
Federal Reserve Release



H.2

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

No. 35

Week Ending August 29, 2015

Reserve Bank Operations

Federal Reserve Bank of Chicago -- appointment of Ellen Bromagen as first vice president.

- Approved, August 24, 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**

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 2005 LaPorte Avenue, Valparaiso, as a result of consolidation of two Valparaiso branches.

- Approved, August 26, 2015

Secretary

Banco Popular North America, New York, New York -- to establish a branch at 1230 Fulton Street, Brooklyn.

- Approved, August 26, 2015

Atlanta

The Brand Banking Company, Lawrenceville, Georgia -- to establish a branch at 485 Dacula Road, Dacula.

- Withdrawn, August 24, 2015

Dallas

Ciera Bank, Graham, Texas -- to establish a temporary branch at 1120 Summit Avenue, Fort Worth.

- Approved, August 27, 2015

Bank Holding Companies

Boston

Boston Private Financial Holdings, Inc., Boston, Massachusetts -- to acquire an additional ownership interest in its subsidiary, Anchor Capital Advisors, LLC, Boston.

- Approved, August 27, 2015

Bank Holding Companies

General Counsel

GN Bankshares, Inc., Girard, Kansas -- waiver of application to acquire University National Bancshares, Inc., Pittsburg, in connection with the merger of their subsidiaries, University Bank with and into The Girard National Bank, Girard.

- Granted, August 26, 2015

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- to acquire Premier Valley Bank, Fresno, California.

- Approved, August 28, 2015

Boston

South Shore Mutual Holding Company, Weymouth, Massachusetts -- to acquire Satuit MHC, Scituate, and its subsidiary, Scituate Federal Savings Bank.

- Approved, August 28, 2015

Banks, Foreign

General Counsel

Korea Exchange Bank (KEB), Seoul, Republic of Korea -- to proceed with its proposed merger with its affiliate, Hana Bank, Seoul, and retain the agency in New York, New York, currently operated by Hana, prior to Board action on KEB's application to establish an agency in the United States.

- Approved, August 27, 2015

Change in Bank Control

Dallas

Emory Bancshares, Inc., Emory, Texas -- to retain control of Emory Bancshares, Inc. and its subsidiary, The First National Bank of Emory, Emory.

- Permitted, August 27, 2015

Dallas

Giddings Bancshares, Inc., Giddings, Texas -- change in bank control of Giddings Bancshares, Inc. and its subsidiary, First National Bank of Giddings, Giddings.

- Permitted, August 28, 2015

Minneapolis

West Concord Bancshares, Inc., West Concord, Minnesota -- to retain control of West Concord Bancshares, Inc. and its subsidiary, Farmers State Bank of West Concord, West Concord.

- Permitted, August 26, 2015

Extensions of Time

Minneapolis

Beartooth Financial Corporation, Billings, Montana -- extension to December 5, 2015, to become a bank holding company by acquiring Beartooth Bank, Billings.

- Granted, August 25, 2015

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to December 11, 2015, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, August 26, 2015

Membership

Dallas

Lea County State Bank, Hobbs, New Mexico -- to become a member of the Federal Reserve System.

