
Federal Reserve Release



H.2

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

No. 33

Week Ending August 16, 2014

Banking Supervision & Regulation

Resolution Plans -- additional guidance provided by the Board and Federal Deposit Insurance Corporation for certain firms that in December 2014 will be filing resolution plans for the second time.

- Announced, August 15, 2014

Enforcement

Bank of Gueydan, Gueydan, Louisiana -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, August 14, 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**

Secretary

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the corner of Givan Avenue and Highway Y, Belton, Missouri.

- Approved, August 14, 2014

Secretary

Bank Independent, Sheffield, Alabama -- to establish a branch at 203 Greene Street SE, Huntsville.

- Approved, August 12, 2014

Boston

Brookline Bank, Brookline, Massachusetts -- to establish a branch at 31 State Street, Boston.

- Approved, August 13, 2014

San Francisco

Presidio Bank, San Francisco, California -- to establish a branch at 400 South El Camino Real, San Mateo.

- Approved, August 12, 2014

Bank Holding Companies

Kansas City

Central Banccompany, Inc., Jefferson City, Missouri; First National Bancor, Inc., Lee's Summit; and Metcalf Bank -- waiver of application for Metcalf Bank, Lee's Summit, to acquire Bank of Belton, Belton, in connection with its merger with and into Metcalf Bank.

- Granted, August 15, 2014

Kansas City

Exchange Company, Kearney, Nebraska -- to acquire JCK, Inc., Junction City, Kansas, and its subsidiary, The First National Bank and Trust Company of Junction City.

- Approved, August 11, 2014

Chicago

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

- Approved, August 13, 2014

Secretary

First Financial Bancorp, Cincinnati, Ohio -- waiver of application to acquire Guernsey Bancorp, Inc., Westerville, in connection with the merger of their respective subsidiaries, First Financial Bank, National Association, Hamilton, and The Guernsey Bank, Worthington.

- Granted, August 11, 2014

Bank Holding Companies

Dallas

Green Bancorp, Inc., Houston, Texas -- waiver of application to acquire by merger SP Bancorp, Inc., Plano, in connection with the merger of their respective subsidiaries, Green Bank, National Association, Houston, and SharePlus Bank, Plano.

- Granted, August 15, 2014

Director, BS&R

Jacobs Asset Management, LLC, New York, New York -- relief from certain commitments.

- Granted, August 11, 2014

Boston

Melrose Bancorp, Inc., Melrose, Massachusetts -- to acquire Melrose Cooperative Bank, Melrose, in connection with its conversion from mutual to stock form.

- Approved, August 13, 2014

Kansas City

Northern Missouri Bancshares, Inc., Unionville, Missouri -- to acquire shares of Concordia Banc-Management, Inc., Concordia, and thereby indirectly acquire Concordia Bank.

- Approved, August 15, 2014

Dallas

Strategic Growth Bank Incorporated, El Paso, Texas, and Strategic Growth Bancorp Incorporated -- to acquire additional shares of Guardian Mortgage Company, Inc., Richardson, and thereby engage in extending credit and servicing loans and engage under contract with a third party in asset management, servicing, and collection of assets.

- Approved, August 15, 2014

Bank Holding Companies

Minneapolis

Wilcox Bancshares, Inc., Grand Rapids, Minnesota -- to acquire Crow River State Bank, Delano.

- Approved, August 13, 2014

Bank Mergers

Kansas City

Metcalf Bank, Lee's Summit, Missouri -- to merge with Bank of Belton, Belton, and thereby establish a branch.

- Approved, August 15, 2014

St. Louis

Southern Bancorp Bank, Arkadelphia, Arkansas -- to purchase certain assets and assume certain liabilities of the Eudora branch of Delta Trust & Bank, Parkdale, and thereby establish a branch.

- Approved, August 14, 2014

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- for The Goldman Sachs Group, Inc., New York, to transfer certain public welfare investments to Goldman Sachs Bank, USA.

- Approved, August 13, 2014

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, August 15, 2014

Change in Bank Control

Chicago

First State Bancshares, Inc., Ida Grove, Iowa -- to retain control of First State Bancshares, Inc. and its subsidiary, First State Bank, Ida Grove.

- Permitted, August 14, 2014

Minneapolis

Timberland Bancorp, Baxter, Minnesota -- change in bank control of Timberland Bancorp and its subsidiary, First National Bank of Buhl, Mountain Iron.

- Permitted, August 15, 2014

Extensions of Time

Director, BS&R

JPMorgan Chase & Co., New York, New York -- extension of time to divest or conform a merchant banking investment.

