
Federal Reserve Release



H.2

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

No. 44

Week Ending November 1, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of seven-day term deposits with an early withdrawal feature and a maximum tender amount of \$20 billion on November 3, 2014.

- Announced, October 30, 2014

Reserve Bank Services

Federal Reserve Priced Services -- 2015 private sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, October 29, 2014

Enforcement

Bank of Texas, Midland, Texas -- issuance of a consent order of assessment of a civil money penalty.

- Announced, October 28, 2014

Centennial Bank, Lubbock, Texas -- issuance of a consent order of assessment of a civil money penalty.

- Announced, October 28, 2014

H.2 Actions under delegated authority

October 26, 2014 to November 1, 2014

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

St. Louis

Midland States Bank, Effingham, Illinois -- to establish a branch at 100 North Chicago Street, Joliet.

- Approved, October 29, 2014

St. Louis

Triumph Bank, Memphis, Tennessee -- to establish a branch at 7550 West Farmington Road, Germantown.

- Approved, October 27, 2014

Atlanta

United Legacy Bank, Longwood, Florida -- to establish a branch at 1250 Lee Road, Winter Park.

- Approved, October 30, 2014

Bank Holding Companies

St. Louis

Central Banccompany, Inc., Jefferson City, Missouri, and First National Bancor, Inc., Lee's Summit -- to indirectly acquire Douglas County Bank, Lawrence, Kansas.

- Approved, October 31, 2014

St. Louis

Hartland Financial, Inc., Hartford, Kentucky -- to become a bank holding company by acquiring Citizens Bank, Hartford.

- Approved, October 28, 2014

Bank Holding Companies

Atlanta

State Bank Financial Corporation, Atlanta, Georgia -- to merge with Georgia-Carolina Bancshares, Inc., Augusta, and thereby acquire its subsidiary, First Bank of Georgia.

- Approved, October 31, 2014

Bank Mergers

Kansas City

Metcalf Bank, Lees Summit, Missouri -- to merge with Douglas County Bank, Lawrence, Kansas, and thereby establish seven branches in Lawrence and one branch in Eudora; and waiver of application under the Bank Holding Company Act in connection with the merger.

- Approved, October 31, 2014

Banks, State Member

Director, BS&R

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments.

- Approved, October 30, 2014

Change in Bank Control

Minneapolis

Augusta Financial Corporation, Augusta, Wisconsin -- change in bank control of Augusta Financial Corporation and its subsidiary, Unity Bank, Augusta.

- Permitted, October 29, 2014

Change in Bank Control

Minneapolis

Caprice Corporation, Augusta, Wisconsin -- change in bank control of Caprice Corporation and its subsidiary, Unity Bank North, Red Lake Falls, Minnesota.

- Permitted, October 29, 2014

Richmond

First National Corporation, Strasburg, Virginia -- change in bank control of First National Corporation and its subsidiary, First Bank, Strasburg.

- Withdrawn, October 27, 2014

Philadelphia

Marlin Business Services Corp., Mount Laurel, New Jersey -- change in bank control of Marlin Business Services Corp. and its subsidiary, Marlin Business Bank, Salt Lake City, Utah.

- Permitted, October 30, 2014

Richmond

Mount Hope Bankshares, Inc., Mount Hope, West Virginia -- change in bank control of Mount Hope Bankshares and its subsidiary, Bank of Mount Hope, Inc., Mount Hope.

- Permitted, October 30, 2014

Chicago

Western Illinois Bancshares, Inc., Monmouth, Illinois -- to retain control of Western Illinois Bancshares, Inc., and its subsidiary, Midwest Bank of Western Illinois, Monmouth.

- Permitted, October 30, 2014

Extensions of Time

Director, BS&R

KeyCorp, Cleveland, Ohio -- extension of time to divest or conform a merchant banking investment.

- Granted, October 28, 2014

Financial Holding Companies

Atlanta

First NBC Bank Holding Company, New Orleans, Louisiana -- election to become a financial holding company.

