
Federal Reserve Release



H.2

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

No. 47

Week Ending November 21, 2015

Bank Holding Companies

Community Bank System, Inc., DeWitt, New York -- to acquire Oneida Financial Corp., Oneida, and thereby indirectly acquire Oneida Savings Bank and State Bank of Chittenango, Chittenango.

- Approved, November 17, 2015

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$5 billion on December 3, 2015.

- Announced, November 19, 2015

Regulations and Policies

Liquidity Coverage Ratio (LCR) -- publication for comment of a proposed rule to implement public disclosure requirements for depository institution holding companies and nonbank financial companies subject to the LCR requirements, and extension of compliance period for companies newly subject to the modified LCR rule.

- Approved, November 13, 2015

(A/C)

Enforcement

BNP Paribas S.A. (BNP), Paris, France -- request to select K2 Intelligence as an independent consultant to perform certain requirements under the June 30, 2014, enforcement action against BNP.

- Approved, November 20, 2015

Independent Foreclosure Review Payment Agreement -- redistribution plan for unclaimed funds under the agreement to eligible borrowers who have cashed or deposited checks.

- Approved, November 18, 2015

Enforcement

Jones Bancshares, L.P., Waycross, Georgia, and PrimeSouth Bancshares, Inc. -- written agreement issued July 12, 2011, terminated November 13, 2015.

- Announced, November 19, 2015

Regent Bancorp, Inc., Davie, Florida -- written agreement issued April 25, 2011, terminated November 10, 2015.

- Announced, November 19, 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**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 505 Northview Road, Nixa, Missouri.

- Approved, November 10, 2015

(A/C)

Bank Holding Companies

San Francisco

Community 1st Bancorp, Auburn, California -- to become a bank holding company by acquiring Community 1st Bank, Auburn.

- Approved, November 20, 2015

Chicago

FFW Corporation, Wabash, Indiana -- to become a bank holding company following the conversion of its subsidiary, Crossroads Bank, Wabash, from a federal savings bank to a state-chartered commercial bank.

- Approved, November 16, 2015

Chicago

First Merchants Corporation, Muncie, Indiana -- to acquire via merger Ameriana Bancorp, New Castle, and thereby indirectly acquire Ameriana Bank.

- Approved, November 19, 2015

Atlanta

Jefferson Bankshares, Inc., Oldsmar, Florida -- commitment relief request.

- Granted, November 18, 2015

Bank Holding Companies

Minneapolis

Liberty Financial Services of St. Cloud, Inc., Saint Cloud, Minnesota -- (1) to become a bank holding company on the conversion of its subsidiary, Liberty Savings Bank, FSB, Saint Cloud, from a federal savings bank to a state-chartered bank (to be known as Liberty Bank Minnesota); (2) election to become a financial holding company; and (3) for Liberty Savings Bank to become a member of the Federal Reserve System.

- Approved, November 17, 2015

Bank Mergers

San Francisco

Oak Valley Community Bank, Oakdale, California -- to merge with Mother Lode Bank, Sonora, and thereby acquire branches.

- Approved, November 19, 2015

Banks, State Member

Director, BS&R

TransPecos Banks, Pecos, Texas -- to retain certain public welfare investments.

- Approved, November 16, 2015

Change in Bank Control

Kansas City

CB Bancshares Corp, Weir, Kansas -- change in bank control of CB Bancshares Corp and its subsidiary, CBW Bank, Weir.

- Permitted, November 20, 2015

Change in Bank Control

Kansas City

Community State Bancshares, Inc., Wichita, Kansas -- change in bank control of Community State Bancshares and its subsidiary, Community Bank of Wichita, Inc., Wichita.

- Permitted, November 20, 2015

Cleveland

First National Financial Corporation, Manchester, Kentucky -- change in bank control of First National Financial Corporation and its subsidiary, The First National Bank of Manchester, Manchester.

- Permitted, November 16, 2015

Minneapolis

Goose River Holding Company, Mayville, North Dakota -- change in bank control of Goose River Holding Company and its subsidiary, The Goose River Bank, Mayville.

- Permitted, November 16, 2015

St. Louis

SBW Bancshares, Inc., Waterloo, Illinois -- to retain control of SBW Bancshares and its subsidiary, State Bank of Waterloo, Waterloo.

