Federal Reserve Release



H.2

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

No. 12

Week Ending March 19, 2016

Bank Branches, Domestic

Frost Bank, San Antonio, Texas -- to establish branches at 314 South WW White Road, San Antonio, and 2421 East Seventh Street, Austin.

- Approved, March 14, 2016

Bank Mergers

Goldman Sachs Bank USA, New York, New York -- to assume certain deposits of, and acquire certain assets from, GE Capital Bank, Holladay, Utah.

- Approved, March 17, 2016

Forms

Forms -- final Board review to conduct with revision the Survey of Finance Companies (FR 3033s).

- Approved, March 15, 2016

<u>Personnel</u>

Office of the Chief Operating Officer -- appointment of Michael Kraemer as chief data officer.

- Announced, March 18, 2016

Reserve Bank Services

Federal Reserve Bank of Chicago -- authorization to provide accounts and services to Options Clearing Corporation and Chicago Mercantile Exchange, Inc., in accordance with the Dodd-Frank Act and Regulation HH.

- Approved, March 15, 2016

H.2 Actions under delegated authority

BS&RBanking Supervision and RegulationRBOPSReserve Bank Operations and Payment SystemsC&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

ink branches, bonnes

Kansas City

RCB Bank, Claremore, Oklahoma -- to establish a branch at 333 West Boyd Street, Norman.

- Approved, March 18, 2016

Chicago

VisionBank of Iowa, Ames, Iowa -- to establish a branch at 1255 Jordan Creek Parkway, West Des Moines.

- Approved, March 17, 2016

Bank Holding Companies

Atlanta

Commercial Bancgroup, Inc., Harrogate, Tennessee -- to acquire National Bank of Tennessee, Newport; and for Commercial Bancgroup's subsidiary, Commercial Bank, Harrogate, to merge with National Bank of Tennessee.

- Approved, March 17, 2016

Minneapolis

Mackinac Financial Corporation, Manistique, Michigan -- to acquire The First National Bank of Eagle River, Eagle River, Wisconsin.

- Approved, March 17, 2016

Bank Mergers

Richmond

Select Bank, Forest, Virginia -- to acquire certain assets and assume certain liabilities of the Bedford branch of The Bank of Fincastle, Fincastle.

- Approved, March 17, 2016

Bank Premises

Richmond

The Bank of Marion, Marion, Virginia -- to increase its investment in bank premises.

- Approved, March 15, 2016

Banks, State Member

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, March 15, 2016

Change in Bank Control

Kansas City

Arlington State Banc Holding Company, Blair, Nebraska -- change in bank control of Arlington State Banc Holding Company and its subsidiary, Two Rivers State Bank, Blair.

- Permitted, March 15, 2016

Dallas

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

- Permitted, March 18, 2016

Extensions of Time

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- extension to April 22, 2016, to acquire National Penn Bancshares, Inc., Allentown, Pennsylvania, and thereby acquire National Penn Bank.

- Granted, March 17, 2016

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to divest certain properties held by indirect subsidiaries in Mexico and El Salvador.

- Granted, March 18, 2016

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
HARBORONE BANCORP, INC.	* 3A1	Application by HarborOne Mutual Bancshares and HarborOne Bancorp, Inc., both of Brockton, Massachusetts, to become a mutual bank holding company and a mid-tier stock bank holding company, respectively, by acquiring 100% of the outstanding capital stock of HarborOne Bank, Brockton, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of HarborOne Bank from mutual to stock form and a minority stock issuance by the mid-tier holding company.	Newspaper: Federal Register:	Not available 04/11/2016
RANDOLPH BANCORP, INC.	* 3A1	Application by Randolph Bancorp, Inc., Stoughton, Massachusetts to acquire 100% of the outstanding capital stock of Randolph Savings Bank, Stoughton, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of Randolph Bancorp, Stoughton, Massachusetts from mutual to stock form.	Newspaper: Federal Register:	Not available 04/08/2016

^{*} Subject to the provisions of the Community Reinvestment Act

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

CRA CRA

Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CITIBANK, N.A.	Investment	Citibank N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of New York