- Approved, August 28, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	PWI	State Street Bank and Trust Company, Boston, Massachusetts, seeks prior approval for a public welfare investment of up to \$50 million in RBC Tax Credit Equity Fund-22, L.P. pursuant to section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 956 Flatbush Avenue, Brooklyn, New York.	Newspaper: Federal Register:	09/15/2015 Not applicable
FIRST AMERICAN INTERNATIONAL CORP.	CIC	Notice by Frederick Hing Kwok Chau, Christopher Yeou-Hwa Chau, Karen Yeou-Hung Pellett and FD Chau Family LLC to collectively increase their control to more than 10 percent of First American International Corp., Brooklyn, New York ("FAIC"). FAIC controls First American International Bank, Brooklyn, New York.	Newspaper: Federal Register:	Not available Not available
GOLDMAN SACHS BANK USA	* 18C	Goldman Sachs Bank USA, New York, New York, to purchase certain non-financial assets and assume certain deposit liabilities of GE Capital Bank, Holladay, Utah.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE FINANCIAL CORPORATION	CIC	Mr. George K. Miller, Ft. Lauderdale, FL, to acquire up to 30.26% of Cornerstone Financial Corporation, Mt. Laurel, NJ	Newspaper: Federal Register:	Not available 08/14/2015
FIRST CITIZENS COMMUNITY BANK	* 18C	First Citizens Community Bank, Mansfield, PA, to merge with The First National Bank of Fredericksburg, Fredericksburg, PA, through acquisition of assets and the assumption of liabilities.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDOVER BANCORP, INC.	* 3A3	Andover Bancorp, Andover, OH to acquire Community National Bank of Northwestern Pennsylvania, Albion, PA pursuant to section 3 of the Bank Holding Company Act AND The Andover Bank, Andover, Ohio, to merge with the Community National Bank of Northwestern Pennsylvania, Albion, Pennsylvania.	Newspaper: Federal Register:	Not available 09/04/2015
BENCHMARK BANCORP, INC.	CIC	Notice of Change in Control filed by Jeffrey Joseph Woda, Columbus, OH and David Cooper, Jr., Gahanna, OH of their intent to individually acquire in excess of 10% of the voting shares of Benchmark Bancorp, Inc., Gahanna, OH and in excess of 25% of the voting shares of Benchmark Bancorp, Gahanna, OH as a group acting in concert.	Newspaper: Federal Register:	Not available 08/31/2015