- Effective, October 29, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch	Application by Needham Bank, Needham, Massachusetts, to establish a branch at 41 Front Street, Ashland, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	10/25/2014
			Federal Register:	Not applicable

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 November 1, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABLV Bank, AS	FBSEA	ABLV Bank, AS, Riga, Latvia, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
METROPOLITAN COMMERCIAL BANK	* Branch	Metropolitan Commercial Bank, New York, New York, to establish a de novo branch to be located at 111 Great Neck Road, Great Neck, New York.	Newspaper: Federal Register:	Not available Not applicable
PEOPLE'S UNITED FINANCIAL, INC.	* 3A1	People's United Financial, Inc., Bridgeport, Connecticut, to become a bank holding company upon the conversion of its federal savings bank subsidiary, People's United Bank, Bridgeport, Connecticut, to a national bank charter.	Newspaper: Federal Register:	11/16/2014 11/24/2014

District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
GNB FINANCIAL SERVICES, INC.	* 3A5	GNB Financial Services, Inc., Gratz, PA to acquire FNBM Financial Corporation, Minersville, PA, and thereby indirectly acquire The First National Bank of Minersville, Minersville, PA.	Newspaper:	11/27/2014
			Federal Register:	11/24/2014
KEARNY MHC	* MHC Conversion	Kearny MHC, and Kearny Financial Corp., both of Kearny, NJ, proposes to convert to stock form and merge with Kearny Financial Corp., (a newly formed holding company), which proposes to become a savings and loan holding company by acquiring 100 percent of Kearny Federal Savings Bank, Kearny, NJ.	Newspaper:	Not available
			Federal Register:	10/09/2014

District: 3

Federal Reserve Bank of Philadelphia

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
920210	JIM THORPE NEIGH BK, JIM THORPE, PENNSYLVANIA	06/17/2014	10/14/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL CORPORATION	* 3A3	Application by Citizens National Corporation, Paintsville, KY to acquire 100 percent of the outstanding voting shares of Peoples Security Bancorp. Inc., Louisa, KY and thereby indirectly acquire The Peoples Security Bank of Louisa, Louisa, KY, pursuant to section 3(a)(3) of the Bank Holding Company Act	Newspaper: Federal Register:	11/23/2014 11/21/2014
PNC BANK INTERNATIONAL	Investment	Prior Notice by PNC Bank International, Pittsburgh, Pennsylvania, to Make an Additional Investment of \$225 million in PNC LUX, Pursuant to Section 211.9(f) of Regulation K	Newspaper: Federal Register:	Not applicable Not applicable
PNC BANK INTERNATIONAL	Other Foreign	Application to amend Articles of Association of PNC Bank International, Pittsburgh, PA, an Edge corporation, in connection with its proposed move of headquarters to Wilmington, DE	Newspaper: Federal Register:	Not applicable Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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568126	ST HENRY BK, SAINT HENRY, OHIO	07/21/2014	10/15/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares Inc., Danville, Virginia, has submitted an application to acquire MainStreet Bankshares Inc., Martinsville, Virginia, and thereby indirectly acquire Franklin Community Bank, National Association, Rocky Mount, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

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	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 1, 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 Stock Holdings of Delaware, LLC, Fort Walton Beach, Florida, acting individually, and in concert with a control group, which consists of Stock Holdings of Delaware, LLC; Joan A. Schweizer, Fort Walton Beach, Florida; Karnise D. Schweizer, Fort Walton Beach, Florida, in her capacities as sole member and manager of Stock Holdings of Delaware, LLC, executrix of the estate of Arthur F. Schweizer, and trustee under the Last Will and Testament of Arthur F. Schweizer; Jarrod L. Schweizer, Boston, Massachusetts; Jason L. Schweizer, Fort Walton Beach, Florida; W. Todd Schweizer, Fort Walton Beach, Florida, individually and in his capacity as the sole member and manager of Schweizer Brothers Investments L.L.C., Fort Walton Beach, Florida; and Schweizer Brothers Investments L.L.C., to acquire 10 percent or more of the outstanding shares of Beach Community Bancshares, Inc., and its subsidiary, Beach Community Bank, both of Fort Walton Beach, Florida.	Newspaper: Federal Register:	11/18/2014 11/10/2014
COMMUNITY BANCORP OF LOUISIANA, INC.	* 3A5	Community Bancorp of Louisiana, Inc., Raceland, Louisiana, to merge with United Community Bancshares, Inc., and thereby directly acquire its subsidiary, United Community Bank, both of Gonzales, Louisiana.	Newspaper: Federal Register:	Not available 11/24/2014
IBERIABANK	* 18C * Branch	IBERIABANK, Lafayette, Louisiana, to merge with Florida Bank, Tampa, Florida.	Newspaper: Federal Register:	Not available Not applicable
IBERIABANK CORPORATION	* 3A5	IBERIABANK Corporation, Lafayette, Louisiana, to merge with Florida Bank Group, and thereby acquire its subsidiary, Florida Bank, both of Tampa, Florida.	Newspaper: Federal Register:	11/24/2014 11/24/2014
LBC Bancshares, Inc.	3A1	LBC Bancshares, Inc., LaGrange, Georgia, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of LaGrange Banking Company, LaGrange, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
SEMINOLE BANCORP, INC.	* SLHC Formation	Seminole Bancorp, Inc., Hollywood, Florida, to become a savings and loan holding company by acquiring 100 percent of the outstanding shares of Mackinac Savings Bank, F.S.B., Boynton Beach, Florida.	Newspaper:	11/24/2014
			Federal Register:	11/20/2014