- Returned, November 17, 2015

St. Louis

Smith Associated Banking Corporation, Hot Springs, Arkansas -- change in bank control of Smith Associated Banking Corporation, Hot Springs, and its subsidiaries, Security Bank, Stephens, and Bank of Salem, Salem.

- Permitted, November 17, 2015

Change in Bank Control

Kansas City

Tri-County Financial Corporation, Wellington, Kansas -- to retain control of Tri-County Financial Corporation and its subsidiary, Bank of Commerce, Wellington.

- Permitted, November 17, 2015

Extensions of Time

Chicago

CB Edinburg Holdings, Inc., Edinburg, Illinois -- extension to February 18, 2016, to become a bank holding company by acquiring Citizens Bank of Edinburg, Edinburg.

- Granted, November 18, 2015

Financial Holding Companies

Chicago

FFW Corporation, Wabash, Indiana -- election to become a financial holding company.

- Effective, November 16, 2015

Reserve Bank Operations

Director, RBOPS

Federal Reserve Bank of Chicago -- request to spend funds to complete the Reserve Bank's vaulted sidewalk project.

- Approved, November 20, 2015

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending November 21, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKLINE BANK	* Branch	Application by Brookline Bank, Brookline, Massachusetts, to establish a branch at 1220 Boylston Street, Chestnut Hill, Massachusetts, pursuant to Subpart A, Section 208.6 of Regulation H.	Newspaper:	11/21/2015
			Federal Register:	Not applicable
ESB BANCORP MHC	* 3A3 * 3A5	Applications by: i) ESB Bancorp MHC, Easthampton, Massachusetts ("ESB MHC") to merge with Hometown Community Bancorp MHC, Oxford, Massachusetts ("Hometown MHC"), with ESB MHC as the surviving entity to be known as "Hometown Financial Group, MHC"; and ii) ESB Bancorp, Inc., Easthampton, Massachusetts ("ESB Bancorp"), to merge with Hometown Community Bancorp, Inc., Oxford, Massachusetts ("Hometown Bancorp"), with ESB Bancorp as the surviving entity to be known as "Hometown Financial Group, Inc." pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. Upon consummation of the merger, Easthampton Savings Bank and Hometown Bank will remain separate wholly-owned subsidiaries of Hometown Financial Group, Inc.	Newspaper:	11/22/2015
			Federal Register:	11/27/2015
RADIUS INVESTMENT CORP.	* SLHC Formation	Application by Radius Investment Corp., Boston, Massachusetts, and Radius Merger Sub., Inc., Boston, Massachusetts, both newly formed companies, to become savings and loan holding companies by acquiring Radius Bancorp, Inc. and therefore Radius Bank, both of Boston, Massachusetts, its wholly owned subsidiary federal savings association.	Newspaper:	Not available
			Federal Register:	12/07/2015

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 First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
AVON CO-OP BK	AVON, MASSACHUSETTS
CANTON CO-OP BK	CANTON, MASSACHUSETTS
SAVINGS INST BK & TR CO	WILLIMANTIC, CONNECTICUT

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 21, 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 2875 NE 191 Street, Suite 101, Avenutra, Florida.	Newspaper:	12/15/2015
			Federal Register:	Not applicable
CITIBANK, N.A.	Investment	Citibank N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an additional investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
BRYN MAWR TC	BRYN MAWR, PENNSYLVANIA

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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NONE

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHERN BANCSHARES (N.C.), INC.	* 3A5	Southern BancShares (N.C.), Inc., Mount Olive, North Carolina, to acquire Heritage Bankshares Inc., Norfolk, Virginia, and thereby indirectly acquire Heritage Bank, Norfolk, Virginia.	Newspaper:	12/04/2015
			Federal Register:	11/30/2015

