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**Federal Reserve Release**

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

*No. 47*

*Week Ending November 22, 2014*

Testimony and Statements

International Insurance Regulation -- statement by Thomas Sullivan, senior adviser, Division of Banking Supervision and Regulation, before a subcommittee of the House Committee on Financial Services regarding international insurance regulation and the Federal Reserve's role in the supervision of certain insurance holding companies.

- Published, November 18, 2014

Physical Commodities -- statement by Governor Daniel Tarullo before the Senate Permanent Subcommittee on Investigations on the Federal Reserve's approach to supervision of financial institutions engaged in physical commodities activities.

- Published, November 21, 2014

Forms

Forms -- initial Board review to extend with revision the Complex Institution Liquidity Monitoring Report (FR 2052a) and the Liquidity Monitoring Report (FR 2052b).

- Proposed, November 21, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of eight-day term deposits with an early withdrawal feature and a maximum tender amount of \$20 billion on November 24, 2014.

- Announced, November 20, 2014

Regulations and Policies

Regulatory Capital Rule -- publication for comment of interagency amendments to clarify, correct, and update aspects of the agencies' regulatory capital rule applicable to banking organizations that are subject to the advanced approaches risk-based capital rule.

- Approved, November 18, 2014

Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the twelve Federal Reserve Banks for 2015.

- Announced, November 19, 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

Bank Midwest, Spirit Lake, Iowa -- to establish a branch at 225 South Minnesota Avenue, Sioux Falls, South Dakota.

- Approved, November 17, 2014

## New York

Metropolitan Commercial Bank, New York, New York -- to establish a branch at 111 Great Neck Road, Great Neck.

- Approved, November 20, 2014

**Bank Holding Companies**

## Richmond

American National Bankshares Inc., Danville, Virginia -- to acquire MainStreet Bankshares Inc., Martinsville, and thereby indirectly acquire Franklin Community Bank, National Association, Rocky Mount.

- Approved, November 21, 2014

## Philadelphia

Mid Penn Bancorp, Inc., Millersburg, Pennsylvania -- waiver of application to acquire Phoenix Bancorp, Inc., Minersville, in connection with the merger of their respective subsidiaries, Mid Penn Bank, Millersburg, and Miners Bank, Minersville.

- Withdrawn, November 19, 2014

## Atlanta

RCB Financial Corporation, Rome, Georgia -- commitment relief request.

- Granted, November 19, 2014

**Bank Mergers**

Secretary

Univest Bank and Trust Co., Souderton, Pennsylvania -- to acquire by merger Valley Green Bank, Philadelphia, and thereby establish branches.

- Approved, November 18, 2014

**Change in Bank Control**

Kansas City

Cornerstone Alliance, Ltd., Winfield, Kansas -- to retain control of Cornerstone Alliance, Ltd., and its subsidiary, CornerBank, Winfield.

- Permitted, November 18, 2014

Chicago

Oxford Financial Corporation, Oak Brook, Illinois -- to retain control of Oxford Financial Corporation and its subsidiary, Oxford Bank and Trust, Oak Brook.

- Withdrawn, November 21, 2014

**Extensions of Time**

Secretary

BB&T Corporation, Winston-Salem, North Carolina -- commenter's request to extend the comment period on the application to acquire The Bank of Kentucky Financial Corporation, Crestview Hills, Kentucky.

- Denied, November 20, 2014

**Financial Holding Companies**

Cleveland

Farmers & Merchants Bancorp, Inc., Archbold, Ohio -- election to become a financial holding company.

- Effective, November 21, 2014

**Financial Holding Companies**

St. Louis

First Security, Inc., Owensboro, Kentucky -- election to become a financial holding company.

- Effective, November 19, 2014

**Membership**

St. Louis

First Savings Bank, F.S.B., Clarksville, Indiana -- to become a member of the Federal Reserve System.

- Approved, November 19, 2014

Chicago

Grand River Bank, Grandville, Michigan -- to become a member of the Federal Reserve System.