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
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMB FINANCIAL CORP.	* 3A1	AMB Financial Corporation, Munster, Indiana, proposes to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of American Community Bank of Indiana, Munster Indiana (formerly American Savings, FSB, Munster, Indiana, a federal savings bank that proposes to convert to a commercial bank).	Newspaper: Federal Register:	Not available 11/24/2014
BANK MIDWEST	* Branch	Bank Midwest, Spirit Lake, Iowa, to establish a branch at 225 South Minnesota Avenue, Sioux Falls, South Dakota.	Newspaper: Federal Register:	10/28/2014 Not applicable
BSB COMMUNITY BANCORPORATION, INC.	CIC	The Steven P. Malone Revocable Trust dated December 27, 2011, Benton, Wisconsin, Steven P. Malone, as Trustee under the Steven P. Malone Revocable Trust, Apple River, Illinois, Lisa M. Byrne, Matthew P. Byrne, both of Aurora, Illinois, Patrick I. Malone and Jean L. Malone, both of Apple River, Illinois, together as a group acting in concert, to retain control of 10 percent or more of the common stock of BSB Community Bancorporation, Inc., Benton, Wisconsin, and thereby indirectly retain control of Benton State Bank, Benton, Wisconsin.	Newspaper: Federal Register:	Not available Not available
COUNTRY BANCORPORATION	* 3A3	Country Bancorporation, Crawfordsville, Iowa, to acquire 100 percent of Lone Tree Service Company, Lone Tree, Iowa, and thereby indirectly acquire Farmers and Merchants Savings Bank, Iowa City, Iowa.	Newspaper: Federal Register:	11/17/2014 11/13/2014
FARMERS & MERCHANTS SAVINGS BANK	* 18C * Branch	Farmers & Merchants Savings Bank, Manchester, Iowa, to merge with its sister bank, Security Savings Bank, Eagle Grove, Iowa. As a result of the merger, all locations of Security Savings Bank will become branches of Farmers & Merchants Savings Bank.	Newspaper: Federal Register:	Not available Not applicable
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to acquire 100 percent of Herget Financial Corporation, Pekin, Illinois and thereby indirectly acquire Herget Bank, National Association, Pekin, Illinois.	Newspaper: Federal Register:	Not available 12/01/2014
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with United Community Bank, Oakwood, Illinois, Community Bank, Hoopeston, Illinois, and The First National Bank of Chrisman, Chrisman, Illinois, and thereby establish 5 branch offices.	Newspaper: Federal Register:	Not available Not applicable
LAKE FINANCIAL CORPORATION	* 3A1	Lake Financial Corporation, Baldwin, Michigan, to become a bank holding company by acquiring 100 percent of Lake-Osceola State Bank, Baldwin, Michigan. In addition, Lake Financial Corporation elects to become a financial holding company.	Newspaper: Federal Register:	Not available 10/28/2014

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
OTTAWA SAVINGS BANCORP, MHC	* SLHC Acquisition	Ottawa Savings Bancorp MHC, and Ottawa Savings Bancorp, Inc., both of Ottawa, Illinois, to 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 09/26/2014
OXFORD FINANCIAL CORPORATION	CIC	The 2011 Colis Delta Trust, Oakbrook, Illinois and George P. Colis; John N. Colis; Valerie Colis-Livaditus; and Leslie Colis-Ward as trustees have applied under the Change in Bank Control to retain, as trustees of the 2011 Colis Delta Trust, Oakbrook, Illinois, a controlling interest in Oxford Financial Corporation, Oakbrook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available 11/07/2014
TOWN BANK	* 18C * Branch	Town Bank, Hartland, Wisconsin, to merge with Community Bank CBD, Delavan, Wisconsin. As a result of this merger, all offices of Community Bank CBD will become branches of Town Bank.	Newspaper: Federal Register:	Not available Not applicable
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Rosemont, Illinois, to merge with Delavan Bancshares, Inc., Delavan, Wisconsin, and thereby indirectly acquire Community Bank CBD, Delavan, Wisconsin.	Newspaper: Federal Register:	Not available 11/17/2014

