
Federal Reserve Release



H.2

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

No. 20

Week Ending May 17, 2014

Bank Holding Companies

Cullen/Frost Bankers, Inc., San Antonio, Texas -- to acquire WNB Bancshares, Inc., Odessa, and thereby acquire Western National Bank, Odessa; and for Cullen/Frost's subsidiary, Frost Bank, San Antonio, to merge with Western National Bank and thereby establish branches.

- Approved, May 13, 2014

Mercantile Bank Corporation, Grand Rapids, Michigan -- commenter's request for reconsideration of Board approval of Mercantile Bank Corporation's application to acquire Firstbank Corporation, Alma.

- Denied, May 16, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of seven-day term deposits with a maximum tender amount of \$3 billion on May 19, 2014.

- Announced, May 15, 2014

Enforcement

Bank of Gueydan, Gueydan, Louisiana -- issuance of a consent order of assessment of a civil money penalty.

- Announced, May 13, 2014

Central Federal Corporation, Fairlawn, Ohio -- cease and desist order, issued by the Office of Thrift Supervision, dated May 25, 2011, terminated May 9, 2014.

- Announced, May 15, 2014

Credit Suisse AG, Zurich, Switzerland -- issuance of a consent cease and desist order and assessment of a civil money penalty.

- Approved, May 15, 2014

Enforcement

First National Community Bancorp, Dunmore, Pennsylvania -- dismissal of an enforcement action against Louis A. DeNaples, an institution-affiliated party.
- Approved, May 17, 2014

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

Bank of Lancaster, Kilmarnock, Virginia -- to establish a branch at 6800 Paragon Place, Richmond.

- Approved, May 15, 2014

San Francisco

Coastal Community Bank, Everett, Washington -- to establish a branch at 5415 Evergreen Way, Everett.

- Approved, May 16, 2014

Dallas

United Texas Bank, Dallas, Texas -- to establish a branch at 13101 Preston Road, Dallas.

- Approved, May 13, 2014

Bank Holding Companies

Boston

Blue Hills Bancorp, Inc., Hyde Park, Massachusetts -- to become a bank holding company by acquiring Blue Hills Bank, Hyde Park, in connection with the conversion of Hyde Park Bancorp, MHC, from mutual to stock form.

- Approved, May 15, 2014

Bank Holding Companies

Dallas

Central Texas Financial Corp., Cameron, Texas -- to acquire Citcamco Incorporated, Cameron, and its subsidiary, Peoples Finance Company, and thereby engage in extending credit and servicing loans.

- Approved, May 16, 2014

Kansas City

Crazy Woman Creek Bancorp, Buffalo, Wyoming -- to become a bank holding company upon the conversion of its subsidiary, Buffalo Federal Savings Bank, Buffalo, from a federal savings bank to a commercial bank.

- Approved, May 13, 2014

St. Louis

First Citizens Bancshares, Inc., Dyersburg, Tennessee -- to merge with Southern Heritage Bancshares, Inc., Cleveland, and thereby indirectly acquire Southern Heritage Bank.

- Approved, May 13, 2014

Kansas City

HYS Investments, LLC, Topeka, Kansas -- to become a bank holding company by acquiring shares of BOTS, Inc., Topeka, and its subsidiary, VisionBank.

- Approved, May 15, 2014

Richmond

New Century Bancorp, Inc., Dunn, North Carolina -- waiver of application to merge with Select Bancorp, Inc., Greenville, in connection with the merger of Select Bank & Trust Company with and into New Century Bank, Dunn.

- Withdrawn, May 16, 2014

Bank Holding Companies

Minneapolis

Peoples Bankshares, Inc., Mora, Minnesota -- to merge with Douglas County Bancshares, Inc., Alexandria, and thereby indirectly acquire Neighborhood National Bank.

- Approved, May 15, 2014

Minneapolis

Stockman Financial Corporation, Miles City, Montana -- to acquire Big Sky Holding Company, Stanford, and thereby indirectly acquire Basin State Bank.

