
Federal Reserve Release



H.2

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

No. 50

Week Ending December 12, 2015

Forms

Forms -- final Board review to extend with revision the Banking Organization Systemic Risk Report (FR Y-15).

- Approved, December 7, 2015

H.2 Actions under delegated authority

December 6, 2015 to December 12, 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

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 3594 Logan Street, Englewood.

- Approved, December 11, 2015

Kansas City

RCB Bank, Claremore, Oklahoma -- to establish a branch at 3151 West Tecumseh Road, Norman.

- Approved, December 7, 2015

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 6700 Nolensville Road, Brentwood, Tennessee.

- Approved, December 11, 2015

Bank Holding Companies

St. Louis

First Breckinridge Bancshares, Inc., Irvington, Kentucky -- to acquire American Bank & Trust Company, Inc., Bowling Green.

- Approved, December 11, 2015

Philadelphia

Fulton Financial Corporation, Lancaster, Pennsylvania -- to make certain public welfare investments.

- Withdrawn, December 7, 2015

Bank Holding Companies

Cleveland

Gillmor Financial Services, Inc., Old Fort, Ohio -- to engage in lending activities.
- Approved, December 7, 2015

Cleveland

Old Fort Banking Company Employee Stock Ownership and 401(k) Plan-ESOP Component Trust, Old Fort, Ohio -- to become a bank holding company by acquiring shares of Gillmor Financial Services, Inc., Old Fort, and indirectly acquiring control of The Old Fort Banking Company.
- Approved, December 7, 2015

St. Louis

Rhineland Bancshares, Inc., Rhineland, Missouri -- to become a bank holding company by acquiring Peoples Savings Bank of Rhineland, Rhineland.
- Approved, December 9, 2015

Richmond

Southern BancShares (N.C.), Inc., Mount Olive, North Carolina -- to acquire Heritage Bankshares, Inc., Norfolk, Virginia, and thereby indirectly acquire Heritage Bank.
- Approved, December 10, 2015

Banks, Foreign

General Counsel

Banque SYZ SA, Geneva, Switzerland -- to retain temporarily a representative office in Miami, Florida.
- Approved, December 10, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Jacobs Asset Management, LLC, et al., New York, New York -- relief from certain commitments (two requests).

- Granted, December 9, 2015

Banks, State Member

Dallas

Origin Bank, Choudrant, Louisiana -- retroactive notice by Community Trust Bank (renamed Origin Bank) to make certain community development and public welfare investments.

- Approved, December 11, 2015

Change in Bank Control

Cleveland

Benchmark Bancorp, Inc., Gahanna, Ohio -- change in bank control of Benchmark Bancorp, Inc., and its subsidiary, Benchmark Bank, Gahanna.

- Permitted, December 9, 2015

Minneapolis

Commercial Holding Company, Wagner, South Dakota -- change in bank control of Commercial Holding Company and its subsidiary, Commercial State Bank, Wagner.

- Permitted, December 8, 2015

Dallas

First Eldorado Bancshares, Inc., Eldorado, Texas -- to retain control of First Eldorado Bancshares, Inc., and its subsidiary, The First National Bank of Eldorado, Eldorado.

- Permitted, December 11, 2015

Change in Bank Control

Chicago

First Independence Corporation, Detroit, Michigan -- change in bank control of First Independence Corporation and its subsidiary, First Independence Bank, Detroit.

- Permitted, December 8, 2015

Kansas City

First National Bancshares Corporation of Fredonia, Fredonia, Kansas -- change in bank control of First National Bancshares Corporation of Fredonia and its subsidiary, First National Bank in Fredonia, Fredonia.

- Permitted, December 11, 2015

Minneapolis

Hamburg Financial, Inc., Excelsior, Minnesota -- to retain control of Hamburg Financial, Inc., and its subsidiary, State Bank of Hamburg, Hamburg.

- Permitted, December 11, 2015

Minneapolis

NW Bancshares, Inc., Chippewa Falls, Wisconsin -- change in bank control of NW Bancshares, Inc., and its subsidiary, The Northwestern Bank, Chippewa Falls.

- Permitted, December 7, 2015

Minneapolis

Poe Investment Company, Excelsior, Minnesota -- to retain control of Poe Investment Company and its subsidiary, Farmers and Merchants State Bank of Sacred Heart, Sacred Heart.

- Permitted, December 11, 2015

Change in Bank Control

Kansas City

Rae Valley Financials, Inc., Petersburg, Nebraska -- change in bank control of Rae Valley Financials, Inc., and its subsidiary, Petersburg State Bank, Petersburg.

