
Federal Reserve Release



H.2

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

No. 34

Week Ending August 23, 2014

Regulations and Policies

Regulation AA (Unfair or Deceptive Acts or Practices) -- publication for comment of proposed repeal of Regulation AA, in view of the Dodd-Frank Act's repeal of the Board's rulemaking authority under the Federal Trade Commission Act.

- Announced, August 22, 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**

Chicago

1st Source Bank, South Bend, Indiana -- to establish branches at 4605 East Dupont Road, Fort Wayne, and 7821 Carnegie Boulevard (two applications).

- Approved, August 22, 2014

Kansas City

Security State Bank, Basin, Wyoming -- to establish a branch at 909 North 6th Street, Greybull.

- Approved, August 19, 2014

Bank Holding Companies

Chicago

Cedar Valley Bankshares, Ltd., Charles City, Iowa -- to acquire Hampton State Bank, Hampton.

- Approved, August 22, 2014

Secretary

First Citizens BancShares, Inc., Raleigh, North Carolina -- to merge with First Citizens Bancorporation, Inc., Columbia, South Carolina, and thereby acquire First Citizens Bank and Trust Company, Inc.

- Approved, August 21, 2014

Bank Holding Companies

Atlanta

Heritage Financial Group, Inc., Albany, Georgia -- waiver of application to acquire Alarion Financial Services, Inc., Ocala, Florida, in connection with the merger of their respective subsidiaries, HeritageBank of the South (a state savings bank), Albany, and Alarion Bank, Ocala.

- Granted, August 22, 2014

Boston

Institution for Savings in Newburyport and its Vicinity, Newburyport, Massachusetts -- waiver of application to acquire Rockport National Bancorp, Inc., Rockport, and its subsidiary, Rockport National Bank, in connection with Rockport National Bank's merger with Institution for Savings in Newburyport and its Vicinity, Newburyport.

- Granted, August 22, 2014

Chicago

McLaughlin Holding Company, Moline, Illinois -- waiver of application to acquire Buffalo Savings Bank, Buffalo, Iowa, in connection with its merger with and into McLaughlin Holding Company's subsidiary, Southeast National Bank, Davenport.

- Granted, August 22, 2014

St. Louis

Old National Bancorp, Evansville, Indiana -- to acquire through merger LSB Financial Corp., Lafayette, and thereby acquire its subsidiary, Lafayette Savings Bank, Federal Savings Bank.

- Approved, August 22, 2014

Bank Mergers

Minneapolis

First Interstate Bank, Billings, Montana -- to merge with Mountain West Bank, National Association, Helena, and thereby establish branches.

- Approved, August 20, 2014

Change in Bank Control

Minneapolis

Crown Bankshares, Inc., Edina, Minnesota -- to retain control of Crown Bankshares, Inc. and its subsidiary, Crown Bank, Edina.

- Permitted, August 22, 2014

Kansas City

Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma -- to retain control of Sooner Southwest Bankshares, Inc. and its subsidiaries, Community Bank, Bristow; Security First National Bank, Hugo; and First National Bank, Heavener.

- Permitted, August 22, 2014

Membership

Richmond

NewBridge Bank, Greensboro, North Carolina -- to become a member of the Federal Reserve System.

- Approved, August 19, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 23, 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
115575	WEYMOUTH BK, EAST WEYMOUTH, MASSACHUSETTS	03/24/2014	08/02/2014	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
BANK OF EASTON	NORTH EASTON, MASSACHUSETTS
PROFILE BK	ROCHESTER, NEW HAMPSHIRE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 23, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period		
CIT GROUP INC.	* 3A3	CIT Group Inc., Livingston, New Jersey, and its direct, wholly-owned subsidiary, Carbon Merger Sub LLC, New York, New York, to acquire 100 percent of the stock of IMB HoldCo LLC, and indirectly acquire OneWest Bank, N.A., both of Pasadena, California, pursuant to Sections 3(a)(1), (2), (3) and (5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available	
	* 3A2		Federal Register:	Not available	
	* 3A1				
	* 3A5				
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, proposes to open a branch office located at 15190 Frederick Road, Montgomery County, Maryland.	Newspaper:	08/29/2014	
			Federal Register:	Not applicable	

