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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. 3*

*Week Ending January 17, 2015*

Advisory Councils

Community Advisory Council -- to establish a council of individuals with consumer- and community development-related expertise to meet semiannually with the Board.  
- Approved, January 14, 2015

Bank Branches, Domestic

Comerica Bank, Dallas, Texas -- to establish a branch at 31 68th Avenue, Coopersville, Michigan.  
- Approved, January 14, 2015

Bank Holding Companies

Hillister Enterprises II, Inc., Beaumont, Texas; Umphrey II Family Limited Partnership; and CBFH, Inc., Orange -- to acquire by merger MC Bancshares, Inc., Houston, and thereby indirectly acquire its subsidiary, Memorial City Bank.  
- Approved, January 14, 2015

Forms

Forms -- final Board review to extend without revision the Application for Membership in the Federal Reserve System (FR 2083-2083C) and the Federal Reserve Bank Stock application forms (FR 2030, FR 2030a, FR 2056, FR 2086, FR 2086a, and FR 2087).  
- Approved, January 14, 2015

Forms -- final Board review to extend without revision reports related to extensions of credit secured by margin stock (FR G-1, FR G-2, FR G-3, FR G-4, FR T-4, and FR U-1).  
- Approved, January 14, 2015

Forms

Forms -- initial Board review (1) to extend with revision the information collection associated with the recordkeeping and disclosure requirements of Regulation B (Equal Credit Opportunity Act) and (2) to extend without revision the information collections associated with the recordkeeping and disclosure requirements of Regulation M (Consumer Leasing) and the recordkeeping, reporting, and disclosure requirements of Regulation BB (Community Reinvestment Act).

- Proposed, January 15, 2015

Personnel

Division of Research and Statistics -- appointment of Daniel Covitz as deputy director; Eric Engen, David Lebow, Michael Palumbo, and Diana Hancock as senior associate directors; and Joshua Gallin as associate director.

- Announced, January 12, 2015

Enforcement

Brogan Bankshares, Inc., Kaukauna, Wisconsin -- written agreement issued February 2, 2012, terminated January 9, 2015.

- Announced, January 13, 2015

Pedcor Financial, LLC, Carmel, Indiana; Pedcor Financial Bancorp; and Fidelity Federal Bancorp, Evansville -- supervisory agreements, issued by the Office of Thrift Supervision, dated August 13, 2010, terminated January 9, 2015.

- Announced, January 13, 2015

**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**

## Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona.

- Withdrawn, January 15, 2015

## Secretary

NobleBank & Trust, Anniston, Alabama -- to establish a branch at 361 Summit Boulevard, Birmingham.

- Approved, January 14, 2015

**Bank Holding Companies**

## Minneapolis

Centra Ventures, Inc., Foley, Minnesota -- to acquire Community Pride Bank Corporation, Ham Lake, and thereby indirectly acquire Community Pride Bank, Isanti.

- Approved, January 15, 2015

## Atlanta

Fourth Street Banking Company, Saint Petersburg, Florida -- to become a bank holding company by acquiring Freedom Bank of America, Saint Petersburg.

- Approved, January 12, 2015

**Bank Holding Companies**

Boston

Independent Bank Corp., Rockland, Massachusetts -- waiver of application to acquire Peoples Federal Bancshares, Inc., Brighton, in connection with the merger of Peoples Federal Savings Bank and Rockland Trust Company, Rockland.

- Granted, January 15, 2015

**Bank Mergers**

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume certain liabilities of First National Bank of Crestview, Crestview, Florida, and to retain the acquired facilities as branches.

- Withdrawn, January 15, 2015

San Francisco

Oregon Pacific Banking Co., dba Oregon Pacific Bank, Florence, Oregon -- to purchase and assume certain deposit accounts held with Washington Federal National Association, Seattle, Washington.

- Approved, January 14, 2015

San Francisco

Pacific Commerce Bank, Los Angeles, California -- to acquire Vibra Bank, Chula Vista.

- Approved, January 15, 2015

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

Aquiline Capital Partners LLC, New York, New York; Lightyear Capital LLC; FCEP Holding S. de R.L. de C.V.; and Starr International USA, Inc. -- relief from certain commitments.

- Granted, January 16, 2015

**Banks, State Member**

San Francisco

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

- Approved, January 13, 2015

New York

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

- Withdrawn, January 12, 2015

**Change in Bank Control**

St. Louis

Byron B. Webb, Inc., Palmyra, Missouri -- change in bank control of Byron B. Webb, Inc., and its subsidiary, HomeBank, Palmyra.