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BCC BANKSHARES, INC.	CIC	Filing by Gene B. Dixon, Jr., Dillwyn, Virginia, to individually control 16.47%, and as a group acting in concert with Guy B. Dixon Trust of the Separate Grandchild's Trust for the benefit of Guy B. Dixon, Dillwyn, Virginia; Curtis Dixon Colgate, Trustee of the Separate Grandchild's Trust for the benefit of Curtis Dixon Colgate, Virginia Beach, Virginia; Arch Huddle Dixon, Trustee of the Separate Grandchild's Trust for the benefit of Arch Huddle Dixon, Virginia Beach, Virginia; Sharon Newcomb, Merritt Island, Florida; and Erica Vail Dixon, Trustee of the Separate Grandchild's Trust for the benefit of Erica Vail Dixon, Dillwyn, Virginia, to control 61.10% of the voting securities of BCC Bankshares, Inc., Phenix, Virginia.	Newspaper:	Not available
			Federal Register:	08/24/2015
VIRGINIA COMMUNITY CAPITAL, INC.	4c8	Virginia Community Capital, Inc., Christiansburg, Virginia, to make, acquire, broker, and service loans and other extensions of credit, through the Virginia Saves Green Community Program.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC CAPITAL BANCSHARES, INC.	CIC	Prior change in control notice filed by Trident IV, L.P.; Trident IV Professionals Fund, L.P.; Trident Capital IV, L.P.; Stone Point Capital LLC; Stone Point GP Ltd.; CD Trident III, LLC; JC Trident GP, LLC; DW Trident GP, LLC; NZ Trident GP, LLC; Charles A. Davis, all of Greenwich, Connecticut; James D. Carey, Riverside, Connecticut; David J. Wermuth, New York, New York; and Nicolas D. Zerbib, Larchmont, New York, to acquire 10 percent or more of the voting shares and thereby control of Atlantic Capital Bancshares, Inc., and its subsidiary, Atlantic Capital Bank, both of Atlanta, Georgia.	Newspaper: Federal Register:	Not available 08/05/2015
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	08/27/2015 Not available
WCSB HOLDING COMPANY, INC.	3A1	WCSB Holding Company, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Wilcox County State Bank, both of Abbeville, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Member	Ally Bank, Midvale, Utah, to become a member of the Federal Reserve Bank System.	Newspaper: Federal Register:	Not applicable Not applicable
ANDERSON BANCORP, INC.	CIC	Notice by John W. Anderson to retain a percentage of Anderson Bancorp, Inc., Oneida, Illinois, following the distribution of assets of Margaret Anderson Trust and thereby indirectly acquire Anderson State Bank, Oneida, Illinois.	Newspaper: Federal Register:	Not available Not available
BAYLAKE BANK	* 18C * Branch	Baylake Bank, Sturgeon Bay, Wisconsin, to merge with Union State Bank. As a result of the merger, Baylake Bank, Sturgeon Bay, Wisconsin, will establish branch offices at 222 Ellis Street, Kewaunee, Wisconsin; 3223 Main Street, Green Bay, Wisconsin; 931 Maquette Drive, Kewaunee, Wisconsin; and, 2221 Lincoln Avenue, Two Rivers, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* Branch	First Farmers Bank & Trust, Converse, IN to establish a branch at 27 W. Main St., Flora, Indiana.	Newspaper: Federal Register:	08/27/2015 Not applicable
FIRST INDEPENDENCE CORPORATION	CIC	The Donald Davis Living Trust, and Kiko Davis as trustee, both of West Bloomfield Township, Michigan, to retain control of 25 percent or more of the voting shares of First Independence Corporation, and thereby to indirectly retain control of First Independence Bank, both of Detroit, Michigan.	Newspaper: Federal Register:	Not available 08/28/2015
FIRST STATE ASSOCIATES, INC.	* 3A3	First State Associates, Inc., Hawarden, Iowa, to acquire 100 percent of Miner County Bank, Howard, South Dakota.	Newspaper: Federal Register:	Not available 09/04/2015
HEARTLAND BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, IL to acquire 100 percent of National Bancorp, Inc., Schaumburg, IL, and thereby indirectly acquire American Midwest Bank, Sycamore, IL.	Newspaper: Federal Register:	Not available Not available
OXFORD FINANCIAL CORPORATION	CIC	Notice by Oxford Exempt Trust, Oak Brook, Illinois to acquire, and George P. Colis; John N. Colis; Leslie Colis-Ward; and Valerie Colis; as trustees of the Oxford Exempt Trust, to retain a controlling interest in the issued and outstanding shares of common stock of the Oxford Financial Corporation, Oak Brook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available 08/21/2015
PORTAGE COUNTY BANCSHARES, INC.	* 3A3	Portage County Bancshares, Inc., Almond, Wisconsin to acquire 100 percent of Bancroft State Bank, Bancroft, Wisconsin, and subsequently merge Bancroft State Bank, Bancroft, Wisconsin with and into Portage County Bank, Almond, Wisconsin.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
WB BANCORP, INC.	CIC	Notice by William M. Pfeffer, New Berlin, Illinois, individually and acting in concert with Mary Bobette Gerlach, Springfield, Illinois; Betsy Pech, Lincoln, Illinois; and Barbara Pfeffer, Herrin, Illinois, as beneficiaries of the Robert Pfeffer Trust, as amended June 14, 1999, to control more than 50 percent of the voting shares of WB Bancorp, Inc., New Berlin, Illinois, and thereby indirectly control Warren-Boynton State Bank, New Berlin, Illinois.	Newspaper: Federal Register:	Not available 09/14/2015
WINTRUST BANK	* Branch	Wintrust Bank, Chicago, Illinois, to establish a branch at 1800 S Blue Island Ave., Chicago, Illinois.	Newspaper: Federal Register:	Not available Not applicable

