
Federal Reserve Release



H.2

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

No. 41

Week Ending October 8, 2016

Enforcement

Capital Commerce Bancorp, Inc., Milwaukee, Wisconsin -- written agreement dated December 31, 2010, terminated September 28, 2016.

- Announced, October 4, 2016

HSBC Holdings plc, London, United Kingdom, and HSBC Bank plc -- issuance of a notice of suspension and prohibition against Mark Johnson and Stuart Scott, former institution-affiliated parties of HSBC.

- Approved, October 3, 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**

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 2400 Aggie Road, Jonesboro.

- Approved, October 3, 2016

New York

Five Star Bank, Warsaw, New York -- to establish a branch at 40-50 Fountain Plaza, Main Street, Buffalo.

- Approved, October 7, 2016

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 15190 Frederick Road, Rockville, Maryland.

- Approved, October 7, 2016

Richmond

Union Bank & Trust, Richmond, Virginia -- to establish a branch at 300 32nd Street, Virginia Beach.

- Withdrawn, October 5, 2016

Secretary

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish branches at 4600 Broadway, Allentown; 1980 South Easton Road, Doylestown; and 1869 Charter Lane, Lancaster.

- Approved, October 5, 2016

Bank Holding Companies

Atlanta

First IC Financial Corporation, Doraville, Georgia -- to become a bank holding company by acquiring First Intercontinental Bank, Doraville.

- Withdrawn, October 3, 2016

St. Louis

Monticello Bankshares, Inc., Monticello, Kentucky -- to merge with Banco Harlan, Inc., Harlan, and thereby indirectly acquire The Bank of Harlan.

- Approved, October 6, 2016

General Counsel

National Commerce Corporation, Birmingham, Alabama -- waiver of application to acquire Private Bancshares, Inc., Atlanta, Georgia, and its subsidiary, Private Bank of Buckhead, in connection with the merger of Private Bank with and into National Bank of Commerce, Birmingham.

- Granted, October 7, 2016

Bank Mergers

Atlanta

Copiah Bank, Hazlehurst, Mississippi -- to purchase certain assets and assume certain liabilities of the Flowood branch of Magnolia State Bank, Bay Springs, and thereby establish a branch.

- Approved, October 5, 2016

Boston

Hometown Bank, Oxford, Massachusetts -- to purchase certain assets and assume certain liabilities of Easthampton Savings Bank, Easthampton, and thereby establish branches.

- Approved, October 7, 2016

Bank Mergers

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with Citizens National Bank, Athens, Tennessee, and retain the acquired facilities as branches.

- Approved, October 6, 2016

Secretary

South State Corporation, Columbia, South Carolina -- to merge with Southeastern Bank Financial Corporation, Augusta, Georgia, and thereby indirectly acquire Georgia Bank & Trust Company of Augusta.

- Approved, October 7, 2016

Banks, State Member

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, October 4, 2016

Extensions of Time

Richmond

Blue Ridge Bankshares, Inc., Luray, Virginia -- extension to January 11, 2017, to acquire River Bancorp, Inc., Martinsville, and thereby indirectly acquire River Community Bank, National Association.

- Granted, October 7, 2016

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending October 8, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Notification by Boston Private Financial Holdings, Inc., Boston, Massachusetts to acquire up to an additional 1.38% ownership interest in its subsidiary Anchor Capital Advisors, LLC, Boston, Massachusetts, pursuant to section 4(c)(8) and 4(j) of the BHC Act, as amended, and section 225.23 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
TIAA BOARD OF OVERSEERS	* SLHC Acquisition	TCT Holdings, Inc., Teachers Insurance and Annuity Association of America and TIAA Board of Overseers, each of New York, and each a unitary savings and loan holding company, request approval pursuant to Section 10(e)(1)(A)(ii) of the Home Owners Loan Act and the Board of Governors of the Federal Reserve System's 12 C.F.R. §238.11(e) of Regulation LL for the acquisition of EverBank Financial Corp., a unitary savings and loan holding company, and its subsidiary, EverBank, a federal stock savings association, both of Jacksonville, Florida.	Newspaper: Federal Register:	10/21/2016 10/31/2016
WATERTOWN SAVINGS BANK	* Branch	Application by Watertown Savings Bank, Waltham, Massachusetts, to establish a branch at 1265 Main street, Waltham, Massachusetts, pursuant to section 208.6 of Regulation H.	Newspaper: Federal Register:	10/15/2016 Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending October 8, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	* Branch	The Adirondack Trust Company, Saratoga Springs, New York, to establish a branch office at 51 Luther Forest Boulevard, Town of Malta, Saratoga County, New York.	Newspaper:	Not available
			Federal Register:	Not applicable
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, to make an additional investment in bank premises (51 Luther Forest Blvd), pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make an public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
NEWTOWN SAVINGS BANK	* 3A3 * 3A1	NSB Holdings, Inc., and NSB Mutual Holding Company, both of Newtown, Connecticut, to become bank holding companies by acquiring 100 percent of the voting shares of Newtown Savings Bank, Newtown, Connecticut, pursuant to Section 3(a)(1) and 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	09/29/2016

