
Federal Reserve Release



H.2

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

No. 45

Week Ending November 8, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of seven-day term deposits with an early withdrawal feature and a maximum tender amount of \$20 billion on November 10, 2014.

- Announced, November 6, 2014

Regulations and Policies

Regulation XX (Concentration Limit) -- final rule to (1) implement the concentration limit for financial companies under section 622 of the Dodd-Frank Act and (2) establish reporting requirements for certain financial companies.

- Approved, November 3, 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**

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch at 5501 Patterson Avenue, Richmond.

- Approved, November 5, 2014

St. Louis

Cross County Bank, Wynne, Arkansas -- to establish a branch at 2098 Cross County Bank Boulevard, Wynne.

- Approved, November 5, 2014

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 2627 West Jefferson Boulevard, Dallas.

- Approved, November 4, 2014

Boston

Needham Bank, Needham, Massachusetts -- to establish a branch at 41 Front Street, Ashland.

- Approved, November 7, 2014

Richmond

NewBridge Bank, Greensboro, North Carolina -- to establish a branch at 865 Island Park Drive, Daniel Island, South Carolina.

- Approved, November 5, 2014

Bank Branches, Domestic

Richmond

Sandy Spring Bank, Olney, Maryland -- to establish a branch at 7550 Wisconsin Avenue, Bethesda.

- Approved, November 5, 2014

Bank Holding Companies

San Francisco

Banner Corporation, Walla Walla, Washington -- waiver of application to acquire Siuslaw Financial Group, Inc., Florence, Oregon, in connection with the merger of their respective subsidiaries, Siuslaw Bank and Banner Bank, Walla Walla.

- Granted, November 3, 2014

Philadelphia

Beneficial Savings Bank, MHC, Philadelphia, Pennsylvania, and Beneficial Mutual Bancorp, Inc. -- (1) to convert to stock form and merge with Beneficial Bancorp, Inc., Philadelphia; and (2) for Beneficial Bancorp to become a bank holding company by acquiring Beneficial Mutual Savings Bank, Philadelphia.

- Approved, November 4, 2014

Minneapolis

Cornerstone Holding Company, Inc., Fargo, North Dakota -- to merge with Lakeside Bank Holding Company, New Town, and thereby indirectly acquire McKenzie County Bank, Watford City, and Lakeside State Bank, New Town.

- Approved, November 6, 2014

Bank Holding Companies

Philadelphia

ESSA Bancorp, Inc., Stroudsburg, Pennsylvania -- (1) to convert from a savings and loan holding company to a bank holding company by retaining its ownership interest in ESSA Bank & Trust Company, Stroudsburg, and (2) election to become a financial holding company.

- Approved, November 6, 2014

San Francisco

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, from a mutual savings to a stock savings bank.

- Approved, November 5, 2014

Kansas City

Otten Holdings, LLC, Norfolk, Nebraska, and FEO Investments, Inc. -- to acquire First National Agency, Inc., Wayne.

- Withdrawn, November 4, 2014

Cleveland

United Bancshares, Inc., Columbus Grove, Ohio -- waiver of application to acquire The Ohio State Bank, Marion, in connection with its merger with United Bancshares' subsidiary, The Union Bank Company, Columbus Grove.

- Granted, November 7, 2014

Banks, State Member

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, November 6, 2014

Change in Bank Control

Kansas City

Elk County Bankshares, Inc., Howard, Kansas -- to retain control of Elk County Bankshares and its subsidiary, Howard State Bank, Howard.

- Permitted, November 7, 2014

St. Louis

Germantown Capital Corporation, Inc., Germantown, Tennessee -- change in bank control of Germantown Capital Corporation and its subsidiary, First Capital Bank, Germantown.

- Permitted, November 3, 2014

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to February 20, 2015, to acquire additional shares of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, November 7, 2014

Atlanta

IberiaBank, Lafayette, Louisiana -- extension to December 31, 2014, to establish a branch at 1294 Union Avenue, Memphis, Tennessee.

- Granted, November 6, 2014

Financial Holding Companies

Kansas City

First Belleville Bancshares, Inc., Abilene, Kansas -- election to become a financial holding company.

- Effective, November 7, 2014

International Operations

Director, BS&R

Computershare Trust Company, N.A., Canton, Massachusetts -- waiver of the remainder of the prior-notice period to establish a branch in Manila, the Philippines.

- Granted, November 6, 2014

Membership

St. Louis

First National Bank of St. Louis, Clayton, Missouri -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, November 4, 2014

Savings and Loan Holding Companies

Chicago

Ben Franklin Financial MHC, Arlington Heights, Illinois -- (1) to convert from mutual to stock form and to merge with Ben Franklin Financial, Inc., Arlington Heights; (2) for Ben Franklin Financial, Inc., to merge into a new Maryland Corporation also named Ben Franklin Financial, Inc.; and (3) for that company to become a savings and loan holding company by acquiring Ben Franklin Bank of Illinois, Arlington Heights.