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANCGROUP, INC.	CIC	Prior change in control notice filed by VHS Grantor Retained Annuity Trust #1 and Martha Sigmon Spurlock as trustee, Big Stone Gap, Virginia, to acquire 27.09 percent of the outstanding voting shares of, and thereby control, Commercial Bancgroup, Inc., and its subsidiary bank, Commercial Bank, both of Harrogate, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
FINEMARK HOLDINGS, INC.	CIC	Harbour FM, L.P., New York, New York and its general partner, the Linda S. Lucas 2015 Revocable Trust, New York, New York (Co-trustees Linda S. Lucas, Fort Myers, Florida; David H. Lucas, Fort Myers, Florida; and Edward G. Beimfohr, Bonita Springs, Florida) propose to acquire 10 percent or more of the shares of FineMark Holdings, Inc., Fort Myers, Florida (FHI), and join the Lucas family control group, which was previously approved on January 13, 2015. In addition, (i) David H. Lucas seeks permission to acquire 10 percent or more of the shares and thereby control of FHI and (ii) The Amended and Restated Edward G. Beimfohr Revocable Trust (Trustee Edward G. Beimfohr); The Thomas A. Lucas Trust, dated January 27, 2015 (Trustee Thomas Lucas, Laguna Niguel, California); Michael Lucas, Las Vegas, Nevada; The Connelly Living Trust, dated March 12, 1998 (Trustee Gene Connelly, Irvine, California); and Rebecca Sanders, Fort Myers, Florida; seek permission to acquire shares of FHI and join the Lucas family control group. FHI controls FineMark National Bank & Trust, Fort Myers, Florida.	Newspaper:	11/25/2015
			Federal Register:	12/07/2015
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:	08/27/2015
			Federal Register:	Not available
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make nine low income housing welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
SABAL PALM BANCORP, INC.	* 3A1	Sabal Palm Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Sabal Palm Bank, both of Sarasota, Florida.	Newspaper:	12/11/2015
			Federal Register:	12/14/2015

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
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NONE

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDERSON BANCORP, INC.	CIC	Notice by AB Anderson Family Trust, Oneida, Illinois, and John W. Anderson, Galesburg, Illinois, individually and as trustee of the AB Anderson Family Trust, together as a group acting in concert with Ann Mustard, Dulles, Virginia, and B. Susan Hill, Galesburg, Illinois, to retain 25 percent or more of the shares and thereby control Anderson Bancorp, Inc., Oneida, Illinois and indirectly control Anderson State Bank, Oneida, Illinois.	Newspaper: Federal Register:	11/30/2015 11/27/2015
BRIDGEVIEW BANCORP, INC.	CIC	Thomas P. Haleas, Clarendon Hills, Illinois, Peter J. Haleas, Evanston, Illinois, Peter E. Haleas Sarasota, Florida, and Sophia M. Haleas, Clarendon Hills, Illinois, as a group acting in concert to retain 25 percent or more of the shares of Bridgeview Bancorp, Inc., Bridgeview, Illinois and thereby indirectly control Bridgeview Bank Group, Bridgeview, Illinois.	Newspaper: Federal Register:	Not available 12/09/2015
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan applied to the Federal Reserve Board for permission to establish a mobile branch (courier service) that will serve business customers in the following counties: Alcona, Allegan, Alpena, Antrim, Arenac, Bay, Barry, Benzie, Berrien, Branch, Calhoun, Cass, Cheboygan, Charlevoix, Clare, Crawford, Emmet, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ionia, Iosco, Isabella, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Sanilac, Tuscola, Van Buren, and Wexford.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY FINANCIAL CORP.	* 3A3	Community Financial Corp., Edgewood, Iowa, to acquire 100 percent of Linn County State Bank, Coggon, Iowa.	Newspaper: Federal Register:	Not available 11/27/2015
FAYETTE BANCORPORATION	CIC	Notice by the 2012 Clair J. Lensing Irrevocable Trust, Susan J. Elizondo GST-Exempt Under the Trust, James F. Lensing GST-Exempt Under the Trust, and Clair J. Lensing Jr. GST-Exempt Under the Trust, with Hills Bank & Trust Co., Hills, Iowa, serving as trustee with beneficiaries being Susan Elizondo, Bettendorf, Iowa, James F. Lensing, Mason City, Iowa, and Clair J. Lensing Jr., Oelwein, Iowa, to join the Lensing Family Control Group and retain control of Fayette Bancorporation, Marion, Iowa.	Newspaper: Federal Register:	11/25/2015 11/23/2015
FIRST MIDWEST BANK	* Branch	First Midwest Bank, Itasca, IL, to establish a branch office located at 120 N. North Washington Street, Naperville, Illinois.	Newspaper: Federal Register:	11/27/2015 Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
GARRETT STATE BANK, THE	* Branch	Garrett State Bank, Garrett, Indiana to establish a branch located at 502 S. Gonser St. Ashley, Indiana.	Newspaper:	11/26/2015
			Federal Register:	Not applicable
GNB BANK	* 18C * Branch	GNB Bank, Grundy Center, Iowa, to merge with its sister bank, Ackley State Bank, Ackley, Iowa. As a result of the merger, all locations of Ackley State Bank will become branches of GNB Bank.	Newspaper:	Not available
			Federal Register:	Not applicable
TOWN AND COUNTRY FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Town and Country Financial Corporation, Springfield, Illinois, to merge with West Plains Investors, Inc., and thereby indirectly acquire Premier Bank of Jacksonville, both of Jacksonville, Illinois and an application by Town and Country Bank, Springfield, Illinois, to merge with Premier Bank of Jacksonville and operate all offices of Premier Bank of Jacksonville as branches.	Newspaper:	Not available
			Federal Register:	11/30/2015

