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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. 21*

*Week Ending May 23, 2015*

Regulations and Policies

Regulation WW (Liquidity Risk Measurement Standards) -- publication for comment of a proposed rule to amend the Board's liquidity coverage ratio to include certain municipal securities as high-quality liquid assets.

- Approved, May 16, 2015

(A/C)

Reserve Bank Services -- publication for comment of proposed enhancements to the Federal Reserve Banks' same-day automated clearing house (ACH) service, to correspond to recently adopted amendments to NACHA's ACH operating rules.

- Approved, May 20, 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**

## St. Louis

BankFirst Financial Services, Macon, Mississippi -- to establish a branch at 4400 Old Canton Road, Jackson.

- Approved, May 21, 2015

## Secretary

Jonah Bank of Wyoming, Casper, Wyoming -- to establish a branch at 2015 Central Avenue, Cheyenne.

- Approved, May 18, 2015

## Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 2098 Spring Valley Road, Lancaster.

- Approved, May 18, 2015

**Bank Holding Companies**

## Chicago

CB Edinburg Holdings, Inc., Edinburg, Illinois -- to become a bank holding company by acquiring Citizens Bank of Edinburg, Edinburg.

- Approved, May 18, 2015

## Kansas City

Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, Topeka, Kansas -- to acquire shares of Commerce Bank and Trust Holding Company, Topeka, parent of CoreFirst Bank & Trust.

- Withdrawn, May 22, 2015

**Bank Holding Companies**

Dallas

First Financial Bankshares, Inc., Abilene, Texas -- to acquire by merger FBC Bancshares, Inc., Conroe, and thereby indirectly acquire First Bank, National Association.

- Approved, May 20, 2015

Chicago

Foresight Financial Group, Inc., Rockford, Illinois -- to acquire State Bank of Herscher, Herscher.

- Approved, May 20, 2015

Chicago

Horizon Bancorp, Michigan City, Indiana -- to acquire Peoples Bancorp, Auburn, and to indirectly acquire Peoples Federal Savings Bank of DeKalb County and thereby operate a savings association; and for Horizon Bank, N.A., Michigan City, to merge with Peoples Federal Savings Bank of DeKalb County and thereby establish branches.

- Approved, May 20, 2015

Atlanta

Landmark Bancshares, Inc., Marietta, Georgia -- to become a bank holding company by acquiring First Landmark Bank, Marietta.

- Approved, May 20, 2015

Philadelphia

MSB Financial, MHC, Millington, New Jersey, and MSB Financial Corp. -- to convert to stock form and to merge with a newly formed bank holding company, MSB Financial Corp., Millington, and for that institution to acquire Millington Saving Bank.

- Approved, May 20, 2015

**Bank Holding Companies**

Chicago

Parkway Bancorp, Inc., Harwood Heights, Illinois -- to acquire Park Bancorp, Inc., Chicago, a savings and loan holding company, and thereby to control Park Federal Savings Bank.

- Withdrawn, May 21, 2015

San Francisco

Western Alliance Bancorporation, Phoenix, Arizona -- to merge with Bridge Capital Holdings, San Jose, California, and thereby indirectly acquire its subsidiary, Bridge Bank, National Association; and for Western Alliance Bank, Phoenix, to merge with Bridge Bank and to acquire a branch.

- Approved, May 21, 2015

**Banks, State Member**

New York

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

- Withdrawn, May 22, 2015

Director, BS&R

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

- Approved, May 21, 2015

**Change in Bank Control**

Atlanta

Flagler Bank, West Palm Beach, Florida -- to retain control of Flagler Bank, West Palm Beach (two notices).

- Permitted, May 19, 2015

**Change in Bank Control**

Minneapolis

Northeast Securities Corporation, Minneapolis, Minnesota -- change in bank control of Northeast Securities Corporation and its subsidiary, Northeast Bank, Minneapolis.

- Permitted, May 19, 2015

Minneapolis

The Tysan Corporation, Minneapolis, Minnesota -- change in bank control of The Tysan Corporation and its subsidiaries, Lake Community Bank, Long Lake, and Pine Country Bank, Little Falls.

- Permitted, May 21, 2015

**Extensions of Time**

New York

Banco Popular North America, New York, New York -- extension to September 4, 2015, to establish a branch at 2117-2121 Avenue U, Brooklyn.

- Granted, May 19, 2015

St. Louis

Renasant Corporation, Tupelo, Mississippi -- extension to August 23, 2015, to acquire through merger Heritage Financial Group, Inc., Albany, Georgia, and thereby indirectly acquire its subsidiary savings association, HeritageBank of the South.