- Approved, November 21, 2014

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 22, 2014**

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

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for First Quarter of 2015 (January 1, 2015 - March 31, 2015)**

Institution	Location
BROOKLINE BK	BROOKLINE, MASSACHUSETTS
EASTHAMPTON SVG BK	EASTHAMPTON, MASSACHUSETTS
FIRST IPSWICH BK	IPSWICH, MASSACHUSETTS
MANSFIELD CO-OP BK	MANSFIELD, MASSACHUSETTS
NEEDHAM BK	NEEDHAM, MASSACHUSETTS
STATE STREET B&TC	BOSTON, MASSACHUSETTS



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 22, 2014**

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

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location
ALDEN ST BK	ALDEN, NEW YORK
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPE BANCORP, INC.	* SLHC Merger	Cape Bancorp, Inc., Cape May Court House, NJ, to Acquire 100 percent of Colonial Financial Services, Inc., Vineland, NJ.	Newspaper: Federal Register:	Not available 12/19/2014
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: Federal Register:	Not available 10/09/2014

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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Institution	Location
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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST SOUTHERN BANCORP, INC.	* 3A3	Application by First Southern Bancorp, Inc., Stanford, Kentucky to acquire 100 percent of the outstanding voting shares of First United, Inc., Central City, Kentucky and thereby indirectly acquire The First National Bank of Muhlenberg County Kentucky, Central City, Kentucky, pursuant to sections 3(a)(3)and 3(a) (5) of the Bank Holding Company Act	Newspaper:	12/19/2014
	* 3A5		Federal Register:	12/23/2014

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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Institution	Location
CITIZENS BKG CO	SANDUSKY, OHIO
CORN CITY ST BK	DESHLER, OHIO
METAMORA ST BK	METAMORA, OHIO

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
H BANCORP LLC	* 4c8	H Bancorp LLC, Columbia, Maryland, to acquire up to 2.0 million additional shares and thereby control 39.63% in aggregate of Bay Bancorp, Inc., Columbia, Maryland, and indirectly increase its control of Bay Bank, FSB, Lutherville, Maryland.	Newspaper:	12/12/2014
			Federal Register:	12/10/2014

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for First Quarter of 2015 (January 1, 2015 - March 31, 2015)**

Institution	Location
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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
BANCO LAFISE BANCENTRO	FBSEA	Banco LAFISE Bancentro, Managua, Nicaragua, to establish a representative office in Miami, Florida.	Newspaper: Federal Register:	12/06/2014 Not applicable
FINEMARK HOLDINGS, INC.	CIC	After-the-fact change in control notice filed by Brian D. Lucas, Fort Myers, Florida, individually and as trustee for Charles Vincent Lucas Trust dated 12/26/2007 and Jack Roderick Lucas Trust, both of Annapolis, Maryland, and Trust FBO Grant Joseph Lucas 12/22/04, Fort Myers, Florida; Bay Harbour L.P., and its general partner Peninsula Investments, Inc., Bonita Springs, Florida; David Lucas, Fort Myers, Florida, individually and as trustee for Brian David Lucas Trust u/a/d 12/15/76 and Trust FBO Grady David Lucas 12/26/06, both of Fort Myers, Florida, and Trust FBO Caroline Jenna Lucas 7/10/09, Cape Coral, Florida; Jack Roderick Lucas, Fort Myers, Florida; Michael Ukleja and Louise Ukleja, both of Long Beach, California; Megan Lucas Spears, Tampa, Florida; and Kevin M. Lucas and Karen S. Lucas, both of Annapolis, Maryland; to retain more than 10 percent of the shares and thereby retain direct control of Finemark Holdings, Inc., and indirect control of Finemark National Bank & Trust, both of Fort Myers, Florida.	Newspaper: Federal Register:	Not available 12/09/2014
IBERIABANK CORPORATION	* 3A5 * 18C * Branch	IBERIABANK Corporation, Lafayette, Louisiana, to merge with Old Florida Bancshares, Inc., and thereby acquire its two subsidiaries, Old Florida Bank and New Traditions Bank (Banks), all of Orlando, Florida. In addition, its subsidiary, IBERIABANK, Lafayette, Louisiana, to merge with Banks.	Newspaper: Federal Register:	12/19/2014 12/15/2014
LOUISIANA BANCORP, INC.	CIC	Prior change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), and Carolyn Marie Fink, the proposed trustee of the ESOP, both of Metairie, Louisiana, for permission to vote approximately 18.56 percent of the shares and to acquire additional shares not to exceed 24.9 percent of the shares and thereby control of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper: Federal Register:	Not available 12/05/2014

\* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 22, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
SERVISFIRST BANCSHARES, INC.	* 3A5	ServisFirst Bancshares, Inc., Birmingham, Alabama, to merge with Metro Bancshares, Inc, and thereby acquire its subsidiary, Metro Bank, both of Douglasville, Georgia.	Newspaper:	Not available
			Federal Register:	12/05/2014

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for First Quarter of 2015 (January 1, 2015 - March 31, 2015)**

Institution	Location
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**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST SOURCE BANK	* Branch	Notice by 1st Source Bank, South Bend, Indiana, to open a branch office located at 2381 West Centre Avenue, Portage, Michigan.	Newspaper: Federal Register:	11/28/2014 Not applicable
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:	11/24/2014 11/24/2014
BSB COMMUNITY BANCORPORATION, INC.	CIC	Steven P. Malone Revocable Trust dated December 27, 2011, and Steven P. Malone, as trustee of the Steven P. Malone Revocable Trust, Apple River, Illinois, individually, and the Steven P. Malone Revocable Trust dated December 27, 2011, and Steven P. Malone, as trustee of the Steven P. Malone Revocable Trust, together as a group acting in concert with Lisa M. Byrne and Matthew P. Byrne, both of Aurora, Illinois, and Patrick I. Malone and Jean L. Malone, both of Apple River, Illinois, to retain control of 10 percent or more of the voting shares of BSB Community Bancorporation, Inc., and thereby indirectly retain control of Benton State Bank, both of Benton, Wisconsin.	Newspaper: Federal Register:	Not available 11/26/2014
CHEMICAL FINANCIAL CORPORATION	* 3A5	Chemical Financial Corporation, Midland, Michigan intends to apply to the Federal Reserve Board for permission to merge with a bank holding company, Monarch Community Bancorp, Inc., Coldwater, Michigan, and thereby acquire control of Monarch Community Bank, Coldwater, Michigan.	Newspaper: Federal Register:	Not available 12/23/2014
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 AMERICAN BANK	* Branch	First American Bank, Fort Dodge, Iowa, to establish a branch facility to be located at 1742 Hamilton Blvd., Sioux City, Iowa.	Newspaper: Federal Register:	11/26/2014 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:	11/30/2014 12/01/2014
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with Community Bank, Hoopeston, Illinois and thereby establish 2 branch offices.	Newspaper: Federal Register:	11/29/2014 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with United Community Bank, Oakwood, Illinois, and thereby establish 2 branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with First National Bank of Chrisman, Chrisman, Illinois, and thereby establish 1 branch office.	Newspaper: Federal Register:	Not available Not applicable
OSSIAN FINANCIAL SERVICES, INC.	CIC	W. W. Pete Archbold Trust, and Michael G. Lewis as trustee of the W. W. Pete Archbold Trust, both of Ossian, Indiana, to acquire control of 10 percent or more of the voting shares of Ossian Financial Services, Inc., and thereby indirectly acquire control of Ossian State Bank, both of Ossian, Indiana, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available Not available
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

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for First Quarter of 2015 (January 1, 2015 - March 31, 2015)

Institution	Location
BANK IA	WEST DES MOINES, IOWA
BANK OF OAKFIELD	OAKFIELD, WISCONSIN
BANK OF PONTIAC	PONTIAC, ILLINOIS
COLUMBUS JUNCTION ST BK	COLUMBUS JUNCTION, IOWA
FARMERS ST BK OF WAUPACA	WAUPACA, WISCONSIN
FIRST MIDWEST BK	ITASCA, ILLINOIS
FREEDOM FNCL BK	WEST DES MOINES, IOWA
IOWA PRAIRIE BK	BRUNSVILLE, IOWA
TRI-COUNTY BK	BROWN CITY, MICHIGAN

