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**Federal Reserve Release**

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*H.2*

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

*No. 18*

*Week Ending April 30, 2016*

Board Operations

Office of Financial Stability Policy and Research (OFS) -- organizational realignment to recognize OFS as an operating division of the Board, and redesignation as the Division of Financial Stability.

- Approved, April 28, 2016

Forms

Forms -- final Board review to extend with revision the recordkeeping and disclosure requirements of the Truth in Lending Act (Reg Z).

- Approved, April 25, 2016

Forms -- final Board review (1) to extend without revision the Reporting Requirements Associated with Regulation Y (Reg Y-1) and (2) to extend with revision the Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealers (FR MSD-4) and Uniform Termination Notice for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (FR MSD-5).

- Approved, April 28, 2016

Regulations and Policies

Incentive-Based Compensation Requirements -- publication for comment of a proposed interagency rule to implement the incentive-based compensation provisions of the Dodd-Frank Act.

- Approved, April 28, 2016

Enforcement

Jack Henry & Associates, Inc., Monett, Missouri -- written agreement dated December 4, 2013, terminated March 29, 2016.

- Announced, April 26, 2016

**BS&R** Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

## Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch at 1900 Lauderdale Drive, Henrico.

- Approved, April 29, 2016

## Richmond

First Bank, Troy, North Carolina -- to establish a branch at 4201 Congress Street, Charlotte.

- Approved, April 25, 2016

## New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 45 Eisenhower Drive, Paramus, New Jersey.

- Approved, April 29, 2016

## Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 14040 Walsingham Road, Largo, Florida.

- Approved, April 29, 2016

## Dallas

Veritex Community Bank, Dallas, Texas -- to establish a branch at 3131 Turtle Creek Boulevard, Dallas.

- Approved, April 28, 2016

**Bank Holding Companies**

Minneapolis

Citizens Investment Co., Inc., Glenville, Minnesota -- to engage de novo in lending activities.

- Approved, April 28, 2016

Chicago

County Bancorp, Inc., Manitowoc, Wisconsin -- to acquire Fox River Valley Bancorp, Inc., Appleton, and thereby indirectly acquire The Business Bank.

- Approved, April 25, 2016

Kansas City

Elkcorp, Inc., Clyde, Kansas -- to acquire and merge with Baileyville Bancshares, Seneca, parent of Baileyville State Bank.

- Approved, April 28, 2016

Chicago

Hometown Community Bancorp, Inc., Morton, Illinois, and Hometown Community Bancorp, Inc., Employee Stock Ownership Plan and Trust -- to merge with Trivoli Bancorp, Inc., Trivoli, and thereby indirectly acquire Heritage Bank of Central Illinois.

- Approved, April 29, 2016

San Francisco

OP Bancorp, Los Angeles, California -- to become a bank holding company by acquiring Open Bank, Los Angeles.

- Approved, April 29, 2016

**Bank Holding Companies**

Chicago

Royal Financial, Inc., Chicago, Illinois -- to acquire Park Bancorp, Inc., Chicago, and indirectly acquire Park Federal Savings Bank and thereby operate a savings association.

- Approved, April 28, 2016

Kansas City

Sandhills Financial Services, LLC, Bassett, Nebraska -- to acquire Keystone Investment, Inc., Keystone, parent of Bank of Keystone.

- Withdrawn, April 29, 2016

**Bank Mergers**

St. Louis

The Bank of Fayette County, Piperton, Tennessee -- to purchase the assets and assume the liabilities of Trust Company Bank, Memphis, and to retain the acquired facilities as branches.

- Approved, April 29, 2016

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

EJF Capital LLC, Arlington, Virginia -- relief from certain commitments.

- Granted, April 27, 2016

**Change in Bank Control**

Atlanta

First Citizens Financial Corporation, Dawsonville, Georgia -- change in bank control of First Citizens Financial Corporation and its subsidiary, Foothills Community Bank, Dawsonville.

- Permitted, April 29, 2016

Atlanta

SFB Bancorp, Inc., Elizabethton, Tennessee -- change in bank control of SFB Bancorp and its subsidiary, Security Federal Bank, Elizabethton.

- Permitted, April 28, 2016

Dallas

Texas Brand Bancshares, Inc., Garland, Texas -- change in bank control of Texas Brand Bancshares and its subsidiary, Texas Brand Bank, Garland.

