
Federal Reserve Release



H.2

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

No. 3

Week Ending January 16, 2016

Banks, Foreign

Unione di Banche Italiane, S.p.A., Bergamo, Italy -- to establish a representative office in New York, New York.

- Approved, January 14, 2016

Forms

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Approved, January 13, 2016

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Dallas

PlainsCapital Bank, Dallas, Texas -- to establish a branch at 3417 Gaston Avenue, Dallas.

- Approved, January 14, 2016

Bank Holding Companies

General Counsel

CenterState Banks, Inc., Davenport, Florida -- waiver of application to acquire Community Bank of South Florida, Inc., Homestead, a bank holding company, in connection with the merger of their subsidiaries, Community Bank of Florida, Inc. with and into CenterState Bank of Florida, N.A., Winter Haven.

- Granted, January 14, 2016

General Counsel

Entegra Financial Corp., Franklin, North Carolina -- waiver of application to acquire OldTown Bank, Waynesville, in connection with its merger with and into Entegra Financial's subsidiary savings bank, Entegra Bank, Franklin.

- Granted, January 15, 2016

Chicago

First Farmers Financial Corporation, Converse, Indiana -- to merge with Century Bank Corp., Fairmount, and thereby indirectly acquire The Citizens Exchange Bank; and for First Farmers Bank & Trust Co., Converse, to merge with The Citizens Exchange Bank and thereby establish branches.

- Approved, January 14, 2016

Bank Holding Companies

St. Louis

First United Bancorp, Inc., Madisonville, Kentucky -- to merge with Town & Country Financial, Inc., Beaver Dam, and thereby indirectly acquire Bank of Ohio County, Inc.

- Approved, January 11, 2016

General Counsel

Grandpoint Capital, Inc., Los Angeles, California -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, January 15, 2016

Atlanta

NorthStar Banking Corporation, Tampa, Florida -- commitment relief request.

- Granted, January 15, 2016

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida -- to merge with Floridian Financial Group, Inc., Lake Mary, and thereby acquire Floridian Bank, Daytona Beach.

- Approved, January 14, 2016

Richmond

Southern Bancshares (N.C.), Inc., Mount Olive, North Carolina -- to engage de novo in extending and servicing loans.

- Approved, January 11, 2016

Bank Holding Companies

Minneapolis

West End Financial Corp., Ironwood, Michigan -- to acquire Gresham Bancshares, Inc., Gresham, Wisconsin, and thereby indirectly acquire State Bank.

- Approved, January 11, 2016

Change in Bank Control

Atlanta

Commercial Bancgroup, Inc., Harrogate, Tennessee -- change in bank control of Commercial Bancgroup, Inc., and its subsidiary, Commercial Bank, Harrogate.

- Withdrawn, January 13, 2016

Chicago

Easter Enterprises, Inc., Spencer, Iowa -- to retain control of Easter Enterprises, Inc., and its subsidiary, Farmers Trust and Savings Bank, Spencer.

- Permitted, January 15, 2016

Kansas City

Heritage Bancshares, Inc., Topeka, Kansas -- to retain control of Heritage Bancshares, Inc., and its subsidiary, Heritage Bank, Topeka (two notices).

- Permitted, January 15, 2016

Minneapolis

Sargent Bankshares, Inc., Forman, North Dakota -- to retain control of Sargent Bankshares, Inc., and its subsidiary, Sargent County Bank, Forman.

- Permitted, January 13, 2016

Change in Bank Control

St. Louis

SBW Bancshares, Inc., Waterloo, Illinois -- to retain control of SBW Bancshares, Inc., and its subsidiary, State Bank of Waterloo, Waterloo.

- Permitted, January 12, 2016

Extensions of Time

Secretary

Bank of the Ozarks, Inc., Little Rock, Arkansas -- commenter's request to extend the comment period on the application to acquire Community & Southern Holdings, Inc., Atlanta, Georgia.

- Denied, January 12, 2016

Richmond

Eastern Virginia Bankshares, Inc., Tappahannock, Virginia -- extension to July 23, 2016, for a change in bank control of Eastern Virginia Bankshares, Inc., and its subsidiary, EVB, Tappahannock.