- Approved, May 14, 2014

Banks, Foreign

Director, BS&R

CaixaBank, S.A., Barcelona, Spain -- to establish a representative office in New York, New York.

- Approved, May 12, 2014

Change in Bank Control

Chicago

F & M Bankshares, Inc., Marinette, Wisconsin -- to retain control of F & M Bankshares and its subsidiary, Farmers & Merchants Bank & Trust, Marinette.

- Permitted, May 15, 2014

Dallas

G-6 Corporation, Mesquite, Texas -- change in bank control of G-6 Corporation and its subsidiary, First State Bank, Mesquite.

- Permitted, May 16, 2014

Change in Bank Control

Richmond

New Peoples Bankshares, Inc., Honaker, Virginia -- change in bank control of New Peoples Bankshares and its subsidiary, New Peoples Bank, Inc., Honaker.

- Permitted, May 12, 2014

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to August 20, 2014, to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, May 16, 2014

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to August 16, 2014, to increase its ownership of Southeast Financial Bankstock Corporation, McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, May 15, 2014

Savings and Loan Holding Companies

Atlanta

Sunshine Bancorp, Inc., Plant City, Florida -- to become a savings and loan holding company by acquiring Sunshine State Federal Savings & Loan Association, Plant City, in connection with the conversion of Sunshine State, a mutual savings bank, from mutual to stock form.

- Approved, May 12, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
DVB BANK SE	FBSEA	DVB Bank SE, Frankfurt, Germany to establish a branch office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	05/31/2014
			Federal Register:	Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MAX BANCORP, LLC	* 3A3	Max Bancorp, LLC, New York, New York, to acquire 100 percent of all issued and outstanding common stock of First Bank Holding Company, Inc. and thereby indirectly acquire the National Bank of Harvey, both of Harvey, North Dakota, pursuant to Section 3(a) (3) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	06/06/2014

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
509811	COMMUNITY TR BK INC, PIKEVILLE, KENTUCKY	09/24/2012	05/05/2014	NI	Large Bank
381026	TWIN VALLEY BK, WEST ALEXANDRIA, OHIO	02/10/2014	05/05/2014	S	Small Bank

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 May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	* Branch	Benchmark Community Bank submitted an application to establish a branch at 12335 Wake Union Church Road, Unit 206, Wake Forest, North Carolina 27587.	Newspaper: Federal Register:	Not available Not applicable
ENTEGRA FINANCIAL CORP.	* 3A1	Entegra Financial Corp., Franklin, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Macon Bancorp, Franklin, North Carolina, and thereby indirectly control Macon Bank, Franklin, North Carolina.	Newspaper: Federal Register:	06/01/2014 06/05/2014
MIDSTATE BANCORP, INC	* 3A1	Midstate Bancorp, Inc., Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of Midstate Community Bank, Baltimore, Maryland, in connection with its conversion from a mutual to stock form.	Newspaper: Federal Register:	06/09/2014 06/09/2014
NATIONAL CONSUMER COOPERATIVE BANK	* 3A1 4c8	National Consumer Cooperative Bank and NCB Financial Corporation, both of Washington, D.C. to become bank holding companies through the conversion of their wholly-owned subsidiary, NCB, FSB, Hillsboro, Ohio, to a national bank under the title of National Cooperative Bank, N.A.	Newspaper: Federal Register:	06/02/2014 06/02/2014
OCONEE FEDERAL, MHC	* SLHC Acquisition	Oconee Federal, MHC and Oconee Federal Financial Corp., both of Seneca, South Carolina, to acquire Stephens Federal Bank, Toccoa, Georgia.	Newspaper: Federal Register:	Not available Not available
YADKIN FINANCIAL CORPORATION	* 3A5	Yadkin Financial Corporation, Elkin, North Carolina, to acquire 100% of the voting securities of Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina, and its subsidiary, VantageSouth Bancshares, Inc., Raleigh, North Carolina, and thereby indirectly acquire control of VantageSouth Bank, Cary, North Carolina.	Newspaper: Federal Register:	Not available 06/13/2014