- Granted, August 11, 2014

Savings and Loan Holding Companies

Philadelphia

Pathfinder Bancorp, M.H.C., Oswego, New York -- (1) for Pathfinder Bancorp, M.H.C. to convert from mutual to stock form; (2) for a newly formed Pathfinder Bancorp, Inc., Oswego, to become a bank holding company by acquiring Pathfinder Bank, and election to become a financial holding company; and (3) requests by Pathfinder Bancorp, M.H.C. and Pathfinder Bancorp, Inc. for a waiver under Regulation MM.

- Approved, August 12, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 16, 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 August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2

Federal Reserve Bank of New York

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARLIN BUSINESS SERVICES CORP.	CIC	Red Mountain Partners, L.P., RMCP GP, LLC, Red Mountain Capital Partners LLC, Red Mountain Capital Management, Inc., Willem Mesdag, and Christopher Teets, collectively, request to purchase more than 10.0% of the common stock of Marlin Business Services Corp., Mount Laurel, NJ.	Newspaper:	08/29/2014
			Federal Register:	08/28/2014

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 16, 2014

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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN VIRGINIA BANKSHARES, INC.	* 3A3	Eastern Virginia Bankshares, Inc., Tappahannock, Virginia, to acquire Virginia Company Bank, Newport News, Virginia. Additionally, EVB, Tappahannock, Virginia, to merge with Virginia Company Bank.	Newspaper:	Not available
	* 18C		Federal Register:	Not available
	* Branch			
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, proposes to open a new branch at 680 Oyster Point Road, Newport News, Virginia 23602.	Newspaper:	Not available
			Federal Register:	Not applicable
REGAL BANCORP, INC.	CIC	Mr. Daniel Hirschfeld, Timonium, Maryland, Mr. Thomas J. Faust, Lutherville, Maryland, and Mr. Charles J. Harbo, Lutherville, Maryland, to acquire up to 100% of the voting securities of Regal Bancorp, Inc., Owings Mills, Maryland, and thereby indirectly control Regal Bank & Trust, Owings Mills, Maryland.	Newspaper:	08/15/2014
			Federal Register:	08/19/2014

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 16, 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
C1 FINANCIAL, INC.	CIC	Prior change in control notice filed by Trevor R. Burgess, St. Petersburg, Florida, Marcio Camargo, São Paulo, Brazil, Marcelo Lima, São Paulo, Brazil, Erwin Russel, São Paulo, Brazil, CBM Holdings Qualified Family, L.P. Toronto, Ontario, Canada, an Ontario, Canada limited partnership, the General Partner of which is Marcelo Lima, and Amazonite Family Limited Partnership, Ontario, Canada, the General Partner of which is Erwin Russel, for Mr. Russel to transfer his shares of C1 Financial, Inc., to Amazonite Family Limited Partnership, and for the latter to acquire 10 percent or more of the shares and thereby control of C1 Financial, Inc., and its subsidiary bank, C1 Bank, both of St. Petersburg, Florida.	Newspaper: Federal Register:	08/11/2014 08/25/2014
FIRST FLORIDA BANK	Member	First Florida Bank, Destin, Florida, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 2506 Poplar Avenue, Memphis, Tennessee, to be known as the Binghampton Branch.	Newspaper: Federal Register:	08/22/2014 Not applicable
MIDCOUNTRY FINANCIAL CORP	CIC	Prior change in control notice filed by James Lee Clayton and BF3, LP, both of Knoxville, Tennessee; to collectively control more than 10 percent of the outstanding shares of MidCountry Financial Corp, Macon, Georgia, and its subsidiary, MidCountry Bank, Marion, Illinois.	Newspaper: Federal Register:	Not available 09/02/2014