- Granted, January 12, 2016

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to April 23, 2016, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, January 15, 2016

Secretary

Republic Bancorp, Inc., Louisville, Kentucky -- commenter's request to extend the comment period on the application to merge with Cornerstone Bancorp, Inc., St. Petersburg, Florida, and thereby acquire Cornerstone Community Bank.

- Denied, January 11, 2016

Membership

St. Louis

The First National Bank of McGehee, McGehee, Arkansas -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, First NaturalState Bank.

- Approved, January 12, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, South Weymouth, Massachusetts, to establish a branch at 680 Hancock Street, Quincy, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	12/26/2015
			Federal Register:	Not applicable
SPENCER MHC	* 3A3 * 3A5	Applications by: i) Spencer MHC, Spencer, Massachusetts to merge with Green Valley Bancorp, MHC, Southbridge, Massachusetts (Green Valley MHC), with Spencer MHC as the surviving entity; and ii) Spencer Mid-Tier Holding Company, Spencer, Massachusetts (Spencer HC) to merge with Green Valley Bancorp, Inc. (GV Bancorp), Southbridge, Massachusetts, with Spencer HC as the surviving entity pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. Upon consummation of the merger, Spencer Savings Bank and Southbridge Savings Bank will remain separate wholly-owned subsidiaries of Spencer MHC and Spencer HC.	Newspaper:	Not available
			Federal Register:	Not available

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 January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a Public welfare investment through Stratford Mid-Atlantic Investors Limited Partnership, to assist the rehabilitation and construction of low-income residential rental properties in Maryland, Virginia and the District of Columbia, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE FINANCIAL CORPORATION	CIC	George K. Miller, Ft. Lauderdale, Florida, individually and as part as a group acting in concert with OceanFirst Bank as the voting trustee of the George K. Miller Voting Trust, Toms River, New Jersey; to acquire up to 30.26% of the voting shares of Cornerstone Financial Corporation, and thereby indirectly acquire voting shares of Cornerstone Bank, both in Mt. Laurel, New Jersey.	Newspaper:	01/16/2016
			Federal Register:	11/05/2015

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 January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANK FINANCIAL CORP.	* 3A5	Capital Bank Financial Corp., Charlotte, North Carolina, to acquire 100% of the voting shares of CommunityOne Bancorp, Charlotte, North Carolina, and thereby indirectly acquire CommunityOne Bank, National Association, Charlotte, North Carolina.	Newspaper:	01/25/2016
			Federal Register:	01/28/2016
CLEAR MOUNTAIN BANK	Premises	Clear Mountain Bank, Bruceton Mills, West Virginia, has requested for approval to exceed the established limit for premises under Section 24A of the Federal Reserve Act, due to capitalized lease costs from its Bridgeport, West Virginia branch location.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPSTAR FINANCIAL HOLDINGS, INC.	* 3A1	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: Federal Register:	01/13/2016 01/08/2016
CHARTER FINANCIAL CORPORATION	* 3A1	Charter Financial Corporation, West Point, Georgia, to become a bank holding company for a moment in time by merging with CBS Financial Corporation, and thereby acquiring Community Bank of the South, both of Smyrna, Georgia.	Newspaper: Federal Register:	Not available Not available
FIDELITY SOUTHERN CORPORATION	* 3A5	Fidelity Southern Corporation, Atlanta, Georgia, to merge with American Enterprise Bankshares, Inc., and thereby acquire its subsidiary, American Enterprise Bank, both of Jacksonville, Florida.	Newspaper: Federal Register:	Not available 02/05/2016
FRANKLIN SYNERGY BANK	* 18C * Branch	Franklin Synergy Bank, Franklin, Tennessee, to merge with Civic Bank & Trust, Nashville, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
HAMILTON STATE BANCSHARES, INC.	4c8	Hamilton State Bancshares, Inc., Hoschton, Georgia, to establish Auto Finance South, and thereby engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit, and collection agency services.	Newspaper: Federal Register:	Not applicable Not applicable
HERITAGE FIRST BANCSHARES, INC.	CIC	After the fact change in control notice filed by Andrew Charles Heaner, Atlanta, Georgia, to retain 25 percent or more of the outstanding shares of Heritage First Bancshares, Inc., and Heritage First Bank, both of Rome, Georgia.	Newspaper: Federal Register:	Not available 01/13/2016
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