- Granted, May 22, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 23, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch	Application by Needham Bank, Needham, Massachusetts, to establish a branch at 17 West Central Street, Natick, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	05/29/2015
			Federal Register:	Not applicable
WESSAGUSSETT MUTUAL HOLDING COMPANY	* 3A3 * 3A5	Application by Wessagussett Mutual Holding Company, its mid-tier subsidiary Wessagussett Bancorp, Inc. and its subsidiary bank, Weymouth Bank, all of East Weymouth, Massachusetts to acquire Equitable Bancorp, MHC, its mid-tier subsidiary Equitable Bancorp, Inc. and its subsidiary bank, Equitable Co-operative Bank, all of Lynn, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	06/13/2015

**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
	NONE				

**CRA Examinations scheduled for Third Quarter of 2015 (July 1, 2015 - September 30, 2015)**

Institution	Location
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND

\* Subject to the provisions of the Community Reinvestment Act



District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 23, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH BANK OF AUSTRALIA	4c8	Commonwealth Bank of Australia, Sydney, Australia, to engage de novo through its wholly-owned subsidiary, First State Investments (US) LLC, New York, New York, in financial and investment advisory activities, pursuant to Section 225.28(b)(6)(i) of Regulation Y.	Newspaper: Federal Register:	Not applicable 06/09/2015
COMMUNITY BANK SYSTEM, INC.	* 3A3 4c8	Community Bank System, Inc., Dewitt, New York, to acquire Oneida Financial Corp, Oneida, New York, and its wholly owned depository institution subsidiaries, the Oneida Savings Bank, Oneida, New York, and State Bank of Chittenango, Chittenango, New York, pursuant to Sections 3(a)(3) and Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	06/06/2015 05/05/2015

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE

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Institution	Location
BK OF MILLBROOK	MILLBROOK, NEW YORK

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 23, 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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Institution	Location
ORRSTOWN BK	SHIPPENSBURG, PENNSYLVANIA

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 23, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HARRIS WILLIAMS UK HOLDINGS LLC	Investment	Prior notice by Agreement Corp. Harris Williams UK Holdings LLC, Richmond, Virginia, (a subsidiary of PNC Bank), to make an additional investment in its subsidiary, Harris Williams & Co. Ltd, London, England, pursuant to Section 211.9(f) of Regulation K	Newspaper: Federal Register:	Not applicable Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for Third Quarter of 2015 (July 1, 2015 - September 30, 2015)**

Institution	Location
HOCKING VALLEY BK	ATHENS, OHIO
STATE B&TC	DEFIANCE, OHIO

\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 23, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNC BANCORP	* 3A5	BNC Bancorp, High Point, North Carolina, to acquire Valley Financial Corporation, Roanoke, Virginia, and thereby indirectly acquire Valley Bank, Roanoke, Virginia, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper:	06/02/2015
			Federal Register:	06/08/2015
DELMARVA BANCSHARES, INC.	* 3A5 * 18C * Branch	Delmarva Bancshares, Inc., Cambridge, Maryland, to acquire 100% of the voting securities of Easton Bancorp, Inc., Easton, Maryland, and thereby indirectly acquire Easton Bank & Trust Company, Easton, Maryland.	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 Third Quarter of 2015 (July 1, 2015 - September 30, 2015)**

Institution	Location
EAGLEBANK	BETHESDA, MARYLAND
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA
MONARCH BK	CHESAPEAKE, VIRGINIA
NEWBRIDGE BK	GREENSBORO, NORTH CAROLINA
PUTNAM CTY BK	HURRICANE, WEST VIRGINIA
SONABANK	MC LEAN, VIRGINIA
TRUPOINT BK	GRUNDY, VIRGINIA