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District: 3 Federal Reserve Bank of Philadelphia Filings received during the week ending March 19, 2016

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
FSB COMMUNITY BANKSHARES, MHC	* MHC Conversion * 3A1	FSB Community Bancshares, MHC, Fairport, New York, and FSB Community Bancshares, Inc., Fairport, New York, propose to complete a second step conversion, converting to stock form and merging with FSB Bancorp, Inc., Fairport, NY, which proposes to become a bank holding company by acquiring 100 percent of Fairport Savings Bank, Fairport, New York.	Newspaper: Federal Register:	04/11/2016 04/15/2016
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch office located at 4750 Lindle Road, Harrisburg, PA.	Newspaper: Federal Register:	03/18/2016 Not applicable
UNIVEST CORPORATION OF PENNSYLVANIA	* 3A5 * 18C	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: Federal Register:	04/04/2016 04/18/2016

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Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution Location

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District: 4 Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
HUNTINGTON BANCSHARES INCORPORATED	* 3A3 * 3A5	Application by Huntington Bancshares, Inc., Columbus, Ohio, to acquire FirstMerit Corporation, Akron, Ohio, and thereby acquire control of FirstMerit Bank, NA, Akron, Ohio, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	04/09/2016 04/15/2016
NORTH SIDE BANK AND TRUS COMPANY, THE	* Branch	Application by North Side Bank and Trust Company, Cincinnati, OH to establish a branch at 1111 St Gregory St. Cincinnati, OH.	Newspaper: Federal Register:	03/22/2016 Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Richmond

Filings received during the week ending March 19, 2016

Filer Filing Type Filing Proposal End of Comment Period

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Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution Location

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Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
BANK OF CENTRAL FLORIDA HOLDING COMPANY	3A1	Bank of Central Florida Holding Company, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Bank of Central Florida, both of Lakeland, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
LIBERTY SHARES, INC.	CIC	Prior change in control notice filed by Kenneth Ray Lehman, Arlington, Virginia, to acquire 25 percent or more of the outstanding shares of Liberty Shares, Inc., and The Heritage Bank, both of Hinesville, Georgia.	Newspaper: Federal Register:	Not available 04/04/2016
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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make three low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
SFB BANCORP, INC.	CIC	SFB Bancorp, Inc., Elizabethton, Tennessee, prior change in control notice filed by Peter William Hampton, Jr., Elizabethton, Tennessee, individually and as co-trustee of the Margaret Hampton Revocable Trust and the Peter W. Hampton Family and Marital Trust (The Trusts), and as custodian for William Spencer Hampton; and Harriette Lee Hampton, Ridgeland, Mississippi, individually and as co-trustee of The Trusts, and as power of attorney for Margaret Hampton, Elizabethton, Tennessee; for permission to increase their collective ownership of SFB Bancorp and its subsidiary, Security Federal Bank, Elizabethton, Tennessee, to 60 percent.	Newspaper: Federal Register:	03/30/2016 03/22/2016
SouthPoint Bancshares, Inc.	3A1	SouthPoint Bancshares, Inc., Birmingham, Alabama, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of SouthPoint Bank, Birmingham, Alabama.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
AMBANK HOLDINGS, INC.	CIC	Notice by Venkateswararao Alla, Rock Island, Illinois, individually and as trustee of the Revocable Trust Agreements known as: Atlantic Financial Holdings I Trust, the Atlantic Financial Holdings III Trust, the Atlantic Financial Holdings IV Trust, and the Atlantic Financial Holdings IV Trust, all of Rock Island, Illinois; and acting in concert with Rajesh Alla, Rock Island, Illinois, Rakesh Alla, Rock Island, Illinois, and Suresh Alla, Moline, Illinois; for approval to increase and retain control of more than 25 percent of the voting shares of Ambank Holdings, Inc., Davenport, Iowa, and thereby indirectly control American Bank and Trust Company, N.A., Davenport, Iowa, pursuant to the Change in Bank Control Act.		t available 01/2016
AMERICAN COMMUNITY FINANCIAL, INC.	CIC	ACBT L.P., a Delaware limited partnership, Huntley, Illinois; Charles W. Ruth, Huntley, Illinois; Helen J. Ruth, Huntley, Illinois; William A. Ruth, Woodstock, Illinois; Emily Ruth Smith, Lake in the Hills, Illinois; Eric L. Ruth, Huntley, Illinois; and Scott H. Ruth, Marengo, Illinois; as a group acting in concert, have applied to the Federal Reserve Board for permission to retain and obtain control over 17.26 percent of the voting shares of American Community Financial, Inc., Woodstock, Illinois, and thereby indirectly retain control of American Community Bank, Woodstock, Illinois.		t available 09/2016
BOSCOBEL BANCORP, INC.	* 3A5 * 18C * Branch CIC	Boscobel Bancorp, Inc., Boscobel, Wisconsin to merge with Rural Bancshares of Wisconsin, Inc., Livingston, Wisconsin, and thereby indirectly acquire Livingston State Bank, Livingston, Wisconsin. In addition, Community First Bank, Boscobel, Wisconsin, to merge with Livingston State Bank, Livingston, Wisconsin. As a result of the merger, Community First Bank, Boscobel, Wisconsin, will establish branches at 125 East Center Street, Livingston, Wisconsin; and 1800 Progressive Parkway and 170 West Main Street, both of Platteville, Wisconsin. Notice by Thomas G. Kenney, Fennimore, Wisconsin, to acquire control of more than 25 percent of Boscobel Bancorp, Inc., Boscobel, Wisconsin, and thereby indirectly acquire control of Community First Bank, Boscobel, Wisconsin, and Livingston State Bank, Livingston, Wisconsin, upon the consummation of the merger of Rural Bancshares of Wisconsin, Inc., Livingston, with and into Boscobel Bancorp, Inc.		t available t available