Filings received during the week ending January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
WASHINGTON/WILKES HOLDING COMPANY	CIC	After-the-fact change in control notice filed by Gerald O'Neill Norman, Lois Ann Garrard Norman, Deborah Norman Lewis, Gerald O'Neill Norman Jr., Caleb Michael Free, Derek Norman Free, all of Washington, Georgia; and Joyce M Norman, Dacula, Georgia, to retain 15.35 percent of the outstanding shares of Washington Wilkes Holding Company, and its subsidiary, F & M Bank, both of Washington, Georgia.	Newspaper:	Not available
			Federal Register:	02/03/2016

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 January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMUNITY FINANCIAL, INC.	CIC	ACBT L.P., a Delaware limited partnership, Huntley, Illinois; Charles W. Ruth, Huntley, Illinois; Helen J. Ruth, Huntley, Illinois; William A. Ruth, Woodstock, Illinois; Mary H. Ruth, Woodstock, Illinois; Emily Ruth Smith, Lake in the Hills, Illinois; Eric L. Ruth, Huntley, Illinois; and Scott H. Ruth, Marengo, Illinois; as a group acting in concert, have applied to the Federal Reserve Board for permission to retain and obtain control over 17.26 percent of the voting shares of American Community Financial, Inc., Woodstock, Illinois, and thereby indirectly retain control of American Community Bank, Woodstock, Illinois.	Newspaper: Federal Register:	Not available 01/27/2016
EASTERN MICHIGAN FINANCIAL CORPORATION	* 3A5 * 18C	Eastern Michigan Financial Corporation, Crosswell, Michigan, to merge with Ruth Bank Corporation, Ruth, Michigan and thereby acquire control of Ruth State Bank, Ruth, Michigan.	Newspaper: Federal Register:	Not available Not available
EASTERN MICHIGAN FINANCIAL CORPORATION	* 3A5 * 18C	Eastern Michigan Financial Corporation, Crosswell, Michigan, to merge with Ruth Bank Corporation, Ruth, Michigan and thereby acquire control of Ruth State Bank, Ruth, Michigan.	Newspaper: Federal Register:	Not available 01/13/2016
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to merge with Pulaski Financial Corp., Saint Louis, Missouri, and thereby indirectly acquire Pulaski Bank, National Association, Creve Coeur, Missouri.	Newspaper: Federal Register:	Not available Not available
FIRST MIDWEST BANK	* Branch	First Midwest Bank, Itasca, Illinois, to establish a branch at 200 North LaSalle Street, Chicago, Illinois.	Newspaper: Federal Register:	01/15/2016 Not applicable
MERCHANTS BANCORP	4c8	Merchants Bancorp, Carmel, Indiana, to request the approval of the Board of Governors of the Federal Reserve Bank for the acquisition of a 30% non-voting Class B membership interest of Arlight Financial LLC, Cinnaminson, New Jersey.	Newspaper: Federal Register:	Not applicable Not available
NORTHWEST BANCORPORATION OF ILLINOIS, INC.	CIC	Mr. James J. Dolan, Naples, Florida as an individual and as trustee of Royston Road Trust and JJD 2012 Family Trust; and SAMAC, LLC, as a group acting in concert to acquire control of Northwest Bancorporation of Illinois, Inc. and thereby indirectly acquire control of First Bank and Trust Company of Illinois, both of Palatine, Illinois.	Newspaper: Federal Register:	Not available 02/03/2016
OAK PARK RIVER FOREST BANKSHARES, INC.	CIC	Walter F. Healy, Oak Park, Illinois, to acquire 15.5 percent of Oak Park River Forest Bankshares, Inc., Oak Park, Illinois and thereby indirectly acquire Community Bank Oak Park River Forest, Oak Park, Illinois.	Newspaper: Federal Register:	01/06/2016 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
VOGEL BANCSHARES, INC.	CIC	Notice by Jean E. Vogel, Erika G. Brossard, and Anne N. Kooiman, all of Orange City, Iowa; DV Capital, L.L.C., with Drew F. Vogel and Jean E. Vogel as members, all of Orange City, Iowa; Ian D. Vogel and Maximillian O. Faidi, both of Omaha, Nebraska; Mia K. Nelson, Carol Stream, Illinois; Ali N. Goepfert, Lino Lakes, Minnesota; Meika M. Vogel and Trevor A. Vogel, both of Eden Prairie, Minnesota; Tyler F. Vogel, Northfield, Minnesota; and Christopher W. Vogel, Minneapolis, Minnesota, to join the Vogel Family Control Group (currently consisting of Franklin Vogel and Drew F. Vogel, both of Orange City, Iowa; Wrede E. Vogel, Luverne, Minnesota; and Blair D. Vogel, Omaha, Nebraska) and retain control of 100 percent of the voting shares of Vogel Bancshares, Inc., Orange City, Iowa, and thereby indirectly control Iowa State Bank, Hull, Iowa.	Newspaper:	Not available
			Federal Register:	01/27/2016