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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476342	CITIZENS FIRST ST BK OF WALNUT, WALNUT, ILLINOIS	10/19/2015	12/22/2015	S	Small Bank
865544	CLEAR LAKE B&TC, CLEAR LAKE, IOWA	08/24/2015	11/27/2015	S	Int Sm Bank
879747	FARMERS ST BK OF WAUPACA, WAUPACA, WISCONSIN	02/23/2015	12/22/2015	S	Small Bank

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
1ST SOURCE BK	SOUTH BEND, INDIANA
BANK OF GENEVA	GENEVA, INDIANA
C US BK	CRESCO, IOWA
FARMERS AND MECHANICS BK	GALESBURG, ILLINOIS
LAKE FOREST B&TC	LAKE FOREST, ILLINOIS
MAIN ST BK	BINGHAM FARMS, MICHIGAN
PORT BYRON ST BK	PORT BYRON, ILLINOIS
SALIN B&TC	INDIANAPOLIS, INDIANA
STATE BK ARTHUR	ARTHUR, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE OZARKS INC	* 3A5	Bank of the Ozarks, Inc., Little Rock, Arkansas, to merge with Community & Southern Holdings, Inc., Atlanta, Georgia, and thereby indirectly acquire Community & Southern Bank, Atlanta, Georgia.	Newspaper:	12/20/2015
			Federal Register:	Not available
FIRST BRECKINRIDGE BANCSHARES, INC.	* 3A3	First Breckinridge Bancshares, Inc., Irvington, Kentucky, to acquire 100 percent of American Bank & Trust Company, Inc., Bowling Green, Kentucky.	Newspaper:	12/06/2015
			Federal Register:	11/30/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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308443	BANK OF FAYETTEVILLE, FAYETTEVILLE, ARKANSAS	07/27/2015	11/02/2015	S	Int Sm Bank
506249	FIRST NB OF ST LOUIS, CLAYTON, MISSOURI	07/20/2015	11/06/2015	S	Large Bank
748441	WARREN B&TC, WARREN, ARKANSAS	07/27/2015	11/02/2015	S	Small Bank