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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101671	ADIRONDACK BK, UTICA, NEW YORK	11/04/2013	08/11/2014	S	Int Sm Bank

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 23, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENEFICIAL SAVINGS BANK, MHC	* MHC Conversion * 3A1 * 4c8	Beneficial Savings Bank MHC, Philadelphia, PA, and Beneficial Mutual Bancorp, Inc., proposes to convert to stock form and merge with Beneficial Bancorp, Inc., Philadelphia, PA, which proposes to become a bank holding company by acquiring 100 percent of Beneficial Mutual Savings Bank, Philadelphia, PA.	Newspaper: Federal Register:	Not available Not available
UNIVEST BANK AND TRUST CO.	* 18C * Branch	Univest Bank and Trust Co., Souderton, PA, to merge with Valley Green Bank, Philadelphia, PA, through acquisition of assets and assumption of liabilities.	Newspaper: Federal Register:	09/17/2014 Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
LANDMARK CMNTY BK	PITTSTON, PENNSYLVANIA
UNIVEST B&TC	SOUDERTON, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 23, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 23, 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:	09/19/2014
	* 18C		Federal Register:	09/18/2014
	* 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
SANDY SPRING BANK	* Branch	Sandy Spring Bank has submitted an application to open a branch at 7550 Wisconsin Avenue, Bethesda, Maryland.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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233527	BLUE RIDGE BK, LURAY, VIRGINIA	05/05/2014	08/06/2014	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
COMMUNITY CAP BK VA	CHRISTIANSBURG, VIRGINIA
MIDDLEBURG BK	MIDDLEBURG, VIRGINIA
PLEASANTS CTY BK	SAINT MARYS, WEST VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 23, 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
JONES BANCSHARES, L.P.	CIC	After-the-fact change in control notice filed by the JCJ Irrevocable Trust, Waycross, Georgia, Mindy L. Jones, Cumming, Georgia, and James C. Jones, III, Blackshear, Georgia, as co-trustees, and the 2012 Patrick C. Jones Irrevocable Trust and Patrick C. Jones, Blackshear, Georgia, as trustee, intend to apply to the Federal Reserve Board for permission to retain over 10 percent of the partnership units and thereby control of Jones Bancshares LP, Waycross, Georgia. Jones Bancshares, LP controls PrimeSouth Bancshares, Waycross, Georgia and PrimeSouth Bank, Blackshear, Georgia.	Newspaper: Federal Register:	09/05/2014 08/14/2014
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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 26 low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	Not available 09/02/2014

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 23, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
WB&T BANKSHARES, INC.	* 3A3	WB&T Bankshares, Inc., Waycross, Georgia, to acquire 100 percent of the outstanding shares of The Citizens Exchange Bank, Pearson, Georgia.	Newspaper:	Not available
			Federal Register:	08/18/2014

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 23, 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 7821 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
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
OTTAWA SAVINGS BANCORP, MHC	* SLHC Acquisition	Ottawa Savings Bancorp MHC, and Ottawa Savings Bancorp, Inc., both of Ottawa, Illinois, will merge Twin Oaks Savings Bank a mutual savings bank in Marseilles, Illinois, with and into Ottawa Savings Bank FSB, Ottawa, Illinois, with Ottawa Savings Bank as the surviving institution.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 23, 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:	08/26/2014
			Federal Register:	09/10/2014
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:	08/15/2014
			Federal Register:	Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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142049	BANK 1ST, WEST UNION, IOWA	04/28/2014	08/20/2014	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
CHELSEA ST BK	CHELSEA, MICHIGAN
FIRST IA ST BK	ALBIA, IOWA
MARKESAN ST BK	MARKESAN, WISCONSIN
MORTON CMNTY BK	MORTON, ILLINOIS
TEMPLETON SVG BK	TEMPLETON, IOWA