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending May 23, 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 SOUTHERN BANCSHARES, INC.	CIC	Prior change in control notice filed by Anthony J. Burnett, William E. Collins, Sr., William E. Collins, Jr., Martha Sue Collins, Tom J. Eskridge, Jr., and Connie E. Eskridge, all of Vernon, Alabama, and J. Steven Roy and Traci L. Roy, both of Dothan, Alabama, to acquire 56.83 percent of the outstanding stock of Citizens Southern Bancshares, Inc., and its subsidiary bank, Citizens State Bank, both of Vernon, Alabama	Newspaper: Federal Register:	Not available 06/05/2015
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
QUANTUM CAPITAL CORP.	CIC	Prior change in control notice filed by Infinity Trust, Atlanta, Georgia, and its co-trustees Bryan Cohen, Cumming, Georgia; Suleka Neelagaru, Atlanta, Georgia; and Bradley Day, Norcross, Georgia, to acquire 25 percent or more of the outstanding stock of Quantum Capital Corporation, and its subsidiary bank, Quantum National Bank, both of Suwanee, Georgia.	Newspaper: Federal Register:	Not available 06/11/2015
TOUCHMARK BANCSHARES, INC.	CIC	Prior change in control notice filed by 4580 Trust (Shveta S. Raju and Asha J. Shah, co-trustees); 3490 Trust (Deep J. Shah and Asha J. Shah, co-trustees); 2764 Trust (Deep J. Shah and Shveta S. Raju, co-trustees); and Deep J. Shah, all of Duluth, Georgia; for permission to join the previously approved Shah Family control group, which collectively owns 10 percent or more of Touchmark Bancshares, Inc, and its subsidiary, Touchmark National Bank, both of Alpharetta, Georgia.	Newspaper: Federal Register:	Not available 05/26/2015
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with Palmetto Bancshares, Inc., and thereby acquire its subsidiary, The Palmetto Bank, both of Greenville, South Carolina.	Newspaper: Federal Register:	06/12/2015 06/11/2015

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Third Quarter of 2015 (July 1, 2015 - September 30, 2015)**

Institution	Location
AUBURNBANK	AUBURN, ALABAMA
CAPITALMARK B&T	CHATTANOOGA, TENNESSEE
COMMERCIAL BK	HARROGATE, TENNESSEE
FIRST FARMERS & MRCH B	COLUMBIA, TENNESSEE

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 23, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMBANK COMPANY, INC.	* 3A3	Ambank Company, Inc., Sioux Center, Iowa proposes to acquire 100 percent of Alton Bancorporation, Alton, Iowa, and thereby indirectly acquire Community Bank, Alton, Iowa.	Newspaper: Federal Register:	Not available 05/29/2015
HINSDALE BANK & TRUST COMPANY	* 18C * Branch	Hinsdale Bank & Trust Company, Hinsdale, Illinois, to merge with Suburban Bank & Trust Company, Elmhurst, Illinois, and all ten locations of Suburban Bank & Trust will become branches of Hinsdale Bank & Trust Company.	Newspaper: Federal Register:	Not available Not applicable
ISABELLA BANK	* 18C * Branch	Isabella Bank, Mount Pleasant, Michigan to purchase certain assets and assume certain liabilities of a branch of Flagstar Bank, Troy, Michigan, located at 4975 Bay Road, Saginaw, Michigan, which will operate as a branch of Isabella Bank.	Newspaper: Federal Register:	Not available Not applicable
ISABELLA BANK	* 18C * Branch	Isabella Bank, Mount Pleasant, Michigan intends to purchase the assets and assume the liabilities of a branch of Independent Bank, Ionia, Michigan, located at 210 South Saginaw Road, Midland, Michigan, which will operate as a branch of Isabella Bank.	Newspaper: Federal Register:	Not available Not applicable
OXFORD BANK CORPORATION	CIC	Notice by Robert A. Clemente, as Trustee of the OJT Irrevocable Trust dated 09/20/2010, Birmingham, Michigan, to acquire 36.36 percent of Oxford Bank Corporation, Oxford, Michigan, and thereby indirectly acquire control of Oxford Bank, Oxford, Michigan.	Newspaper: Federal Register:	Not available Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 23, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STEPHENSON NATIONAL BANCORP, INC.	CIC	William Staudenmaier, individually and as co-trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, together with Kathleen M. Staudenmaier, as co-trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, all of Wauwatosa, Wisconsin; Ann Marie Staudenmaier, Tomas Perez, Amalia Mercedes Perez, all of Takoma Park, Maryland; L. William Staudenmaier III and Heidi L. McNeil, as trustees of the L. WM Staudenmaier III and Heidi L. McNeil Revocable Trust, L. William Staudenmaier, Kathleen Louise McNeil Staudenmaier, all of Phoenix, Arizona; Michael Staudenmaier and Anne Carlson, both of Chicago, Illinois; Peter Staudenmaier, Milwaukee, Wisconsin; Suzanne Staudenmaier and Kelly McGee, both of Minneapolis, Minnesota; Therese Louise Staudenmaier, Daniel McCarthy, and Gabriel Liam McCarthy, all of Baltimore, Maryland; James T. Breeden Jr. and Gloria Lee, both of Oakland, California; Teresa Breedan Whatley, James T. Breeden, Margaret A. Breeden, all of Carson City, Nevada; Stephenson National Bank & Trust, as trustee of the Mary L. Staudenmaier Revocable Trust and certain minor Staudenmaier children, as a group acting in concert, to be added to the Staudenmaier Control Group, and thereby retain control of 39.32 percent of Stephenson National Bancorp, Inc., and thereby indirectly retain control of Stephenson National Bank and Trust, both of Marinette, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper:	Not available
			Federal Register:	06/11/2015
WHEATON BANK & TRUST COMPANY	* 18C * Branch	Wheaton Bank & Trust Company, Wheaton, Illinois, to purchase the assets and assume the liabilities of a Hinsdale Bank & Trust Company, Hinsdale, Illinois, branch and to establish a branch at 500 South County Farm Road, Wheaton, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Chicago