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 21, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DARWIN BANCSHARES, INC.	* 3A5	Darwin Bancshares, Inc., Darwin, Minnesota, to merge with Winthrop Bancshares, Inc., Winthrop, Minnesota, and thereby indirectly acquire Winthrop State Bank, Winthrop, Minnesota.	Newspaper:	Not available
			Federal Register:	11/30/2015
FIDELITY HOLDING COMPAN	CIC	Change in Control Notice by the 2015 Grandchildren's Fidelity Trust under Agreement dated February 24, 2015, Paul Bennett Lewis and Russell Craig Flom as co-trustees, of the "Grandchildren's Fidelity Trust", to acquire 25 percent or more of the shares of Fidelity Holding Company, Minnetonka, Minnesota, and thereby indirectly gain control of Fidelity Bank, Edina, Minnesota.	Newspaper:	11/13/2015
			Federal Register:	11/12/2015
FIRST SECURITY GROUP	CIC	Change in Control notice by Colter Cumin, Deer Lodge, Montana, to acquire 25 percent or more of the shares of First Security Group, Deer Lodge, Montana, and thereby indirectly gain control of First Security Bank Deer Lodge, Deer Lodge, Montana.	Newspaper:	12/01/2015
			Federal Register:	11/24/2015
FREEDOM BANCORPORATION INC.	CIC	Change in Control Notice by Debra J. Erickson, Lakeland Shores, Minnesota, individually and as co-trustee of the Bank Stock Family Trust Created Under the David B. Erickson Revocable Trust dated May 12, 2010, Hudson, Wisconsin (Gary D. Vander Vorst, Hudson, Wisconsin, Co-Trustee), to acquire 28.79% or more of Freedom Bancorporation, Inc. ("Freedom BC"), Lindstrom, Minnesota, and thereby indirectly gain control of Lake Area Bank, Lindstrom, Minnesota. Additionally, the Descendants Separate Trust CLE Irrev Tr FBO DBE FBO Ashley B. Erickson, the Descendants Separate Trust CLE Irrev Tr FBO DBE FBO Bradley D. Erickson, and the Descendants Separate Trust CLE Irrev Tr FBO DBE FBO Grady L. Erickson, all of Hudson, Wisconsin (Gary D. Vander Vorst, trustee of the trusts), to retain shares of Freedom BC and thereby remain members of the Erickson Family Shareholder Group, which controls Freedom BC.	Newspaper:	12/01/2015
			Federal Register:	12/03/2015

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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- 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
945950	GRAND MARAIS ST BK, GRAND MARAIS, MINNESOTA	07/27/2015	11/02/2015	S	Small Bank

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
AMERICAN FSB	HELENA, MONTANA
FIRST INTRST BK	BILLINGS, MONTANA
FRANSEN B&T	LONSDALE, MINNESOTA
PLAZA PARK ST BK	WAITE PARK, MINNESOTA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 21, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE ALLIANCE, LTD.	CIC	Notice submitted by Howard Errol Snyder, Arlee, Montana, to acquire control of Cornerstone Alliance, Ltd., parent of CornerBank, both in Winfield, Kansas.	Newspaper:	11/17/2015
			Federal Register:	11/16/2015
DONIPHAN BANCSHARES, INC	CIC	Notification submitted by Steven L. Anderson and L.F. Anderson, both of Hastings, Nebraska, and Linda K. Anderson, Rochester, Minnesota, to acquire control of Doniphan Bancshares, Inc., Doniphan, Nebraska, parent of the Bank of Doniphan, Doniphan, Nebraska.	Newspaper:	10/28/2015
			Federal Register:	10/28/2015
DONIPHAN BANCSHARES, INC	CIC	Notification submitted by Kenneth S. Turner and Steven R. Turner, both of Trumbull, Nebraska, and Dennis E. Turner, Hastings, Nebraska, to acquire control of Doniphan Bancshares, Inc., Doniphan, Nebraska, parent of the Bank of Doniphan, Doniphan, Nebraska.	Newspaper:	11/18/2015
			Federal Register:	10/28/2015
FIRST MIDWEST ACQUISITION CORPORATION	CIC	William H. Croak and his spouse Sherri L. Croak, John R. Croak and his spouse Heather M. Croak, and Shelly Croak Yocham and her spouse Tobin N. Yocham, all of Oklahoma City, Oklahoma, either individually and/or as Co-Trustees of the Croak Family Holdings Trust under agreement dated effective July 1, 2015, of Midwest City, Oklahoma, and the John R. and Heather M. Croak Family Trust dated June 30, 2005, the William H. and Sherri L. Croak Family Trust dated June 30, 2005, and the Tobin N. & Shelly Croak Yocham Family Trust dated October 1, 2015, all of Oklahoma City, Oklahoma, and said individuals as members of the Croak family control group acting in concert, to acquire control of First Midwest Acquisition Corporation, Midwest City, Oklahoma, parent company of FNB Community Bank, Midwest City, Oklahoma and FinancePoint, Inc. of Del City, Oklahoma.	Newspaper:	Not available
			Federal Register:	12/11/2015
FIRST NATIONAL BANCSHARES CORPORATION OF FREDONIA	CIC	Notification submitted by the Franklin D. Gaines Wife's Trust and Beverly J. Tipton, individually and as trustee, both of Fredonia, Kansas; and Betheny L. Winkler, Santa Fe, New Mexico, and Michael D. Jeffers, Fredonia, Kansas, as trustees; to acquire control of First National Bancshares Corporation of Fredonia, parent of First National Bank in Fredonia, both of Fredonia, Kansas.	Newspaper:	11/13/2015
			Federal Register:	11/09/2015
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 3594 Logan Street, Englewood, Colorado.	Newspaper:	11/28/2015
			Federal Register:	Not applicable