- Approved, November 7, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN SAVINGS BANK	* Branch	Application by Eastern Savings Bank, Norwich, Connecticut, to relocate a standalone ATM to a new full service branch at 220 W. Town Street, Norwich, Connecticut pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable

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
886204	WATERTOWN SVG BK, WATERTOWN, MASSACHUSETTS	07/07/2014	11/03/2014	O	Int Sm 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 November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABLV Bank, AS	FBSEA	ABLV Bank, AS, Riga, Latvia, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment in RBC Tax Credit Equity Fund -87, Limited Partnership, Wilmington, Delaware, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment in Sterling Corporate Tax Credit Fund XXV, L.P., New York, New York, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
METROPOLITAN COMMERCIAL BANK	* Branch	Metropolitan Commercial Bank, New York, New York, to establish a de novo branch to be located at 111 Great Neck Road, Great Neck, New York.	Newspaper: Federal Register:	11/15/2014 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 November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEARNY MHC	* MHC Conversion	Kearny MHC, and Kearny Financial Corp., both of Kearny, NJ, proposes to convert to stock form and merge with Kearny Financial Corp., (a newly formed holding company), which proposes to become a savings and loan holding company by acquiring 100 percent of Kearny Federal Savings Bank, Kearny, NJ.	Newspaper: Federal Register:	Not available 10/09/2014

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 8, 2014

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	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares Inc., Danville, Virginia, has submitted an application to acquire MainStreet Bankshares Inc., Martinsville, Virginia, and thereby indirectly acquire Franklin Community Bank, National Association, Rocky Mount, Virginia.	Newspaper: Federal Register:	Not available 11/14/2014
COMMUNITY BANK OF THE CHESAPEAKE	* Branch	Community Bank of the Chesapeake, Waldorf, Maryland, has submitted an application to open a branch at 421 William Street, Fredericksburg, Virginia.	Newspaper: Federal Register:	Not available Not applicable
FIRST CAPITAL BANCSHARES, INC.	3A1	First Capital Bancshares, Inc., Bennettsville, South Carolina, proposes to relocate to Laurinburg, North Carolina, and become a bank holding company upon the relocation and conversion of First Capital Bank, Bennettsville, South Carolina, to a North Carolina chartered commercial bank.	Newspaper: Federal Register:	Not applicable Not applicable
H BANCORP LLC	* 4c8	H Bancorp LLC, Columbia, Maryland, to acquire up to 2.0 million additional shares and thereby control 39.63% in aggregate of Bay Bancorp, Inc., Columbia, Maryland, and indirectly increase its control of Bay Bank, FSB, Lutherville, Maryland.	Newspaper: Federal Register:	Not available Not available
NEWBRIDGE BANK	* 18C * Branch	NewBridge Bank, Greensboro, North Carolina, to merge with Premier Commercial Bank, Greensboro, North Carolina.	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.

