
Federal Reserve Release



H.2

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

No. 36

Week Ending September 5, 2015

Bank Holding Companies

Banner Corporation, Walla Walla, Washington, and Elements Merger Sub, LLC -- to acquire Starbuck Bancshares, Inc., Seattle, and thereby indirectly acquire its subsidiary, AmericanWest Bank, Spokane.

- Approved, September 3, 2015

Bank Mergers

Auburn State Bank, Auburn, Nebraska -- to merge with The Carson National Bank of Auburn, Auburn, and thereby establish a branch.

- Approved, August 30, 2015

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with Bank Secrecy Act Compliance Programs and the Recordkeeping and Disclosure Requirements Associated with Regulation II (Reg II).

- Proposed, September 2, 2015

Forms -- final Board review to extend without revision the Notice of Mutual Holding Company Reorganization (Form 1522), Application for Approval of a Minority Stock Issuance by a Savings Association Subsidiary of a Mutual Holding Company (Form 1523), Application for Conversion (Form 1680), Proxy Statement (Form 1681), Offering Circular (Form 1682), Order Form (Form 1683), Savings and Loan Holding Company Application (Form H-(e)), Recordkeeping Requirements Associated with the Guidance on Sound Incentive Compensation Policies (FR 4027), and Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products (FR 4029).

- Approved, September 3, 2015

Personnel

Office of the Chief Operating Officer -- appointment of Michael Kraemer as acting chief data officer.

- Announced, September 3, 2015

Enforcement

Virginia Community Bankshares, Inc., Louisa, Virginia, and Virginia Community Bank -- written agreement issued June 29, 2011, terminated August 28, 2015.

- Announced, September 1, 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

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to establish a branch at 27 West Main Street, Flora.

- Approved, September 3, 2015

New York

Five Star Bank, Warsaw, New York -- to establish a branch at 1940 Monroe Avenue, Monroe County.

- Approved, September 4, 2015

Bank Holding Companies

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire CSB Bancshares, Inc., Yukon, and its subsidiary, Bank of Commerce.

- Approved, September 4, 2015

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska, and Banner County Ban Corporation -- to acquire Oregon Trail Bank, Guernsey, Wyoming.

- Approved, September 4, 2015

Bank Holding Companies

San Francisco

Coastal Financial Corporation, Everett, Washington -- to acquire Prime Pacific Financial Services, Inc., Lynnwood, and its subsidiary, Prime Pacific Bank, National Association; and for Coastal Financial's subsidiary, Coastal Community Bank, Everett, to merge with Prime Pacific Bank, Lynnwood, and thereby establish branches.

- Approved, August 31, 2015

Director, BS&R

EJF Capital LLC, Arlington, Virginia -- relief from certain commitments.

- Granted, September 1, 2015

Kansas City

Equity Bancshares, Inc., Wichita, Kansas -- to acquire First Independence Corporation, Independence, and First Federal Savings and Loan Association of Independence, and thereby engage in operating a savings association.

- Approved, September 4, 2015

Cleveland

Farmers National Banc Corp., Canfield, Ohio -- to acquire Tri-State 1st Banc, Inc., East Liverpool, and thereby indirectly acquire 1st National Community Bank.

- Approved, September 3, 2015

Atlanta

FineMark Holdings, Inc., Fort Myers, Florida -- to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, September 4, 2015

Bank Holding Companies

St. Louis

First State Bancshares, Inc., Farmington, Missouri -- to acquire Central Bank, Lebanon.

- Approved, September 2, 2015

Dallas

Green Bancorp, Inc., Houston, Texas -- to acquire by merger Patriot Bancshares, Inc., Houston, and thereby indirectly acquire Patriot Bank.

- Approved, September 1, 2015

Director, BS&R

Greenlight Capital, Inc., et al., New York, New York -- relief from certain commitments.

- Granted, September 4, 2015

Chicago

Hometown Bancorp, Ltd., Fond Du Lac, Wisconsin -- to acquire Farmers Exchange Bank, Neshkoro.

- Approved, September 3, 2015

Dallas

Kimble County Bancshares, Inc., Junction, Texas -- to become a bank holding company by acquiring First State Bank, Junction.

- Approved, September 4, 2015

Bank Holding Companies

Minneapolis

Park Financial Group, Inc., Minneapolis, Minnesota -- to become a bank holding company by acquiring Park State Bank, Duluth.

- Approved, September 4, 2015

Director, BS&R

Schaller Equity Partners, L.P., Winston-Salem, North Carolina -- relief from certain commitments.