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 23, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAGNOLIA BANKING CORPORATION	* 3A5	Magnolia Banking Corporation, Magnolia, Arkansas, to acquire, through merger, First National Bancshares of Hempstead County, Inc., Hope, Arkansas, and thereby indirectly acquire 1st Bank, National Association, Texarkana, Texas.	Newspaper: Federal Register:	Not available 09/22/2014
MCGEHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN THE	* 3A3	The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas, to acquire additional direct ownership of up to 35 percent of Southeast Financial Bankstock Corp., McGehee, Arkansas, and thereby increase its indirect control of McGehee Bank, McGehee, Arkansas.	Newspaper: Federal Register:	09/13/2014 09/19/2014

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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663450	BANK OF LA, LOUISIANA, MISSOURI	04/29/2014	08/12/2014	O	Small Bank
2721176	MAGNA BK, MEMPHIS, TENNESSEE	01/14/2013	08/08/2014	S	Int Sm Bank

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
FARMERS BK & CAPITAL TC	FRANKFORT, KENTUCKY
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 23, 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:	08/10/2014 08/11/2014

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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637750	TETON BKS, FAIRFIELD, MONTANA	05/19/2014	08/21/2014	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
PENINSULA BK	ISHPEMING, MICHIGAN

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 23, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
MOUNTAIN VALLEY BANK	Member	Mountain Valley Bank, Walden, Colorado, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable 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
485054	BANK OF ELGIN, ELGIN, NEBRASKA	05/12/2014	08/08/2014	S	Small Bank
479370	HIGH CNTRY BK, SALIDA, COLORADO	05/12/2014	08/08/2014	S	Small Bank
391557	LAKESIDE BK OF SALINA, SALINA, OKLAHOMA	05/05/2014	08/20/2014	O	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
AMERICAN BK OF BAXTER SPRINGS	BAXTER SPRINGS, KANSAS
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA
AMERICAS CMNTY BK	BLUE SPRINGS, MISSOURI
BANK OF HARTINGTON	HARTINGTON, NEBRASKA
CORNERSTONE BK	OVERLAND PARK, KANSAS
EXCHANGE BK OF MO	FAYETTE, MISSOURI
FARMERS ST BK	QUINTON, OKLAHOMA
FIRST ST BK OF CO	HOTCHKISS, COLORADO
FIRSTBANK OF NE	WAHOO, NEBRASKA
GUNNISON B&TC	GUNNISON, COLORADO

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 23, 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
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper: Federal Register:	Not available Not applicable
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:	08/22/2014 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 09/11/2014
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:	08/20/2014 Not applicable
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:	08/22/2014 Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
FIRST BK	MULESHOE, TEXAS
FIRST CAP BK	QUANAHA, TEXAS
MENARD BK	MENARD, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 23, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
HANMI BANK	PWI	Hanmi Bank, Los Angeles, California, is seeking prior approval to make up to \$20 million in the following four public welfare investments: 1) RBC Tax Credit Equity National Fund-20, L.P.; 2) Boston Capital Corporate Tax Credit Fund XXXIX, L.P.; 3) RBC Tax Credit California Fund-3, L.P.; and 4) California Housing Opportunities Fund IV, L.L.C.	Newspaper: Federal Register:	Not applicable 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:	08/06/2014 Not available
SEACOAST COMMERCE BANC HOLDINGS	* 3A1	Seacoast Commerce Banc Holdings to become a bank holding company by acquiring 100 percent of Seacoast Commerce Bank, both of San Diego, California.	Newspaper: Federal Register:	Not available Not available

* 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.

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
160360	DBA OR PACIFIC BK, FLORENCE, OREGON	04/07/2014	08/18/2014	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2014 (October 1, 2014 - December 31, 2014)

Institution	Location
LIBERTY BK	SOUTH SAN FRANCISCO, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act