
Federal Reserve Release



H.2

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

No. 52

Week Ending December 26, 2015

Bank Holding Companies

BB&T Corporation, Winston-Salem, North Carolina -- to merge with National Penn Bancshares, Inc., Allentown, Pennsylvania, and thereby indirectly acquire National Penn Bank.

- Approved, December 22, 2015

Forms

Forms -- final Board review to extend without revision the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12), Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A), Domestic Branch Notification (FR 4001), Suspicious Activity Report (FR 2230), and disclosure requirements of Subpart H of Regulation H (Reg H-7).

- Approved, December 23, 2015

Regulations and Policies

Countercyclical Capital Buffer -- publication for comment of a proposed policy statement on the framework the Board would follow in setting the countercyclical capital buffer (CCyB); and affirmation of the CCyB amount at the current level of 0 percent.

- Approved, December 21, 2015

Enforcement

Calumet County Bank, Brillion, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago and the State of Wisconsin Department of Financial Institutions.

- Announced, December 22, 2015

Enforcement

Higher One, Incorporated, New Haven, Connecticut -- issuance of a consent cease and desist order and assessment of a civil money penalty against Higher One, Inc., an institution-affiliated party of Customers Bank, Phoenixville, Pennsylvania, and a former institution-affiliated party of Cole Taylor Bank, Chicago, Illinois.

- Announced, December 23, 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

Centennial Bank, Conway, Arkansas -- to establish a branch at 17 West Government Street, Pensacola, Florida.

- Approved, December 23, 2015

Chicago

VisionBank of Iowa, Ames, Iowa -- to establish a branch at 100 Centennial Drive, Huxley.

- Approved, December 22, 2015

Bank Holding Companies

Secretary

Atlantic Community Bancshares, Inc., Camp Hill, Pennsylvania -- notice to become a bank holding company by acquiring the shares of Atlantic Community Bankers Bank, Camp Hill.

- No Objection, December 23, 2015

Director, BS&R

BankCap Equity Fund, LLC, et al., Dallas, Texas -- relief from certain commitments.

- Granted, December 21, 2015

General Counsel

Beneficial Bancorp, Inc., Philadelphia, Pennsylvania -- waiver of application to acquire Conestoga Bank, Chester Springs, in connection with the merger of Conestoga Bank with and into Beneficial Bank, Philadelphia, a state savings bank.

- Granted, December 21, 2015

Bank Holding Companies

Dallas

Business Bancshares of Texas, Inc., Austin, Texas -- to become a bank holding company by acquiring Business Bank of Texas, National Association, Austin.

- Withdrawn, December 23, 2015

Minneapolis

Darwin Bancshares, Inc., Darwin, Minnesota -- to merge with Winthrop Bancshares, Inc., Winthrop, and thereby indirectly acquire Winthrop State Bank.

- Approved, December 22, 2015

Dallas

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

- Approved, December 24, 2015

Kansas City

Stockmens Financial Corporation, Rapid City, South Dakota -- to acquire shares of First Lawyers Trust Company, Rapid City, and to continue to engage in trust activities; and for Stockmens Financial Corporation's parent company, Stockmens Limited Partnership, Rapid City, to thereby engage indirectly in trust activities.

- Approved, December 21, 2015

Minneapolis

Tradition Bancshares, Inc., Edina, Minnesota -- to acquire shares of First Lawyers Trust Company, Rapid City, South Dakota.

- Approved, December 21, 2015

Change in Bank Control

Kansas City

Docking Bancshares, Inc., Arkansas City, Kansas -- to retain control of Docking Bancshares and its subsidiaries, The Union State Bank, Arkansas City, and City Bank & Trust Company, Guymon, Oklahoma.

- Permitted, December 22, 2015

Kansas City

Doniphan Bancshares, Inc., Doniphan, Nebraska -- change in bank control of Doniphan Bancshares and its subsidiary, Bank of Doniphan, Doniphan.

