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**Federal Reserve Release**

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*H.2*

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

*No. 20*

*Week Ending May 16, 2015*

Forms

Forms -- initial Board review to extend without revision the recordkeeping requirements associated with Regulation GG (FR 4026) and the notice requirements in connection with Regulation W.

- Proposed, May 16, 2015

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offerings of 14-day and 7-day term deposits on May 21 and 28, respectively, each with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$5 billion.

- Announced, May 14, 2015

Regulations and Policies

Foreign Remittance Transfers -- report to Congress on the use of the automated clearinghouse system and other payment mechanisms for remittance transfers to foreign countries, in accordance with the Dodd-Frank Act.

- Approved, May 9, 2015

(A/C)

Enforcement

Credit Suisse AG, Zurich, Switzerland -- notice of prohibition against Markus Walder, Marco Parenti Adami, Susanne Ruegg Meier, Michele Bergantino, and Roger Schaerer, former institution-affiliated parties of Credit Suisse AG.

- Approved, April 3, 2015

(A/C)

Foreign Exchange Trading -- issuance of consent cease and desist orders and assessments of civil money penalties against Citigroup Inc., New York, New York; JPMorgan Chase & Co.; Bank of America Corporation, Charlotte, North Carolina; UBS AG, Zurich, Switzerland, and its Stamford, Connecticut, branch; Barclays Bank PLC, London, England, and its New York branch; and The Royal Bank of Scotland PLC, Edinburgh, Scotland, and RBS Securities Inc., Stamford.

- Approved, May 8, 2015

(A/C)

**Enforcement**

The Freedom Bank of Virginia, Fairfax, Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, May 12, 2015

**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

Bank of Lancaster, Kilmarnock, Virginia -- to establish a branch at 10880 General Puller Highway, Hartfield.

- Approved, May 14, 2015

**Bank Holding Companies**

## Richmond

Citizens Financial Corp., Elkins, West Virginia -- to become a West Virginia corporation and bank holding company by merging with Citizens Financial Corp., Elkins, a Delaware corporation, and thereby indirectly acquire Citizens Bank of West Virginia, Inc.

- Approved, May 14, 2015

## Boston

ESB Bancorp, Inc., Easthampton, Massachusetts -- (1) to acquire Citizens National Bancorp, Inc., Putnam, Connecticut, and its subsidiary bank, Citizens National Bank; and (2) for Easthampton Savings Bank, Easthampton, to merge with Citizens National Bank.

- Approved, May 12, 2015

## Cleveland

Farmers National Banc Corp., Canfield, Ohio -- to acquire National Bancshares Corporation, Orrville, and thereby indirectly acquire First National Bank.

- Approved, May 14, 2015

**Bank Holding Companies**

Secretary

Howard Bancorp, Inc., Ellicott City, Maryland -- to acquire Patapsco Bancorp, Inc., Dundalk, and indirectly acquire The Patapsco Bank.

- Approved, May 12, 2015

Secretary

Jones National Corporation, Seward, Nebraska -- (1) to acquire Valparaiso Enterprises, Inc., Valparaiso, and indirectly acquire Oak Creek Valley Bank and (2) to acquire the general insurance business of Valparaiso and thereby engage in insurance agency activities.

- Approved, May 15, 2015

St. Louis

LINCO Bancshares, Inc., Columbia, Missouri -- to acquire Community First Bank, Fairview Heights, Illinois, and for LINCO's subsidiary bank, Providence Bank, Columbia, to merge with Community First Bank and retain the acquired facility as a branch.

- Approved, May 11, 2015

Dallas

Newcastle Bancshares, Inc., Newcastle, Texas -- to become a bank holding company by acquiring Farmers State Bank of Newcastle, Newcastle.

- Approved, May 12, 2015

**Bank Holding Companies**

**Kansas City**

UMB Financial Corporation, Kansas City, Missouri, and Lakes Merger Sub LLC -- (1) to acquire Marquette Financial Companies, Minneapolis, Minnesota, parent of Meridian Bank, National Association, Phoenix, Arizona, and Meridian Bank Texas, Fort Worth, Texas, and (2) for Lakes Merger Sub LLC to merge into UMB Financial Corporation.

- Approved, May 14, 2015

**Chicago**

Wintrust Financial Corporation, Rosemont, Illinois -- to acquire North Bank, Chicago, and for Wintrust Bank to merge with North Bank and thereby establish two branches.