- Permitted, January 13, 2015

Atlanta

Finemark Holdings, Inc., Fort Myers, Florida -- to retain control of Finemark Holdings, Inc., and its subsidiary, Finemark National Bank & Trust, Fort Myers.

- Permitted, January 13, 2015

**Change in Bank Control**

Dallas

Lea County Bancshares, Inc., Hobbs, New Mexico -- change in bank control of Lea County Bancshares, Inc., and its subsidiary, Lea County State Bank, Hobbs.

- Permitted, January 13, 2015

Kansas City

Southeast Bancshares, Inc., Chanute, Kansas -- to retain control of Southeast Bancshares, Inc., and its subsidiaries, Bank of Commerce, Chanute; Chetopa State Bank & Trust Company, Chetopa; and First Neodesha Bank, Neodesha.

- Permitted, January 14, 2015

**Extensions of Time**

St. Louis

Bank of the Ozarks, Inc., Little Rock, Arkansas -- extension to April 21, 2015, to merge with Intervest Bancshares Corporation, New York, New York, and thereby indirectly acquire Intervest National Bank.

- Granted, January 14, 2015

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to April 30, 2015, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, January 16, 2015

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending January 17, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BERKSHIRE HILLS BANCORP, INC	* 3A3	Application by Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts, to acquire Hampden Bancorp, Inc. and its subsidiary bank, Hampden Bank, both of Springfield, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	01/29/2015
	* 3A5		Federal Register:	01/30/2015
EAST CAMBRIDGE SAVINGS BANK	* 18C	East Cambridge Savings Bank, Cambridge, Massachusetts (ECSB) to merge with Chelsea Bank, Chelsea, Massachusetts, with ECSB as the surviving entity.	Newspaper:	01/12/2015
	* Branch		Federal Register:	Not applicable
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company and State Street International Holdings, both of Boston, Massachusetts, submit prior notice pursuant to Section 211.9(f) of Regulation K to invest in certain subsidiaries in connection with an internal reorganization of its European operations.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending January 17, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	01/29/2015

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2705895	METROPOLITAN CMRL BK, NEW YORK, NEW YORK	06/23/2014	12/24/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending January 17, 2015**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	08/11/2014	01/05/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending January 17, 2015**

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

**District: 4**

**Federal Reserve Bank of Cleveland**

**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.

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

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending January 17, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AB&T FINANCIAL CORPORATION	CIC	Mr. P. Byron DeFoor, Ooltewah, Tennessee, to acquire up to 60.74% of the outstanding common stock of AB&T Financial Corporation, Gastonia, North Carolina.	Newspaper: Federal Register:	Not available 02/04/2015
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, has submitted an application to open a new branch located at 1391 South High Street, Harrisonburg, Virginia.	Newspaper: Federal Register:	Not available Not applicable
LIVE OAK BANCSHARES, INC.	4c8	Live Oak Bancshares, Inc., Wilmington, North Carolina, to increase its ownership up to 91.3% of the voting securities of 504 Fund Advisors, LLC, Wilimington, North Carolina.	Newspaper: Federal Register:	Not applicable Not applicable



**District: 5**

**Federal Reserve Bank of Richmond**

**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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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
3626858	COMMUNITY CAP BK VA, CHRISTIANSBURG, VIRGINIA	10/06/2014	01/08/2015	O	Small Bank
790721	EVB, TAPPAHANNOCK, VIRGINIA	09/08/2014	01/07/2015	S	Large Bank
188720	FARMERS BK OF APPOMATTOX, APPOMATTOX, VIRGINIA	09/22/2014	12/25/2014	S	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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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 January 17, 2015**