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41629	PIONEER BK, STANLEY, VIRGINIA	07/28/2014	10/29/2014	O	Small 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 November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
BANCO LAFISE BANCENTRO	FBSEA	Banco LAFISE Bancentro, Managua, Nicaragua, to establish a representative office in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY BANCORP OF LOUISIANA, INC.	* 3A5	Community Bancorp of Louisiana, Inc., Raceland, Louisiana, to merge with United Community Bancshares, Inc., and thereby directly acquire its subsidiary, United Community Bank, both of Gonzales, Louisiana.	Newspaper: Federal Register:	11/22/2014 11/24/2014
IBERIABANK	* 18C * Branch	IBERIABANK, Lafayette, Louisiana, to merge with Florida Bank, Tampa, Florida.	Newspaper: Federal Register:	11/28/2014 Not applicable
IBERIABANK CORPORATION	* 3A5	IBERIABANK Corporation, Lafayette, Louisiana, to merge with Florida Bank Group, and thereby acquire its subsidiary, Florida Bank, both of Tampa, Florida.	Newspaper: Federal Register:	11/28/2014 11/24/2014
SERVISFIRST BANCSHARES, INC.	* 3A5	ServisFirst Bancshares, Inc., Birmingham, Alabama, to merge with Metro Bancshares, Inc, and thereby acquire its subsidiary, Metro Bank, both of Douglasville, Georgia.	Newspaper: Federal Register:	Not available 12/05/2014
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make seven public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
353238	CENTRAL ST BK, CALERA, ALABAMA	07/07/2014	10/29/2014	S	Small 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 November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMB FINANCIAL CORP.	* 3A1	AMB Financial Corporation, Munster, Indiana, proposes to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of American Community Bank of Indiana, Munster Indiana (formerly American Savings, FSB, Munster, Indiana, a federal savings bank that proposes to convert to a commercial bank).	Newspaper: Federal Register:	Not available 11/24/2014
BANK MIDWEST	* Branch	Bank Midwest, Spirit Lake, Iowa, to establish a branch at 225 South Minnesota Avenue, Sioux Falls, South Dakota.	Newspaper: Federal Register:	11/07/2014 Not applicable
BSB COMMUNITY BANCORPORATION, INC.	CIC	Steven P. Malone Revocable Trust dated December 27, 2011, and Steven P. Malone, as trustee of the Steven P. Malone Revocable Trust, Apple River, Illinois, individually, and the Steven P. Malone Revocable Trust dated December 27, 2011, and Steven P. Malone, as trustee of the Steven P. Malone Revocable Trust, together as a group acting in concert with Lisa M. Byrne and Matthew P. Byrne, both of Aurora, Illinois, and Patrick I. Malone and Jean L. Malone, both of Apple River, Illinois, to retain control of 10 percent or more of the voting shares of BSB Community Bancorporation, Inc., and thereby indirectly retain control of Benton State Bank, both of Benton, Wisconsin.	Newspaper: Federal Register:	Not available 11/26/2014
FARMERS & MERCHANTS SAVINGS BANK	* 18C * Branch	Farmers & Merchants Savings Bank, Manchester, Iowa, to merge with its sister bank, Security Savings Bank, Eagle Grove, Iowa. As a result of the merger, all locations of Security Savings Bank will become branches of Farmers & Merchants Savings Bank.	Newspaper: Federal Register:	Not available Not applicable
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to acquire 100 percent of Herget Financial Corporation, Pekin, Illinois and thereby indirectly acquire Herget Bank, National Association, Pekin, Illinois.	Newspaper: Federal Register:	Not available 12/01/2014
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with Community Bank, Hoopeston, Illinois and thereby establish 2 branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with United Community Bank, Oakwood, Illinois, and thereby establish 2 branch offices.	Newspaper: Federal Register:	Not available Not applicable
LAKE FINANCIAL CORPORATION	* 3A1	Lake Financial Corporation, Baldwin, Michigan, to become a bank holding company by acquiring 100 percent of Lake-Osceola State Bank, Baldwin, Michigan. In addition, Lake Financial Corporation elects to become a financial holding company.	Newspaper: Federal Register:	Not available 10/28/2014

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
OTTAWA SAVINGS BANCORP, MHC	* SLHC Acquisition	Ottawa Savings Bancorp MHC, and Ottawa Savings Bancorp, Inc., both of Ottawa, Illinois, to merge Twin Oaks Savings Bank a mutual savings bank in Marseilles, Illinois, with and into Ottawa Savings Bank FSB, Ottawa, Illinois, with Ottawa Savings Bank as the surviving institution.	Newspaper: Federal Register:	Not available 09/26/2014
OXFORD FINANCIAL CORPORATION	CIC	The 2011 Colis Delta Trust, Oakbrook, Illinois and George P. Colis; John N. Colis; Valerie Colis-Livaditus; and Leslie Colis-Ward as trustees have applied under the Change in Bank Control to retain, as trustees of the 2011 Colis Delta Trust, Oakbrook, Illinois, a controlling interest in Oxford Financial Corporation, Oakbrook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available 11/07/2014
TOWN BANK	* 18C * Branch	Town Bank, Hartland, Wisconsin, to merge with Community Bank CBD, Delavan, Wisconsin. As a result of this merger, all offices of Community Bank CBD will become branches of Town Bank.	Newspaper: Federal Register:	Not available Not applicable
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Rosemont, Illinois, to merge with Delavan Bancshares, Inc., Delavan, Wisconsin, and thereby indirectly acquire Community Bank CBD, Delavan, Wisconsin.	Newspaper: Federal Register:	Not available 11/17/2014