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period		
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan, to establish a branch at 1910 Parkview Avenue, Kalamazoo, Michigan.	Newspaper: Federal Register:	Not available Not applicable	
CITIZENS BANK HOLDING, IN	CIC	Warren E. Hansen Sr., Mukwonago, Wisconsin; together with 205 MacArthur LLC, Mukwonago, Wisconsin; Eunice Hansen and Warren E. Hansen Jr., both of Delavan, Wisconsin; Wayne E. Martin and Donna J. Martin, both of Waterloo, Wisconsin, Todd and Jacquilin Martin; Ann C. Hansen; Timothy W. Hansen; Jill and Kevin Wattles; and Andrew C. Hansen, as a group acting in concert, to acquire control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin and thereby indirectly acquire control of Citizens Bank, Mukwonago, Wisconsin.	Newspaper: Federal Register:	Not available 04/04/2016	
CITIZENS BANK HOLDING, IN	CIC	James and Dorothy J. Watson, Pewaukee, Wisconsin, as trustee of the James M. Watson & Dorothy J. Watson Revocable Trust; together with Al Lustig and Janice Watson, Thiensville, Wisconsin, as trustee of the Al Lustig & Janice Watson Trust; Richard and Christine Watson, Richmond, Virginia, as trustee of the Richard J. Watson and Christine E. Watson Revocable Living Trust; Andrew Lustic, Theinsville, Wisconsin; Daniel J. Watson, Mesa, Arizona; Sarah E. Watson, LaCrosse, Wisconsin; and Catharine De Renzis, Richmond, Virginia, as a group acting in concert to retain control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin and thereby indirectly retain control of Citizens Bank, Mukwonago, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available Not available	