- Withdrawn, April 25, 2016

**Extensions of Time**

Minneapolis

Great Western Bancorp, Inc., Sioux Falls, South Dakota -- extension to June 9, 2016, to merge with HF Financial Corp., Sioux Falls, and thereby indirectly acquire Home Federal Bank.

- Granted, April 25, 2016

Atlanta

Hamilton State Bancshares, Inc., Hoschton, Georgia -- extension to June 1, 2016, to establish Auto Finance South and thereby engage in lending, servicing, and collection activities.

- Granted, April 28, 2016

**Extensions of Time**

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to August 4, 2016, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, April 28, 2016

Chicago

Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan, Peoria, Illinois -- extension to July 29, 2016, to become a bank holding company by acquiring shares of Mid Illinois Bancorp, Inc., Peoria, and thereby acquire control of South Side Trust and Savings Bank; and to engage in extending credit and servicing loans.

- Granted, April 25, 2016

Secretary

Morgan Stanley, New York, New York -- extension of time to divest certain properties.

- Granted, April 25, 2016

Philadelphia

Univest Bank and Trust Co., Souderton, Pennsylvania -- extension to April 29, 2016, to establish a branch at 1642 Fairmount Avenue, Philadelphia.

- Granted, April 28, 2016

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WEYMOUTH BANK	* 18C * Branch	Weymouth Bank, Weymouth, Massachusetts (WB) to merge with Equitable Co-operative Bank, Lynn, Massachusetts, with WB as the surviving entity.	Newspaper:	Not available
			Federal Register:	Not applicable



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BASSWOOD CAPITAL MANAGEMENT, LC	CIC	Notice of Change in Control by Basswood Capital Management, LLC, New York, New York; funds for which Basswood Partners, LLC serves as General Partner and for which Basswood Capital Management, LLC serves as Investment Manager (Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP); a fund for which Basswood Enhanced Long Short GP, LLC serves as General Partner and for which Basswood Capital Management, LLC serves as Investment Manager (Basswood Enhanced Long Short Fund, LP); funds for which Basswood Capital Management, LLC serves as Investment Manager (Basswood Opportunity Fund, Inc.; Basswood Financial Fund, Inc.; BCM Select Equity I Master, Ltd.; Main Street Master, Ltd.); Basswood Capital Management, LLC as investment adviser to two managed accounts; Matthew Lindenbaum and Bennett Lindenbaum all of New York, New York; to collectively acquire up to 15 percent of the outstanding voting shares of Suffolk Bancorp, and indirectly its subsidiary bank, Suffolk County National Bank, both of Riverhead, New York.	Newspaper: Federal Register:	05/19/2016 05/10/2016
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: Federal Register:	Not applicable Not applicable
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office to be located at 5-7 West Cross Street, Suite 7A, Hawthorne, New York.	Newspaper: Federal Register:	05/05/2016 Not applicable
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office to be located at 1214 East Boston Post Road, Mamaroneck, New York.	Newspaper: Federal Register:	05/05/2016 Not applicable
ORANGE COUNTY TRUST COMPANY	Premises	Orange County Trust Company, Middletown, New York, provides notice to increase its investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNIVEST CORPORATION OF PENNSYLVANIA	* 3A5	Univest Corporation of Pennsylvania, Souderton, PA , to merge with Fox Chase Bancorp, Inc., Hatboro, PA, and Univest Bank and Trust Co., Souderton, PA to merge with Fox Chase Bank, Hatboro, PA, pursuant to Section 3(a)(5) of the Bank Holding Company Act and Section 18(c) of the FDI Act.	Newspaper:	04/04/2016
	* 18C		Federal Register:	05/16/2016
	4c8			

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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.

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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	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OHIO VALLEY BANC CORP.	* 3A3	Ohio Valley Banc Corp, Gallipolis, Ohio to acquire Milton Bancorp, Wellston, Ohio pursuant to section 3 of the Bank Holding Company Act AND Milton Banking Company, Wellston, Ohio, to merge with and into The Ohio Valley Bank Company, Gallipolis, Ohio, pursuant to section 18(c) of the Federal Deposit Insurance Act and to establish branches pursuant to Section 9 of the Federal Reserve Act	Newspaper:	05/27/2016
	* 3A5		Federal Register:	05/26/2016
	* 18C			
	* Branch			

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 30, 2016**

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



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

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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.