- Permitted, December 7, 2015

Dallas

Relationship Financial Corporation, Kerrville, Texas -- change in bank control of Relationship Financial Corporation and its subsidiary, Guadalupe National Bank, Kerrville.

- Withdrawn, December 7, 2015

Extensions of Time

Richmond

Bank of America, National Association, Charlotte, North Carolina -- extension to December 22, 2016, to establish a new foreign bank subsidiary, Bank of America (China) Limited, Shanghai, China.

- Granted, December 10, 2015

Secretary

BNC Bancorp, High Point, North Carolina -- commenter's request to extend the comment period on the application to acquire Southcoast Financial Corporation, Mount Pleasant, South Carolina, and thereby acquire Southcoast Community Bank.

- Denied, December 8, 2015

Financial Holding Companies

Chicago

First National Bancorp, Inc., Kalamazoo, Michigan -- election to become a financial holding company.

- Effective, December 8, 2015

Membership

Chicago

First Citizens National Bank, Mason City, Iowa -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, First Citizens Bank.

- Approved, December 11, 2015

Kansas City

The First National Bank in Altus, Altus, Oklahoma -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, December 11, 2015

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending December 12, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN SAVINGS BANK	* Branch	Application by Eastern Savings Bank, Norwich, Connecticut, to establish a new full service branch at 220 W. Town Street, Norwich, Connecticut pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
NORTHERN BANCORP, INC.	4c8	Section 4(c)(8) notice filed by Northern Bancorp, Inc. to make, through its wholly-owned subsidiary, Northern Bank & Trust Company, both of Woburn, Massachusetts, a minority investment in SmartNest, Inc. and thereby to engage in providing collection agency and data processing services pursuant to Section 225.23 of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PENTUCKET BANK HOLDINGS MHC	* 3A1 * 3A3	Pentucket Bank Holdings, MHC and Pentucket Bancorp, Inc., both of Haverhill, Massachusetts, to become a mutual holding company and a stock bank holding company, respectively, by acquiring 100 percent of Pentucket Bank, Haverhill, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available
RADIUS INVESTMENT CORP.	* SLHC Formation	Application by Radius Investment Corp., Boston, Massachusetts, and Radius Merger Sub., Inc., Boston, Massachusetts, both newly formed companies, to become savings and loan holding companies by acquiring Radius Bancorp, Inc. and therefore Radius Bank, both of Boston, Massachusetts, its wholly owned subsidiary federal savings association.	Newspaper:	12/06/2015
			Federal Register:	12/07/2015

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
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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 December 12, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELMIRA SAVINGS BANK	* Branch	Elmira Savings Bank, Elmira, New York, to establish a branch office to be located at 602 West State Street, Ithaca, New York.	Newspaper: Federal Register:	Not available Not applicable
NEW YORK COMMUNITY BANCORP, INC.	* 4c8	New York Community Bancorp, Inc., Westbury, New York, to acquire 100 percent of the voting shares of Astoria Financial Corporation, Lake Success, New York, and indirectly acquire Astoria Bank, Long Island City, New York, and thereby engage in extending credit and servicing loans, and in operating a savings association, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available
NORDEA BANK AB (PUBL)	FBSEA	Nordea Bank AB (publ), Stockholm, Sweden, to establish a NY State-licensed branch, in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	12/27/2015 Not applicable

District: 2

Federal Reserve Bank of New York

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

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COVENANT FINANCIAL, INC.	3A1	Covenant Financial, Inc., Doylestown, PA, to become a bank holding company by acquiring Covenant Bank ("Covenant"), Doylestown, PA, through the merger of Covenant with Covenant Interim Bank, Doylestown, PA.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

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

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	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 December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRISTATE CAPITAL HOLDING INC	4c8	Notice by TriState Capital Holdings, Inc., Pittsburgh, PA, and its wholly owned nonbank subsidiary, Chartwell Investment Partners, LLC, Berwyn, PA, to acquire the assets of The Killen Group, Inc., Berwyn, PA, pursuant to the 12-day expedited procedures of Section 225.23 of Regulation Y and Section 4(c)(8) of the BHCA.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

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

CRA Examinations scheduled for	Quarter of
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 December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAPITAL BANK	* Branch	First Capital Bank, Glen Allen, Virginia, proposes to establish a branch at 6296 Mechanicsville Turnpike, Mechanicsville, Virginia.	Newspaper:	12/22/2015
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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

