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**Federal Reserve Release**

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

*No. 27*

*Week Ending July 5, 2014*

Bank Holding Companies

MB Financial, Inc., Chicago, Illinois -- to acquire Taylor Capital Group, Inc., Rosemont, and thereby indirectly acquire Cole Taylor Bank, Chicago.  
- Approved, June 30, 2014

Forms

Forms -- initial Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M) and Annual Company-Run Stress Test information collection for \$10-50 billion companies (FR Y-16).  
- Proposed, July 3, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed rate offering of seven-day term deposits with a maximum tender amount of \$10 billion on July 7, 2014.  
- Announced, July 3, 2014

Regulations and Policies

Home Equity Lines of Credit -- interagency guidance to financial institutions regarding home equity lines of credit (HELOC) nearing their "end-of-draw" periods, which occurs when the principal amount of the HELOC must begin to be repaid.  
- Announced, July 1, 2014

Host State Lending Ratios -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.  
- Announced, July 2, 2014

Minority Depository Institutions -- annual report to Congress on Preserving Minority Depository Institutions.  
- Approved, July 3, 2014

Enforcement

Cole Taylor Bank, Chicago, Illinois -- joint issuance, with the State of Illinois Department of Financial and Professional Regulation, of a consent cease and desist order and an order of assessment of a civil money penalty.

- Announced, July 1, 2014

Turkiye Cumhuriyeti Ziraat Bankasi A.S., Ankara, Turkey, and its New York, New York, Branch -- written agreement with the Federal Reserve Bank of New York and the New York State Department of Financial Services.

- Announced, July 1, 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

#### San Francisco

Capital Bank, San Juan Capistrano, California -- to establish a branch to be temporarily located at 740 Garden View Court, Encinitas.

- Approved, July 3, 2014

#### Richmond

Essex Bank, Richmond, Virginia -- to establish a branch at 2730 Buford Road, Richmond.

- Approved, July 2, 2014

#### Cleveland

Heartland Bank, Gahanna, Ohio -- to establish a branch at 165 Highbluffs Boulevard, Columbus.

- Approved, July 1, 2014

#### Kansas City

RCB Bank, Claremore, Oklahoma -- to establish a branch at 1120 Rambling Oaks Drive, Norman.

- Approved, July 3, 2014

### Bank Holding Companies

#### Chicago

First Business Financial Services, Inc., Madison, Wisconsin -- to acquire Aslin Group, Inc., Leawood, Kansas, and thereby indirectly acquire Alterra Bank.

- Withdrawn, July 2, 2014

**Bank Holding Companies**

Director, BS&R

JGB Financial Holding Company, Miami, Florida, and JGB Bank, N.A. -- relief from certain commitments.

- Granted, July 1, 2014

Chicago

QCR Holdings, Inc., Moline, Illinois -- to engage in extending credit and servicing loans through a joint venture in Ruhl Mortgage, LLC, Moline.

- Approved, July 1, 2014

Richmond

TCB Corporation, Greenwood, South Carolina -- to retain control of Greenwood Capital Associates, LLC, Greenwood, and thereby engage in financial and investment advisory services.

- Approved, July 1, 2014

**Change in Bank Control**

Richmond

Farmers and Miners Bank, Pennington Gap, Virginia -- change in bank control of Farmers and Miners Bank, Pennington Gap.

- Permitted, July 1, 2014

Chicago

First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- change in bank control of First Mid-Illinois Bancshares and its subsidiary, First Mid-Illinois Bank & Trust, National Association, Mattoon.

- Permitted, July 3, 2014

**Extensions of Time**

St. Louis

First Citizens Bancshares, Inc., Dyersburg, Tennessee -- extension to November 13, 2014, to merge with Southern Heritage Bancshares, Inc., Cleveland, and thereby indirectly acquire Southern Heritage Bank.

- Granted, July 2, 2014

Minneapolis

Security Financial Bank, Durand, Wisconsin -- extension to August 31, 2014, to merge with Peoples State Bank of Bloomer, Bloomer.

- Granted, July 2, 2014

Minneapolis

Security Financial Bank, Durand, Wisconsin -- extension to August 31, 2014, to establish a branch at 1401 Main Street, Bloomer.

