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**Federal Reserve Release**

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*H.2*

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

*No. 34*

*Week Ending August 22, 2015*

Forms

Forms -- final Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's Regulation E (Reg E) and to extend without revision the Notice Requirements in Connection with Regulation W (Reg W), Recordkeeping Requirements Associated with Regulation GG (FR 4026), and Basel II Interagency Pillar 2 Supervisory Guidance (FR 4199).

- Approved, August 19, 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**

## Richmond

The Bank of Monroe, Union, West Virginia -- to establish a branch at 9679 Seneca Trail South, Fairlea, and to increase its investment in bank premises.

- Approved, August 19, 2015

## Kansas City

First State Bank Nebraska, Lincoln, Nebraska -- to establish a branch at 2701 Grainger Parkway, Lincoln.

- Approved, August 18, 2015

## Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 36 North 50th Avenue, Brighton.

- Approved, August 21, 2015

**Bank Holding Companies**

## Dallas

The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas -- to acquire shares of FCT Bancshares, Inc., Waco, and thereby indirectly acquire First National Bank of Central Texas.

- Approved, August 17, 2015

**Bank Holding Companies**

Atlanta

Athens Bancshares Corporation, Athens, Tennessee -- to become a bank holding company on conversion of its savings and loan subsidiary, Athens Federal Community Bank, Athens, to a commercial bank.

- Approved, August 17, 2015

St. Louis

Bear State Financial, Inc., Little Rock, Arkansas, and Bear State Financial Holdings, LLC -- to acquire Metropolitan National Bank, Springfield, Missouri.

- Approved, August 21, 2015

St. Louis

Home BancShares, Inc., Conway, Arkansas -- to acquire through merger Florida Business BancGroup, Inc., Tampa, Florida, and thereby indirectly acquire Bay Cities Bank.

- Approved, August 18, 2015

Kansas City

HYS Investments, LLC, Topeka, Kansas -- to acquire additional shares of BOTS, Inc., Topeka, and its subsidiary, VisionBank.

- Approved, August 21, 2015

San Francisco

Puget Sound Bancorp, Inc., Bellevue, Washington -- to become a bank holding company by acquiring Puget Sound Bank, Bellevue.

- Approved, August 19, 2015

**Bank Mergers**

St. Louis

Centennial Bank, Conway, Arkansas -- to merge with Bay Cities Bank, Tampa, Florida, and to retain the acquired facilities as branches.

- Approved, August 18, 2015

**Banks, State Member**

Director, BS&R

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

- Approved, August 17, 2015

**Change in Bank Control**

Kansas City

Madison County Financial, Inc., Madison, Nebraska -- change in bank control of Madison County Financial, Inc. and its subsidiary, Madison County Bank, Madison.

- Permitted, August 18, 2015

**Extensions of Time**

Chicago

CB Edinburg Holdings, Inc., Edinburg, Illinois -- extension to November 18, 2015, to become a bank holding company by acquiring Citizens Bank of Edinburg, Edinburg.

- Granted, August 21, 2015

**Extensions of Time**

Atlanta

Regions Bank, Birmingham, Alabama -- extension to September 29, 2016, to establish branches at the intersections of Tchoupitoulas Street and Jefferson Avenue, New Orleans, Louisiana; Wolf River Boulevard and Germantown Road, Germantown, Tennessee; Richardson Road and Richardson Place, Arnold, Missouri; and West 7th Street and University Drive, Fort Worth, Texas (four applications).

- Granted, August 18, 2015

Atlanta

Regions Bank, Birmingham, Alabama -- extension to September 26, 2016, to establish a branch at the intersection of West Lake Houston Parkway and Magnolia Cove, Kingwood, Texas.

- Granted, August 18, 2015

**International Operations**

New York

The Bank of New York Mellon, New York, New York -- for BNY International Financing Corporation, New York, and Mellon Overseas Investment Corporation, Greenville, Delaware, to amend their articles of association in connection with a corporate headquarters relocation of The Bank of New York Mellon.

- Approved, August 11, 2015

(A/C)

**Membership**

Richmond

North State Bank, Raleigh, North Carolina -- to become a member of the Federal Reserve System.