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 8, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a Branch at 3601 Market Street, Philadelphia, PA.	Newspaper:	10/19/2016
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 8, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL FEDERAL CORPORATION	* 3A1	Application by Central Federal Corp, Worthington, Ohio to become a bank holding company by acquiring 100 percent of the voting shares of CF Bank, Fairlawn, Ohio, a thrift, upon its conversion to a national bank	Newspaper:	11/07/2016
			Federal Register:	11/07/2016
GREENVILLE FEDERAL FINANCIAL CORPORATION	MHC Minority Stock Issuance	Greenville Federal Financial Corporation, Greenville, Ohio, the mid-tier stock savings and loan holding of Greenville Federal MHC, also of Greenville, Ohio, to conduct a minority stock issuance pursuant to Section 239.24(a) of Regulation MM	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
---------	------------------------	-----------	-----------------	------------	-------------

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 October 8, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
HOMETRUST BANCSHARES, INC.	* 3A5	HomeTrust Bancshares, Inc., Asheville, North Carolina, to acquire 100% of the voting securities of TriSummit Bancorp, Inc., Kingsport, Tennessee, and thereby indirectly acquire TriSummit Bank, Kingsport, Tennessee. Additionally, HomeTrust Bank, Asheville, North Carolina, to merge with TriSummit Bank.	Newspaper: 11/02/2016
	* 18C		Federal Register: 10/31/2016
	* Branch		

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:

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 8, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMPASS BANK	PWI	Compass Bank, Birmingham, Alabama, request for approval to make four public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
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

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.

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 8, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, and thereby indirectly acquire Bank of Birmingham, Birmingham, Michigan.	Newspaper:	10/05/2016
			Federal Register:	10/13/2016
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper:	Not available
			Federal Register:	09/26/2016
FIRST MERCHANTS CORPORATION	* 3A3	First Merchants Corporation, Muncie, Indiana, to acquire 12.11 percent of Independent Alliance Banks, Inc., and thereby indirectly acquire shares of IAB Financial Bank, both of Fort Wayne, Indiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	10/26/2016
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire via merger Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire Standard Bank and Trust Company, Hickory Hills, Illinois. In addition, Standard Bank and Trust Company to merge with and into First Midwest Bank, Itasca, Illinois. As a result of the merger, First Midwest Bank will establish 33 branches.	Newspaper:	Not available
			Federal Register:	09/12/2016
LASALLE BANCORP, INC.	CIC	Gerald F. Fitzgerald, Jr., Palatine, Illinois; the Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, as Restated December 31, 2009, Palatine, Illinois with Gerald F. Fitzgerald, Jr., as trustee; S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; Julie F. Schauer, Palatine, Illinois; the Julie F. Schauer 1994 Trust, Palatine, Illinois, with Julie F. Schauer as trustee; the GFF Family Exempt Trust Dated January 18, 1988, Inverness, Illinois, with Gerald F. Fitzgerald, Jr., James G. Fitzgerald, Thomas G. Fitzgerald and Peter G. Fitzgerald, as co-trustees; Otis Road Investments, LP, Inverness, Illinois, with Otis Management LLC, Inverness, Illinois as its general partner; and Otis Management LLC, Inverness, Illinois with James G. Fitzgerald as its member, acting in concert, to retain and acquire 25 percent or more of the shares or LaSalle Bancorp, Inc. and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper:	Not available
			Federal Register:	08/24/2016