<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
CITIZENS BANCORP INVESTMENT, INC.	* 3A3 * 3A5	Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to acquire 100 percent of the outstanding shares of TraCorp, Inc., Tullahoma, Tennessee. In addition, Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to merge with TraCorp, Inc., and thereby acquire its subsidiary, Traders Bank, both of Tullahoma, Tennessee.	Newspaper: Federal Register:	Not available 01/26/2015
FIRST BANCSHARES OF STEVENSON, INC.	CIC	After-the-fact change in control notice filed by 1) Carolyn Harris Hall, Stevenson, Alabama; 2) Bill Hall, Stevenson, Alabama; 3) Gena Hall Blackmon, Stevenson, Alabama; 4) Julia Harris Hale, Newnan, Georgia; 5) Hobart Hale, Jr., Newnan, Georgia; 6) Mona Hale Peterman, Raleigh, North Carolina; 7) Benjamin Peterman, Raleigh, North Carolina; 8) Matthew Peterman, Raleigh, North Carolina; 9) Jennifer Hale Dickerson, Mount Pleasant, South Carolina; 10) Stephen Dickerson, Mount Pleasant, South Carolina; and 11) Patricia Searels, Austin, Texas; to retain 10 percent or more of the outstanding shares of First Bancshares of Stevenson, Inc., and its subsidiary, First Southern State Bank, both of Stevenson, Alabama	Newspaper: Federal Register:	01/27/2015 Not available
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1409 Oretha Castle Haley Blvd., Unit A, New Orleans, Louisiana, to be known as the Central City Branch.	Newspaper: Federal Register:	01/22/2015 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 161 3rd Street, Suite 100, Baton Rouge, Louisiana, to be known as the Downtown Baton Rouge Branch.	Newspaper: Federal Register:	01/22/2015 Not applicable
INTERCAM BANCO, S.A.	FBSEA	Intercam Banco, S.A., Mexico, D.F., Mexico, Institucion de Banco Multiple, to establish an agency in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending January 17, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	12/05/2014
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make two public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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3715444	CAPSTAR BK, NASHVILLE, TENNESSEE	09/15/2014	01/01/2015	S	Int Sm Bank
808176	IBERIABANK, LAFAYETTE, LOUISIANA	08/05/2013	01/06/2015	S	Large Bank
3385744	NOBLEBANK & TR, ANNISTON, ALABAMA	09/15/2014	01/07/2015	S	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending January 17, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BROOKFIELD FINANCIAL HOLDINGS, INC.	* 3A1	Brookfield Financial Holdings, Inc., Brookfield, Illinois, to become a bank holding company by acquiring 100 percent of First National Bank of Brookfield, Brookfield, Illinois.	Newspaper: Federal Register:	Not available 01/12/2015
CB EDINBURG HOLDINGS, INC.	* 3A1	CB Edinburg Holdings, Inc., Edinburg, Illinois, to become a bank holding company by acquiring 100 percent of Citizens Bank of Edinburg, Edinburg, Illinois.	Newspaper: Federal Register:	Not available 02/12/2015
FIRST INDEPENDENCE CORPORATION	CIC	Gregory Jackson, Detroit, Michigan, individually, and together as a group acting in concert with Roy S. Roberts, Bloomfield Hills, Michigan, to acquire 25 percent or more of the voting shares of First Independence Corporation, Detroit, Michigan, and thereby indirectly acquire control of First Independence Bank, Detroit, Michigan.	Newspaper: Federal Register:	Not available 01/02/2015
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
PIONEER DEVELOPMENT COMPANY	CIC	Notice by the Saltzman Family (Theodore G. Saltzman, Jr., Dakota Dunes, SD; Shennen S.C. Saltzman, Dakota Dunes, SD; and Sundae M. Saltzman Haggerty, South Sioux City, NE) as a group acting in concert, to retain control of Pioneer Development Company, Sergeant Bluff, Iowa, and thereby indirectly Pioneer Bank, Sergeant Bluff, Iowa.	Newspaper: Federal Register:	Not available 02/02/2015

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
247140	OREGON CMNTY B&TC, OREGON, WISCONSIN	08/04/2014	01/14/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDWEST BANKCENTRE, INC.	* 3A3	Stupp Bros., Inc., and its subsidiary Midwest BankCentre, Inc., both of St. Louis, Missouri, to indirectly acquire 100 percent of Southern Bancshares, Corp., St. Louis, Missouri, and thereby indirectly acquire Southern Commercial Bank, St. Louis, Missouri. Also Midwest BankCentre, Lemay, Missouri, to merge with Southern Commercial Bank, St. Louis, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* 18C		Federal Register:	Not available
	* Branch			
RENASANT CORPORATION	* 4c8	Renasant Corporation, Tupelo, Mississippi, to acquire, through merger, 100 percent of Heritage Financial Group, Inc., Albany, Georgia, and thereby indirectly acquire its subsidiary savings association, HeritageBank of the South, Albany, Georgia.	Newspaper:	02/06/2015
			Federal Register:	02/13/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Table with 6 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Rows include DIAMOND BK, MURFREESBORO, ARKANSAS and STATE BK OF LIMA, LIMA, ILLINOIS.