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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427241	FRIENDSHIP ST BK, FRIENDSHIP, INDIANA	06/23/2014	10/14/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

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District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 1, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF ASH GROVE	* 18C * Branch	Bank of Ash Grove, Ash Grove, Missouri, to merge with Old Missouri Bank, Springfield, Missouri, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	11/21/2014 Not applicable
BLUEGRASS BANCORP, INC.	3A1	Bluegrass Bancorp, Inc., Danville, Kentucky, to become a bank holding company by acquiring 100 percent of Bluegrass Community Bank, Inc., Danville, Kentucky.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST SAVINGS FINANCIAL GROUP, INC.	* 3A1	First Savings Financial Group, Inc., Clarksville, Indiana, to become a bank holding company through the conversion of its wholly owned subsidiary, First Savings Bank, FSB, Clarksville, Indiana, from a federal savings bank to a state-chartered commercial bank. Also a companion filing, First Savings Financial Group, Inc., Clarksville, Indiana, elects to become a financial holding company.	Newspaper: Federal Register:	11/24/2014 11/26/2014

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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904845	BANK OF CADIZ & TC, CADIZ, KENTUCKY	07/07/2014	10/14/2014	S	Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	07/14/2014	10/22/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
N.A. CORPORATION	CIC	Change in Control notice by Wallenfelsz Revocable Trust for BHC Stock, North Oaks, Minnesota, to acquire 25 percent or more of the shares of N.A. Corporation, Roseville, Minnesota, and thereby indirectly gain control of North American Banking Company, Roseville, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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467957	FULTON ST BK, FULTON, SOUTH DAKOTA	07/14/2014	10/10/2014	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 November 1, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERBANK	Premises	CornerBank, Winfield, Kansas, to increase its investment in bank premises in the amount of \$2,000,000.	Newspaper: Federal Register:	Not applicable Not applicable
GRAND BANCORP, INC.	* 3A3	Grand Bancorp, Inc., Grove, Oklahoma, to acquire 100 percent of the voting shares of Decatur State Bank, Decatur, Arkansas.	Newspaper: Federal Register:	Not available 11/29/2014
OTTEN HOLDINGS, LLC	* 3A3	Otten Holdings, LLC and FEO Investments, Inc., both in Norfolk, Nebraska, to acquire 100 percent of the voting shares of First National Agency, Inc., parent of First Nebraska Bank of Wayne, both in Wayne, Nebraska.	Newspaper: Federal Register:	Not available 11/28/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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18854	BANK 7, OKLAHOMA CITY, OKLAHOMA	06/09/2014	10/22/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 1, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
2011 TCRT	* 3A1 4c8	2011 TCRT; Ford Financial Fund II, L.P.; Ford Management II, L.P.; Ford Ultimate Management II, LLC; GJF Financial Management II, LLC; Ford Fund Investment LP; and EB Acquisition Company LLC; all of Dallas, Texas, each to become a bank holding company by acquiring up to 65 percent of the voting stock of Mechanics Bank, Richmond, California. Additionally, 2011 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P.; all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available 11/17/2014
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
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Michael Thomas Cope, Mason, Texas; Julio Cesar Ramon, Sr., Mason, Texas; Beatrice Cortez Ramon, Mason, Texas; and Kenneth Charles Burow Comfort, Texas; to collectively as a group acting in concert control 25 percent or more of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	Not available 11/10/2014
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Laura Lee Lehmborg Austin, Mason, Texas, to control up to 25 percent of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly The Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 1, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCORP	* 3A3	FNB Bancorp, South San Francisco, California, to acquire 100 percent of Valley Community Bank, Pleasanton, California.	Newspaper: Federal Register:	Not available 11/21/2014
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 PREMIER BANCORP, INC.	* 3A3	Pacific Premier Bancorp, Inc., Irvine, California, to acquire Independence Bank, Newport Beach, California.	Newspaper: Federal Register:	Not available Not available
TAB BANK HOLDINGS, INC.	* 3A1	TAB Bank Holdings, Inc., Salt Lake City, Utah, to become a bank holding company by acquiring 100 percent of Transportation Alliance Bank, Inc., DBA TAB Bank, Ogden, Utah, upon its conversion from an industrial bank to a commercial bank.	Newspaper: Federal Register:	Not available 10/09/2014

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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- 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