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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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 12, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CapStar Financial Holdings, Inc.	* 3A1	Advance Federal Register notice filed by CapStar Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of CapStar Bank, both of Nashville, Tennessee.	Newspaper:	Not available
			Federal Register:	01/08/2016
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish the following branches: the Lake Worth Branch, located at 5900 Quebec Street, Fort Worth, Texas; and the Panther Creek Branch, located at 4640 Woodlands Parkway, The Woodlands, Texas.	Newspaper:	12/10/2015
			Federal Register:	Not applicable
FIRST HOME BANK	Member	First Home Bank, Seminole, Florida to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	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:	08/27/2015
			Federal Register:	Not available
SEACOAST BANKING CORPORATION OF FLORIDA	* 3A5	Seacoast Banking Corporation of Florida, Stuart, Florida, to merge with Floridian Financial Group, Inc., Lake Mary, Florida, and thereby acquire its subsidiary, Floridian Bank, Daytona Beach, Florida. In connection with this proposal, Seacoast's parent companies, CapGen Capital Group III LP, and CapGen Capital Group III LLC, both of New York, New York, will indirectly acquire Floridian Financial Group, Inc. and Floridian Bank.	Newspaper:	Not available
			Federal Register:	01/04/2016

District: 6

Federal Reserve Bank of Atlanta

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

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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan applied to the Federal Reserve Board for permission to establish a mobile branch (courier service) that will serve business customers in the following counties: Alcona, Allegan, Alpena, Antrim, Arenac, Bay, Barry, Benzie, Berrien, Branch, Calhoun, Cass, Cheboygan, Charlevoix, Clare, Crawford, Emmet, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ionia, Iosco, Isabella, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Sanilac, Tuscola, Van Buren, and Wexford.	Newspaper:	Not available
			Federal Register:	Not applicable
CHEMICAL BANK	* Branch	Chemical Bank, Midland, MI, to establish a new branch at 100 South Michigan Ave., Saginaw	Newspaper:	Not available
			Federal Register:	Not applicable
COMMUNITY FIRST FINANCIAL CORPORATION	CIC	Robert F. Hingst, Trustee of Robert F. Hingst GST Trust; Robert F. Hingst GST Trust; together with William H. Hingst, Trustee of William H. Hingst GST Trust and Trustee of the William H. Hingst Living Trust; William H. Hingst GST Trust and William H. Hingst Living Trust; Robert F. Hingst and Mary M. Hingst, Co Trustees of Mary M. Hingst Living Trust; Mary M. Hingst Living Trust; John C. Hingst; Katherine H. Hingst, all of Kokomo, Indiana; Theodore J. Hingst, Trustee of Theodore J. Hingst GST Trust and Trustee of Ted Hingst Living Trust; Theodore J. Hingst GST Trust and Ted Hingst Living Trust, all of Lafayette, Indiana, as a group acting in concert to retain 10 percent or more of the shares and thereby control Community First Financial Corporation, Kokomo, Indiana, and thereby indirectly control Community First Bank of Indiana, Kokomo, Indiana.	Newspaper:	Not available
			Federal Register:	12/23/2015
EASTERN MICHIGAN FINANCIAL CORPORATION	* 3A5	Eastern Michigan Financial Corporation, Crosswell, MI application to merge with Rush Bank Corporation, Ruth, MI	Newspaper:	Not available
			Federal Register:	Not available
FIRST FARMERS FINANCIAL CORPORATION	* 3A5 * 18C	First Farmers Financial Corporation, Converse, Indiana, to merge with Century Bank Corp., and thereby indirectly acquire The Citizens Exchange Bank, both of Fairmount, Indiana and an application by First Farmers Bank & Trust Co., Converse, Indiana, to merge with The Citizens Exchange Bank, Fairmount, Indiana, and operate all offices of The Citizens Exchange Bank as branches.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MIDWEST BANCORP, INC.	* 3A5 * 18C * Branch	First Midwest Bancorp, Itasca, IL to merge with NI Bancshares, Sycamore, IL and thereby acquire the National Bank & Trust Co of Sycamore, IL. In addition to this proposal, First Midwest Bank, Itasca, Illinois to merge with the National Bank & Trust Company of Sycamore, Sycamore, Illinois. As a result of the merger, First Midwest Bank, Itasca, IL will establish 10 branches.	Newspaper: Federal Register:	Not available 12/28/2015
GNB BANK	* 18C * Branch	GNB Bank, Grundy Center, Iowa, to merge with its sister bank, Ackley State Bank, Ackley, Iowa. As a result of the merger, all locations of Ackley State Bank will become branches of GNB Bank.	Newspaper: Federal Register:	Not available Not applicable
LEVEL ONE BANCORP, INC.	* 3A3	Level One Bancorp, Inc., Farmington Hills, Michigan, to acquire Bank of Michigan, Farmington Hills, Michigan.	Newspaper: Federal Register:	12/24/2015 12/24/2015
NICOLET BANKSHARES, INC.	* 3A5	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to merge with Baylake Corp., and thereby indirectly acquire Baylake Bank, both in Sturgeon Bay, Wisconsin.	Newspaper: Federal Register:	Not available 01/04/2016
VISIONBANK OF IOWA	* Branch	VisionBank of Iowa, Ames, Iowa, to establish a branch at 100 Centennial Drive, Huxley, Iowa.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