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
781028	ESSEX BK, TAPPAHANNOCK, VIRGINIA	01/13/2014	05/05/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper:	Not available
			Federal Register:	08/08/2013

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
279338	FIRST SOUTHERN BK, BOCA RATON, FLORIDA	09/24/2012	05/08/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEAMAN BANCSHARES, INC.	CIC	Notice by Janice H. Crowe, Conrad, Iowa, individually, and acting in concert with Ray D. Hurlbutt, Conrad, Iowa, for approval to retain control of more than 10 percent of the voting shares of Beaman Bancshares, Inc., Marshalltown, Iowa, and thereby indirectly control Farmers Savings Bank, Marshalltown, Iowa.	Newspaper: Federal Register:	Not available Not available
FIRST AMERICAN BANK CORPORATION	* 3A3	First American Bank Corporation, Elk Grove Village, Illinois, to acquire 100 percent of Bank of Coral Gables, Coral Gables, Florida.	Newspaper: Federal Register:	Not available 06/05/2014
FIRST MID-ILLINOIS BANCSHARES, INC.	CIC	Elizabeth L. Celio, Oak Park, Illinois, individually, and as part of the Lumpkin Family Control Group, to acquire 10 percent or more of the voting shares of First Mid-Illinois Bancshares, Inc., and thereby to indirectly acquire control of First Mid-Illinois Bank & Trust, National Association, both of Mattoon, Illinois; and three trusts established for the benefit of minors, with Steven L. Grissom as trustee of the trusts, all of Mattoon, Illinois, to join the existing Lumpkin Family Control Group which directly and indirectly controls First Mid-Illinois Bancshares, Inc. and First Mid-Illinois Bank & Trust, National Association, respectively.	Newspaper: Federal Register:	Not available 06/03/2014

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAK FINANCIAL, INC.	CIC	<p>Bruce Gabrielse, Barbara L. Gabrielse, both of Fitchburg, Wisconsin, Brian Gabrielse, Jennifer Gabrielse, Bradley Gabrielse, Brenton Gabrielse, Katelyn Gabrielse, Kimberly Gabrielse, Matthew Gabrielse, all of Madison, Wisconsin, Jack L. Gabrielse, Denise Gabrielse, both of Oregon, Wisconsin, the Diane L. Gabrielse Declaration of Trust dated September 2, 1999, Diane L. Gabrielse, individually and as trustee of the Diane L. Gabrielse Declaration of Trust dated September 2, 1999, the Thomas H. Gabrielse Declaration of Trust dated September 2, 1999, Thomas H. Gabrielse as trustee of the Thomas H. Gabrielse Declaration of Trust dated September 2, 1999, all of Orland Park, Illinois, Mark Oostdyk, Heidi DeBruin, Kaye Oostdyk, all of Stoughton, Wisconsin, Stephanie Clark, St. Johns, Florida, David Gabrielse, Palos Heights, Illinois, Jeffrey Gabrielse, Jonathan Oostdyk, both of Plymouth, Minnesota, Justin Gabrielse, Maple Grove, Minnesota, Jayne Locascio, Palos Park, Illinois, William Oostdyk, South Elgin, Illinois, Valerie Therrien, Minneapolis, Minnesota, Katie Nelson, Frostburg, Maryland, and Keith Gabrielse, Cottage Grove, Wisconsin, together as a group acting in concert, to retain control of over 10 percent of the voting shares of Oak Financial, Inc., and thereby indirectly retain control of Oak Bank, both of Fitchburg, Wisconsin.</p>	Newspaper:	Not available
			Federal Register:	05/21/2014