- Permitted, December 22, 2015

Chicago

Fayette Bancorporation, Marion, Iowa -- to retain control of Fayette Bancorporation and its subsidiaries, Citizens Savings Bank, Hawkeye; Maynard Savings Bank, Maynard; and Security State Bank, Waverly.

- Permitted, December 24, 2015

Kansas City

First Midwest Acquisition Corporation, Midwest City, Oklahoma -- change in bank control of First Midwest Acquisition Corporation and its subsidiary, FNB Community Bank, Midwest City.

- Permitted, December 24, 2015

Minneapolis

First Security Group, Deer Lodge, Montana -- change in bank control of First Security Group and its subsidiary, First Security Bank Deer Lodge, Deer Lodge.

- Permitted, December 23, 2015

Change in Bank Control

Minneapolis

Roseau Realty Co., Inc., Roseau, Minnesota -- to retain control of Roseau Realty Co. and its subsidiary, Citizens State Bank of Roseau, Roseau.

- Permitted, December 22, 2015

Extensions of Time

New York

JPMorgan Chase & Co., New York, New York -- extension of the holding period for certain merchant banking investments.

- Withdrawn, December 24, 2015

Secretary

KeyCorp, Cleveland, Ohio -- extension to January 31, 2016, of the comment period on the application to acquire First Niagara Financial Group, Inc., Buffalo, New York, and thereby acquire control of First Niagara Bank, National Association.

- Announced, December 23, 2015

Membership

Atlanta

First Home Bank, Seminole, Florida -- to become a member of the Federal Reserve System.

- Approved, December 24, 2015

Regulations and Policies

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define "small bank" or "small savings association" and "intermediate small bank" or "intermediate small savings association" under the Community Reinvestment Act regulations.

- Announced, December 22, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 26, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, South Weymouth, Massachusetts, to establish a branch at 680 Hancock Street, Quincy, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 December 26, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELMIRA SAVINGS BANK	* Branch	Elmira Savings Bank, Elmira, New York, to establish a branch office to be located at 602 West State Street, Ithaca, New York.	Newspaper:	12/31/2015
			Federal Register:	Not applicable
PATHFINDER BANCORP, INC.	CIC	Notice by Pathfinder Bank Employee Stock Ownership Plan Trust, Oswego, New York to hold more than 10 percent of the outstanding common shares of Pathfinder Bancorp Inc., Oswego, New York.	Newspaper:	Not available
			Federal Register:	Not available