- Approved, August 21, 2015

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 22, 2015**

<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
	NONE				

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
COMMUNITY GUARANTY SVG BK	PLYMOUTH, NEW HAMPSHIRE
PUTNAM BK	PUTNAM, CONNECTICUT

\* Subject to the provisions of the Community Reinvestment Act



**District: 2****Federal Reserve Bank of New York****Filings received during the week ending August 22, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an investment.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST AMERICAN INTERNATIONAL CORP.	CIC	Notice of Change in Control on behalf of Frederick Hing Kwok Chau ("Chau"), his children, Christopher Yeou-Hwa Chau and Karen Yeou-Hung Pellett, and the FD Chau Family LLC, in connection with the proposed acquisition by Chau for up to 110,000 shares of common stock of First American International Corp. that owns First American International Bank, both of Brooklyn, New York.	Newspaper: Federal Register:	Not available Not available
FIRST GREENWICH FINANCIAL, INC.	3A1	First Greenwich Financial Inc., Cos Cob, Connecticut, to become a bank holding company by acquiring 100 percent of the voting shares of the First Bank of Greenwich, Cos Cob, Connecticut, pursuant to Section 3(a)(5)(c) of the BHC Act of 1956, as amended and Section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
ALDEN ST BK	ALDEN, NEW YORK
BANCO POPULAR N AMER	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 August 22, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CORNERSTONE FINANCIAL CORPORATION	CIC	Mr. George K. Miller, Ft. Lauderdale, FL, to acquire up to 30.26% of Cornerstone Financial Corporation, Mt. Laurel, NJ	Newspaper:	Not available
			Federal Register:	08/14/2015

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

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

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 22, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDOVER BANCORP, INC.	* 3A3	Andover Bancorp, Andover, OH to acquire Community National Bank of Northwestern Pennsylvania, Albion, PA pursuant to section 3 of the Bank Holding Company Act AND The Andover Bank, Andover, Ohio, to merge with the Community National Bank of Northwestern Pennsylvania, Albion, Pennsylvania.	Newspaper: Federal Register:	Not available 09/04/2015
BENCHMARK BANCORP, INC.	CIC	Notice of Change in Control filed by Jeffrey Joseph Woda, Columbus, OH and David Cooper, Jr., Gahanna, OH of their intent to individually acquire in excess of 10% of the voting shares of Benchmark Bancorp, Inc., Gahanna, OH and in excess of 25% of the voting shares of Benchmark Bancorp, Gahanna, OH as a group acting in concert.	Newspaper: Federal Register:	Not available 08/31/2015

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
HEARTLAND BK	GAHANNA, OHIO
WHITAKER BK	LEXINGTON, KENTUCKY

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 22, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BCC BANKSHARES, INC.	CIC	Filing by Gene B. Dixon, Jr., Dillwyn, Virginia, to individually control 16.47%, and as a group acting in concert with Guy B. Dixon Trust of the Separate Grandchild's Trust for the benefit of Guy B. Dixon, Dillwyn, Virginia; Curtis Dixon Colgate, Trustee of the Separate Grandchild's Trust for the benefit of Curtis Dixon Colgate, Virginia Beach, Virginia; Arch Huddle Dixon, Trustee of the Separate Grandchild's Trust for the benefit of Arch Huddle Dixon, Virginia Beach, Virginia; Sharon Newcomb, Merritt Island, Florida; and Erica Vail Dixon, Trustee of the Separate Grandchild's Trust for the benefit of Erica Vail Dixon, Dillwyn, Virginia, to control 61.10% of the voting securities of BCC Bankshares, Inc., Phenix, Virginia.	Newspaper: Federal Register:	Not available 08/24/2015
CITIZENS BUILDING AND LOAN MHC	* 3A1	Citizens Building and Loan MHC, Greer, South Carolina, to become a mutual holding company through the acquisition of 100% of the voting securities of Citizens Building and Loan, SSB, Greer, South Carolina.	Newspaper: Federal Register:	09/07/2015 09/08/2015
PALMETTO HERITAGE BANCSHARES, INC.	CIC	Filing by Mr. Robert G. Lowe, Fort Myers, Florida, to control 52% of the voting securities of Palmetto Heritage Bancshares, Inc., Pawleys Island, South Carolina, and thereby indirectly control Palmetto Heritage Bank & Trust, Pawleys Island, South Carolina.	Newspaper: Federal Register:	09/18/2015 09/02/2015

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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3419416	JOHN MARSHALL BK, RESTON, VIRGINIA	05/11/2015	08/11/2015	S	Int Sm Bank