## Availability of CRA Public Evaluations

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	NONE				

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Institution	Location
BLISSFIELD ST BK	BLISSFIELD, MICHIGAN
CLEAR LAKE B&TC	CLEAR LAKE, IOWA
COMMUNITY BK ELMHURST	ELMHURST, ILLINOIS
FIRST BK OF BERNE	BERNE, INDIANA
FIRST FARMERS B&T	CONVERSE, INDIANA
GNB BK	GRUNDY CENTER, IOWA
HINSDALE B&TC	HINSDALE, ILLINOIS
HURON CMNTY BK	EAST TAWAS, MICHIGAN
IOWA ST SVG BK	KNOXVILLE, IOWA
LAKE CITY BK	WARSAW, INDIANA
LIBERTYVILLE B&TC	LIBERTYVILLE, ILLINOIS
MARQUETTE BK	CHICAGO, ILLINOIS
NORTHERN TC	CHICAGO, ILLINOIS
STATE BK OF BLUE MOUND	BLUE MOUND, ILLINOIS
UNION B&TC	EVANSVILLE, WISCONSIN

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending May 23, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	Member	The Boone County National Bank of Columbia, Columbia, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
CITIZENS BANK	* Branch	Citizens Bank, Hartford, Kentucky, to establish a branch facility to be located at 1021 S. Main Street, Hartford, Kentucky.	Newspaper: Federal Register:	06/09/2015 Not applicable
FIRST NATIONAL BANK OF PONTOTOC, THE	Member	The First National Bank of Pontotoc, Pontotoc, Mississippi, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
PULASKI FINANCIAL CORP.	* 3A1 4c8	Pulaski Financial Corp., St. Louis, Missouri, to become a bank holding company through the conversion of its wholly owned subsidiary, Pulaski Bank, Creve Coeur, Missouri, from a federal savings bank to a national association charter. Also a companion filing by Pulaski Financial Corp., St. Louis, Missouri, to engage in lending activities.	Newspaper: Federal Register:	06/26/2015 06/18/2015

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Third Quarter of 2015 (July 1, 2015 - September 30, 2015)**

Institution	Location
ARVEST BK	FAYETTEVILLE, ARKANSAS
BANK OF JACKSON	JACKSON, TENNESSEE
BANKTENNESSEE	COLLIERVILLE, TENNESSEE
CENTRAL BK OF LK OF THE OZARKS	OSAGE BEACH, MISSOURI
ELBERFELD ST BK	ELBERFELD, INDIANA
FARMERS B&TC	BLYTHEVILLE, ARKANSAS
FIRST CMNTY BK XENIA FLORA	XENIA, ILLINOIS
FIRST NB OF ST LOUIS	CLAYTON, MISSOURI
MAINSTREET BK	ASHLAND, MISSOURI
WARREN B&TC	WARREN, ARKANSAS

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 23, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Christian David Heitzman, Minneapolis, Minnesota, to retain 25 percent or more of the shares of First BancShares, Inc., of Cold Spring, Cold Spring, Minnesota, and thereby indirectly retain control of Granite Community Bank, Cold Spring, Minnesota.	Newspaper:	05/04/2015
			Federal Register:	04/30/2015
FIRST INTERSTATE BANK	* 18C * Branch	First Interstate Bank, Billings, Montana, to merge with United Bank, Absarokee, Montana, and incident thereto, establish a branch.	Newspaper:	05/18/2015
			Federal Register:	Not applicable