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST WATERLOO BANCSHARES, INC.	* 3A3	First Waterloo Bancshares, Inc., Waterloo, Illinois, to acquire 100 percent of Prairie National Bank, Stewardson, Illinois.	Newspaper:	12/22/2014
			Federal Register:	12/18/2014

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for First Quarter of 2015 (January 1, 2015 - March 31, 2015)**

Institution	Location
BANK OF STAR CITY	STAR CITY, ARKANSAS
FIRST BK	CREVE COEUR, MISSOURI
FIRST NB OF AUDRAIN CTY	MEXICO, MISSOURI
FLORA B&TC	FLORA, ILLINOIS
PREMIER BK OF JACKSONVILLE	JACKSONVILLE, ILLINOIS
SECURITY BK	NEWBERN, TENNESSEE
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS
STIFEL B&T	SAINT LOUIS, MISSOURI
UNITED BK	SPRINGDALE, ARKANSAS



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANK CORPORATION	4c8	Central Bank Corporation, Sault Sainte Marie, Michigan, through its wholly-owned subsidiary, Central Savings Bank, Sault Sainte Marie, Michigan, indirectly through its subsidiary Central Financial Corporation, Sault Sainte Marie, Michigan, proposes to purchase between 10 and 20 percent of the stock of Lasco Development Corporation, Marquette Michigan.	Newspaper: Federal Register:	Not applicable Not available
DEERWOOD BANCSHARES, INC.	* 3A3 * 3A1	Deerwood Bancshares, Inc., Deerwood, Minnesota, through its subsidiary bank, Deerwood Bank, Deerwood, Minnesota, to acquire 100% of American Bank of Saint Paul, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available 12/08/2014
FIRST NATIONAL BANK IN WADENA EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST, THE	* 3A3	First National Bank in Wadena Employee Stock Ownership Plan and Trust, Wadena, Minnesota, to retain 30.95% of the shares of FNB Acquisition Holding Corporation, Wadena, Minnesota, and thereby retain indirect ownership in The First National Bank in Wadena, Wadena, Minnesota. FNB Acquisition Holding Corporation owns 100% of First National Agency of Wadena, Inc., Wadena, Minnesota, which, in turn, owns 100% of The First National Bank in Wadena.	Newspaper: Federal Register:	Not available 12/23/2014
PEOPLES STATE BANCORP, INC.	4c8	Peoples State Bancorp, Inc., Munising, Michigan, through its subsidiary, Peoples State Bank of Munising, proposes to reduce its ownership in Lasco Development Corporation, Marquette Michigan, to less than 100%.	Newspaper: Federal Register:	Not applicable 12/09/2014

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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**CRA Examinations scheduled for First Quarter of 2015 (January 1, 2015 - March 31, 2015)**

Institution	Location
1ST BK	SIDNEY, MONTANA
FARMERS ST BK OF DENTON	DENTON, MONTANA
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW, MINNESOTA
ROOT RIVER ST BK	CHATFIELD, MINNESOTA
STOCKMENS BK	CASCADE, MONTANA