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
COUNTRY BANCORPORATION	CIC	Notice by Thomas R. Bernau, Des Moines, Iowa, and John W. Bernau, Manchester, Iowa, each individually and as co-trustees of the Kay J. A. Bernau Marital Election Trust and the Kay J. A. Bernau Marital Trust; and together as a family control group acting in concert with the Bernau Family Control Group consisting of the William R. and Kay J. A. Bernau Family Trust for Thomas R. Bernau and the William R. and Kay J. A. Bernau Family Trust for John W. Bernau, to retain control of 100 percent of the voting shares of Country Bancorporation, Crawfordsville, Iowa. Country Bancorporation controls eight banks: Peoples Savings Bank, Crawfordsville, Iowa; Walker State Bank, Walker, Iowa; Center Point Bank and Trust Company, Center Point, Iowa; Peoples Trust and Savings Bank, Riverside, Iowa; Hiawatha Bank and Trust Company, Hiawatha, Iowa; White State Bank, South English, Iowa; The Exchange State Bank, Springville, Iowa; and Lone Tree Service Company, Lone Tree, Iowa, which controls Farmers and Merchants Savings Bank, Iowa City, Iowa.	Newspaper: Federal Register:	Not available 03/21/2016
FARMERS STATE BANK, THE	* Branch	The Farmers State Bank, Brookston, Indiana to establish a branch office at 3990 State Road 35 East, Suite 4, Lafayette, Indiana.	Newspaper: Federal Register:	Not available Not applicable
FRIENDSHIP STATE BANK, TH	* Branch	The Friendship State Bank, Friendship, Indiana, to establish a branch located at 223 Demaree Drive, Madison, Indiana.	Newspaper: Federal Register:	03/04/2016 Not applicable
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSH PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 38.84 percent to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	04/11/2016 Not available
ROYAL FINANCIAL, INC.	* 4c8	Royal Financial, Inc., Chicago, Illinois has applied to acquire 100 percent of the voting shares of Park Bancorp, Inc., Chicago, Illinois and indirectly acquire Park Federal Savings Bank, Chicago, Illinois and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	03/19/2016 03/24/2016
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: Federal Register:	Not available 03/24/2016

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
TOWN AND COUNTRY BANK	* 18C * Branch	Town and Country Bank, Springfield, Illinois, intends to purchase certain assets and assume certain liabilities of a branch of Centrue Bank, Streator, Illinois, located at 303 Fountains Parkway, Fairview Heights, Illinois, which will operate as a branch of Town and Country Bank.	Newspaper: Federal Register:	03/23/2016 Not applicable
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: Federal Register:	Not available 04/11/2016
WHEATON BANK & TRUST COMPANY	* Branch	Wheaton Bank & Trust Company, Wheaton, Illinois, to establish a branch at 198 S. Bolingbrook Drive, Bolingbrook, Illinois.	Newspaper: Federal Register:	03/29/2016 Not applicable

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Federal Reserve Bank of Chicago

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Institution Location

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Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF FAYETTE COUNTY, THE	* Branch	The Bank of Fayette County, Collierville, Tennessee, to establish a branch facility to be located at Houston Levee Road, Ballard Property Outparcel C, Collierville, Tennessee.	Newspaper: 04/17/2016 Federal Register: Not applicable
BEST HOMETOWN BANCORP, INC.	* SLHC Formation	Best Hometown Bancorp, Inc., Collinsville, Illinois, to become a savings and loan holding company by acquiring 100 percent of Home Federal Savings and Loan Association of Collinsville, Collinsville, Illinois.	Newspaper: Not available Federal Register: 04/15/2016
Columbia Bancshares, Inc.	* 3A1	Columbia Bancshares, Inc., Clarence, Missouri, to become a bank holding company by acquiring 100 percent of Clarence State Bank, Clarence, Missouri.	Newspaper: 04/16/2016 Federal Register: 04/18/2016

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Federal Reserve Bank of St. Louis

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Federal Reserve Bank of Minneapolis