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
BANK OF CLARKE CTY	BERRYVILLE, VIRGINIA
BENCHMARK CMNTY BK	KENBRIDGE, VIRGINIA
HIGHLANDS CMNTY BK	COVINGTON, VIRGINIA
UNITED BK	PARKERSBURG, WEST VIRGINIA
UNITED BK	FAIRFAX, VIRGINIA

\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 22, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ATLANTIC CAPITAL BANCSHARES, INC.	CIC	Prior change in control notice filed by Trident IV, L.P.; Trident IV Professionals Fund, L.P.; Trident Capital IV, L.P.; Stone Point Capital LLC; Stone Point GP Ltd.; CD Trident III, LLC; JC Trident GP, LLC; DW Trident GP, LLC; NZ Trident GP, LLC; Charles A. Davis, all of Greenwich, Connecticut; James D. Carey, Riverside, Connecticut; David J. Wermuth, New York, New York; and Nicolas D. Zerbib, Larchmont, New York, to acquire 10 percent or more of the voting shares and thereby control of Atlantic Capital Bancshares, Inc., and its subsidiary, Atlantic Capital Bank, both of Atlanta, Georgia.	Newspaper: Federal Register:	Not available 08/05/2015
FINEMARK HOLDINGS, INC.	4c8	FineMark Holdings, Inc., Fort Myers, Florida, to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit, pursuant to section 225.28(b)(1) of Regulation Y and section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not applicable
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	08/27/2015 Not available

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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3571015	CALUSA NB, PUNTA GORDA, FLORIDA	03/30/2015	08/09/2015	S	Small Bank
2939001	CENTURY BK OF FL, TAMPA, FLORIDA	04/27/2015	09/12/2015	S	Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
BANK INDEP	SHEFFIELD, ALABAMA
COMPASS BK	BIRMINGHAM, ALABAMA
FIRST PROGRESSIVE BK	BREWTON, ALABAMA
USAMERIBANK	CLEARWATER, FLORIDA

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 22, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana to establish a branch at 2005 LaPorte Avenue, Valparaiso, IN. As a result of a consolidation between a branch office located at 2904 John Howell Drive, Valparaiso, IN and 1806 East Lincolnway, Valparaiso, IN.	Newspaper: Federal Register:	08/19/2015 Not applicable
BATH STATE BANCORP	4c8	Bath State Bancorp, Bath, Indiana, proposes to acquire a crop insurance company and engage in the permissible nonbanking activity of insurance in small towns.	Newspaper: Federal Register:	Not applicable Not applicable
BAYLAKE BANK	* 18C * Branch	Baylake Bank, Sturgeon Bay, Wisconsin, to merge with Union State Bank. As a result of the merger, Baylake Bank, Sturgeon Bay, Wisconsin, will establish branch offices at 222 Ellis Street, Kewaunee, Wisconsin; 3223 Main Street, Green Bay, Wisconsin; 931 Maquette Drive, Kewaunee, Wisconsin; and, 2221 Lincoln Avenue, Two Rivers, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
FIRST INDEPENDENCE CORPORATION	CIC	The Donald Davis Living Trust, and Kiko Davis as trustee, both of West Bloomfield Township, Michigan, to retain control of 25 percent or more of the voting shares of First Independence Corporation, and thereby to indirectly retain control of First Independence Bank, both of Detroit, Michigan.	Newspaper: Federal Register:	Not available 08/28/2015
FIRST STATE ASSOCIATES, INC.	* 3A3	First State Associates, Inc., Hawarden, Iowa, to acquire 100 percent of Miner County Bank, Howard, South Dakota.	Newspaper: Federal Register:	Not available 09/04/2015
HEARTLAND BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, IL to acquire 100 percent of National Bancorp, Inc., Schaumburg, IL, and thereby indirectly acquire American Midwest Bank, Sycamore, IL.	Newspaper: Federal Register:	Not available Not available
OXFORD FINANCIAL CORPORATION	CIC	Notice by Oxford Exempt Trust, Oak Brook, Illinois to acquire, and George P. Colis; John N. Colis; Leslie Colis-Ward; and Valerie Colis; as trustees of the Oxford Exempt Trust, to retain a controlling interest in the issued and outstanding shares of common stock of the Oxford Financial Corporation, Oak Brook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available 08/21/2015