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 21, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAVILAND BANCSHARES, INC EMPLOYEE STOCK OWNERSH PLAN	* 3A1 4c8	Haviland Bancshares, Inc. Employee Stock Ownership Plan, Greensburg, Kansas, to become a bank holding company through the acquisition of an additional 4.4 percent (for a total of up to 28.0 percent) of the voting shares of Haviland Bancshares, Inc., parent of The Haviland State Bank, both in Haviland, Kansas; and thereby, engage indirectly in general insurance activities.	Newspaper: Federal Register:	12/07/2015 12/04/2015
HERITAGE BANCSHARES, INC	CIC	Notification submitted by the James A. Klausman Heritage Bancshares Stock Trust and James Albert Klausman, Topeka, Kansas, as Trustee, to retain control of Heritage Bancshares Inc., Topeka, Kansas, parent of Heritage Bank, Topeka, Kansas.	Newspaper: Federal Register:	Not available 12/08/2015
HERITAGE BANCSHARES, INC	CIC	Notification submitted by the Floyd C. Eaton, Jr. Heritage Bancshares Stock Trust and Floyd Charles Eaton Jr., Auburn, Kansas, as Trustee, to retain control of Heritage Bancshares Inc., Topeka, Kansas, parent of Heritage Bank, Topeka, Kansas.	Newspaper: Federal Register:	Not available 12/08/2015
WHITCORP FINANCIAL COMPANY	CIC	Notification submitted by Jennifer Whitham-Jensik, Fredonia, Kansas, as trustee of the Tyler F. Whitham Irrevocable Trust and the Jessica P. Frampton Irrevocable Trust, both of Garden City, Kansas (collectively, the Trusts), to individually increase her control of Whitcorp Financial Company, Leoti, Kansas, parent of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado, to greater than 25 percent. Additionally, notification submitted by Jessica P. Frampton, as trustee of the Jessica P. Frampton Irrevocable Trust, and the Trusts, to acquire shares and become members of the Whitham Control Group, which is a group that acting in concert that controls 25 percent or more of Whitcorp Financial Company.	Newspaper: Federal Register:	Not available 12/07/2015

District: 10**Federal Reserve Bank of Kansas City****Availability of CRA Public Evaluations**

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815754	BANK OF CHEROKEE CTY, HULBERT, OKLAHOMA	06/22/2015	11/05/2015	S	Small Bank
275657	FIRST ST BK, NESS CITY, KANSAS	08/10/2015	11/06/2015	S	Small Bank

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
ALLNATIONS BK	CALUMET, OKLAHOMA
BANK OF HOLYROOD	HOLYROOD, KANSAS
BANK OF WESTERN OK	ELK CITY, OKLAHOMA
BANK SNB NA	STILLWATER, OKLAHOMA
FIRST B&TC OF FULLERTON	FULLERTON, NEBRASKA
FIRST ST B&TC	LARNED, KANSAS
FIRSTBANK	LAKEWOOD, COLORADO
GARDNER BK	GARDNER, KANSAS
KAW VALLEY ST B&TC	WAMEGO, KANSAS
LAWSON BK	LAWSON, MISSOURI
ST MARYS ST BK	SAINT MARYS, KANSAS
STANTON ST BK	STANTON, NEBRASKA