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AMERI FINANCIAL GROUP, IN	* 3A1	Ameri Financial Group, Inc., Stillwater, Minnesota, to become a bank holding company by acquiring 100 percent of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	Newspaper: Federal Register:	Not available 04/15/2016
PARK FINANCIAL GROUP, INC	4c8	Park Financial Group, Inc., Minneapolis, Minnesota, to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 04/05/2016
PEOPLES STATE BANK OF PLAINVIEW	* 18C * Branch	Peoples State Bank of Plainview, Plainview, Minnesota, to merge with Altura State Bank, Altura, Minnesota, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable
QUALITY BANKSHARES, INC.	CIC	Change in Control Notice by Ernest E. Erickson, Page, North Dakota, to acquire 25 percent or more of the shares of Quality Bankshares, Inc., Page, North Dakota, and thereby indirectly gain control of Quality Bank, Fingal, North Dakota.	Newspaper: Federal Register:	Not available 04/07/2016
SCOTLAND HOLDING COMPANY	CIC	Change in Control notice by Dick D. Behl, Scotland, South Dakota, to retain 25 percent or more of the shares of Scotland Holding Company, Scotland, South Dakota, and thereby indirectly retain control of Farmers & Merchants State Bank, Scotland, South Dakota.	Newspaper: Federal Register:	03/28/2016 03/24/2016

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Federal Reserve Bank of Minneapolis

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Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
AMERICAN EXCHANGE COMPANY	CIC	Notification submitted by Andrew R. Clements and Aaron M. Clements, both of Elmwood, Nebraska, to acquire one percent or more of the shares and thereby become members of the Clements Family control group of American Exchange Company, parent of American Exchange Bank, both of Elmwood, Nebraska.	Newspaper: Federal Register:	04/01/2016 03/18/2016
AMERICAN STATE BANK & TRUST COMPANY	* 18C	American State Bank & Trust Company, Great Bend, Kansas, to merge with Peoples Exchange Bank, Belleville, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	03/09/2016 Not applicable
BANK MANAGEMENT, INC.	CIC	Notification submitted by the Margaret March Brownlee Trust, Margaret M. Brownlee, trustee, Orlando, Florida, to retain 10% or more of the shares and thereby control of Bank Management, Inc., parent of the FirstBank of Nebraska, both of Wahoo, Nebraska, and for approval as a member of the March family group that controls more than 25 percent of the shares and thereby control of Bank Management. In addition, the Paula March Romanovsky Trust, Paula March Romanovsky, trustee, San Francisco, California, requests approval as a member of the March family group.	Newspaper: Federal Register:	Not available 03/28/2016
ELKCORP, INC.	* 3A5	Elkcorp, Inc., Clyde, Kansas, to acquire and merge with Baileyville Banchares, parent of Baileyville State Bank, both of Seneca, Kansas.	Newspaper: Federal Register:	Not available 04/18/2016
MISSOURI BANCORP, INC.	CIC	Notification submitted by John William Landwehr, Richmond, Missouri, to be approved as a member of the Landwehr Family group, which acting in concert controls 25 percent or more of Missouri Bancorp, Inc., Richmond, Missouri, parent of Community Bank of Missouri, Richmond, Missouri.	Newspaper: Federal Register:	03/21/2016 03/22/2016
ROXBURY BANCSHARES, INC	CIC	Notification submitted by Larry Mulcahy, Olathe, Kansas, proposing to acquire 70.0 percent of the voting common stock and thereby control of Roxbury Bancshares, Inc., parent of Roxbury Bank, both of Roxbury, Kansas.	Newspaper: Federal Register:	Not available 04/01/2016
STOCKGROWERS BANC CORPORATION	* 3A3	Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas, to acquire an additional 3.86 percent for a total of 38.0 percent of the voting stock of Stockgrowers Banc Corporation, Ashland, Kansas.	Newspaper: Federal Register:	04/10/2016 04/15/2016
URICH BANCORP, INC.	CIC	Notification submitted by Twila V. Gregg, and Richard A. Gregg, both of Lee's Summit, Missouri, to acquire control of Urich Bancorp, Inc., parent of America's Community Bank, both in Blue Springs, Missouri.	Newspaper: Federal Register:	Not available 04/05/2016