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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2044811	WHEATON B&TC, WHEATON, ILLINOIS	11/04/2013	05/02/2014	S	Large Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
KENTUCKY HOME BANCSHARES, INC.	CIC	Notice by the Riney Family Control Group acting in concert to retain control of Kentucky Home Bancshares, Inc., Bardstown, Kentucky. The Riney Family Control Group consists of Teresa White Riney; Teresa White Riney, IRA; William Anthony Riney, Jr.; William Anthony Riney, Jr. IRA; William Anthony Riney, Jr., Custodian for Thomas William Riney; William Anthony Riney, Jr., Custodian for John William Riney; Betty Doris White; William Anthony Riney, Sr.; Nancy White Hale, IRA; Rachel White Fenwick; Joseph Stephen Fenwick; David Wayne Riney, IRA; David Wayne Riney; Rhonda Thompson Riney; James Kevin Riney; Lori Russell Riney, all of Springfield, Kentucky; Charles David White and Janice Carol White, both of Bardstown, Kentucky; Theresa Riney Noel and Bradley Dee Noel, both of Harrodsburg, Kentucky; and Deborah Jean Goist, Portage, Michigan.	Newspaper: Federal Register:	06/05/2014 06/04/2014
MIDLAND STATES BANCORP, INC.	CIC	Notice by Andrew Sproule Love, Jr., St. Louis, Missouri, acting individually, and in concert with a control group, to gain control of Midland States Bancorp, Inc., Effingham, Illinois, the parent company of Midland States Bank, Effingham, Illinois. The control group consists of Mr. Love; Trust Established U/T/W of Andrew Sproule Love FBO Andrew Sproule Love, Jr., Andrew Sproule Love, Jr., and Bank of America, N.A., as co-trustees; Inter Vivos Trust created by Andrew Sproule Love U/I/T dated December 30, 1941, as amended by instrument dated August 3, 1959, Andrew Sproule Love, Jr., and Bank of America, N.A., as co-trustees; Love Group, LLC; Love Investment Company; Love Real Estate Company; and Sarah Otto Love, all of St. Louis, Missouri; Daniel Sproule Love, New York, New York; Laura Kate Love, Bozeman, Montana; Martha Farr Love; and John Overton Robertson, both of Portland, Maine; Amy Farr Robertson, Denver, Colorado; Bruce Clendenin Robertson, Rockville, Maryland; Caroline Bill Robertson Evans, Jacksonville, North Carolina, and Laurence Arnold Schiffer, St. Louis, Missouri.	Newspaper: Federal Register:	Not available 05/30/2014

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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285740	PADUCAH B&TC, PADUCAH, KENTUCKY	01/27/2014	05/05/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Notice by Ericka Lynn Kotab and David William Kotab, both of Wagner, South Dakota, to acquire shares of Commercial Holding Company, Wagner, South Dakota, and join the Frei Family Shareholder group which owns 25 percent or more of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly controls Commercial State Bank of Wagner, Wagner, South Dakota.	Newspaper: Federal Register:	Not available 05/29/2014
HERITAGE BANCSHARES GROUP, INC.	CIC	John Van Dyke III, Menlo Park, CA, as co-trustee with Mary Van Dyke, San Mateo, CA, of the John & Mary Van Dyke Family Trust dated December 22, 1998, San Mateo, CA (Van Dyke Trust), and as co-trustee with Alison Van Dyke, Menlo Park, CA, of the John & Alison Van Dyke Family Trust, executed under declaration of trust dated May 10, 2001, Menlo Park, CA, to individually retain control of 10 percent or more of the voting shares of Heritage Bancshares Group, Inc., Willmar, MN (Heritage), and thereby indirectly retain control of Heritage Bank, N.A., Spicer, MN. In addition, the Van Dyke Trust; Virginia Geiger, Bloomington, MN; Owen Geiger, Willmar, MN; and Pearl Geiger, Minneapolis, MN; to retain shares of Heritage, as part of the Geiger family shareholder group acting in concert, which owns more than 25% of Heritage.	Newspaper: Federal Register:	Not available Not available
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	CIC	Post notice by Robert F. Wishek, Ashley, North Dakota, as co-trustee of the McIntosh County Bank Holding Company, Inc., 2012 Voting Trust Agreement, Ashley, North Dakota, to retain 25% or more of the shares of McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, and thereby retain control of McIntosh County Bank, Ashley, North Dakota, and North Star Holding Company, Inc., Jamestown, North Dakota, which controls Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	05/28/2014 05/27/2014