- Granted, July 2, 2014

**Financial Holding Companies**

Kansas City

Durant Bancorp, Inc., Durant, Oklahoma -- election to become a financial holding company.

- Effective, July 1, 2014

**Membership**

San Francisco

Territorial Savings Bank, Honolulu, Hawaii -- to become a member of the Federal Reserve System.

- Approved, July 2, 2014

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending July 5, 2014**

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

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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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 July 5, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATHFINDER BANCORP, M.H.C.	* MHC Conversion * 3A1	Pathfinder Bancorp, MHC, Oswego, New York (the "MHC"), the mutual holding company that controls Pathfinder Bank, Oswego, New York, proposes to convert to stock form. Pursuant to the conversion, the MHC and Pathfinder Bancorp, Inc., Oswego, New York, the existing mid-tier holding company of the Pathfinder Bank, will cease to exist, and Pathfinder Bank will become a wholly-owned subsidiary of Pathfinder Bancorp, Inc., Oswego, New York, a newly formed corporation, which proposes to become a bank holding company by acquiring Pathfinder Bank.	Newspaper: Federal Register:	Not available 07/17/2014

**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	

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OHIO VALLEY BANK COMPANY, THE	* Branch	Application by Ohio Valley Bank, Gallipolis, Ohio, to establish a branch at 6431 U.S. Route 60 East, Barboursville, West Virginia	Newspaper:	07/15/2014
			Federal Register:	Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, requests approval to establish a branch at 1430 Rolkin Court, Charlottesville, Virginia.	Newspaper:	07/11/2014
			Federal Register:	Not applicable
EAGLE BANCORP, INC.	* 3A3 * 18C * Branch	Eagle Bancorp, Inc., Bethesda, Maryland, to acquire 100% of the voting shares of Virginia Heritage Bank, Vienna, Virginia, and related merger and branch applications.	Newspaper:	Not available
			Federal Register:	Not available
HOMETRUST BANCSHARES, INC.	* 3A1 4c8	HomeTrust Bancshares, Inc., Asheville, North Carolina, to become a bank holding company upon the conversion of HomeTrust Bank, Asheville, North Carolina, to a national bank.	Newspaper:	Not available
			Federal Register:	08/01/2014
NATIONAL BANK OF CAMBRIDGE, THE	Member	1880 Bank, Cambridge, Maryland, to become a state member bank upon the charter conversion of The National Bank of Cambridge.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available 08/08/2013
BEACH COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by the Stock Holdings of Delaware, LLC, Karnise Diann Schweizer, sole member, both of Fort Walton Beach, Florida, to acquire 18.97 percent of the outstanding shares of Beach Community Bancshares, Inc., and its subsidiary, Beach Community Bank, both of Fort Walton Beach, Florida.	Newspaper: Federal Register:	Not available 07/23/2014
GEORGIA COMMUNITY BANCORP, INCORPORATED	CIC	After-the-fact change in control notice filed by Lucie VanLandingham Beeley, Leesburg, Georgia; Stevan Reynolds Tuck, Dawson, Georgia; the Lucie VanLandingham Beeley GST Trust, Lucie Beeley trustee, and the Stevan Reynolds Tuck GST, Stevan Tuck trustee, to retain control of 27.50 percent of the outstanding shares of the Class B common stock of Georgia Community Bancorp, Inc., Dawson, Georgia, and its subsidiary, The Citizens State Bank of Taylor County, Reynolds, Georgia. Total pro forma ownership equals 100 percent.	Newspaper: Federal Register:	07/14/2014 07/21/2014
HERITAGE FINANCIAL GROUP, INC.	* 3A1	Heritage Financial Group, Inc., Albany, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Alarion Financial Services, Inc., and its subsidiary, Alarion Bank, both of Ocala, Florida.	Newspaper: Federal Register:	07/14/2014 07/17/2014
METROPOLITAN BANCGROUP, INC.	CIC	After-the-fact change in control notice from CEP Investors in Metropolitan, LP, Seattle, Washington; CEP Investors in Metropolitan's Manager LP, Seattle, Washington; Columbia Equity Capital Partners, LLC, Seattle, Washington; CEP Advisors, LLC, Seattle, Washington; William Dean Donovan, San Francisco, California; Brian Charles Flynn, Jr., Seattle, Washington; and Kevin William Wilson, Virginia Beach, Virginia (Collectively Notificants), to retain 740,834 shares or 10.01 percent of the outstanding common stock of Metropolitan BancGroup, Inc., Ridgeland, Mississippi (BancGroup), and prior notice to acquire an additional 30,000 shares or 0.405 percent of BancGroup's outstanding stock. Total pro forma ownership is 10.415 percent.	Newspaper: Federal Register:	Not available Not available