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 26, 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
833271	CONESTOGA BK, CHESTER SPRINGS, PENNSYLVANIA	06/15/2015	10/29/2015	O	Int Sm Bank
2354985	CUSTOMERS BK, PHOENIXVILLE, PENNSYLVANIA	11/03/2014	12/10/2015	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending December 26, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCORP INC.	CIC	Notice of Change in Bank Control filed by Henry H. Deible, individually, and by the Deible Family, as a group, consisting of Henry H. Deible, Northern Horizons, LLC, Mary M. Deible, Henry H. Deible II, Eugene E. Deible III, Patricia E. Beach, Donald Beach, Timothy Beach, Christopher Beach, Mildred O'Bryon, James E. O'Bryon, Lynne E. Cebulskie and William P. Cebulskie to retain 10% or more of the outstanding shares of Community First Bancorp, Inc., Reynoldsville, PA, thereby indirectly controlling Community First Bank, Reynoldsville, PA.	Newspaper: Federal Register:	Not available Not available
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a temporary branch at the Octagon Ace Group Classic, 11330 Twin Eagles Boulevard, Naples, FL to operate between 02/8/2016 and 02/14/2016.	Newspaper: Federal Register:	01/05/2016 Not applicable
HEARTLAND BANCCORP	CIC	Notice of Change in Bank Control filed by the McComb Family, as a group, consisting of Gregory Scott McComb, Camilla Lorraine McComb, and Debra L. McComb, to retain 10% or more of the outstanding voting shares of Heartland BancCorp, Gahanna, OH, thereby indirectly controlling Heartland Bank, Gahanna, OH	Newspaper: Federal Register:	Not available Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 26, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- 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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
274829	TRUPOINT BK, GRUNDY, VIRGINIA	08/31/2015	12/16/2015	S	Int Sm 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 December 26, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE SYZ SA	FBSEA	Banque SYZ SA, Geneva, Switzerland, for approval to establish an International Bank Representative Office to enable it to continue the operations of the Banque SYZ Suisse SA Florida Representative Office following the merger of Banque SYZ Suisse SA, with and into Banque SYZ SA.	Newspaper: Federal Register:	Not available Not applicable
BEACH COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by Leslie M. Apple, Rensselaer, New York, to acquire 10 percent or more of the outstanding shares of Beach Community Bancshares, Inc., and its subsidiary, Beach Community Bank, both of Fort Walton Beach, Florida.	Newspaper: Federal Register:	Not available Not available
CAPSTAR FINANCIAL HOLDINGS, INC.	* 3A1	CapStar Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of CapStar Bank, both of Nashville, Tennessee.	Newspaper: Federal Register:	Not available 01/08/2016
HERITAGE FIRST BANCSHARES, INC.	CIC	After the fact change in control notice filed by Andrew Charles Heaner, Atlanta, Georgia, to retain 25 percent or more of the outstanding shares of Heritage First Bancshares, Inc., and Heritage First Bank, both of Rome, Georgia.	Newspaper: Federal Register:	Not available 01/13/2016
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
SMARTBANK	* 18C * Branch	SmartBank, Pigeon Forge, Tennessee, to merge with Cornerstone Community Bank, Chattanooga, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
SOUTHEAST, LLC	* 3A1	Southeast, LLC, Atlanta, Georgia, to become a bank holding company by acquiring at least 50 percent of Barwick Banking Company, Barwick, Georgia.	Newspaper: Federal Register:	Not available 01/22/2016

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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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
749635	AUBURNBANK, AUBURN, ALABAMA	08/10/2015	12/17/2015	S	Int Sm Bank
497039	COMMERCIAL BK, HARROGATE, TENNESSEE	09/21/2015	01/11/2016	S	Int Sm Bank
150035	FIRST FARMERS & MRCH B, COLUMBIA, TENNESSEE	08/31/2015	12/17/2015	O	Int Sm Bank
3525577	FIRST FL BK, DESTIN, FLORIDA	08/31/2015	12/17/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 26, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	Not applicable
EASTERN MICHIGAN FINANCIAL CORPORATION	* 3A5	Eastern Michigan Financial Corporation, Crosswell, Michigan, to merge with Ruth Bank Corporation, Ruth, Michigan and thereby acquire control of Ruth State Bank, Ruth, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
FIRST FARMERS FINANCIAL CORPORATION	* 3A5 * 18C * Branch	First Farmers Financial Corporation, Converse, Indiana, to merge with Century Bank Corp., and thereby indirectly acquire The Citizens Exchange Bank, both of Fairmount, Indiana and an application by First Farmers Bank & Trust Co., Converse, Indiana, to merge with The Citizens Exchange Bank, Fairmount, Indiana, and operate all offices of The Citizens Exchange Bank as branches.	Newspaper:	Not available
			Federal Register:	01/11/2016
FIRST MIDWEST BANCORP, INC.	* 3A5 * 18C * Branch	First Midwest Bancorp, Itasca, IL to merge with NI Bancshares, Sycamore, IL and thereby acquire the National Bank & Trust Co of Sycamore, IL. In addition to this proposal, First Midwest Bank, Itasca, Illinois to merge with the National Bank & Trust Company of Sycamore, Sycamore, Illinois. As a result of the merger, First Midwest Bank, Itasca, IL will establish 10 branches.	Newspaper:	Not available
			Federal Register:	12/28/2015
HEARTLAND BANCORP, INC.	CIC	The George E. Drake Inter-vivos Family Trust, El Paso, Illinois, Fred L. Drake Revocable Trust, Marcia Dudley, both of Bloomington, Illinois and others, acting as a group in concert to retain 25 percent or more of the shares and thereby control Heartland Bancorp, Inc., Bloomington, Illinois and thereby indirectly control Heartland Bank and Trust Company, Bloomington, Illinois; National Bancorp, Schaumburg, IL; and American Midwest Bank, Sycamore, IL.	Newspaper:	Not available
			Federal Register:	Not available
NICOLET BANKSHARES, INC.	* 3A5	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to merge with Baylake Corp., and thereby indirectly acquire Baylake Bank, both in Sturgeon Bay, Wisconsin.	Newspaper:	Not available
			Federal Register:	01/04/2016