- Approved, May 15, 2015

**Change in Bank Control**

**Richmond**

AB&T Financial Corporation, Gastonia, North Carolina -- change in bank control of AB&T Financial Corporation and its subsidiary, Alliance Bank & Trust Company, Gastonia.

- Permitted, May 13, 2015

**Minneapolis**

CNB Financial Corporation, Litchfield, Minnesota -- to retain control of CNB Financial Corporation and its subsidiary, Center National Bank, Litchfield.

- Permitted, May 15, 2015

**Change in Bank Control**

San Francisco

First NBC Bank Holding Company, New Orleans, Louisiana -- change in bank control of First NBC Bank Holding Company and its subsidiary, First NBC Bank, New Orleans.

- Permitted, May 14, 2015

Kansas City

Garnett Bancshares, Inc., Garnett, Kansas -- to retain control of Garnett Bancshares, Inc., and its subsidiary, Patriots Bank, Garnett.

- Permitted, May 11, 2015

San Francisco

Heritage Oaks Bancorp, Paso Robles, California -- change in bank control of Heritage Oaks Bancorp and its subsidiary, Heritage Oaks Bank, Paso Robles.

- Permitted, May 14, 2015

Kansas City

KANZA Financial Corporation, Kingman, Kansas -- to retain control of KANZA Financial Corporation and its subsidiary, KANZA Bank, Kingman.

- Permitted, May 15, 2015

Kansas City

Southeast Kansas Bancshares, Inc., Girard, Kansas -- change in bank control of Southeast Kansas Bancshares, Inc., and its subsidiaries, Prescott State Bank, Prescott, and Exchange State Bank, St. Paul.

- Permitted, May 15, 2015

**Change in Bank Control**

Cleveland

WinFirst Financial Corporation, Winchester, Kentucky -- change in bank control of WinFirst Financial Corporation and its subsidiary, Winchester Federal Bank, Winchester.

- Permitted, May 12, 2015

**Extensions of Time**

Kansas City

Citizens Security Bank & Trust Company, Bixby, Oklahoma -- extension to September 13, 2015, to establish a branch at 2525 E. 21st Street, Tulsa.

- Granted, May 14, 2015

Director, BS&R

KeyCorp, Cleveland, Ohio -- extension of time to divest or conform a merchant banking investment.

- Granted, May 15, 2015

**International Operations**

Director, BS&R

Popular, Inc., Hato Rey, Puerto Rico, and Popular Insurance LLC, Guaynabo -- waiver of remainder of prior-notification period to make an investment in Doral Insurance Agency, LLC, San Juan.

- Granted, May 11, 2015



**Membership**

St. Louis

First Western Bank, Booneville, Arkansas -- to become a member of the Federal Reserve System.

- Approved, May 12, 2015

San Francisco

Mission Bank, Bakersfield, California -- to become a member of the Federal Reserve System.

- Approved, May 15, 2015

**Savings and Loan Holding Companies**

Kansas City

Equitable Financial MHC, Grand Island, Nebraska -- to convert from mutual to stock form and for Equitable Financial Corp., a de novo company, to become a savings and loan holding company by acquiring Equitable Bank, Grand Island.

- Approved, May 15, 2015

Kansas City

G. Jeffrey Records, Jr. 2008 GST Exempt Family Trust, Oklahoma City, Oklahoma -- to acquire certain assets, including but not limited to voting shares, of Midland Financial Co., Oklahoma City.

- Approved, May 15, 2015

Kansas City

Kathryn R. Ryan 2007 GST Exempt Family Trust, Oklahoma City, Oklahoma -- to acquire certain assets, including but not limited to voting shares, of Midland Financial Co., Oklahoma City.

- Approved, May 15, 2015

**Savings and Loan Holding Companies**

Kansas City

Martha E. Records 2009 GST Exempt Family Trust, Oklahoma City, Oklahoma -- to acquire certain assets, including but not limited to voting shares, of Midland Financial Co., Oklahoma City.