- Granted, September 4, 2015

Atlanta

Southern States Bancshares, Inc., Anniston, Alabama, and Southern States Bank -- to acquire Columbus Community Bank, Columbus, Georgia.

- Approved, September 4, 2015

Richmond

Virginia Community Capital, Inc., Christiansburg, Virginia -- to make, acquire, broker, and service loans and other extensions of credit through the Virginia Saves Green Community Program.

- Approved, September 1, 2015

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas -- to merge with First Federal Savings and Loan Association of Independence, Independence, and thereby establish branches in Independence, Neodesha, Coffeyville, Lawrence, and Pittsburg.

- Approved, September 4, 2015

Banking Supervision & Regulation

Director, BS&R

Bank of America Corporation, Charlotte, North Carolina -- authorization for Bank of America Corporation to exit the "parallel run" and begin using the advanced approaches rule to determine its risk-based capital requirements beginning October 1, 2015.

- Approved, September 3, 2015

Change in Bank Control

Minneapolis

Swanville Bancshares, Inc., Swanville, Minnesota -- change in bank control of Swanville Bancshares, Inc. and its subsidiary, First State Bank of Swanville, Swanville.

- Permitted, September 4, 2015

Minneapolis

United Bancorporation, Osseo, Wisconsin -- change in bank control of United Bancorporation and its subsidiaries, United Bank, Osseo; Bank of Poynette, Poynette; Cambridge State Bank, Cambridge; Lincoln Community Bank, Merrill; Farmers State Bank, Stickney, South Dakota; and Clarke County State Bank, Osceola, Iowa.

- Permitted, September 3, 2015

Extensions of Time

Richmond

Bank of Hampton Roads, Virginia Beach, Virginia -- extension to December 29, 2015, to merge with Shore Bank, Onley.

- Granted, September 3, 2015

Financial Holding Companies

St. Louis

First Co Bancorp, Inc., Collinsville, Illinois -- election to become a financial holding company.

- Effective, September 1, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST AMERICAN INTERNATIONAL CORP.	CIC	Notice by Frederick Hing Kwok Chau, Christopher Yeou-Hwa Chau, Karen Yeou-Hung Pellett and FD Chau Family LLC to collectively increase their control to more than 10 percent of First American International Corp., Brooklyn, New York ("FAIC"). FAIC controls First American International Bank, Brooklyn, New York.	Newspaper: Federal Register:	Not available 09/22/2015
GOLDMAN SACHS BANK USA	* 18C	Goldman Sachs Bank USA, New York, New York, to purchase certain non-financial assets and assume certain deposit liabilities of GE Capital Bank, Holladay, Utah.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	08/13/2015 08/14/2015
FIRST CITIZENS COMMUNITY BANK	* 18C	First Citizens Community Bank, Mansfield, PA, to merge with The First National Bank of Fredericksburg, Fredericksburg, PA, through acquisition of assets and the assumption of liabilities.	Newspaper: Federal Register:	09/30/2015 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 5, 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:	08/30/2015 08/31/2015
FIRST BLANCHESTER BANCSHARES, INC.	CIC	Notice of Change in Bank Control filed by Ann Ferneau Brown, individually and the Brown Family, as a group, consisting of Ann Ferneau Brown, The Russell E. Brown Trust, Ann Ferneau Brown Trust, David E. Brown, Stephanie A. Hearn, and Mark E. Brown, to retain 10% or more of the outstanding shares of First Blanchester Bancshares, Inc., Blanchester, Ohio thereby indirectly controlling The First National Bank of Blanchester, Blanchester, Ohio.	Newspaper: Federal Register:	Not available Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	08/20/2015 08/24/2015
CCB BANKSHARES, INC.	* 3A1	CCB Bankshares, Inc., South Hill, Virginia, to become a bank holding company through the acquisition of 100% of the voting securities of Citizens Community Bank, South Hill, Virginia.	Newspaper: Federal Register:	10/02/2015 10/02/2015
OLD LINE BANCSHARES, INC.	* 3A5	Old Line Bancshares, Inc., Bowie, Maryland, to acquire 100% of the voting securities of Regal Bancorp, Inc., Owings Mills, Maryland, and thereby indirectly acquire Regal Bank & Trust, Owings Mill, Maryland.	Newspaper: Federal Register:	Not available Not available