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	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARDINAL BANCORP, INC.	CIC	Notice by Louis Bernard Eckelkamp, Jr., and William Wood Eckelkamp, both of Washington, Missouri, and Susan Ellen Eckelkamp, St. Albans, Missouri, individually; and Robert Marvin Tobben and Judith Ann Tobben, husband and wife, Washington, Missouri, to gain control of Cardinal Bancorp, Inc., Maplewood, Missouri.	Newspaper: Federal Register:	11/06/2014 11/04/2014
FARMERS BANK & TRUST COMPANY	* 18C * Branch	Farmers Bank & Trust Company, Magnolia, Arkansas, to merge with 1st Bank, N.A., Texarkana, Texas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	12/05/2014 Not applicable
FIRST SAVINGS BANK, F.S.B.	Member	First Savings Bank, FSB, Clarksville, Indiana, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 8, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEERWOOD BANCSHARES, INC.	* 3A3	Deerwood Bancshares, Inc., Deerwood, Minnesota, through its subsidiary bank, Deerwood Bank, Deerwood, Minnesota, to acquire 100% of American Bank of Saint Paul, Saint Paul, Minnesota.	Newspaper:	Not available
	* 3A1		Federal Register:	Not available
N.A. CORPORATION	CIC	Change in Control notice by Wallenfelsz Revocable Trust for BHC Stock, North Oaks, Minnesota, to acquire 25 percent or more of the shares of N.A. Corporation, Roseville, Minnesota, and thereby indirectly gain control of North American Banking Company, Roseville, Minnesota.	Newspaper:	11/24/2014
			Federal Register:	11/26/2014
OLMSTED HOLDING CORPORATION	CIC	Change in Control Notice by Waldo Jon Ackerman and Susan Dawn Ackerman, both of Aurora, Colorado, to acquire 10% percent or more of the shares of Olmsted Holding Corporation and thereby indirectly acquire Olmsted National Bank, both of Rochester, Minnesota.	Newspaper:	11/27/2014
			Federal Register:	11/26/2014

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK SNB	* Branch	Bank SNB, Stillwater, Oklahoma, to establish a branch at 301 Commerce Street, Suite 3100, Fort Worth, Texas.	Newspaper:	11/20/2014
			Federal Register:	Not applicable
GRAND BANCORP, INC.	* 3A3	Grand Bancorp, Inc., Grove, Oklahoma, to acquire 100 percent of the voting shares of Decatur State Bank, Decatur, Arkansas.	Newspaper:	12/30/2014
			Federal Register:	11/29/2014

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
325459	FIRST ST BK IN TEMPLE, TEMPLE, OKLAHOMA	08/11/2014	11/04/2014	S	Small Bank
522959	MONTROSEBANK, MONTROSE, COLORADO	07/21/2014	10/24/2014	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 November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
2011 TCRT	* 3A1 4c8	2011 TCRT; Ford Financial Fund II, L.P.; Ford Management II, L.P.; Ford Ultimate Management II, LLC; GJF Financial Management II, LLC; Ford Fund Investment LP; and EB Acquisition Company LLC; all of Dallas, Texas, each to become a bank holding company by acquiring up to 65 percent of the voting stock of Mechanics Bank, Richmond, California. Additionally, 2011 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P.; all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	11/16/2014 11/17/2014
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper: Federal Register:	Not available Not applicable
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Michael Thomas Cope, Mason, Texas; Julio Cesar Ramon, Sr., Mason, Texas; Beatrice Cortez Ramon, Mason, Texas; and Kenneth Charles Burow Comfort, Texas; to collectively as a group acting in concert control 25 percent or more of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	Not available 11/10/2014
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Laura Lee Lehmborg Austin, Mason, Texas, to control up to 25 percent of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly The Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
327855	CIERA BK, GRAHAM, TEXAS	04/14/2014	11/03/2014	S	Small Bank
913267	LEGACYTEXAS BK, PLANO, TEXAS	01/06/2014	12/04/2014	S	Large Bank
336361	SANGER BK, SANGER, TEXAS	07/21/2014	12/15/2014	S	Small Bank

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 November 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	1)Farmers and Merchants Bank of Long Beach, California, Long Beach, California, to establish a branch office at 1304 South Pacific Coast Highway, Redondo, Beach, California and 2)to request for an extension relating to the opening of the Farmers and Merchants branch office located at 1333 South Pacific Coast Highway, Redondo Beach, California, which was approved by FRBSF on April 9, 2014.	Newspaper: Federal Register:	Not available Not applicable
FNB BANCORP	* 3A3	FNB Bancorp, South San Francisco, California, to acquire 100 percent of Valley Community Bank, Pleasanton, California.	Newspaper: Federal Register:	Not available 11/21/2014
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC PREMIER BANCORP, INC.	* 3A3	Pacific Premier Bancorp, Inc., Irvine, California, to acquire Independence Bank, Newport Beach, California.	Newspaper: Federal Register:	Not available 12/01/2014
TAB BANK HOLDINGS, INC.	* 3A1	TAB Bank Holdings, Inc., Salt Lake City, Utah, to become a bank holding company by acquiring 100 percent of Transportation Alliance Bank, Inc., DBA TAB Bank, Ogden, Utah, upon its conversion from an industrial bank to a commercial bank.	Newspaper: Federal Register:	Not available 10/09/2014

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3669930	CALIFORNIA REPUBLIC BK, IRVINE, CALIFORNIA	03/10/2014	10/29/2014	S	Int Sm Bank
808167	NORTH VALLEY BK, REDDING, CALIFORNIA	06/16/2014	10/03/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act