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 22, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SBC, INCORPORATED	CIC	Mary K. Sullivan, individually, and as trustee of the following trusts: The John C. Wheeler Irrevocable Trust dated 7/14/89 FBO John Douglas Wheeler; The Mary Alice Wheeler Trust FBO John Douglas Wheeler dated 4/28/98; and The Mary Alice Wheeler Trust FBO John D. Wheeler Family dated 4/12/06, together with John D. Wheeler, as trustee of The John D. Wheeler Revocable Trust, as a group acting in concert, to acquire, 100 percent of the shares and thereby control of SBC, Incorporated, Countryside, Illinois, and thereby indirectly control Countryside Bank, Countryside, Illinois, pursuant to the Change in Bank Control Act of 1978 (12 U.S.C. 1817(j)).	Newspaper:	08/18/2015
			Federal Register:	08/14/2015
WB BANCORP, INC.	CIC	Notice by William M. Pfeffer, New Berlin, Illinois, individually and acting in concert with Mary Bobett Gerlach, Springfield, Illinois; Betsy Pech, Lincoln, Illinois; and Barbara Pfeffer, Herrin, Illinois, as beneficiaries of the Robert Pfeffer Trust, as amended June 14, 1999, to control more than 50 percent of the voting shares of WB Bancorp, Inc., New Berlin, Illinois, and thereby indirectly control Warren-Boynton State Bank, New Berlin, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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540542	G W JONES EXCHANGE BK, MARCELLUS, MICHIGAN	04/20/2015	08/11/2015	S	Small Bank
60545	HOME T&SB, OSAGE, IOWA	05/11/2015	08/15/2015	S	Small Bank
695349	TRI-COUNTY BK, BROWN CITY, MICHIGAN	03/30/2015	08/14/2015	S	Small Bank
833749	WOODTRUST BK NA, WISCONSIN RAPIDS, WISCONSIN	04/27/2015	08/11/2015	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)

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

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 22, 2015**

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

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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324854	BANK OF CROCKETT, BELLS, TENNESSEE	04/13/2015	07/23/2015	S	Small Bank
169653	FIRST BK, CREVE COEUR, MISSOURI	02/02/2015	08/03/2015	S	Large Bank
777441	FLORA B&TC, FLORA, ILLINOIS	03/30/2015	07/14/2015	S	Small Bank
576541	OZARK MNT BK, BRANSON, MISSOURI	04/13/2015	07/28/2015	S	Small Bank
539377	UNITED BK, SPRINGDALE, ARKANSAS	03/30/2015	07/10/2015	S	Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 22, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FISHBACK FINANCIAL CORPORATION	CIC	Change in Control Notice by the Fishback Annuity Trust I, the Fishback Annuity Trust II, the Fishback Annuity Trust VI, Patricia S. Fishback, individually and as voting trustee of the trusts, all of Brookings, South Dakota, William Fishback, San Francisco, California, Francesca Fishback, San Francisco, California, Abby Rivlin, Madison, Wisconsin, Toby Rivlin, Madison, Wisconsin, and Fishback Grandchildren Trust I, Brookings, South Dakota, First Bank & Trust, Brookings, South Dakota, trustee, to retroactively join the Fishback Family Control group which controls 25% or more of the shares of Fishback Financial Corporation, Brookings, South Dakota and indirectly control First Bank & Trust, Brookings, South Dakota, First Bank & Trust, N.A., Pipestone, Minnesota, First Bank & Trust, Sioux Falls, South Dakota, and First Bank & Trust, Milbank, South Dakota.	Newspaper:	Not available
			Federal Register:	08/25/2015



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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
274856	CITIZENS ST BK OF ARLINGTON, ARLINGTON, SOUTH DAKOTA	05/04/2015	08/03/2015	S	Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
1ST BK	SIDNEY, MONTANA
BELT VALLEY BK	BELT, MONTANA
COMMUNITY RESOURCE BK	NORTHFIELD, MINNESOTA
MERCHANTS ST BK	FREEMAN, SOUTH DAKOTA
YELLOWSTONE BK	LAUREL, MONTANA