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOUCHMARK BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Jayendrakumar J. (J.J.) Shah; Meena J. (M.J.) Shah; 455 Trust, M.J. Shah and K.J. Parikh, trustees; 475 Trust, J.J. Shah and Shveta S. Raju, trustees; Mahendrabala J. Parikh; Asha J. Shah; Eastern Horizons Properties, LP, and its managing general partner, Eastern Horizons Management, Inc.; GCMT 17, LLC; GCMT2, LLC; DVR Trust No. 1, M.J. Shah, trustee; DVR Trust No. 2, J.J. Shah, trustee; Dinesh V. Raju; and Shveta S. Raju; all of Duluth, Georgia, to retain approximately 20.21 percent of the shares and thereby retain direct control of Touchmark Bancshares, Inc., and indirect control of Touchmark National Bank, both of Alpharetta, Georgia. Also, prior notification by the notificants listed above to acquire an additional 600,000 common shares of Touchmark Bancshares, Inc., representing additional ownership of approximately 17 percent.	Newspaper:	Not available
			Federal Register:	Not available
WB&T BANKSHARES, INC.	* 3A3	WB&T Bankshares, Inc., Waycross, Georgia, to acquire The Citizens Exchange Bank, Pearson, Georgia.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	Notice by 1st Source Bank, South Bend, Indiana, to establish a branch located at 4605 East Dupont Road, Fort Wayne, Indiana.	Newspaper: Federal Register:	08/15/2014 Not applicable
1ST SOURCE BANK	* Branch	Notice by 1st Source Bank, South Bend, Indiana, to establish a branch located at 7921 Carnegie Boulevard, Fort Wayne, Indiana.	Newspaper: Federal Register:	08/15/2014 Not applicable
CENTRUE FINANCIAL CORPORATION	CIC	Capital Z Partners III, L.P., Capital Z Partners III GP, L.P., Capital Z Partners III GP, Ltd., Capital Z Partners Management, LLC, Bradley E. Cooper, all of New York, New York, and Robert A. Spass, Westfield, New Jersey, to acquire 10 percent or more of the voting shares of Centru Financial Corporation, Ottawa, Illinois, and thereby indirectly acquire control of Centru Bank, Streator, Illinois.	Newspaper: Federal Register:	Not available 09/04/2014
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: Federal Register:	Not available 08/25/2014
FIRST MIDWEST BANCORP, INC.	* 3A5	First Midwest Bancorp, Inc., Itasca, Illinois, to merge with Great Lakes Financial Resources, Bancorp, Inc., Blue Island, Illinois and thereby indirectly acquire Great Lakes Bank, N.A, Blue Island, Illinois.	Newspaper: Federal Register:	Not available 09/12/2014
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: Federal Register:	07/28/2014 09/02/2014
NEB CORPORATION	* 3A3	NEB Corporation, Fond du Lac, Wisconsin, to acquire 100 percent of the outstanding shares of InvestorsBank, Waukesha, Wisconsin.	Newspaper: Federal Register:	Not available 09/08/2014

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
SPRING BANCORP, INC.	CIC	Jason Knoedler, Colten Knoedler, Claire Knoedler, and Chase Knoedler, Natalie Marantz and Jason Knoedler, as the general partners of Marantz Investments, L.P., Melissa Knoedler Irrevocable Trust, Gregory Marantz Irrevocable Trust, and Jennifer Marantz Irrevocable Trust as limited partners of Marantz Investments, L.P., Tom Marantz, as trustee of the Tom Marantz Revocable Trust and Natalie Marantz, as trustee of the Natalie Marantz Revocable Trust to be added to the Marantz Family Control group to retain control of 43.30 percent of Spring Bancorp, Inc., and thereby indirectly control, Bank of Springfield, both of Springfield, Illinois.	Newspaper: Federal Register:	08/26/2014 Not available
WESTERN ILLINOIS BANCSHARES, INC.	CIC	Notice by Augustin S. Hart, III, Rebecca S. Hart and Broadwater Partners LP, all of Oquawka, Illinois; Douglas S. Hart of Powell, Wyoming; the general partner of Broadwaters Partnership LP, Broadwaters, Inc. of Cody, Wyoming ("GP"); the principal shareholder and President of GP, Augustin S. Hart III and three other principal shareholders of GP, Kathryn Stuart Lansing, Lake Forest, Illinois; Douglas S. Hart, Powell, Wyoming; and Harriet Heather Hart, Bozeman, Montana, to retain more than 10 percent of Western Illinois Bancshares, Inc., Monmouth, Illinois.	Newspaper: Federal Register:	08/15/2014 Not available

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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:

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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUGUSTA FINANCIAL CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012; Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012; and Ardath K. Solsrud Revocable Trust Concerning Augusta Financial Corporation, all of Monona, Wisconsin; each to acquire 25 percent or more of Augusta Financial Corporation, Augusta, Wisconsin (Company), and thereby gain control of Unity Bank, Augusta, Wisconsin (Bank). Robb B. Kahl, Monona, Wisconsin is trustee of these three trusts. These three trusts to each join and Corinne Esther Solsrud, Mosinee, Wisconsin; Rachel Ann Solsrud Goodell, Augusta, Wisconsin; Gregory Arthur Solsrud, Dunwoody, Georgia; and Brian Kenneth Solsrud, North Oaks, Minnesota; to retain shares as part of the Kahl/Solsrud shareholder group acting in concert, which controls Company and indirectly controls Bank.	Newspaper: Federal Register:	Not available 08/25/2014
CAPRICE CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012; Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012; and Ardath K. Solsrud Revocable Trust Concerning Caprice Corporation, all of Monona, Wisconsin; each to acquire 25 percent or more of Caprice Corporation, Augusta, Wisconsin (Company), and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota (Bank). Robb B. Kahl, Monona, Wisconsin is trustee of these three trusts. These three trusts to each join and Corinne Esther Solsrud, Mosinee, Wisconsin; Rachel Ann Solsrud Goodell, Augusta, Wisconsin; Gregory Arthur Solsrud, Dunwoody, Georgia; and Brian Kenneth Solsrud, North Oaks, Minnesota; to retain shares as part of the Kahl/Solsrud shareholder group acting in concert, which controls Company and indirectly controls Bank.	Newspaper: Federal Register:	Not available 08/25/2014
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 08/11/2014

