
Federal Reserve Release



H.2

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

No. 28

Week Ending July 12, 2014

None

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**

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to establish a branch at 40201 West Highway 51, Mannford.

- Approved, July 11, 2014

Chicago

Bank Iowa, West Des Moines, Iowa -- to establish a branch at 2785 1st Avenue South, Altoona.

- Approved, July 8, 2014

San Francisco

Coastal Community Bank, Everett, Washington -- to establish a branch at 319 State Avenue, Marysville.

- Approved, July 7, 2014

Boston

Needham Bank, Needham, Massachusetts -- to establish a branch at 60 Centre Street, Dover.

- Approved, July 11, 2014

Dallas

PlainsCapital Bank, Dallas, Texas -- to establish branches at 601 East Main Street, Alice; 500 North Shoreline Boulevard, Corpus Christi; 2525 Richmond Avenue, Houston; and 1 O'Connor Plaza, Victory, and to establish a mobile branch to serve the greater Houston area.

- Approved, July 9, 2014

Bank Holding Companies

Atlanta

Great Guaranty Bancshares, Inc., New Roads, Louisiana -- to acquire Banque of Maringouin Holding Company, Inc., Maringouin, and its subsidiary, Bank of Maringouin.

- Approved, July 10, 2014

Minneapolis

J & B Financial Holdings, Inc., Minneapolis, Minnesota -- to acquire DUBOIS BankShares, Inc., d/b/a 1st State Agency, Sauk Centre, and thereby acquire First State Bank of Sauk Centre and indirectly engage in general insurance agency activities in a community with a population not exceeding 5,000.

- Approved, July 10, 2014

Minneapolis

Minnwest Corporation, Minnetonka, Minnesota -- to acquire HiLine Credit Corporation, Morris, by merging it with and into Minnwest Corporation's subsidiary, Minnwest Finance, Inc., Minnetonka, and thereby engage in extending credit and servicing loans and leasing personal or real property.

- Approved, July 10, 2014

Bank Mergers

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to acquire the assets and assume the liabilities of the nine branches of BMO Harris Bank, N.A., Chicago, Illinois, and thereby establish branches.

- Approved, July 10, 2014

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, July 8, 2014

Change in Bank Control

Minneapolis

The First and Farmers Bank Holding Company, Portland, North Dakota -- change in bank control of The First and Farmers Bank Holding Company and its subsidiary, The First and Farmers Bank, Portland.

- Permitted, July 8, 2014

Dallas

Metroplex North Bancshares, Inc., Celeste, Texas -- change in bank control of Metroplex North Bancshares and its subsidiary, The First Bank of Celeste, Celeste.

- Permitted, July 11, 2014

St. Louis

Summersville Bancorporation, Inc., Summersville, Missouri -- change in bank control of Summersville Bancorporation and its subsidiary, Community Bank, N.A., Summersville.

- Permitted, July 8, 2014

Extensions of Time

Chicago

Providence Financial Corporation, South Holland, Illinois -- extension to July 30, 2014, to become a bank holding company by acquiring Providence Bank, LLC, South Holland.

- Granted, July 9, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

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 July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON, THE	* 18C	The Bank of New York Mellon, New York, New York, to assume certain deposit liabilities of U.S. Bank National Association, Cincinnati, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment through M&T Bank Affordable Housing Fund SCG, LLLP, in Takoma Springs Place Limited Partnership, to construct an apartment complex in Washington, District of Columbia, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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
229913	MIZUHO BK USA, NEW YORK, NEW YORK	02/03/2014	06/30/2014	O	Whole/Ltd Purp

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 July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL PENN BANCSHARES, INC.	4c8	National Penn Bancshares, Inc., a bank holding company located in Allentown, PA to acquire TF Financial, Corporation, a savings and loan company located in Newtown, PA. Upon acquisition 3rd Federal Bank, a wholly-owned subsidiary of TF Financial Corporation, will merge into National Penn Bank, the wholly-owned subsidiary of National Penn Bancshares, Inc.	Newspaper: Federal Register:	Not applicable 08/08/2014
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

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
551016	FLEETWOOD BK, FLEETWOOD, PENNSYLVANIA	01/13/2014	06/29/2014	S	Small Bank

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 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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 July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLE BANCORP, INC.	* 3A3	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:	07/27/2014
	* 18C		Federal Register:	08/01/2014
	* Branch			
HOMETRUST BANCSHARES, INC.	* 3A1	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:	07/30/2014
	4c8		Federal Register:	08/01/2014

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.