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 August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
LANDRUM COMPANY	CIC	Notice by The Landrum Control Group, Columbia, Missouri, to acquire control of The Landrum Company, Columbia, Missouri. The Landrum Control Group consists of the Carl R. Landrum Trust A (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), the Carl R. Landrum Trust B (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), the Carl R. Landrum Trust, f/b/o John Bennett Landrum (Douglas B. Moore acting for Landmark Bank, National Association, John B. Landrum, and Brenda L. Bingham, trustees), the Carl R. Landrum Trust, f/b/o Jennifer Ruth Landrum (Douglas B. Moore acting for Landmark Bank, National Association, Jennifer R. Landrum, and Brenda L. Bingham, trustees), the Carl R. Landrum Trust, f/b/o Lara Jean Landrum (Douglas B. Moore acting for Landmark Bank, National Association, Lara J. Landrum, and Brenda L. Bingham, trustees), the Marquis C. Landrum Marital Trust (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), the Marquis C. Landrum GSST Exempt Marital Trust (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), the Marquis C. Landrum Residual Trust (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), The Landrum Company ESOP (Douglas B. Moore acting for Landmark Bank, National Association, trustee), and The Landrum Company Combined Benefits Plan (Douglas B. Moore acting for Landmark Bank, National Association, trustee); all trusts having a business address in Columbia, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
SMITH ASSOCIATED BANKING CORPORATION	CIC	Notice by Smith Stock Ownership Trust, Guy Richard "Buck" Smith and Courtney B. Smith Miller as trustees, all of Hot Springs, Arkansas, to gain control of 100 percent of the voting shares of Smith Associated Banking Corporation, Hot Springs, Arkansas.	Newspaper:	09/15/2015
			Federal Register:	09/14/2015
SOUTHERN BANK	PWI	Southern Bank, Poplar Bluff, Missouri, proposes to make a \$1.5 million public welfare investment in Corning Senior Housing, LP, Corning, Arkansas, through SB Corning, LLC, Poplar Bluff, Missouri.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE FINANCIAL CORP.	CIC	Change in Control notice by Ann Groff, Victor, Montana, and Kay Clevidence Stevensville, Montana, to retain 25 percent or more of the voting shares of Farmers State Financial Corporation, Victor, Montana, and thereby indirectly retain control of Farmers State Bank, Victor, Montana. In addition, Ryan Clevidence, and Sara Clevidence both of Lolo, Montana, to retroactively join the Groff-Clevidence Family Control Group, which controls 25 percent or more of Farmers State Financial Corporation, Victor, Montana, and thereby indirectly controls Farmers State Bank, Victor, Montana.	Newspaper: Federal Register:	Not available Not available
FISHBACK FINANCIAL CORPORATION	CIC	Change in Control Notice by the Fishback Annuity Trust I, the Fishback Annuity Trust II, the Fishback Annuity Trust VI, Patricia S. Fishback, individually and as voting trustee of the trusts, all of Brookings, South Dakota, William Fishback, San Francisco, California, Francesca Fishback, San Francisco, California, Abby Rivlin, Madison, Wisconsin, Toby Rivlin, Madison, Wisconsin, and Fishback Grandchildren Trust I, Brookings, South Dakota, First Bank & Trust, Brookings, South Dakota, trustee, to retroactively join the Fishback Family Control group which controls 25% or more of the shares of Fishback Financial Corporation, Brookings, South Dakota and indirectly control First Bank & Trust, Brookings, South Dakota, First Bank & Trust, N.A., Pipestone, Minnesota, First Bank & Trust, Sioux Falls, South Dakota, and First Bank & Trust, Milbank, South Dakota.	Newspaper: Federal Register:	Not available 08/25/2015
SIGNATURE BANCSHARES, INC.	CIC	Change in Control notice by Kenneth D. Brooks, Eden Prairie, Minnesota, individually and as a trustee of Signature Bancshares, Inc., Employee Stock Ownership Plan and Trust, to retain 25 percent or more of the shares of Signature Bancshares, Inc., and thereby indirectly retain control of Signature Bank, Minnetonka, Minnesota.	Newspaper: Federal Register:	09/14/2015 09/17/2015

