANCORP	* 3A1	First Northwest Bancorp, Port Angeles, Washington, to become a bank holding company upon the conversion of First Federal Savings and Loan Association of Port Angeles, Port Angeles, Washington, from a mutual to stock savings bank.	Newspaper:	Not available
			Federal Register:	04/10/2014
TAIPEI FUBON COMMERCIAL BANK CO., LTD.	FBSEA	Taipei Fubon Commercial Bank Co., Ltd, Taipei, Taiwan, requests to establish a representative office in San Jose, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	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
3143805	PACIFIC CMRC BK, LOS ANGELES, CALIFORNIA	10/07/2013	03/28/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act