Table with 2 columns: CRA Examinations scheduled for, Quarter of. Includes a row for Institution and Location, and a row with NONE.

\* Subject to the provisions of the Community Reinvestment Act



**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending January 17, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTON BANCSHARES, INC.	CIC	Change in Control notice by Thomas Lee Loonan, Easton, Minnesota, to acquire 25 percent or more of the shares of Easton Bancshares, Inc., Easton, Minnesota, and thereby indirectly gain control of State Bank of Easton, Easton, Minnesota.	Newspaper: Federal Register:	Not available Not available
HATTON BANCSHARES, INC.	CIC	Toby R. Kommer, Fargo, North Dakota, to gain control of Hatton Bancshares, Inc., Fargo, North Dakota, and thereby indirectly gain control of The Farmers and Merchants National Bank of Hatton, Hatton, North Dakota.	Newspaper: Federal Register:	01/30/2015 01/23/2015
NORTH AMERICAN BANKING COMPANY	Member	North American Banking Company, Roseville, Minnesota, seeks to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANCORPORATION	CIC	Change in Control notice by Gregory Robert LeGare, Osseo, Wisconsin, to acquire 25 percent or more of the shares of United Bancorporation, and thereby indirectly gain control of United Bank, Osseo, Wisconsin; Farmers State Bank, Stickney, South Dakota; Clarke County State Bank, Osceola, Iowa; Bank of Poynette, Poynette, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; and Lincoln Community Bank, Merrill, Wisconsin.	Newspaper: Federal Register:	Not available 01/08/2015

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending January 17, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CCSB FINANCIAL CORP.	* 3A1	CCSB Financial Corp, to become a bank holding company upon the conversion of Clay County Savings Bank, both in Liberty, Missouri, to a commercial bank.	Newspaper:	02/28/2015
			Federal Register:	02/19/2015
WIDMER BANCSHARES, INC.	CIC	Notification submitted by Rebecca A. Schepker, Columbia, Missouri, as trustee of the Rebecca A. Schepker Revocable Trust; Ronald J. Schepker, Columbia, Missouri, as trustee of the Ronald J. Schepker Revocable Trust; Kathleen M. Wix, Salisbury, Missouri; Jacob W. Widmer, Moberly, Missouri; Jessica L. Schepker, Kansas City, Missouri; Mary E. Schepker, Columbia, Missouri; and Kristen N. Schepker, Columbia, Missouri; as members of the Schepker Family Group acting in concert, to acquire control of Widmer Bancshares, Inc., parent of The Merchants and Farmers Bank of Salisbury, both in Salisbury, Missouri.	Newspaper:	Not available
			Federal Register:	02/09/2015

**District: 10**

**Federal Reserve Bank of Kansas City**

**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
601050	COMMERCE BK, KANSAS CITY, MISSOURI	03/31/2014	12/30/2014	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANK	* 18C	Community Trust Bank, Choudrant, Louisiana, to acquire four Houston, Texas, area branches of Whitney Bank, Gulfport, Mississippi, pursuant to a purchase and assumption transaction and to establish four branches at the acquired branch locations of 12600 Memorial Drive, Houston, Texas 77024; 6767 FM 1960 West, Houston, Texas 77069; 5115 Main Street, Houston, Texas 77002; and 8002 Kirby Drive, Houston, Texas 77002.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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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- 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
435750	FIRST ST BK, GAINESVILLE, TEXAS	09/08/2014	02/06/2015	S	Int Sm Bank
3607062	LONE STAR ST BK W TX, LUBBOCK, TEXAS	09/08/2014	02/02/2015	S	Int Sm Bank
375650	MENARD BK, MENARD, TEXAS	10/06/2014	02/23/2015	O	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending January 17, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER CORPORATION	* 3A3	Banner Corporation, Walla Walla, Washington, to acquire Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 02/06/2015
CORNERSTONE COMMUNITY BANCORP	* 3A5	Cornerstone Community Bank, Red Bluff, California, to become a bank holding company by acquiring 100 percent of the voting common stock of Cornerstone Community Bank, also of Red Bluff, California.	Newspaper: Federal Register:	Not available Not available
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

**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.

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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act