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 26, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAK PARK RIVER FOREST BANKSHARES, INC.	CIC	Walter F. Healy, Oak Park, Illinois, to acquire 15.5 percent of Oak Park River Forest Bankshares, Inc., Oak Park, Illinois and thereby indirectly acquire Community Bank Oak Park River Forest, Oak Park, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

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
849647	IOWA ST SVG BK, KNOXVILLE, IOWA	09/14/2015	01/07/2016	S	Small Bank
2693264	TOWN BK, HARTLAND, WISCONSIN	06/22/2015	01/12/2016	S	Large Bank
68840	UNION B&TC, EVANSVILLE, WISCONSIN	09/14/2015	01/12/2016	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 December 26, 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 C1 Financial Inc., St. Petersburg, Florida, and thereby indirectly acquire C1 Bank, St. Petersburg, Florida.	Newspaper:	01/19/2016
			Federal Register:	01/21/2016
MONTGOMERY BANCORPORATION, INC.	CIC	Notice by Joel A. Montgomery, Jr., St. Louis, Missouri, as trustee, of the RHM IV 2015 Irrevocable Bank Trust, WJM 2015 Irrevocable Bank Trust, JMF 2015 Irrevocable Bank Trust, and the JAMJR 2015 Irrevocable Bank Trust; and Richard H. Montgomery III, Sikeston, Missouri, as trustee, of the MMM 2015 Irrevocable Bank Trust and RHM III 2015 Irrevocable Bank Trust, to retain and increase control of more than 25 percent of the voting shares of Montgomery Bancorporation, Inc., Sikeston, Missouri.	Newspaper:	12/29/2015
			Federal Register:	12/31/2015

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
894245	MAINSTREET BK, ASHLAND, MISSOURI	07/06/2015	12/14/2015	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 December 26, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCSHARES CORPORATION	* 3A3	First Bancshares Corporation, Gladstone, Michigan, to acquire 100 percent of Northern Michigan Bank & Trust, Escanaba, Michigan.	Newspaper:	01/10/2016
			Federal Register:	01/14/2016
FIRST FINANCIAL CORPORATION	CIC	Brooks F. Burgum, Fargo, North Dakota, individually, and as a trustee of the Frederick W. Burgum-Katherine J. Burgum 2008 FFC GRAT (Burgum GRAT), Fargo, North Dakota, to retain 25 percent or more of the shares of First Financial Corporation, Arthur, North Dakota. In addition, Burgum GRAT; Frederick W. Burgum, Arthur, North Dakota; and Katherine B. Itterman, Fargo, North Dakota, as members of the Burgum family control group, to retain 25 percent or more of the shares of First Financial Corporation, Arthur, North Dakota, and thereby indirectly retain control of First State Bank of North Dakota, Arthur, North Dakota.	Newspaper:	Not available
			Federal Register:	12/28/2015
FLATHEAD LAKE BANCORPORATION, INC.	CIC	Retroactive change in control notice by Richard Pedersen, Everett, Washington, to retain control of 25 percent or more of the shares of Flathead Lake Bancorporation, Inc., Polson, Montana, and thereby indirectly retain control of First Citizens Bank of Polson, National Association, Polson, Montana.	Newspaper:	Not available
			Federal Register:	01/13/2016