* 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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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
F&M FINANCIAL CORPORATION	CIC	Prior change in control notice filed by Gaylon M. Lawrence, Jr., Memphis, Tennessee, to acquire 100 percent of the outstanding shares of F&M Financial Corporation, and its subsidiary, F&M Bank, both of Clarksville, Tennessee.	Newspaper: Federal Register:	Not available Not available
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
RCB FINANCIAL CORPORATION	CIC	Prior change in control notice filed by Michael William Mathis, Rome, Georgia, to acquire 10 percent or more of the outstanding shares of RCB Financial Corporation and its subsidiary, both of Rome, Georgia.	Newspaper: Federal Register:	09/25/2015 09/22/2015
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, to make 21 low income housing welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
ROBERT M. CLEMENTS 2015 GRANTOR RETAINED ANNUITY TRUST	SLHC Formation	Robert M. Clements 2015 Grantor Retained Annuity Trust, to become an SLHC bank holding company by acquiring .20 percent of the outstanding shares of EverBank Financial Corp., Jacksonville, Florida.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	09/04/2015 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
FSB FINANCIAL SERVICES, INC.	CIC	Notice by Rodney L. Duroe, Jesup, Iowa, individually, and acting in concert with the Duroe Family Control Group consisting of Albert C. Duroe, Suzanne C. Duroe, Danielle M. Trumbauer, Jason P. Trumbauer, and other minor grandchildren, all of Jesup, Iowa; the William B. Dohrmann Revocable Trust and the Susan J. Dohrmann Revocable Trust, with William B. Dohrmann and Susan J. Dohrmann as co-trustees of both trusts, all of Fayette, Iowa; Linda Ellis and William Ellis, both of Newport Beach, California, to retain control of more than 75 percent of the outstanding voting stock of FSB Financial Services, Inc., Waterloo, Iowa, and thereby indirectly control Farmers State Bank, Waterloo, Iowa.	Newspaper: Federal Register:	Not available 09/22/2015
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:	09/14/2015 09/17/2015
LAKE CITY BANK	* Branch	Lake City Bank, Warsaw, Indiana, to establish a branch at 9640 North Michigan Road, Carmel, Indiana.	Newspaper: Federal Register:	09/10/2015 Not applicable
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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
PORTAGE COUNTY BANCSHARES, INC.	* 3A3	Portage County Bancshares, Inc., Almond, Wisconsin to acquire 100 percent of Bancroft State Bank, Bancroft, Wisconsin, and subsequently merge Bancroft State Bank, Bancroft, Wisconsin with and into Portage County Bank, Almond, Wisconsin.	Newspaper: Federal Register:	09/28/2015 09/28/2015
WASHINGTON STATE BANK	* 18C * Branch	Washington State Bank, Washington, Iowa, to purchase certain assets and assume certain liabilities of Columbus Junction State Bank, Columbus Junction, Iowa. In connection with the purchase and assumption, Washington State Bank will establish a branch at 134 Main Street, Columbus Junction, Iowa.	Newspaper: Federal Register:	Not available Not applicable
WB BANCORP, INC.	CIC	Notice by William M. Pfeffer, New Berlin, Illinois, individually and acting in concert with Mary Bobette 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: Federal Register:	Not available 09/14/2015
West Town Bancorp	* 3A1	West Town Bancorp, Inc., Raleigh, North Carolina, to acquire 100 percent of the voting stock of West Town Bank and Trust, Cicero, Illinois.	Newspaper: Federal Register:	Not available 10/02/2015
WINTRUST BANK	* Branch	Wintrust Bank, Chicago, Illinois, to establish a branch at 1800 S Blue Island Ave., Chicago, Illinois.	Newspaper: Federal Register:	09/07/2015 Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
LANDRUM COMPANY	CIC	Notice by The Landrum Control Group, Columbia, Missouri, to acquire control of The Landrum Company, Columbia, Missouri. The Landrum Control Group consists of the Carl R. Landrum Trust A (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), the Carl R. Landrum Trust B (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), the Carl R. Landrum Trust, f/b/o John Bennett Landrum (Douglas B. Moore acting for Landmark Bank, National Association, John B. Landrum, and Brenda L. Bingham, trustees), the Carl R. Landrum Trust, f/b/o Jennifer Ruth Landrum (Douglas B. Moore acting for Landmark Bank, National Association, Jennifer R. Landrum, and Brenda L. Bingham, trustees), the Carl R. Landrum Trust, f/b/o Lara Jean Landrum (Douglas B. Moore acting for Landmark Bank, National Association, Lara J. Landrum, and Brenda L. Bingham, trustees), the Marquis C. Landrum Marital Trust (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), the Marquis C. Landrum GSST Exempt Marital Trust (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), the Marquis C. Landrum Residual Trust (Douglas B. Moore acting for Landmark Bank, National Association, Yulia Guseva, and Brenda L. Bingham, trustees), The Landrum Company ESOP (Douglas B. Moore acting for Landmark Bank, National Association, trustee), and The Landrum Company Combined Benefits Plan (Douglas B. Moore acting for Landmark Bank, National Association, trustee); all trusts having a business address in Columbia, Missouri.	Newspaper:	09/17/2015
			Federal Register:	09/22/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE FINANCIAL CORP.	CIC	Change in Control notice by Ann Groff, Victor, Montana, and Kay Clevidence Stevensville, Montana, to retain 25 percent or more of the voting shares of Farmers State Financial Corporation, Victor, Montana, and thereby indirectly retain control of Farmers State Bank, Victor, Montana. In addition, Ryan Clevidence, and Sara Clevidence both of Lolo, Montana, to retroactively join the Groff-Clevidence Family Control Group, which controls 25 percent or more of Farmers State Financial Corporation, Victor, Montana, and thereby indirectly controls Farmers State Bank, Victor, Montana.	Newspaper: Federal Register:	08/12/2015 09/22/2015
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: Federal Register:	08/19/2015 08/25/2015