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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	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY FIRST, INC.	CIC	Prior change in control notice filed by Eslick E. Daniel, individually and as Custodian under the Tennessee Uniform Transfers to Minors Act (TNUTMA) for each of the Crockett Wilson Daniel Trust, the McClain Cherry Daniel Trust, the Anne Eslick Jewell Trust, the Elizabeth Wilson Jewell Trust, the John Berry Jewell V Trust and as Custodian for Hardin Herbert Daniel and the Elizabeth Daniel Jewell; and Anne Herbert Daniel, each of Williamsport, Tennessee; the Daniel Family Partnership of Williamsport, Tennessee; Robert E. Daniel, individually and as Custodian under the TNUTMA for the Fletcher Ewing Daniel Trust, and Amy Cherry Daniel, each of Thompsons Station, Tennessee; Hardin Herbert Daniel, individually and as Custodian under the TNUTMA for the Lola Lucas Daniel Trust and the Evalyn Rose Daniel Trust, and Mary Jacqueline Daniel, each of Nashville, Tennessee; and Elizabeth Ann Daniel Jewell and John Berry Jewel IV, each of Franklin, Tennessee, to acquire 10 percent or more of the shares and thereby control of Community First, Inc., and its subsidiary, Community First Bank & Trust, both of Columbia, Tennessee.	Newspaper:	05/19/2016
			Federal Register:	Not available
COMMUNITY FIRST, INC.	CIC	Prior change in control notice filed by Ruskin A. Vest, Jr., Melba R. Vest and Ruskin A. Vest, III, each of Columbia, Tennessee; Margaret Anne Vest of Boulder, Colorado, and Rachel V. Kennedy of Culleoka, Tennessee, to acquire 10 percent or more of the shares and thereby control of Community First, Inc., and its subsidiary bank, Community First Bank & Trust, both of Columbia, Tennessee.	Newspaper:	05/19/2016
			Federal Register:	Not available
CONTINENTAL BANCORP	CIC	Prior change in control notice filed by the Fanny Dascal Grantor Retained Annuity Trust, Miami, Florida (GRAT), Fanny Dascal as Trustee of the GRAT, Cesar R. Camacho, Miami, Florida, individually and as Trustee of the GRAT, Jacqueline Dascal Chariff, Miami Beach, Florida, and Ana Marie Camacho, Miami, Florida, to acquire 25 percent or more of the outstanding shares of Continental Bancorp, and to acquire 25 percent or more of its subsidiary bank, Continental National Bank, both of Miami, Florida.	Newspaper:	05/17/2016
			Federal Register:	05/18/2016
HERITAGE FIRST BANCSHARES, INC.	CIC	Prior change in control notice filed by Andrew Charles Heaner, Atlanta, Georgia, to acquire an additional 2.73 percent of the outstanding shares of Heritage First Bancshares, Inc., and its subsidiary, Rome, Georgia. Total pro forma ownership will equal 26.74 percent.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LOUISIANA COMMUNITY BANCORP, INC.	* 3A5	Louisiana Community Bancorp, Inc., Houma, Louisiana, to acquire control of 100 percent of the issued and outstanding shares of common stock of Tri-Parish Bancshares, Inc., and thereby, acquire control of its wholly-owned subsidiary, Tri-Parish Bank, both of Eunice, Louisiana.	Newspaper:	05/28/2016
			Federal Register:	Not available
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 seven low income housing public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
UNITED COMMUNITY BANKS INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with Tideland Bancshares, Inc., and thereby acquire its subsidiary, Tideland Bank, both of Mt. Pleasant, South Carolina.	Newspaper:	05/19/2016
			Federal Register:	05/20/2016