- Approved, May 15, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 16, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch	Application by Needham Bank, Needham, Massachusetts, to establish a branch at 17 West Central Street, Natick, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
WESSAGUSSETT MUTUAL HOLDING COMPANY	* 3A3 * 3A5	Application by Wessagussett Mutual Holding Company, its mid-tier subsidiary Wessagussett Bancorp, Inc. and its subsidiary bank, Weymouth Bank, all of East Weymouth, Massachusetts for to acquire Equitable Bancorp, MHC, its mid-tier subsidiary Equitable Bancorp, Inc. and its subsidiary bank, Equitable Co-operative Bank, all of Lynn, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMONWEALTH BANK OF AUSTRALIA	4c8	Commonwealth Bank of Australia, Sydney, Australia, to engage de novo through its wholly-owned subsidiary, First State Investments (US) LLC, New York, New York, in investment advisory and securities brokerage activities, pursuant to Sections 225.28(b)(6)(i) and 225.28(b)(7)(i) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
COMMUNITY BANK SYSTEM, INC.	* 3A3 4c8	Community Bank System, Inc., Dewitt, New York, to acquire Oneida Financial Corp, Oneida, New York, and its wholly owned depository institution subsidiaries, the Oneida Savings Bank, Oneida, New York, and State Bank of Chittenango, Chittenango, New York, pursuant to Sections 3(a)(3) and Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 05/05/2015
GREATER HUDSON BANK, NATIONAL ASSOCIATION	Member	Greater Hudson Bank, Bardonia, New York, proposes to become a member of the Federal Reserve System after it converts from a national to state bank charter.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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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 May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE BANK AND TRUST COMPANY, THE	* Branch	Application by The State Bank and Trust Company, Defiance, OH to establish a branch near the intersection of Shamrock and Dublin-Granville Roads, Dublin, OH.	Newspaper:	05/31/2015
			Federal Register:	Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
560214	CORN CITY ST BK, DESHLER, OHIO	03/02/2015	04/30/2015	S	Small Bank

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 May 16, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNC BANCORP	* 3A5	BNC Bancorp, High Point, North Carolina, to acquire Valley Financial Corporation, Roanoke, Virginia, and thereby indirectly acquire Valley Bank, Roanoke, Virginia, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 06/08/2015
INDEPENDENCE BANCSHARES, INC.	CIC	Gordon A. Baird to individually control 11.96%, and together with MPIB Holdings, LLC, Darien, Connecticut; Alvin G. Hageman, Westport Connecticut; Baird Hageman & Co., LLC, Darien, Connecticut;and Hageman 2013 Grantor Trust, c/o J. Hope O. Hageman, sole trustee, as a group acting in concert, to control 13.86% of the voting securities of Independence Bancshares, Inc., Greenville, South Carolina.	Newspaper: Federal Register:	05/11/2015 05/21/2015
SELECT BANK	* Branch	Select Bank, Forest, Virginia, intends to offer a courier service to pick up customer deposits and would be operated in Lynchburg city and Amherst, Appomattox, Bedford, and Campbell counties.	Newspaper: Federal Register:	05/21/2015 Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
355821	BANK OF FLOYD, FLOYD, VIRGINIA	01/12/2015	05/06/2015	S	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 May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CITIZENS SOUTHERN BANCSHARES, INC.	CIC	Prior change in control notice filed by Anthony J. Burnett, William E. Collins, Sr., William E. Collins, Jr., Martha Sue Collins, Tom J. Eskridge, Jr., and Connie E. Eskridge, all of Vernon, Alabama, and J. Steven Roy and Traci L. Roy, both of Dothan, Alabama, to acquire 56.83 percent of the outstanding stock of Citizens Southern Bancshares, Inc., and its subsidiary bank, Citizens State Bank, both of Vernon, Alabama	Newspaper: Federal Register:	Not available Not available
INTERCAM BANCO, S.A.	FBSEA	Intercam Banco, S.A., Mexico, D.F., Mexico, Institucion de Banco Multiple, to establish an agency in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
TOUCHMARK BANCSHARES, INC.	CIC	Prior change in control notice filed by 4580 Trust (Shveta S. Raju and Asha J. Shah, co-trustees); 3490 Trust (Deep J. Shah and Asha J. Shah, co-trustees); 2764 Trust (Deep J. Shah and Shveta S. Raju, co-trustees); and Deep J. Shah, all of Duluth, Georgia; for permission to join the previously approved Shah Family control group, which collectively owns 10 percent or more of Touchmark Bancshares, Inc, and its subsidiary, Touchmark National Bank, both of Alpharetta, Georgia.	Newspaper: Federal Register:	Not available 05/26/2015
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with Palmetto Bancshares, Inc., and thereby acquire its subsidiary, The Palmetto Bank, both of Greenville, South Carolina.	Newspaper: Federal Register:	Not available 06/11/2015