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 8, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
MONONA BANKSHARES, INC.	* 3A5	Monona Bankshares, Inc., Monona, Wisconsin, to merge with MCB Bankshares, Inc., and thereby indirectly acquire Middleton Community Bank, both of Middleton, Wisconsin.	Newspaper: Federal Register:	Not available 10/21/2016
RIVER HOLDING COMPANY	* 3A5	River Holding Company, Stoddard, Wisconsin, to merge with Sparta Union Bancshares, Inc., Sparta, Wisconsin and thereby indirectly acquire Union National Bank and Trust Company, Sparta, Wisconsin.	Newspaper: Federal Register:	Not available 09/09/2016
RIVER HOLDING COMPANY	CIC	Paul Schams, individually, La Crosse, Wisconsin, and together with Thomas Schams, La Crosse, Wisconsin, Timothy Schams, Coon Valley, Wisconsin, Deborah Korth, La Crosse, Wisconsin, Tracy Servais, La Crosse, Wisconsin, and Paula Hilby, Onalaska, Wisconsin, as a group acting in concert to retain 25 percent or more of the shares and thereby control River Holding Company, Stoddard, Wisconsin. River Holding Company controls River Bank, Stoddard, Wisconsin and Wisconsin River Bank, Sauk City, Wisconsin.	Newspaper: Federal Register:	Not available Not available
SULLIVAN BANCSHARES, INC	* 3A5 * 3A1	Sullivan Bancshares, Inc., Sullivan, Illinois, to merge with Moultrie Bancorp, Inc., and thereby indirectly acquire Hardware State Bank, both of Lovington, Illinois. Sullivan BancShares, Inc. Employee Savings & Retirement Plan, Sullivan, Illinois to become a bank holding company by acquiring up to 32.90 percent of Sullivan Bancshares, Inc., Sullivan, Illinois, and thereby acquire control of First National Bank of Sullivan, Sullivan, Illinois.	Newspaper: Federal Register:	Not available 10/13/2016
TREYNOR BANCSHARES, INC.	4c8	Treynor Bancshares, Inc., Treynor, Iowa, requests approval to continue engaging in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 10/25/2016
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor, Iowa, to acquire up to an additional 14 percent (for aggregate ownership up to 34 percent) of TS Contrarian Bancshares, Inc., Treynor, Iowa and thereby increase its indirect ownership of Bank of Tioga, Tioga, North Dakota.	Newspaper: Federal Register:	Not available Not available
TS CONTRARIAN BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc. and TS Contrarian Bancshares, Inc., both of Treynor, Iowa, to acquire 100 percent of the voting shares of First National Bank and Trust Company, Clinton, Illinois.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 8, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG CREEK BANCSHARES, INC	* 3A1	Big Creek Bancshares, Inc., Moro, Arkansas, to become a bank holding company by acquiring 100 percent of Forrest City Financial Corporation, Forrest City, Arkansas, and thereby indirectly acquire Forrest City Bank, N.A., Forrest City, Arkansas.	Newspaper:	11/03/2016
			Federal Register:	11/02/2016
FARMERS & MERCHANTS BANCORP, INC.	* 3A1	Farmers and Merchants Bancorp, Inc., Hannibal, Missouri, to become a bank holding company through the conversion of its thrift subsidiary, F&M Bank and Trust Company, Hannibal, Missouri, into a state chartered bank that will become a member of the Federal Reserve System.	Newspaper:	10/27/2016
			Federal Register:	11/01/2016
FARMERS AND MERCHANTS BANK	Member	Farmers and Merchants Bank, Baldwin, Mississippi, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 8, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG MUDDY BANCORP, INC.	* 3A3	Big Muddy Bancorp, Inc., Dutton, Montana, to acquire 100 percent of S.B.T. Financial, Inc., Townsend, Montana, and thereby indirectly acquire The State Bank of Townsend, Townsend, Montana.	Newspaper:	Not available
			Federal Register:	Not available
CITIZENS STATE BANK OF ARLINGTON	CIC	Change in Control Notice by John R. Rice, Brookings, South Dakota, and Mary D. Rice, Boston, Massachusetts, individually and as a group acting concert, to retain 25 percent or more of the shares of Citizens State Bank of Arlington, Arlington, South Dakota.	Newspaper:	Not available
			Federal Register:	10/18/2016
CURRIE BANCORPORATION, INC.	* 3A3	Currie Bancorporation, Inc., Currie, Minnesota, to acquire 100 percent of First State Bank of Okabena, Okabena, Minnesota.	Newspaper:	Not available
			Federal Register:	10/28/2016
HIGGINS BANCORPORATION, INC.	CIC	Change in Control Notice by Michael D. Toombs and Barbara A. Toombs, Trustees of the David H. Toombs Family Trust, Rosemount, Minnesota, to retain 25 percent or more of the shares of Higgins Bancorporation, Inc., Rosemount, Minnesota, and thereby indirectly retain control of First State Bank of Rosemount, Rosemount, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 8, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG MAC BANCSHARES, INC.	* 3A5	Big Mac Bancshares, Inc., Hoxie, Kansas, to acquire 100 percent of the voting shares of Financial Shares, Inc., Morland, Kansas, and thereby indirectly acquire Citizens State Bank, Morland, Kansas.	Newspaper:	10/21/2016
			Federal Register:	10/21/2016
CITY BANCSHARES, INC.	CIC	Notification submitted by John R. Hill and Carol J. Hill, both of Fort Scott, Kansas, and Robb B. Hill and Carolyn S. Hill, both of West Des Moines, Iowa, to acquire control of City Bancshares, Inc., parent of City State Bank, both in Fort Scott, Kansas. In addition, David L. Thompson and Sharon K. Thompson, both of Independence, Kansas, to retain shares of City Bancshares, Inc., and be approved as members of the Hill/Thompson group acting in concert.	Newspaper:	Not available
			Federal Register:	10/24/2016
GOERING MANAGEMENT COMPANY, LLC	* 3A3	Goering Management Company, LLC, and Goering Financial Holding Company Partnership, LP, both of Moundridge, Kansas, to acquire additional shares, for a total ownership of up to 65 percent of the voting shares of Bon, Inc., parent of The Citizens State Bank, both in Moundridge, Kansas.	Newspaper:	10/22/2016
			Federal Register:	10/17/2016
SUNFLOWER REINCORPORATION SUB, INC.	* 3A1 * 3A5	Sunflower Reincorporation Sub, Inc., Salina, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Sunflower Financial, Inc., parent of Sunflower Bank, NA, both in Salina, Kansas. Immediately thereafter, Sunflower Reincorporation Sub, Inc., Salina, Kansas, to merge with Strategic Growth Bank Incorporated, El Paso, Texas, and its subsidiaries, Strategic Growth Bancorp Incorporated, parent of Capital Bank SSB, both in El Paso, Texas; and First National Bancorp Incorporated, parent of The First National Bank of Santa Fe, both in Albuquerque, New Mexico.	Newspaper:	Not available
			Federal Register:	11/01/2016