**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
3715444	CAPSTAR BK, NASHVILLE, TENNESSEE	01/11/2016	04/11/2016	S	Int Sm Bank
697633	COMPASS BK, BIRMINGHAM, ALABAMA	12/07/2015	05/11/2016	S	Large 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 April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALPINE BANK & TRUST CO.	* Branch	Alpine Bank & Trust Company, Rockford, Illinois, to establish a branch at 1401 North Main Street, Rockford, Illinois.	Newspaper:	04/28/2016
			Federal Register:	Not applicable
BLACKHAWK BANCORPORATION, INC.	* 3A5	Blackhawk Bancorporation, Inc., Milan, Illinois, to merge with First Port Byron Bancorp, Inc. and thereby indirectly acquire Port Byron State Bank, both of Port Byron, Illinois.	Newspaper:	05/02/2016
			Federal Register:	04/28/2016
CHEMICAL FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Chemical Financial Corporation, Midland, Michigan, to merge with Talmer Bancorp, Inc., Troy, Michigan, and thereby acquire control of Talmer Bank and Trust, Troy, Michigan. In connection with the bank holding company merger, Chemical Bank, Midland, Michigan, intends to merge and consolidate Talmer Bank and Trust, Troy, Michigan, with and into Chemical Bank, Midland, Michigan and to operate all of the offices of Talmer Bank, including its main office, as branches of Chemical Bank.	Newspaper:	04/30/2016
			Federal Register:	04/04/2016
COMMUNITY BANCSHARES CORP.	* 3A3	Community Bancshares, Corp., Indianola, Iowa, to acquire 100 percent of IT&S of Iowa, Inc., Oskaloosa, Iowa, and thereby indirectly acquire TruBank, Oskaloosa, Iowa.	Newspaper:	05/15/2016
			Federal Register:	05/12/2016
COUNTY BANK CORP	* 3A5 * 18C * Branch	County Bank Corporation, Lapeer, Michigan, to merge with Capac Bancorp, Inc., Capac, Michigan. Immediately following the merger, LaPeer County Bank & Trust Company, LaPeer, Michigan will merge with CSB Bank, Capac, Michigan and an application for LaPeer County Bank and Trust Company, LaPeer, Michigan to operate all offices of CSB Bank, Capac, Michigan as branches at 206 North Main Street, Capac, Michigan; 5515 Van Dyke Road, Almont, Michigan; 72890 North Avenue, Armada, Michigan; 3177 Main Street, Emmett, Michigan; 148 North Almont Avenue, Imlay City, Michigan; 81111 Main Street, Memphis, Michigan; 3 North Main Street, Yale, Michigan.	Newspaper:	Not available
			Federal Register:	05/27/2016
FIRST MIDWEST BANK	* Branch	First Midwest Bank, Itasca, Illinois intends to close the branch located at 15801 South Bell Road, Horner Glen, Illinois	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST NEWTON NATIONAL BANK	Member	First Newton National Bank, Newton, Iowa, to change name to FNNB Bank and retain its membership in the Federal Reserve System and its stock in the Federal Reserve Bank of Chicago following its conversion from a national banking association to a state-chartered bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE BANCO, LTD.	CIC	Notice by William C. Wetzeler, Spirit Lake, Iowa, individually to control more than 25 percent and acting in concert with Carol L. Schultz, Judith K. Nece, and Andrew J. Schultz, all of Spirit Lake, Iowa, to join the Wetzeler Family Control Group as approved on July 22, 1983 and retain control of 100 percent of the voting shares of State Banco, LTD, Spirit Lake, Iowa, and thereby indirectly control The State Bank, Spirit Lake, Iowa.	Newspaper:	Not available
			Federal Register:	05/17/2016
STC BANCSHARES CORP.	CIC	Robert Greco, Wayne, Illinois, together with Gian Greco, Wayne, Illinois; Pasquale Greco, St. Charles, Illinois, Francesca Greco, Jaffe, St. Charles, Illinois and Eduardo Greco, St. Charles, Illinois; as a group acting in concert, to acquire over ten percent of the voting shares of STC Bancshares Corp., St. Charles, Illinois, and thereby indirectly control of STC Capital Bank, St. Charles, Illinois.	Newspaper:	Not available
			Federal Register:	03/24/2016
WCF FINANCIAL, M.H.C.	* MHC Conversion	WCF Financial, M.H.C., Webster City, Iowa, to convert to stock form and merge with and into Webster City Federal Bancorp, Webster City, Iowa. In connection with this application, Webster City Federal Bancorp will be merged into a de novo corporation named WCF Bancorp, Inc., an Iowa corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of the voting shares of WCF Financial Bank, Webster City, Iowa.	Newspaper:	Not available
			Federal Register:	04/11/2016

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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900146	CUSB BK, CRESCO, IOWA	02/08/2016	06/09/2016	S	Int Sm Bank
123646	SALIN B&TC, INDIANAPOLIS, INDIANA	02/01/2016	06/09/2016	S	Int Sm Bank

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 April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANCOMPANY, INC	CIC	Notice by Robert R. Hermann, Jr., Palm Beach, Florida, to become co-trustee of the Central Bancompany Voting Trust which controls Central Bancompany, Inc., Jefferson City, Missouri.	Newspaper:	05/31/2016
			Federal Register:	05/17/2016