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMBANK COMPANY, INC.	* 3A3	Ambank Company, Inc., Sioux Center, Iowa proposes to acquire 100 percent of Alton Bancorporation, Alton, Iowa, and thereby indirectly acquire Community Bank, Alton, Iowa.	Newspaper: Federal Register:	Not available 05/29/2015
FIRST ILLINOIS CORPORATION	* 3A1	First Illinois Corporation and HPB Holdings, Inc. to become bank holding companies upon the conversion of Hickory Point Bank and Trust, FSB, all of Decatur, Illinois, from a federal savings bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act.	Newspaper: Federal Register:	06/06/2015 06/11/2015
HINSDALE BANK & TRUST COMPANY	* 18C * Branch	Hinsdale Bank & Trust Company, Hinsdale, Illinois, to merge with Suburban Bank & Trust Company, Elmhurst, Illinois, and all ten locations of Suburban Bank & Trust will become branches of Hinsdale Bank & Trust Company.	Newspaper: Federal Register:	Not available Not applicable
OXFORD BANK CORPORATION	CIC	Notice by Robert A. Clemente, as Trustee of the OJT Irrevocable Trust dated 09/20/2010, Birmingham, Michigan, to acquire 36.36 percent of Oxford Bank Corporation, Oxford, Michigan, and thereby indirectly acquire control of Oxford Bank, Oxford, Michigan.	Newspaper: Federal Register:	Not available Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STEPHENSON NATIONAL BANCORP, INC.	CIC	William Staudenmaier, individually and as co-trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, together with Kathleen M. Staudenmaier, as co-trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, all of Wauwatosa, Wisconsin; Ann Marie Staudenmaier, Tomas Perez, Amalia Mercedes Perez, all of Takoma Park, Maryland; L. William Staudenmaier III and Heidi L. McNeil, as trustees of the L. WM Staudenmaier III and Heidi L. McNeil Revocable Trust, L. William Staudenmaier, Kathleen Louise McNeil Staudenmaier, all of Phoenix, Arizona; Michael Staudenmaier and Anne Carlson, both of Chicago, Illinois; Peter Staudenmaier, Milwaukee, Wisconsin; Suzanne Staudenmaier and Kelly McGee, both of Minneapolis, Minnesota; Therese Louise Staudenmaier, Daniel McCarthy, and Gabriel Liam McCarthy, all of Baltimore, Maryland; James T. Breeden Jr. and Gloria Lee, both of Oakland, California; Teresa Breedan Whatley, James T. Breeden, Margaret A. Breeden, all of Carson City, Nevada; Stephenson National Bank & Trust, as trustee of the Mary L. Staudenmaier Revocable Trust and certain minor Staudenmaier children, as a group acting in concert, to be added to the Staudenmaier Control Group, and thereby retain control of 39.32 percent of Stephenson National Bancorp, Inc., and thereby indirectly retain control of Stephenson National Bank and Trust, both of Marinette, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper:	Not available
			Federal Register:	Not available
WHEATON BANK & TRUST COMPANY	* 18C * Branch	Wheaton Bank & Trust Company, Wheaton, Illinois, to purchase the assets and assume the liabilities of a Hinsdale Bank & Trust Company, Hinsdale, Illinois, branch and to establish a branch at 500 South County Farm Road, Wheaton, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Rosemont, Illinois, to acquire via merger 100 percent of Suburban Illinois Bancorp, Inc., Elmhurst, Illinois, and thereby indirectly control Suburban Bank & Trust Company, Elmhurst, Illinois.	Newspaper:	05/29/2015
			Federal Register:	05/22/2015

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
489641	MARKESAN ST BK, MARKESAN, WISCONSIN	11/17/2014	05/09/2015	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 May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKFIRST FINANCIAL SERVICES	* Branch	BankFirst Financial Services, Columbus, Mississippi, to establish a branch facility located at 4400 Old Canton Road, Jackson, Mississippi.	Newspaper:	05/18/2015
			Federal Register:	Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
35842	PREMIER BK OF JACKSONVILLE, JACKSONVILLE, ILLINOIS	01/26/2015	05/04/2015	S	Small Bank