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTA VISTA BANCSHARES, INC.	CIC	Notice submitted by Catherine Ann Bosch, Manhattan, Kansas, to acquire control of Alta Vista Bancshares, parent of Alta Vista Bank, both in Alta Vista, Kansas.	Newspaper: Federal Register:	Not available 09/22/2015
COMMUNITY STATE BANCSHARES, INC.	CIC	Notice by Cheryl A. Carr, Brett S. Carr, both in Wichita, Kansas; Nancy B. Carr, Terry L. Carr, both in Leawood, Kansas; and Erin B. Hamell, Andover, Kansas; to become part of the Carr family group acting in concert, and to acquire control of Community State Bancshares, Inc., parent of Community Bank of Wichita, Inc., both in Wichita, Kansas.	Newspaper: Federal Register:	09/14/2015 09/14/2015
CSBO HOLDINGS, INC.	* 3A1	CSBO Holdings, Inc., Ridgway, Colorado, to become a bank holding company through the acquisition 100 percent of the voting shares of Citizens State Bank of Ouray, Ouray, Colorado.	Newspaper: Federal Register:	Not available 10/02/2015
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: Federal Register:	09/18/2015 09/18/2015

* Subject to the provisions of the Community Reinvestment Act

District: 10

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	09/02/2015 08/25/2015
HAPPY STATE BANK	* 18C * Branch	Happy State Bank, Happy, Texas, to purchase substantially all of the assets and assume all of the liabilities associated with the branch office of Centennial Bank, Lubbock, Texas, located at 711 North Main Street, Shamrock, Texas 79079.	Newspaper: Federal Register:	Not available Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Grand Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available 09/28/2015

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 5, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
DELTA NATIONAL BANCORP	CIC	Notice by Toinette Rossi, the Toinette Rossi Bank Trust, Valerie Rossi, and the Valerie Rossi Bank Trust, to increase control of Delta National Bancorp, and thereby indirectly increase their control of Delta Bank, National Association, all of Manteca, California.	Newspaper: Federal Register:	Not available Not available
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
KEDAP, S.A. DE C.V.	* 3A1	KEDAP S.A. de C.V., Mexico City, Mexico to become a bank holding company by acquiring 34.29 percent of Commerce Bank of Temecula Valley, Murrieta, California.	Newspaper: Federal Register:	09/26/2015 09/25/2015
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
Private Bancorp of America, Inc.	3A1	Private Bancorp of America, Inc., La Jolla, California, to become a bank holding company by acquiring 100 percent of the voting common stock of San Diego Private Bank, Coronado, California.	Newspaper: Federal Register:	Not applicable Not applicable
WASHINGTON BANCORP, INC.	CIC	Notice filed by Douglas Wayne Schmitt, Round Rock, Texas; Amber Marie Schmitt, Round Rock, Texas; DeAne Marie Blakley, Vancouver, Washington; Cheryl Ann Cornett, Hillsboro, Oregon; and Gary Gaye Schmitt, Vancouver, Washington, to increase from 21.19 percent to 21.92 percent their voting shares of Washington Bancorp, Inc., and thereby indirectly increase their control of Bank of Washington, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 09/22/2015

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
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