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 August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANCSHARES, INC.	CIC	Notice by Cheryl A. Carr, Brett S. Carr, both in Wichita, Kansas; Nancy B. Carr, Terry L. Carr, both in Leawood, Kansas; and Erin B. Hamell, Andover, Kansas; to become part of the Carr family group acting in concert, and to acquire control of Community State Bancshares, Inc., parent of Community Bank of Wichita, Inc., both in Wichita, Kansas.	Newspaper: Federal Register:	Not available 09/14/2015
FIRST YORK BAN CORP.	* 3A3 * 3A1 * 18C * Branch	First York Ban Corp., York, Nebraska, to indirectly acquire 100 percent of the voting shares of Guide Rock State Bank, Guide Rock, Nebraska, through its subsidiary, Cornerstone Bank, York, Nebraska. Cornerstone Bank, York, Nebraska, to become a bank holding company for a moment in time through the acquisition of 100 percent of the voting shares of Guide Rock State Bank, Guide Rock, Nebraska, prior to the merger of Guide Rock Bank into Cornerstone Bank. Cornerstone Bank, York, Nebraska, to merge with Guide Rock State Bank, Guide Rock, Nebraska, and incident thereto, to establish branches in Guide Rock and Edgar, both in Nebraska.	Newspaper: Federal Register:	Not available 09/18/2015

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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- 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 August 29, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BAIRD BANCSHARES, INC.	CIC	Notice of Change of Control by The Estate of Joe E. Sharp (Zan Sharp Prince and Robert Justin Sharp, Co-Executors), Bedford, Texas; Pop's Family Irrevocable Trust (Zan Sharp Prince, Trustee), Weatherford, Texas; Zan Sharp Prince, Weatherford, Texas; Matthew Scott Sharp, Grapevine, Texas; Robert Justin Sharp, Fort Worth, Texas; and Keleigh Sharp Greenwood, Kirkland, Washington; as a group acting in concert to control greater than 25 percent of First Baird, Bancshares, Inc., Bedford, Texas, and indirectly, First Bank Texas, SSB, Baird, Texas.	Newspaper: Federal Register:	Not available 08/25/2015
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Grand Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available 09/28/2015
TEXAS CITIZENS BANCORP, INC.	3A1	Texas Citizens Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Texas Citizens Bank, N.A., both of Pasadena, Texas.	Newspaper: Federal Register:	Not applicable Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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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 August 29, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
COASTAL FINANCIAL CORPORATION	* 3A3 * 18C * Branch	Coastal Financial Corporation, Everett, Washington, to acquire Prime Pacific Financial Services, Inc., and thereby indirectly acquire its subsidiary bank, Prime Pacific Bank, National Association, both of Lynnwood, Washington.	Newspaper: Federal Register:	08/21/2015 08/24/2015
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
GOLDEN STATE BANCORP	* 3A1	Golden State Bancorp to become a bank holding company by acquiring 100% of Golden State Bank, both of Upland, California.	Newspaper: Federal Register:	Not available Not available
KEDAP, S.A. DE C.V.	* 3A1	KEDAP S.A. de C.V., Mexico City, Mexico to become a bank holding company by acquiring 34.29 percent of Commerce Bank of Temecula Valley, Murrieta, California.	Newspaper: Federal Register:	Not available 09/25/2015
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 Commerce Bancorp	3A1	Pacific Commerce Bancorp, Los Angeles, California, to become a bank holding company by acquiring 100 percent of the voting common stock of Pacific Commerce Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not applicable Not applicable
WASHINGTON BANCORP, INC.	CIC	Notice filed by Douglas Wayne Schmitt, Round Rock, Texas; Amber Marie Schmitt, Round Rock, Texas; DeAne Marie Blakley, Vancouver, Washington; Cheryl Ann Cornett, Hillsboro, Oregon; and Gary Gaye Schmitt, Vancouver, Washington, to increase from 21.19 percent to 21.92 percent of voting shares of Washington Bancorp, Inc., and thereby indirectly increase voting shares of Bank of Washington, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available Not available

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.

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CRA Examinations scheduled for	Quarter of
Institution	Location
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