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
139843	FIRST FARMERS B&T, CONVERSE, INDIANA	08/03/2015	01/08/2015	S	Int Sm Bank
475345	HURON CMNTY BK, EAST TAWAS, MICHIGAN	09/21/2015	01/07/2015	S	Small Bank
874845	LAKE CITY BK, WARSAW, INDIANA	08/31/2015	01/06/2016	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
MONTGOMERY BANCORPORATION, INC.	CIC	Notice by Joel A. Montgomery, Jr., St. Louis, Missouri, as trustee, of the RHM IV 2015 Irrevocable Bank Trust, WJM 2015 Irrevocable Bank Trust, JMF 2015 Irrevocable Bank Trust, and the JAMJR 2015 Irrevocable Bank Trust; and Richard H. Montgomery III, Sikeston, Missouri, as trustee, of the MMM 2015 Irrevocable Bank Trust and RHM III 2015 Irrevocable Bank Trust, to retain and increase control of more than 25 percent of the voting shares of Montgomery Bancorporation, Inc., Sikeston, Missouri.	Newspaper:	Not available
			Federal Register:	12/31/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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1015243	CENTRAL BK OF LK OF THE OZARKS, OSAGE BEACH, MISSO	08/10/2015	11/27/2015	S	Int Sm Bank
33147	FARMERS B&TC, BLYTHEVILLE, ARKANSAS	08/24/2015	11/30/2015	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AN TRUST	* 3A1 4c8	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to retroactively become a bank holding company, by retaining 25 percent or more of the shares of Security State Bank Holding Company, Fargo North Dakota and thereby indirectly retain control of Bank Forward, Hannaford, North Dakota. In addition, retroactive filing by Bank Forward Employee Stock Ownership Plan and Trust, indirectly, and by Security State Bank Holding Company, Fargo, North Dakota, directly, to engage in extending credit and servicing loans.	Newspaper: Federal Register:	01/03/2016 01/11/2016
FIRST BANCSHARES CORPORATION	* 3A3	First Bancshares Corporation, Gladstone, Michigan, to acquire 100 percent of Northern Michigan Bank & Trust, Escanaba, Michigan.	Newspaper: Federal Register:	Not available Not available
FIRST FINANCIAL CORPORATION	CIC	Brooks F. Burgum, Fargo, North Dakota, individually, and as a trustee of the Frederick W. Burgum-Katherine J. Burgum 2008 FFC GRAT (Burgum GRAT), Fargo, North Dakota, to retain 25 percent or more of the shares of First Financial Corporation, Arthur, North Dakota. In addition, Burgum GRAT; Frederick W. Burgum, Arthur, North Dakota; and Katherine B. Itterman, Fargo, North Dakota, as members of the Burgum family control group, to retain 25 percent or more of the shares of First Financial Corporation, Arthur, North Dakota, and thereby indirectly retain control of First State Bank of North Dakota, Arthur, North Dakota.	Newspaper: Federal Register:	Not available 12/28/2015
SARGENT BANKSHARES, INC.	CIC	Austin D. McLaen and Matthew S. McLaen, both of Forman, North Dakota, to retain voting shares of Sargent Bankshares, Inc., Forman, North Dakota, and thereby remain members of the McLaen family shareholder group, which controls 25% or more of Sargent Bankshares, Inc. and thereby indirectly controls Sargent County Bank, Forman, North Dakota.	Newspaper: Federal Register:	12/17/2015 12/23/2015
TYSAN CORPORATION, THE	CIC	James N. Sanders, Plymouth, Minnesota, as managing member of Thanh Van LLC, Minneapolis, Minnesota, (TV LLC), Van Sanders, Plymouth, Minnesota, as managing member of JNS LLC, Minneapolis, Minnesota (JNS LLC), and James N. Sanders and Van Sanders as trustees of The Van Sanders Revocable Trust, Minneapolis, Minnesota, (Trust), to acquire shares and join the Tychman/Sanders Group, which controls 25 percent or more of The Tysan Corporation, Minneapolis, Minnesota, and thereby gain control of Lake Community Bank, Long Lake, Minnesota, and Pine Country Bank, Little Falls, Minnesota.	Newspaper: Federal Register:	12/19/2015 12/15/2015