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period	
VISION BANCSHARES, INC.	CIC	Notification submitted by Jerry G. Scott, as trustee of the Jerry G. Scott Trust, and individually as a voting representative of the Vision Bancshares, Inc. Shareholders' Agreement, both of Seminole, Oklahoma, along with John Barry Barringer, Ardmore, Oklahoma; Lisa B. Boggs, Sulphur, Oklahoma; Hugh B. Warren, Jr. and Allene L. Warren, both of Ada, Oklahoma, as members of the Shareholders' Agreement, to retain control of Vision Bancshares, Inc., parent of Vision Bank, N.A., both in Ada, Oklahoma.	Newspaper: Federal Register:	Not available 04/05/2016
WASHINGTON 1ST BANCO, INC.	4c8	Washington 1st Banco, Inc., Washington, Kansas, to continue to engage in lending activities.	Newspaper: Federal Register:	Not applicable 04/05/2016

^{*} Subject to the provisions of the Community Reinvestment Act

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 CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 03/07/2016
MENARD BANCSHARES, INC.	CIC	Notice by Elizabeth Ann McDonald, Austin, Texas, and Wade Compton McDonald, Plano, Texas, to join the Compton/McDonald Family Group, a group acting in concert approved on August 7, 2008, to retain control of Menard Bancshares, Inc., Menard, Texas, and thereby indirectly control, Menard Bank, Menard, Texas	Newspaper: Federal Register:	03/30/2016 03/30/2016
SLHC TRUST, THE	* SLHC Formation	The SLHC Trust, Raleigh, North Carolina, to become a savings and loan holding company through the acquisition of 64.21 percent of NexBank Capital, Inc., and therefore, indirectly, NexBank, SSB, both of Dallas, Texas.	Newspaper: Federal Register:	04/04/2016 04/01/2016
TEXAS BRAND BANCSHARES, INC.	CIC	Notice by Edward B. Tomlinson, II, Rowlett, Texas, individually; and the "Leis Family Group" comprised of The Revocable Trust of Dorvin D. Leis, Garland, Texas, Charles S. Leis, Eagle, Idaho, Stephen T. Leis, Kihie, Hawaii, and Edward B. Tomlinson, II, Rowlett, Texas, as trustees and in individual capacity; and Stanley B. Leis, Eagle, Idaho, collectively, to control and retain 25 percent or more of Texas Brand Bancshares, Inc., and therefore indirectly, Texas Brand Bank, both of Garland, Texas.	Newspaper: Federal Register:	Not available 03/25/2016

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Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12 Federal Reserve Bank of San Francisco Filings received during the week ending March 19, 2016

BBCN BANCORP, INC.	* 3A5	BBCN Bancorp, Inc., Los Angeles, California, to acquire by merger 100 percent of Wilshire Bancorp, Inc., and thereby indirectly acquire Wilshire Bank, both of Los Angeles, California.	End of Comment Period	
			Newspaper: Federal Register:	04/14/2016 04/15/2016
FIVE STAR BANCORP	CIC	Notice of Change in Control filed by Philip D. Oates, Kathryn Oates-Fairrington, and Larry E. Allbaugh, and related individuals and trusts to retain 25 percent or more of the voting shares of Five Star Bancorp, Sacramento, California, and thereby indirectly retain voting shares of Five Star Bank, Rocklin, California.	Newspaper: Federal Register:	Not available 03/08/2016
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC COMMERCE BANK	* 18C	ProAmerica Bank to be merged with and into Pacific Commerce Bank, both of Los Angeles, California, with Pacific Commerce Bank as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
SIERRA BANCORP	* 3A5	Sierra Bancorp, Porterville, California, to acquire Coast Bancorp, and thereby indirectly acquire Coast National Bank, both of San Luis Obispo, California.	Newspaper: Federal Register:	04/01/2016 04/04/2016
TERRITORIAL SAVINGS BANK	* Branch	Territorial Savings Bank, Honolulu, Hawaii, to establish a branch office at the Like Like Plaza, 735 Keeaumoku Street, Suite 108, Honolulu, Hawaii.	Newspaper: Federal Register:	Not available Not applicable
UNITED BUSINESS BANK, F.S.	Member * 3A1	(1)United Business Bank, Oakland, California, to become a member of the Federal Reserve System; and (2)First ULB Corp., to become a bank holding company by acquiring United Business Bank, both of Oakland, California.	Newspaper: Federal Register:	03/31/2016 04/04/2016
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

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Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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