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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
USAMERIBANK	* Branch	USAmeriBank, Clearwater, Florida, to establish a branch located at 2571 Countryside Blvd, Clearwater, Florida 33755, to be known as the Countryside Branch.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

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**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BUSINESS FINANCIAL SERVICES, INC.	* 3A5	First Business Financial Services, Inc., Madison, Wisconsin, to acquire 100 percent of Aslin Group, Inc., Leawood, Kansas, and thereby indirectly acquire Alterra Bank, Leawood, Kansas.	Newspaper:	07/23/2014
			Federal Register:	07/25/2014
FIRST MAZON BANCORP, INC.	CIC	Notice filed by the group consisting of: Michael O. and Sheila F. Cloonen, both of Palmer, Texas, as co-trustees of the Michael O. Cloonen and Shiela F. Cloonen Revocable Trust, and Larry R. Tarman and Susan M. Tarman, both of Morris, Illinois, to acquire more than 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MAZON BANCORP, INC.	CIC	Notice by the family group consisting of: Robert W. Breisch, Sr., individually and as co-trustee of the Breisch Living Trust, Phyllis A. Breisch, individually, and as co-trustee of the Breisch Living Trust, The Breisch Living Trust, Thomas R. Bartholet, Robert W. Breisch, Jr., Carla Breisch, Gabrielle L. Breisch, Michael C. Breisch, Brittany C. Breisch, Christina M. Breisch-Harty, Timothy J. Harty, Timothy J. Harty, Jr., Jonathon W. Harty, Kimberly A. Breisch-Rodosky, William J. Rodosky, Jr., Madelynn M. Rodosky, to control above 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
HOMETOWN BANCORP, LTD.	CIC	Kimberly L. Johnson, Naples, Florida, as co-trustee of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, together with Lisa M. Reilly, Naples, Florida, as the co-trustee of the Shelly A. Stayer 2010 Childrens Trust to be added to the Stayer Family Control Group and thereby control 11.09 percent of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin and indirectly Hometown Bank, Fond du Lac, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper:	Not available
			Federal Register:	Not available
STATE BANK OF THE LAKES	* Branch	State Bank of the Lakes, Antioch, Illinois, to establish a branch facility to be located at 8056 39th Avenue, Kenosha, Wisconsin.	Newspaper:	07/25/2014
			Federal Register:	Not applicable
TREYNOR BANCSHARES, INC.	* 3A3 * 3A1	Treynor Bancshares, Inc., Treynor, Iowa, to acquire 20 percent of TS Contrarian Bancshares, Inc., Treynor, Iowa, and thereby indirectly acquire The Bank of Tioga, Tioga, North Dakota. In addition, TS Contrarian Bancshares, Inc., Treynor, Iowa, to become a bank holding company by acquiring 100 percent of The Bank of Tioga, Tioga, North Dakota.	Newspaper:	Not available
			Federal Register:	07/21/2014