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
WEST END FINANCIAL CORP.	* 3A3	West End Financial Corp, Ironwood, Michigan, to acquire 100 percent of Gresham Bancshares, Inc., Gresham, Wisconsin, and thereby indirectly acquire State Bank, Gresham, Wisconsin.	Newspaper:	Not available
			Federal Register:	01/04/2016

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
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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 December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANK OF SIDNEY, THE	Member	The American National Bank of Sidney Nebraska (to be known as The American Bank of Sidney Nebraska), Sidney, Nebraska, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
CAPITAL BANCSHARES, INC.	CIC	Notification submitted by Allen D. Powell Bank Share Trust, and Allen Powell, as trustee, Linneus, Missouri, to acquire control of Capital Bancshares, Inc., Brookfield, Missouri, parent of Bank of Brookfield-Purdin, N.A., Brookfield, Missouri.	Newspaper: Federal Register:	Not available Not available
CAPITAL BANCSHARES, INC.	CIC	Notification submitted by Janet McCauslin, Chillicothe, Missouri, and John Littrell, Brookfield, Missouri, as a group acting in concert to acquire control of Capital Bancshares, Inc., Brookfield, Missouri, parent of Bank of Brookfield-Purdin, N.A., Brookfield, Missouri.	Newspaper: Federal Register:	Not available Not available
CSBO HOLDINGS, INC. ESOP	* 3A1	CSBO Holdings, Inc., Employee Stock Ownership Plan, Ridgway, Colorado, to become a bank holding company through the acquisition of 51 percent of the voting shares of CSBO Holdings, Inc., Ridgway, Colorado, and thereby indirectly acquire Citizens State Bank of Ouray, Ouray, Colorado.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL BANK IN ALTUS, THE	Member	First National Bank in Altus, Altus, Oklahoma, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
WHITCORP FINANCIAL COMPANY	CIC	Notification submitted by Jennifer Whitham-Jensik, Fredonia, Kansas, as trustee of the Tyler F. Whitham Irrevocable Trust and the Jessica P. Frampton Irrevocable Trust, both of Garden City, Kansas (collectively, the Trusts), to individually increase her control of Whitcorp Financial Company, Leoti, Kansas, parent of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado, to greater than 25 percent. Additionally, notification submitted by Jessica P. Frampton, as trustee of the Jessica P. Frampton Irrevocable Trust, and the Trusts, to acquire shares and become members of the Whitham Control Group, which is a group that acting in concert that controls 25 percent or more of Whitcorp Financial Company.	Newspaper: Federal Register:	Not available 12/07/2015

* 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.

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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKCAP EQUITY FUND, LLC	* 3A3	BankCap Equity Fund LLC, BankCap Partners GP L.P., and BankCap Partners Fund I, L.P., each a registered bank holding company located in Dallas, Texas, to acquire up to 23.2 percent of voting shares of Vista Bancshares, Inc., Ralls, Texas, indirectly through BankCap Partners Opportunity Fund, L.P., Dallas, Texas. Vista Bancshares, Inc., is the parent company of Vista Bank, also of Ralls, Texas.	Newspaper: Federal Register:	Not available 01/04/2016
RED RIVER BANCORP, INC.	CIC	Retroactive notice for The Morris Family Trust, Frank E. Morris and Janet G. Morris, Gainesville, Texas, as Trustees, to retain and control greater than 10 percent of Red River Bancorp, Inc., and indirectly, First State Bank, both of Gainesville, Texas, and to join the Morris Family Group, a group acting in concert approved on October 20, 2015 under Section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	12/14/2015 12/15/2015

* Subject to the provisions of the Community Reinvestment Act

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.

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a new branch office located at Springs Plaza, Chalan Ale Arnold, Gualo Rai, Saipain, MP.	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
RBB BANCORP	* 3A5	RBB Bancorp, Los Angeles, California, to merge with TFC Holding Company, and thereby indirectly acquire Tomato Bank, both of Alhambra, California.	Newspaper: Federal Register:	Not available Not available
WESTAMERICA BANCORPORATION	CIC	Change in Bank Control Notice filed by T. Rowe Price Associates, Inc., Baltimore, Maryland, to retain 10 percent or more of Westamerica Bancorporation, and thereby indirectly in its subsidiary, Westamerica Bank, both of San Rafael, California.	Newspaper: Federal Register:	Not available Not available

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.

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act