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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- NI = Needs to improve
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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
642857	FIRST CMNTY BK, GLASGOW, MONTANA	09/29/2014	12/14/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 26, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANCSHARES, INC.	CIC	Notification submitted by Allen D. Powell Bank Share Trust, and Allen Powell, as trustee, Linneus, Missouri, to acquire control of Capital Bancshares, Inc., Brookfield, Missouri, parent of Bank of Brookfield-Purdin, N.A., Brookfield, Missouri.	Newspaper:	12/31/2015
			Federal Register:	01/04/2016
CAPITAL BANCSHARES, INC.	CIC	Notification submitted by Janet McCauslin, Chillicothe, Missouri, and John Littrell, Brookfield, Missouri, as a group acting in concert, to acquire control of Capital Bancshares, Inc., Brookfield, Missouri, parent of Bank of Brookfield-Purdin, N.A., Brookfield, Missouri.	Newspaper:	12/31/2015
			Federal Register:	01/04/2016
CSBO HOLDINGS, INC. ESOP	* 3A1	CSBO Holdings, Inc., Employee Stock Ownership Plan, Ridgway, Colorado, to become a bank holding company through the acquisition of 51 percent of the voting shares of CSBO Holdings, Inc., Ridgway, Colorado, and thereby indirectly acquire Citizens State Bank of Ouray, Ouray, Colorado.	Newspaper:	Not available
			Federal Register:	01/14/2016

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
50957	ALTERRA BK, LEAWOOD, KANSAS	06/01/2015	12/08/2015	S	Small Bank
989758	BANKWEST OF KANSAS, GOODLAND, KANSAS	09/28/2015	12/21/2015	S	Small Bank
704559	CENTRAL BK OF THE MW, LEE'S SUMMIT, MISSOURI	08/24/2015	12/01/2015	S	Large Bank
544951	COWBOY ST BK, RANCHESTER, WYOMING	09/21/2015	12/07/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 26, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKCAP EQUITY FUND, LLC	* 3A3	BankCap Equity Fund LLC, BankCap Partners GP L.P., and BankCap Partners Fund I, L.P., each a registered bank holding company located in Dallas, Texas, to acquire up to 23.2 percent of voting shares of Vista Bancshares, Inc., Ralls, Texas, indirectly through BankCap Partners Opportunity Fund, L.P., Dallas, Texas. Vista Bancshares, Inc., is the parent company of Vista Bank, also of Ralls, Texas.	Newspaper: Federal Register:	12/25/2015 01/04/2016
BUSINESS BANCSHARES OF TEXAS, INC.	3A1	Application by Business Bancshares of Texas, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Business Bank of Texas, National Association, Austin, Texas.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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- 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
2942823	UNITED BK OF EL PASO DEL NORTE, EL PASO, TEXAS	08/17/2015	01/29/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 26, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a new branch office located at Springs Plaza, Chalan Ale Arnold, Gualo Rai, Saipain, MP.	Newspaper: Federal Register:	Not available Not applicable
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
RBB BANCORP	* 3A5	RBB Bancorp, Los Angeles, California, to merge with TFC Holding Company, and thereby indirectly acquire Tomato Bank, both of Alhambra, California.	Newspaper: Federal Register:	Not available Not available
WESTAMERICA BANCORPORATION	CIC	Change in Bank Control Notice filed by T. Rowe Price Associates, Inc., Baltimore, Maryland, to retain 10 percent or more of Westamerica Bancorporation, and thereby indirectly in its subsidiary, Westamerica Bank, both of San Rafael, California.	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.

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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- 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
243375	GREEN DOT BK, PROVO, UTAH	08/03/2015	12/08/2015	O	Strategic Plan

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act