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

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

- 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 Third Quarter of 2015 (July 1, 2015 - September 30, 2015)**

Institution	Location
COMMUNITY BK CORP	CHASKA, MINNESOTA
GRAND MARAIS ST BK	GRAND MARAIS, MINNESOTA
GRAND RAPIDS ST BK	GRAND RAPIDS, MINNESOTA

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending May 23, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CCSB FINANCIAL CORP.	CIC	Notice submitted by David L. Johnson and Sandra L. Castetter, both of Kansas City, Missouri, each individually to acquire over 10 percent; and David L. Johnson and Sandra L. Castetter, together with Park GP, LLC, North Kansas City, Missouri, acting in concert to acquire up to 24.99 percent of the voting shares CCSB Financial Corp., parent of Clay County Savings Bank, both of Liberty, Missouri.	Newspaper: Federal Register:	Not available 06/02/2015
LIBERTY BANCORP, INC.	* 3A1	Liberty Bancorp, Inc., to become a bank holding company upon the conversion of BankLiberty, both in Liberty, Missouri, to a commercial bank.	Newspaper: Federal Register:	05/23/2015 05/22/2015
PB FINANCIAL GROUP, INC.	CIC	Notice by Justine Hurry, Glenbrook, Nevada, to acquire control of PB Financial Group, Inc., and thereby acquire control of Premier Bank, both in Denver, Colorado.	Newspaper: Federal Register:	Not available 06/03/2015
ROSE HILL BANK	* 18C * Branch	Rose Hill Bank, Rose Hill, Kansas, to purchase certain assets and assume certain liabilities of three branches of Simmons First National Bank of Pine Bluff, Pine Bluff, Arkansas. The branches are all located in Salina, Kansas.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Third Quarter of 2015 (July 1, 2015 - September 30, 2015)

Institution	Location
BANKWEST OF KANSAS	GOODLAND, KANSAS
CENTRAL BK OF MO	SEDALIA, MISSOURI
COBIZ BK	DENVER, COLORADO
CORNERSTONE BK	YORK, NEBRASKA
COWBOY ST BK	RANCHESTER, WYOMING
FIRST ST BK	NESS CITY, KANSAS
FIRST ST BK	COMMERCE, OKLAHOMA
KCB BK	KEARNEY, MISSOURI
LAKESIDE BK OF SALINA	SALINA, OKLAHOMA
METCALF BK	LEES SUMMIT, MISSOURI
MORRIS ST BK	MORRIS, OKLAHOMA
PEOPLES BK	PRATT, KANSAS

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending May 23, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERIBANCSHARES, INC.	* 3A5	AmeriBancshares, Inc., Wichita Falls, Texas, and AmeriBancshares, of Delaware, Inc., Wilmington, Delaware, to acquire Northern Bancshares, Inc., and therefore indirectly First National Bank of Chillicothe, both of Chillicothe, Texas.	Newspaper:	06/06/2015
			Federal Register:	06/08/2015

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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	NONE				

**CRA Examinations scheduled for Third Quarter of 2015 (July 1, 2015 - September 30, 2015)**

Institution	Location
CITIZENS ST BK	PRINCETON, TEXAS
PLAINSCAPITAL BK	DALLAS, TEXAS
SOUTHWEST BK	FORT WORTH, TEXAS
TRADITION BK	HOUSTON, TEXAS
UNITED BK OF EL PASO DEL NORTE	EL PASO, TEXAS

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending May 23, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER CORPORATION	* 3A3	Banner Corporation and Banner Merger Sub, LLC, both of Walla Walla, Washington, to acquire 100 percent of the voting shares of Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire American West Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 03/02/2015
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
HERITAGE BANK OF COMMERCE	* 18C	BHC Heritage Commerce Corp, San Jose, California (ID_RSSD 2634874) proposes to acquire NMB Focus Business Bank, San Jose, California (ID_RSSD 3550579). Immediately thereafter, Focus Business Bank will be merged with and into SMB Heritage Bank of Commerce. The transaction is structured so that it appears to qualify for a d)(1) exemption at the holding company level.	Newspaper: Federal Register:	Not available Not applicable
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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**CRA Examinations scheduled for Third Quarter of 2015 (July 1, 2015 - September 30, 2015)**

Institution	Location
DBA BONNEVILLE BK	PROVO, UTAH
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA
FRIENDLY HILLS BK	WHITTIER, CALIFORNIA
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA

\* Subject to the provisions of the Community Reinvestment Act