**District: 8**

**Federal Reserve Bank of St. Louis**

**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
299046	CENTRAL BK OF BOONE CTY, COLUMBIA, MISSOURI	01/11/2016	04/25/2016	S	Large Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	01/19/2016	04/25/2016	S	Int Sm Bank
704755	PROVIDENCE BK, COLUMBIA, MISSOURI	11/30/2015	04/06/2016	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASCENT BANCORP	* 3A1	Ascent Bancorp, Helena, Montana, to become a bank holding company by acquiring 100 percent of First Security Bank of Helena, Helena, Montana.	Newspaper:	Not available
			Federal Register:	05/31/2016
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AN TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to increase its voting shares of Security State Bank Holding Company, Fargo, North Dakota, to 27.8 percent, and thereby increase its ownership of Bank Forward, Hannaford, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
CITIZENS BANK GROUP, INC.	CIC	Change in Control Notice by Leslie Ann Bebee, Wakefield, Nebraska, to acquire 25 percent or more of the shares of Citizens Bank Group, Inc., Saint James, Minnesota, and thereby indirectly gain control of Pioneer Bank, Mapleton, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A3 * 18C * Branch	First Interstate BancSystem, Inc., Billings, Montana, to acquire 100% of Flathead Bank of Bigfork, Bigfork, Montana. In addition, First Interstate Bank, Billings, Montana, to merge with Flathead Bank of Bigfork, Bigfork, Montana, and incident thereto, establish a branch.	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATIONAL BANK OF BEMIDJI ESOP AND TRUST	* 3A3	Retroactive notice by The First National Bank of Bemidji ESOP & Trust, Bemidji, Minnesota, to increase its voting ownership of First Bemidji Holding Company, Bemidji, Minnesota, to 36.63 percent, and thereby increase its ownership of The First National Bank of Bemidji, Bemidji, Minnesota.	Newspaper:	Not available
			Federal Register:	05/26/2016
FORSTROM BANCORPORATION, INC.	CIC	The Philip Ray Forstrom 2012 Irrevocable Trust [SLAT-1] under agreement dated December 6, 2012, Henderson, Nevada; Marsha Ann Forstrom, Henderson, Nevada, as co-trustee and individually, and Perry Forstrom, Henderson, Nevada, co-trustee; and the Marsha Ann Forstrom 2012 Irrevocable Trust [SLAT-1] under agreement dated December 26, 2012, Henderson, Nevada, Philip R. Forstrom, Henderson, Nevada, and John Forstrom, Independence, Minnesota, co-trustees, to retain voting shares of Forstrom Bancorporation, Inc., Clara City, Minnesota, and thereby join the Forstrom family shareholder group, which controls 100% of Forstrom Bancorporation, Inc. and thereby indirectly controls Citizens Alliance Bank, Clara City, Minnesota, and First Bank of Lincoln, Lincoln, Montana.	Newspaper:	Not available
			Federal Register:	04/28/2016