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BLAIR CORPORATION	* 3A1	Blair Corporation, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Washington County Bank, Blair, Nebraska.	Newspaper: Federal Register:	12/11/2014 12/10/2014
DANES INCORPORATED	* 3A1	Danes Incorporated, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Shelby County State Bank, Harlan, Iowa.	Newspaper: Federal Register:	12/11/2014 12/10/2014
HERITAGE GROUP, INC.	CIC	Notification submitted by the Charles & Donna Moyer Irrevocable Trust; Cambell Moyer, individually and as trustee of the Charles & Donna Moyer Irrevocable Trust; Melynda Moyer, Emily Moyer Jasnowski, and Tess Moyer, all of Aurora, Nebraska; Steve Arnett and Maggie Arnett, Wood River, Nebraska; Scott Moyer, San Francisco, California; Tom Moyer, Arvada, Colorado; Andrew Moyer and Alexa Moyer, Omaha, Nebraska; Chris Moyer, Pasadena, California; Steve Moyer, New York, New York; Michelle Moyer, Brooklyn, New York; Eleanor Jane Moyer, Grand Island, Nebraska; and Judy Moyer, Sun City West, Arizona, all to be approved as members of the Moyer Family Group, and to retain control of Heritage Group, Inc., Aurora, Nebraska, parent of Heritage Bank, Wood River, Nebraska.	Newspaper: Federal Register:	Not available 11/05/2014
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with HBank Texas, Grapevine, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3	Olney Bancshares of Texas, Inc., Olney, Texas, to acquire 100 percent of the voting shares of HBank Texas, Grapevine, Texas.	Newspaper: Federal Register:	Not available 12/15/2014
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
RED OAK FINANCIAL CORPORATION	* 3A1	Red Oak Financial Corporation, Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Houghton State Bank, Red Oak, Iowa.	Newspaper: Federal Register:	12/11/2014 12/10/2014
YORK HOLDINGS, INC.	* 3A1	York Holdings, Inc., Omaha, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of York State Bank, York, Nebraska.	Newspaper: Federal Register:	12/11/2014 12/10/2014

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 First Quarter of 2015 (January 1, 2015 - March 31, 2015)

Institution	Location
AMERICAN EXCH BK	ELMWOOD, NEBRASKA
ANB BK	DENVER, COLORADO
BANK OF NEWMAN GROVE	NEWMAN GROVE, NEBRASKA
BUTTE ST BK	BUTTE, NEBRASKA
COMMUNITY BK	TOPEKA, KANSAS
COMMUNITY ST BK	POTEAU, OKLAHOMA
EMERALD BK	BURDEN, KANSAS
EXCHANGE B&TC	PERRY, OKLAHOMA
FARMERS BK	AULT, COLORADO
PAYNE CTY BK	PERKINS, OKLAHOMA
PEOPLES BK	LAWRENCE, KANSAS
PLATTE VALLEY BK	SCOTTSBLUFF, NEBRASKA
SECURITY BK	LAUREL, NEBRASKA
STATE BK OF BURRTON	BURRTON, KANSAS

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 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:	10/28/2014 11/10/2014
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 150 East Highway 67, Duncanville, Texas 75137.	Newspaper: Federal Register:	11/25/2014 Not applicable
UNITED TEXAS BANK	* Branch	United Texas Bank, Dallas, Texas, to establish a branch at 12222 Merit Drive, Suite 100, Dallas, Texas 75251.	Newspaper: Federal Register:	Not available Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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

**CRA Examinations scheduled for First Quarter of 2015 (January 1, 2015 - March 31, 2015)**

Institution	Location
FIRST ST BK	JUNCTION, TEXAS
UNITED TX BK	DALLAS, TEXAS
VANTAGE BK TX	SAN ANTONIO, TEXAS

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	1)Farmers and Merchants Bank of Long Beach, California, Long Beach, California, to establish a branch office at 1304 South Pacific Coast Highway, Redondo, Beach, California and 2)to request for an extension relating to the opening of the Farmers and Merchants branch office located at 1333 South Pacific Coast Highway, Redondo Beach, California, which was approved by FRBSF on April 9, 2014.	Newspaper: Federal Register:	Not available Not applicable
FIRST FINANCIAL NORTHWEST, INC.	* 3A1	First Financial Northwest, Inc. to become a bank holding company by acquiring 100 percent of First Savings Bank Northwest, both of Renton, Washington.	Newspaper: Federal Register:	Not available 12/13/2014
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, and thereby acquire 6 branch offices.	Newspaper: Federal Register:	Not available 12/01/2014
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**

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

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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 First Quarter of 2015 (January 1, 2015 - March 31, 2015)**

Institution	Location
HANMI BK	LOS ANGELES, CALIFORNIA
PACIFIC MERC BK	COSTA MESA, CALIFORNIA

\* Subject to the provisions of the Community Reinvestment Act