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location
NONE	

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST LIGHT BANCORP	* 3A1	First Light Bancorp, Evansville, Indiana, to become a bank holding company by acquiring 100 percent of Evansville Commerce Bank, Evansville, Indiana.	Newspaper: Federal Register:	08/04/2014 07/31/2014
FIRST NATIONAL BANK OF AUDRAIN COUNTY, THE	Member	The First National Bank of Audrain County, Mexico, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST NATIONAL BANK OF AUDRAIN COUNTY, THE	* 18C * Branch	The First National Bank of Audrain County, Mexico, Missouri, to be known as Central Bank of Audrain County upon conversion to a state-chartered member bank, requests approval to purchase certain assets and assume certain liabilities of the Vandalia, Missouri branch of First State Community Bank, Farmington, Missouri, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	07/31/2014 Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN STATE BANK OF GRYGLA	* 18C * Branch	American State Bank of Grygla, Grygla, Minnesota, to merge with American State Bank of Erskine, Erskine, Minnesota, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable
CROWN BANKSHARES, INC.	CIC	Change in control notice by the Thomas H. Healey Family Trust dated June 27, 2013, Edina, MN (Healey Trust); John Healey, Edina, MN, individually and as trustee for the Healey Trust; Ann Allen, Chanhassen, MN, individually and as trustee committee member for the Healey Trust; and Peter Ramme, Edina, MN, as trustee committee member for the Healey Trust, all to retain control of 25 percent or more of Crown Bankshares, Inc., Edina, MN (Crown BHC) and thereby indirectly control Crown Bank, Edina, MN. In addition, Peter Dahl and Lisa Dahl, both of Edina, MN; Thomas Healey, Jr., Burnsville, MN; and Rachel Anderson, Bloomington, MN, to retain shares of Crown BHC as part of the Healey family group acting in concert, and thereby indirectly control Crown Bank.	Newspaper: Federal Register:	Not available 07/23/2014
MORRISTOWN HOLDING COMPANY	CIC	Change in Control Notice by Neil Anderson, Chanhassen, Minnesota, Charles Budde, Faribault, Minnesota, and David Hellmuth, Eden Prairie, Minnesota, as a group acting in concert, to acquire 25% percent or more of the shares of Morristown Holding Company, Excelsior, Minnesota, and thereby indirectly acquire Lake Country Community Bank, Morristown, Minnesota.	Newspaper: Federal Register:	07/11/2014 07/07/2014
SECURITY STATE BANK HOLDING COMPANY	CIC	Change in control notice by Lois A. Bednar, Fargo, North Dakota, as a proposed trustee of the Bank Forward Employee Stock Ownership Plan, Hannaford, North Dakota, to join a group acting in concert with Thomas Watson, a current Trustee of the ESOP, to acquire and retain 10% or more of the shares of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly control Bank Forward, Hannaford, North Dakota.	Newspaper: Federal Register:	Not available 07/23/2014
WILCOX BANCSHARES, INC.	* 3A3	Wilcox Bancshares, Inc., Grand Rapids, Minnesota, to acquire 100 percent of Crow River State Bank, Delano, Minnesota.	Newspaper: Federal Register:	Not available Not available