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARKSTON INVESTMENT COMPANY	CIC	Retroactive change in control notice by Scott David Bormann, Parkston, South Dakota, Douglas Lee Bormann, Parkston, South Dakota, and Shirley Jean Altenhofen, Harper, Iowa, individually and as trustees of the Bormann Family Trust, Parkston, South Dakota, to retain control of 25% or more of the shares of Parkston Investment Company, Parkston, South Dakota, and thereby indirectly retain control of Farmers State Bank, Parkston, South Dakota. In addition, the Bormann Family Trust, James D. Bormann, Parkston, South Dakota, Angela Marie Bormann, Sioux Falls, South Dakota, and Michael Aaron Bormann, Parkston, South Dakota, are filing retroactively to retain shares of Parkston Investment Company, Parkston, South Dakota, and thereby join the Bormann family shareholder group that controls 25% or more of Parkston Investment Company, Parkston, South Dakota.	Newspaper: Federal Register:	Not available 06/02/2014
YELLOWSTONE BANK, THE	* 18C * Branch	The Yellowstone Bank, Laurel, Montana to purchase certain assets and assume certain liabilities of the Sidney, Montana office of 1st Bank, Sidney, Montana, and incident thereto proposes to establish a branch at 120 2nd Street NW, Sidney, Montana.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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865450	PROFINIUM, TRUMAN, MINNESOTA	01/13/2014	05/09/2014	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 17, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a mobile branch for operation in and around the city and county of Denver, Colorado, that will be associated with the branch at 3033 E. 1st Avenue, Denver, Colorado.	Newspaper:	05/19/2014
			Federal Register:	Not applicable
BUFFALO FEDERAL SAVINGS BANK	Member	Buffalo Federal Savings Bank, Buffalo, Wyoming, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska, to acquire up to an additional 1.49 percent for a total of 35.93 percent of the voting shares of Republic Corporation, parent of United Republic Bank, both in Omaha, Nebraska.	Newspaper:	06/09/2014
			Federal Register:	06/13/2014
CITIZENS SECURITY BANK & TRUST COMPANY	* Branch	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to establish a branch at 2525 E. 21st Street, Tulsa, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not applicable
FARMERS STATE BANCSHARES II, INC.	* 3A1	Farmers State Bancshares II, Inc., Spencer, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Spencer State Bank, Spencer, Nebraska.	Newspaper:	Not available
			Federal Register:	06/09/2014