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 May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Christian David Heitzman, Minneapolis, Minnesota, to retain 25 percent or more of the shares of First BancShares, Inc., of Cold Spring, Cold Spring, Minnesota, and thereby indirectly retain control of Granite Community Bank, Cold Spring, Minnesota.	Newspaper: Federal Register:	Not available 04/30/2015
FIRST INTERSTATE BANK	* 18C * Branch	First Interstate Bank, Billings, Montana, to merge with United Bank, Absarokee, Montana, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable
FRANSDEN FINANCIAL CORPORATION	CIC	Change in Control notice by The Dennis Frandsen 2014 Children's Trust, North Branch, MN; and Marcia Wegleitner, Tower, MN, individually and as trustee, to retain 25% or more of Frandsen Financial Corporation, Arden Hills, MN, and thereby indirectly retain control of Frandsen Bank & Trust, Lonsdale, MN. The Dennis Frandsen 2014 Grandchildren's Trust, North Branch, MN, also intends to apply to join the group acting in concert with Marcia Wegleitner, as trustee, and The Dennis Frandsen 2014 Children's Trust. In addition, Gregory and Julie Frandsen, North Oaks, MN; Nick Frandsen, North Oaks, MN; Holly Frandsen, North Oaks, MN; and Paige Frandsen, North Oaks, MN, filed to join the Dennis Frandsen Family Group, which owns 25% or more of the shares of Frandsen Financial Corporation.	Newspaper: Federal Register:	05/20/2015 05/27/2015

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CCSB FINANCIAL CORP.	CIC	Notice submitted by David L. Johnson and Sandra L. Castetter, both of Kansas City, Missouri, each individually to acquire over 10 percent; and David L. Johnson and Sandra L. Castetter, together with Park GP, LLC, North Kansas City, Missouri, acting in concert to acquire up to 24.99 percent of the voting shares CCSB Financial Corp., parent of Clay County Savings Bank, both of Liberty, Missouri.	Newspaper: Federal Register:	Not available 06/02/2015
COMMERCE BANCORP, INC.	* 3A3	Commerce Bancorp, Inc., Duncan, Oklahoma, to acquire 100 percent of the voting shares of Anadarko Bank and Trust Company, Anadarko, Oklahoma.	Newspaper: Federal Register:	06/06/2015 06/08/2015
COMMERCE BANK AND TRUST HOLDING COMPANY EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, to acquire up to 30.20 percent of the voting shares of Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all in Topeka, Kansas.	Newspaper: Federal Register:	Not available Not available
FOUNDATION FIRST CORPORATION	4c8	Foundation First Corporation, Omaha, Nebraska, to engage in limited lending activities.	Newspaper: Federal Register:	Not applicable Not applicable
LIBERTY BANCORP, INC.	* 3A1	Liberty Bancorp, Inc., to become a bank holding company upon the conversion of BankLiberty, both in Liberty, Missouri, to a commercial bank.	Newspaper: Federal Register:	Not available 05/22/2015
PB FINANCIAL GROUP, INC.	CIC	Notice by Justine Hurry, Glenbrook, Nevada, to acquire control of PB Financial Group, Inc., and thereby acquire control of Premier Bank, both in Denver, Colorado.	Newspaper: Federal Register:	Not available 06/03/2015

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 16, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIBANCSHARES, INC.	* 3A5	AmeriBancshares, Inc., Wichita Falls, Texas, and AmeriBancshares, of Delaware, Inc., Wilmington, Delaware, to acquire Northern Bancshares, Inc., and therefore indirectly First National Bank of Chillicothe, both of Chillicothe, Texas.	Newspaper: Federal Register:	Not available 06/08/2015
SECURITY HOLDING COMPANY	CIC	Retroactive notice by James F. Kemp, Karen Sybil Kemp, Cynthia Susan Kemp, Kory Allen Keller, Mark Durst, Kay Keller Durst, and Daniel Wesley Kemp, all of Fredericksburg, Texas; Keith Keller, Marjorie Keller, and Stacy Lynn Loth, all of Harper, Texas; Brian Daniel Kemp of San Marcos, Texas; Stephanie Ann Iglor of San Angelo, Texas; Kristy Kay LeJeune of College Station, Texas; Kimberly Durst Bonnen of Friendswood, Texas; Kathleen Keller of Hye, Texas; and James L. Hayne, San Antonio, Texas, as trustee of the James L. Hayne, Ranch Trust of 2001 and Roxana C. Hayne, Ranch Trust of 2001; collectively, to retain control of 25 percent or more of the shares of Security Holding Company, and indirectly Security State Bank & Trust, both of Fredericksburg, Texas.	Newspaper: Federal Register:	05/05/2015 05/05/2015



**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending May 16, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER CORPORATION	* 3A3	Banner Corporation and Banner Merger Sub, LLC, both of Walla Walla, Washington, to acquire 100 percent of the voting shares of Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire American West Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 03/02/2015
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
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

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act