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 22, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Banner County Ban Corporation Employee Stock Ownership Plan and Trust and Banner County Ban Corporation, both of Harrisburg, Nebraska, to acquire 100 percent of the voting shares Oregon Trail Bank, Guernsey, Wyoming.	Newspaper:	08/21/2015
			Federal Register:	08/28/2015
CFSB HOLDING CO.	* 3A1	CFSB Holding Co. to become a bank holding company through the acquisition of 100 percent of the voting shares of Custer Federal State Bank, both in Broken Bow, Nebraska.	Newspaper:	09/19/2015
			Federal Register:	09/17/2015
FIRST YORK BAN CORP.	* 3A3 * 3A1 * 18C * Branch	First York Ban Corp., York, Nebraska, to indirectly acquire 100 percent of the voting shares of Guide Rock State Bank, Guide Rock, Nebraska, through its subsidiary, Cornerstone Bank, York, Nebraska. Cornerstone Bank, York, Nebraska, to become a bank holding company for a moment in time through the acquisition of 100 percent of the voting shares of Guide Rock State Bank, Guide Rock, Nebraska, prior to the merger of Guide Rock Bank into Cornerstone Bank. Cornerstone Bank, York, Nebraska, to merge with Guide Rock State Bank, Guide Rock, Nebraska, and incident thereto, to establish branches in Guide Rock and Edgar, both in Nebraska.	Newspaper:	Not available
			Federal Register:	09/18/2015

**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
988452	FIRST BETHANY BK & TR, BETHANY, OKLAHOMA	05/11/2015	08/11/2015	S	Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
BANK OF BLUE VALLEY	OVERLAND PARK, KANSAS
BANK OF CMRC	CHANUTE, KANSAS
BANK OF COMMERCE	CHELSEA, OKLAHOMA
BANK OF WYANDOTTE	WYANDOTTE, OKLAHOMA
CITIZENS ST BK	WISNER, NEBRASKA
FIRST ST BK	COMMERCE, OKLAHOMA
FIVE POINTS BK	GRAND ISLAND, NEBRASKA
JONAH BK	CASPER, WYOMING
MY BK	BELEN, NEW MEXICO
NORTHSTAR BK OF CO	HIGHLANDS RANCH, COLORADO

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 22, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIERA BANK	* Branch	Application by Ciera Bank, Graham, Texas, to open a temporary branch at 1120 Summit Avenue, Fort Worth, Texas 76102.	Newspaper:	08/24/2015
			Federal Register:	Not applicable
FIRST BAIRD BANCSHARES, INC.	CIC	Notice of Change of Control by The Estate of Joe E. Sharp (Zan Sharp Prince and Robert Justin Sharp, Co-Executors), Bedford, Texas; Pop's Family Irrevocable Trust (Zan Sharp Prince, Trustee), Weatherford, Texas; Zan Sharp Prince, Weatherford, Texas; Matthew Scott Sharp, Grapevine, Texas; Robert Justin Sharp, Fort Worth, Texas; and Keleigh Sharp Greenwood, Kirkland, Washington; as a group acting in concert to control greater than 25 percent of First Baird, Bancshares, Inc., Bedford, Texas, and indirectly, First Bank Texas, SSB, Baird, Texas.	Newspaper:	Not available
			Federal Register:	08/25/2015

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
623454	BANK & TR SSB, DEL RIO, TEXAS	04/13/2015	09/18/2015	S	Int Sm Bank
26765	VANTAGE BK TX, SAN ANTONIO, TEXAS	03/30/2015	09/14/2015	S	Int Sm Bank

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
TEXAS RGNL BK	HARLINGEN, TEXAS

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending August 22, 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
COASTAL FINANCIAL CORPORATION	* 3A3 * 18C * Branch	Coastal Financial Corporation, Everett, Washington, to acquire Prime Pacific Financial Services, Inc., and thereby indirectly acquire its subsidiary bank, Prime Pacific Bank, National Association, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 08/24/2015
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
GOLDEN STATE BANCORP	* 3A1	Golden State Bancorp to become a bank holding company by acquiring 100% of Golden State Bank, both of Upland, 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
PBB BANCORP	* 3A3	PBB Bancorp, Los Angeles, California, to indirectly acquire First Mountain Bank, Big Bear Lake, California, via merger of First Mountain Bank directly with and into Premier Business Bank, Los Angeles, California.	Newspaper: Federal Register:	08/05/2015 09/04/2015

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2717012	PACIFIC MERC BK, COSTA MESA, CALIFORNIA	02/09/2015	08/19/2015	S	Int Sm Bank

**CRA Examinations scheduled for Fourth Quarter of 2015 (October 1, 2015 - December 31, 2015)**

Institution	Location
WESTERN ALLI BK	PHOENIX, ARIZONA

\* Subject to the provisions of the Community Reinvestment Act