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
385547	CITIZENS FARMERS BK COLE CAMP, COLE CAMP, MISSOURI	01/27/2014	05/08/2014	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 May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AHB BANCSHARES, INC.	* 3A1	AHB Bancshares, Inc., Clovis, New Mexico, to become a bank holding company by acquiring 100 percent of American Heritage Bank, Clovis, New Mexico.	Newspaper:	Not available
			Federal Register:	05/27/2014
CBFH, INC.	* 3A5 * 3A3	Hillister Enterprises, II, Inc., Umphrey II Family Limited Partnership, both of Beaumont, Texas, and CBFH, Inc., Orange, Texas, to acquire MC Bancshares, Inc., Houston, Texas, and therefore indirectly, Memorial City Bank, Houston, Texas.	Newspaper:	05/16/2014
			Federal Register:	05/15/2014
CENTRAL BANCSHARES, INC.	CIC	Retroactive notice by Edward E. Hartline, Houston, Texas, as trustee of the Carolyn J. Young 2012 Trust, to control greater than 25 percent of the shares of Central Bancshares, Inc., Houston, Texas, and indirectly, Central Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/20/2014
CENTRAL BANCSHARES, INC.	CIC	Retroactive notice by Carolyn Josey Young, Houston, Texas, individually; and John H. Young, Carolyn J. Young, John R. Young, Kathleen Zinn, and Donna P. Josey, all of Houston, Texas; and Elizabeth Young of Atlanta, Georgia; collectively to maintain ownership of greater than 25 percent of the shares of Central Bancshares, Inc., Houston, Texas, and indirectly, Central Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/20/2014
DIAMOND A FINANCIAL, LP	* 4c8 * 18C * Branch	Diamond A Financial, L.P., Maedgen & White, L.P., Hilltop Holdings Inc., and PlainsCapital Corporation, all of Dallas, Texas, to acquire SWS Group, Inc., and therefore indirectly, Southwest Securities, Federal Savings Bank, both of Dallas, Texas; and for PlainsCapital Bank, Dallas, Texas, to acquire by merger Southwest Securities, Federal Savings Bank, Dallas, Texas, and to further operate all the target institution's branches as branches of PlainsCapital Bank, Dallas, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 17, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIBOLL STATE BANCSHARES, INC.	CIC	Notice filed by Arthur Temple, III, Lufkin, Texas, individually and as trustee of the Arthur Temple, III Testamentary Trust, Arthur Temple, III Generation Skipping Trust, and Arthur & Mary Temple Trust Part II; Charlotte Ann Temple, St. Helena, California, individually and as trustee of the Charlotte Temple Family Trust and Charlotte Ann Temple Generation Skipping Trust; Hannah Temple, Austin, Texas; John Hurst, Dripping Springs, Texas; Whitney Temple Grace, West Lake Hills, Texas; Susan Temple, Wilson, Wyoming; Arthur Spencer, St. Helena, California, individually and as trustee of the Charlotte Ann Temple Generation Skipping Trust; Christopher Spencer, St. Helena, California; William H. Spencer, Washington, D.C.; Katherine Spencer Zelazny, St. Helena, California, as trustee of the Zelazny Family Trust; Wayne Corley, Lufkin, Texas, as trustee of the Charlotte Ann Temple Testamentary Trust and Arthur Temple, III Testamentary Trust; CAT AT Family, L.P, St. Helena, California; to collectively as a group acting in concert control and retain 25 percent or more of the shares of common stock of Diboll State Bancshares, Inc., Diboll, Texas, and thereby indirectly First Bank and Trust East Texas, Diboll, Texas.	Newspaper:	Not available
			Federal Register:	05/16/2014
HERITAGE BANK	* 18C * Branch	Heritage Bank, Pearland, Texas, to acquire by merger Nixon State Bank, Nixon, Texas, and to establish branches at 200 N. Nixon Ave., Nixon, Texas 78140, and 13809 West Highway 87, La Vernia, Texas 78121.	Newspaper:	05/18/2014
			Federal Register:	Not applicable
PROGRESSIVE NATIONAL FINANCIAL CORPORATION	* 3A1	Progressive National Financial Corporation, Mansfield, Louisiana, to become a bank holding company by acquiring 100 percent of Progressive National Bank of DeSoto Parish, Mansfield, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available
RIVERBEND FINANCIAL CORPORATION	CIC	Notice by Barkat Ali, Southlake, Texas, to acquire 25 percent or more of the shares of Riverbend Financial Corporation, Fort Worth, Texas, and indirectly, Riverbend Bank, Fort Worth, Texas.	Newspaper:	Not available
			Federal Register:	Not available

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	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending May 17, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PB FINANCIAL HOLDINGS, INC.	* 3A1	PB Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of Pinnacle Bank, both of Scottsdale, Arizona.	Newspaper: Federal Register:	06/06/2014 06/09/2014
SEACOAST COMMERCE BANK	Member	Seacoast Commerce Bank, San Diego California, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
TAIPEI FUBON COMMERCIAL BANK CO., LTD.	FBSEA	Taipei Fubon Commercial Bank Co., Ltd, Taipei, Taiwan, requests to establish a representative office in San Jose, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

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.

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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