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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Institution	Location
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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a branch at 4799 North Academy Boulevard, Colorado Springs, Colorado.	Newspaper: Federal Register:	07/14/2014 Not applicable
BLUE RAPIDS BANCSHARES, INC.	CIC	Notification submitted by The V. Dean Schwartz Family Trust, The Eileen B. Schwartz Revocable Trust, John B. Schwartz (individually and as trustee) and Pat D. Schwartz, all of Blue Rapids, Kansas, as members of the John B. Schwartz Family Group acting in concert, to retain control of Blue Rapids Bancshares, Inc., parent of State Bank of Blue Rapids, both in Blue Rapids, Kansas. In addition, a notification was submitted by John B. Schwartz, individually, to retain control of Blue Rapids Bancshares, Inc., parent of State Bank of Blue Rapids, both in Blue Rapids, Kansas.	Newspaper: Federal Register:	Not available 07/21/2014
EXCHANGE COMPANY	* 3A3	Exchange Company, Kearney, Nebraska, to acquire 100 percent of the voting shares of JCK, Inc., parent of The First National Bank and Trust Company of Junction City, both in Junction City, Kansas.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL BANCSHARES OF WEATHERFORD, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	First National Bancshares of Weatherford, Inc. Employee Stock Ownership Plan, Weatherford, Oklahoma, to become a bank holding company through the acquisition of up to 26.50 percent of the voting shares of First National Bancshares of Weatherford, Inc., parent of First National Bank and Trust Company of Weatherford, Inc., both in Weatherford, Oklahoma.	Newspaper: Federal Register:	Not available 08/01/2014
NORTON BANKSHARES, INC.	CIC	Notification submitted by the Stanton D. Nelson Trust No. 2, the Clark S. Nelson Trust No. 2, the N. Terry Nelson Trust No. 7, and the N. Terry Nelson Trust No. 8, all of Long Island, Kansas; and the following individuals who serve as co-trustees of one or more of the trusts: Clarke S. Nelson, Long Island, Kansas; Stanton D. Nelson, Norton, Kansas; John McClymont, Norton, Kansas; Janet M. Sell, Long Island, Kansas; and John P. Engelbert, Norton, Kansas; as members of the Nelson Control Group acting in concert, to acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas.  In addition, notification by the Clark S. Nelson Trust No. 2 and all trustees listed above, to individually acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas.	Newspaper: Federal Register:	Not available 07/16/2014
PLATTE VALLEY BANK	* 18C	Platte Valley Bank, Torrington, Wyoming, to purchase certain assets and assume certain liabilities of the Evansville, Wyoming branch of Buffalo Federal Bank, Buffalo, Wyoming.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 5, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOONER SOUTHWEST BANKSHARES, INC.	CIC	Notification submitted by Deborah Krumme, Tulsa, Oklahoma; John Krumme and Dayna Krumm, both of Jenks, Oklahoma; Carolyn Krumme, El Paso, Texas; Cynthia Krumme, Matthew Krumme, and Catherine Krumme, all of Estes Park, Colorado; and Royal Capital, LLC, Tulsa, Oklahoma; all as part of the Krumme Family group, to retain control of Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma, parent of Community Bank, Bristow, Oklahoma; Security First National Bank, Hugo, Oklahoma; and First National Bank, Heavener, Oklahoma.	Newspaper: Federal Register:	07/11/2014 07/17/2014

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 31 68th Avenue, Coopersville, Michigan 49404.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	06/17/2014 06/19/2014
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Houston City Bancshares, Inc., Houston, Texas, and indirectly Houston Community Bank, N.A., Houston, Texas.	Newspaper: Federal Register:	Not available 08/01/2014
METROPLEX NORTH BANCSHARES, INC.	CIC	Notice by Robert F. Barnard, Celeste, Texas, individually, and Christopher G. Barnard and Robert F. Barnard, each of Celeste, Texas, and Bill N. Barnard, Forney, Texas, collectively, to control 25 percent or more of the shares of Metroplex North Bancshares, Inc., Celeste, Texas, and indirectly, The First Bank of Celeste, Celeste, Texas.	Newspaper: Federal Register:	Not available 06/18/2014
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish five branches, including locations at 601 East Main Street, Alice, Texas 78332; 500 North Shoreline Boulevard, Corpus Christi, Texas 78401; 2525 Richmond Avenue, Houston, Texas 77098; 1 O'Connor Plaza, Victory, Texas 77901; and a mobile branch to serve the greater Houston area including Harris, Fort Bend, Brazoria, Galveston, Montgomery, Waller, Chambers, and Liberty Counties, Texas.	Newspaper: Federal Register:	06/23/2014 Not applicable
VIEWPOINT FINANCIAL GROUP, INC.	* 3A5	ViewPoint Financial Group, Inc., Plano, Texas, to acquire by merger 100% of the outstanding common stock of LegacyTexas Group, Inc., and indirectly LegacyTexas Bank, both of Plano, Texas.	Newspaper: Federal Register:	Not available 06/09/2014

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending July 5, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HANMI BANK	* 18C * Branch	Hanmi Bank, Los Angeles, California, to acquire United Central Bank, Garland, Texas, and thereby acquire 23 branch offices.	Newspaper: Federal Register:	Not available Not applicable
PUGET SOUND FINANCIAL SERVICES, INC.	4c8	Puget Sound Financial Services to engage indirectly in nonbanking activities through FCB Real Estate Services, LLC, both of Fife, Washington, such as preparing, recording, processing and handling loan and security documents for a financial company (Fife Commercial Bank), and for acting as trustee under the provisions of Chapter 61.24 of the Revised Code of Washington.	Newspaper: Federal Register:	Not applicable Not available
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**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act