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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 8, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CALDWELL HOLDING COMPANY	* 3A5	Application by Caldwell Holding Company, Columbia, Louisiana, to acquire Progressive National Financial Corporation, and therefore, indirectly, Progressive National Bank, both of Mansfield, Louisiana.	Newspaper:	Not available
			Federal Register:	10/31/2016

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 8, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF UTAH	* Branch	Bank of Utah, Ogden, Utah, to establish a branch office in Bountiful, Utah.	Newspaper: Federal Register:	Not available Not applicable
CATHAY GENERAL BANCORP	* 3A3 * 3A5	1) Cathay General Bancorp to acquire SinoPac Bancorp and its subsidiary bank, Far East National Bank, and 2) Immediately following the acquisition, SinoPac Bancorp will merge with and into Cathay General Bancorp, all of Los Angeles, California.	Newspaper: Federal Register:	Not available Not available
GREEN DOT BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain deposit liabilities from Sunrise Banks, National Association, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
NEIGHBORHOOD BANCORP	CIC	Change in Bank Control Notice by Stephen S. Taylor, Jr., Los Angeles, California, to acquire 10 percent or more of the voting shares of Neighborhood Bancorp, National City, California, and thereby indirectly acquire control of Neighborhood National Bank, San Diego, California.	Newspaper: Federal Register:	10/18/2016 Not available
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

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.

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

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

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

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

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

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act