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRISCOE RANCH, INC.	CIC	Retroactive Notice by Dolph Briscoe, III, Carrizo Springs, Texas, individually and as trustee of the Dolph Briscoe, III Child's Disclaimer Trust, Dolph Briscoe IV Trust and James Leigh Briscoe Trust; Janey B. Marmion, Uvalde, Texas, individually and as trustee of the Janey B. Marmion Revocable Trust and the Janey B. Marmion Child's Trust No. 2; Cele B. Carpenter, Dallas, Texas, individually and as trustee of the Cele B. Carpenter Child's Disclaimer Trust and Cele B. Carpenter 2008 Trust; John W. Carpenter III, Dallas, Texas, trustee of the Benjamin H. Carpenter, II 2012 Legacy Trust, Austin W. Carpenter 2012 Legacy Trust and Bonner B. Carpenter 2012 Legacy Trust; Dolph Briscoe, IV, Austin, Texas; James Leigh Briscoe, Carrizo Springs, Texas; Benjamin H. Carpenter, II, Dallas, Texas; Austin W. Carpenter, Dallas, Texas; and Bonner B. Carpenter, Dallas, Texas; collectively acting as a group in concert, to retain and control 25 percent or more of Briscoe Ranch, Inc., Uvalde, Texas, and indirectly First State Bank of Uvalde, Uvalde, Texas and Security State Bank, Pearsall, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 314 South WW White Road, San Antonio, Texas 78219.	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 2421 East 7th Street, Austin, Texas 78702.	Newspaper:	Not available
			Federal Register:	Not applicable
NORMANGEE BANCSHARES, INC.	* 3A1	Application by Normangee Bancshares, Inc., Normangee, Texas, to become a bank holding company by acquiring 100 percent of Normangee State Bank, Normangee, Texas.	Newspaper:	Not available
			Federal Register:	11/27/2015

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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
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NONE

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COAST NATIONAL BANK	Member	Coast National Bank, San Luis Obispo, California, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
GUARANTY FEDERAL BANCSHARES, INC.	CIC	Notice by Castle Creek Capital Partners V, LP, and persons or entities that are acting with or control Castle Creek Capital Partners V, LP, including Castle Creek Capital V LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Legions IV Corp., Mikesell Advisory Corp., Pietrzak Advisory Corp., Scavuzzo Advisory Corp., Volk Advisory Corp., Rana Advisory Corp., Szumski Advisory Corp., John M. Eggemeyer, III, Mark G. Merlo, J. Mikesell Thomas, John T. Pietrzak, Anthony R. Scavuzzo, David J. Volk, Sundeep Rana, and Martin Szumski, all of Rancho Santa Fe, California, and Mayo Clinic and Mayo Clinic Master Retirement Trust, of Rochester, Minnesota, to acquire up to 24.9 percent of the voting shares of Guaranty Federal Bancshares, Inc., and thereby indirectly acquire voting shares of Guaranty Bank, both of Springfield, Missouri.	Newspaper: Federal Register:	11/23/2015 11/24/2015
HOMESTREET, INC.	* 3A1 4c8	HomeStreet, Inc., Seattle, Washington, 1) to become a bank holding company upon the conversion of HomeStreet Bank, also of Seattle, Washington, to a commercial bank; 2) to retain HomeStreet Capital Corporation, Seattle, Washington, and to engage in originating, selling, and servicing multi-family mortgage loans under the Fannie Mae Delegated Underwriting and Servicing Program; and 3) elects to become a financial holding company.	Newspaper: Federal Register:	12/11/2015 12/14/2015
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 PREMIER BANCORP, INC.	* 3A3 * 18C * Branch	Pacific Premier Bancorp, Inc., Irvine, California, to acquire via merger Security California Bancorp, and thereby indirectly acquire Security Bank of California, both of Riverside, California; 2) Pacific Premier Bank, Irvine, California, to merge with Security Bank of California, Riverside, California; and 3) Pacific Premier Bank, Irvine, California, to acquire six branch offices of Security Bank of California, Riverside, California.	Newspaper: Federal Register:	Not available 11/09/2015

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District: 12

Federal Reserve Bank of San Francisco

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NONE

CRA Examinations scheduled for First Quarter of 2016 (January 1, 2016 - March 31, 2016)

Institution	Location
PACIFIC PREMIER BK	IRVINE, CALIFORNIA
PRESIDIO BK	SAN FRANCISCO, CALIFORNIA