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 July 12, 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: 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
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:	07/21/2014 07/22/2014
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: Federal Register:	07/13/2014 Not applicable

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
697633	COMPASS BK, BIRMINGHAM, ALABAMA	02/01/2011	11/14/2012	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDAR VALLEY BANKSHARES, LTD.	* 3A3	Cedar Valley Bankshares, LTD, Charles City, Iowa, to acquire 100 percent of Hampton State Bank, Hampton, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
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:	08/06/2014
			Federal Register:	Not available
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:	07/28/2014
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., Madelynne 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
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

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
678744	CENTRAL ST BK, ELKADER, IOWA	03/24/2014	07/08/2014	S	Small Bank
412135	COLE TAYLOR BK, CHICAGO, ILLINOIS	04/09/2012	06/28/2014	O	Large Bank
614340	CSB BK, CAPAC, MICHIGAN	03/17/2014	07/08/2014	S	Small Bank
503547	FAIRMOUNT ST BK, FAIRMOUNT, INDIANA	03/10/2014	06/28/2014	S	Small Bank
2813491	PEOPLES' BK ARLINGTON HEIGHTS, ARLINGTON HEIGHTS, ILLINC	11/30/2009	05/17/2010	S	Small Bank
2142155	QUAD CITY B&TC, BETTENDORF, IOWA	05/13/2013	07/01/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHERN BANCORP BANK	* 18C	Southern Bancorp Bank, Arkadelphia, Arkansas, to purchase certain assets and assume certain liabilities of the Eudora, Arkansas branch of Delta Trust & Bank, Parkdale, Arkansas, and to retain the acquired facility as a branch office.	Newspaper:	08/09/2014
	* Branch		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
426141	FIRST ST BK, SAINT PETER, ILLINOIS	03/24/2014	06/20/2014	S	Small Bank
134848	TEUTOPOLIS ST BK, TEUTOPOLIS, ILLINOIS	03/10/2014	06/27/2014	S	Small 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 July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/19/2014 07/23/2014
EAGLE BANCORP MONTANA, INC.	* 3A1 * 18C * Branch Member	Eagle Bancorp Montana, Inc., Helena, Montana, to become a bank holding company by acquiring 100 percent of Opportunity Bank of Montana, Helena, Montana. Opportunity Bank of Montana a state-chartered interim commercial bank, proposes to become a member of the Federal Reserve System. Opportunity Bank of Montana also intends to merge with American Federal Savings Bank, Helena, Montana, with Opportunity Bank of Montana as the survivor, and incident thereto, establish 12 branches. American Federal Savings Bank is currently a wholly-owned subsidiary of Eagle Bancorp Montana.	Newspaper: Federal Register:	Not available Not available
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:	08/02/2014 08/07/2014

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
240459	STATE BK OF EWEN, EWEN, MICHIGAN	03/24/2014	07/07/2014	S	Small 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 July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERISTATE BANK	Premises	Ameristate Bank, Atoka, Oklahoma, to increase its investment in bank premises in the amount of \$842,000.	Newspaper: Federal Register:	Not applicable 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
BLUE RAPIDS BANCSHARES, INC.	CIC	Notice submitted by the Schwartz Family Revocable Trust, Janice F. Schwartz, trustee; Susan Andersen; and Mark Andersen, all of Lawrence, Kansas, as members of the Bob 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, the Trust and Janice F. 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 07/29/2014
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:	08/02/2014 08/04/2014
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:	08/06/2014 08/01/2014
NORTHERN MISSOURI BANCSHARES, INC.	* 3A3	Northern Missouri Bancshares, Inc., Unionville, Missouri, to acquire 80 percent of the voting shares of Concordia Banc-Management, Inc., and thereby indirectly acquire Concordia Bank, both in Concordia, Missouri.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTON BANKSHARES, INC.	CIC	<p>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.</p> <p>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.</p>	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	Not applicable

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
419255	FIRST B&TC, BROKEN BOW, OKLAHOMA	03/31/2014	06/27/2014	S	Small Bank
288853	FIRSTBANK, LAKEWOOD, COLORADO	12/02/2013	06/12/2014	O	Large 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 July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATAHOULA HOLDING COMPANY	* 3A3	Catahoula Holding Company, Jonesville, Louisiana, to acquire 100 percent of JBI Financial Corporation, Jena, Louisiana, and indirectly, Bank of Jena, Jena, Louisiana.	Newspaper: Federal Register:	Not available Not available
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
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:	07/30/2014 08/01/2014
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

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 July 12, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	PWI	East West Bank, Pasadena, California, requests to make a \$7,870,000 public welfare investment in Village Center Preservation, L.P.	Newspaper: Federal Register:	Not applicable Not applicable
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:	07/10/2014 Not applicable
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC CITY FINANCIAL CORPORATION	CIC	Change in bank control notice on behalf of Sang Young Lee, Chun Young Lee and Lee's Gold and Diamond Import, Inc., La Canada, California, to acquire up to 11.2% of Pacific City Financial Corporation, and thereby indirectly acquire voting shares of Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 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

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