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with Mountain West Bank, National Association, Helena, Montana, and incident thereto establish branches.	Newspaper:	08/15/2014
	* Branch		Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 16, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* 18C * Branch	Centennial Bank, Centennial, Colorado, to purchase certain assets and assume certain liabilities of five branches of Mutual of Omaha Bank, Omaha, Nebraska. The branches are located in Nederland, Idaho Springs, Conifer, Evergreen, and Golden, all in Colorado.	Newspaper: Federal Register:	09/08/2014 Not applicable
FIRST OF GRANDFIELD CORPORATION	CIC	Notification submitted by Andrew Litsch and Joshua Litsch, both of Edmond, Oklahoma, to acquire control of First of Grandfield Corporation, parent of First State Bank, both in Grandfield, Oklahoma.	Newspaper: Federal Register:	08/27/2014 08/27/2014
GRAND MOUNTAIN BANCSHARES, INC.	CIC	Notification by Charles T. Wittwer, Colorado Springs, Colorado, to acquire control of Grand Mountain Bancshares, Inc., parent of Grand Mountain Bank, FSB, both of Granby, Colorado.	Newspaper: Federal Register:	Not available 09/02/2014

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
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 August 16, 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 09/12/2014
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at 500 Throckmorton Street, Suite 350, Fort Worth, Texas 76102.	Newspaper: Federal Register:	Not available Not applicable
FIRST BANK & TRUST	* 18C * Branch	First Bank & Trust, Seymour, Texas, to acquire by merger its affiliate banks, First Bank, Whitney, Texas; Memphis State Bank, Memphis, Texas; and Citizens State Bank, Princeton, Texas; and to establish the existing six banking offices of the three affiliates as branches.	Newspaper: Federal Register:	Not available Not applicable
FIRST PADUCAH BANCSHARES OF TEXAS	CIC	Notice by George V. Deaton and Russell E. Deaton, both of Paducah, Texas, jointly, to gain control of First Paducah Bancshares, Inc., Paducah, Texas.	Newspaper: Federal Register:	08/26/2014 Not available
FIRST STATE BANK	* 18C * Branch	First State Bank, Gainesville, Texas, to merge with North Texas Bank, National Association, Decatur, Texas, and to establish two branches at 661 West Thompson Street, Decatur, Texas 76234, and 211B South Oak Street, Roanoke, Texas 76262.	Newspaper: Federal Register:	Not available Not applicable
LEGACYTEXAS BANK	* 18C * Branch	LegacyTexas Bank, Plano, Texas, to acquire by merger ViewPoint Bank, National Association, Plano, Texas, and to establish branches at the 31 existing branch locations of ViewPoint Bank and at its existing head office upon relocating its head office to the present head office of ViewPoint Bank.	Newspaper: Federal Register:	08/23/2014 Not applicable
RED RIVER BANCORP, INC.	* 3A5	Red River Bancorp, Inc., Gainesville, Texas, to acquire by merger Chisholm Bancshares, Inc., Decatur, Texas, and indirectly, North Texas Bank, N.A., Decatur, Texas.	Newspaper: Federal Register:	08/18/2014 08/25/2014
VANTAGE BANK TEXAS	* 18C * Branch	Vantage Bank, San Antonio, Texas, to acquire by merger D'Hanis State Bank, Hondo, Texas, and to establish branches at 1401 19th Street, Hondo, Texas, and Highway 90 & Front Street, D'Hanis, Texas.	Newspaper: Federal Register:	Not available Not applicable
WELLINGTON STATE BANK	* 18C * Branch	Wellington State Bank, Wellington, Texas, to purchase substantially all of the assets and assume all of the liabilities associated with the branch office of The Ozona National Bank located at 1301 Highway 59 North, Bowie, Texas 76230.	Newspaper: Federal Register:	Not available Not applicable

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.

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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 August 16, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITIES FIRST FINANCIAL CORPORATION	3A1	Communities First Financial Corporation to become a bank holding company by acquiring 100 percent of Fresno First Bank, both of Fresno, California.	Newspaper: Federal Register:	Not applicable Not applicable
KEDAP, S.A. DE C.V.	* 3A1	KEDAP S.A. de C.V., Mexico City, Mexico, to become a foreign bank holding company by acquiring 29.35 percent of the voting common stock of Vibra Bank, Chula Vista, California.	Newspaper: Federal Register:	08/28/2014 08/25/2014
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:	08/06/2014 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

* Subject to the provisions of the Community Reinvestment Act

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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CRA Examinations scheduled for	Quarter of
Institution	Location
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* Subject to the provisions of the Community Reinvestment Act