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEMBINA COUNTY BANKSHARES, LTD.	CIC	Douglas M. Taylor Bemidji, Minnesota, individually and as trustee of Citizens State Bank Midwest 401(k) Profit Sharing Plan, Cavalier, North Dakota, and as part of a group acting in concert with the Profit Sharing Plan, Nancy R. Helling, Saint Cloud, Minnesota, and Ramona D. Taylor Vosper, Neche, North Dakota, to acquire 10 percent or more of the shares of Pembina County Bankshares, Ltd., Cavalier, North Dakota, and thereby gain control of Citizens State Bank - Midwest, Cavalier, North Dakota.	Newspaper: Federal Register:	04/27/2016 05/02/2016
PEOPLES BANK MIDWEST	* Branch	Peoples Bank Midwest, Hayward, Wisconsin, to establish a branch facility to be located at 3585 Highway 61, Vadnais Heights, Minnesota.	Newspaper: Federal Register:	04/15/2016 Not applicable
UNITED BANKERS' BANCORPORATION, INC	* 3A5 * 18C 4c8 * Branch	United Bankers' Bancorporation, Inc., Bloomington, Minnesota, to merge with Bankers Bancshares, Inc., Worthington, Ohio, and thereby indirectly acquire, Great Lakes Bankers Bank, Worthington, Ohio. In addition, United Bankers' Bank, Bloomington, Minnesota, intends to merge with Great Lake Bankers Bank, Worthington, Ohio, and United Bankers' Bancorporation, Inc., Bloomington, Minnesota, to acquire 100 percent of Great Lakes Banc Consulting, Inc., Worthington, Ohio, and thereby engage, in permissible non-banking activities.	Newspaper: Federal Register:	Not available 05/02/2016
VISION BANCSHARES, INC.	CIC	Change in Control Notice by Mark Saliterman, Minnetonka, Minnesota, Julianne Samuelson, Chanhassen, Minnesota, Michael Morton, Minnetonka, Minnesota, Lorilee Wright, Shorewood, Minnesota, to acquire 25 percent or more of the shares of Vision Bancshares, Inc., Saint Louis Park, Minnesota, and thereby indirectly gain control of Vision Bank, Saint Louis Park, Minnesota.	Newspaper: Federal Register:	Not available Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK SNB	* Branch	Bank SNB, Stillwater, Oklahoma, to establish a de novo branch at 9921 South Pennsylvania Avenue, Oklahoma City, Oklahoma 73139.	Newspaper: Federal Register:	04/29/2016 Not applicable
BANK SNB	* Branch	Bank SNB, Stillwater, Oklahoma, to establish a de novo branch at 3001 Palm Way, Suite 108, Austin, Texas 78758.	Newspaper: Federal Register:	04/29/2016 Not applicable
BOK FINANCIAL CORPORATION	* 3A3	BOK Financial Corporation, Tulsa, Oklahoma, to acquire 100 percent of the voting shares of MBT Bancshares, Inc., parent of Missouri Bank and Trust Company, both in Kansas City, Missouri.	Newspaper: Federal Register:	Not available 05/23/2016
FNB NEW MEXICO	* 18C	FNB New Mexico, Clayton, New Mexico, to purchase certain assets and assume certain liabilities of the Santa Rosa, New Mexico Branch of Community 1st Bank Las Vegas, Las Vegas, New Mexico.	Newspaper: Federal Register:	Not available Not applicable
GUARANTY BANCORP	* 3A3 * 3A5	Guaranty Bancorp, Denver, Colorado, to acquire by merger Home State Bancorp, and thereby indirectly acquire control of Home State Bank, both of Loveland Colorado.	Newspaper: Federal Register:	Not available 05/20/2016
GUARANTY BANK AND TRUS COMPANY	* 18C	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Home State Bank, Loveland Colorado.	Newspaper: Federal Register:	Not available Not applicable
LAVERNE BANCSHARES, INC.	CIC	Todd Allen Cook, Laverne, Oklahoma, to acquire voting shares of Laverne Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Laverne, both in Laverne, Oklahoma. Additionally, Sheldon Olis Cook, McAlester, Oklahoma, as a member of the Cook Family Group, which acting in concert controls more than 25 percent of Laverne Bancshares, Inc.	Newspaper: Federal Register:	Not available 05/18/2016
VISION BANCSHARES, INC.	CIC	Notification submitted by Henry Katz, Ada, Oklahoma and Sandra Beth Katz Sherry, Prairie Village, Kansas, Co-Trustees of the Barbara Katz Cobin Trust, Woodland Hills, California; Sandra Beth Sherry Trust, Prairie Village, Kansas; Marsha Katz Rothpan Trust, West Hills, California and Ronald D Lane Trust, Ada, Oklahoma and all as members of the Vision Bancshares, Inc. Shareholders Agreement; to retain voting shares and thereby control Vision Bancshares, Inc., parent of Vision Bank, N.A., both of Ada, Oklahoma.	Newspaper: Federal Register:	Not available 05/16/2016

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
266655	FIRST B&TC OF FULLERTON, FULLERTON, NEBRASKA	02/08/2016	04/25/2016	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 April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARLILE BANCSHARES, INC.	CIC	Lee Equity Partners, LLC, et al., New York, New York; AlpInvest Partners B.V., et al., Amsterdam, The Netherlands; and HarbourVest Partners, LLC, et al., Boston, Massachusetts; to control directly or indirectly Carlile Bancshares, Inc., Fort Worth, Texas, and therefore, indirectly, NorthStar Bank of Texas, Denton, Texas, and NorthStar Bank of Colorado, Denver, Colorado.	Newspaper:	Not available
			Federal Register:	03/07/2016

**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	Quarter of
Institution	Location

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NONE



**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending April 30, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	07/15/2014
			Federal Register:	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:	Not available
			Federal Register:	Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
564977	TERRITORIAL SB, HONOLULU, HAWAII	04/27/2015	04/05/2016	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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