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 16, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 12 East 49th Street, 28th Floor, New York, New York.	Newspaper:	01/29/2016
			Federal Register:	Not applicable
CITIZENS BANK	* 18C * Branch	Citizens Bank, Hartford, Kentucky, to purchase certain assets and assume certain liabilities of a branch, located at 925 West Main Street, Munfordville, Kentucky, of Your Community Bank, New Albany, Indiana, and to retain the acquired facility as a branch office.	Newspaper:	02/12/2016
			Federal Register:	Not applicable
MOUNT STERLING BANCORP, INC	CIC	Notice by Michael D. Yingling, Mt. Sterling, Illinois, to increase control to 25 percent or more of Mt. Sterling Bancorp, Inc., Mt. Sterling, Illinois.	Newspaper:	02/03/2016
			Federal Register:	02/04/2016
PIONEER BANCSHARES, INC. (HORATIO, ARK	CIC	Notice by Janice A. Hendrix, Horatio, Arkansas, as trustee of the Janice A. Hendrix Revocable Trust, and as a member of the Hendrix family control group, to retain control of more than 25 percent of the voting shares of Pioneer Bancshares, Inc. of Horatio, Arkansas, Horatio, Arkansas. The Hendrix family control group consists of Janice A. Hendrix, Carl E. Hendrix, III, Todd Trimble, Charles Wilburn Smith, Edith Hendrix Smith and Margaret Smith Griffin, all of Horatio, Arkansas.	Newspaper:	02/03/2016
			Federal Register:	02/03/2016
SOUTHERN BANK	* Branch	Southern Bank, Poplar Bluff, Missouri, to redesignate the main office located at 531 Vine Street, Poplar Bluff, Missouri, as a branch and relocate the main office to a new location at 2991 Oak Grove Road, Poplar Bluff, Missouri.	Newspaper:	01/27/2016
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS INVESTMENT CO., INC.	CIC	David L. Friedrichsen, Palm Harbor, Florida, and Robin R. Hanson, Farmington, Minnesota, to each acquire control of 25 percent or more of the shares of Citizens Investment Co., Inc., Glenville, Minnesota (Company), and thereby indirectly gain control of Citizens State Bank of Glenville, Glenville, Minnesota (Bank), as trustees of The Friedrichsen DLF Irrevocable Inheritance Trust dated December 8, 2015, Farmington, Minnesota (DLF Trust); The Friedrichsen KEF Irrevocable Inheritance Trust dated December 8, 2015, Farmington, Minnesota (KEF Trust); The Friedrichsen KMC Irrevocable Inheritance Trust dated December 8, 2015, Farmington, Minnesota (KMC Trust); and The Friedrichsen RRH Irrevocable Inheritance Trust dated December 8, 2015, Farmington, Minnesota (RRH Trust). In addition, David Friedrichsen, Robin Hanson, DLF Trust, KEF Trust, KMC Trust, and RRH Trust to retain and acquire Company shares, and thereby join the Friedrichsen family shareholder group acting in concert, which directly controls 25 percent or more of the shares of Company, and indirectly controls Bank.	Newspaper:	Not available
			Federal Register:	01/29/2016
FLATHEAD LAKE BANCORPORATION, INC.	CIC	Retroactive change in control notice by Richard Pedersen, Everett, Washington, to retain control of 25 percent or more of the shares of Flathead Lake Bancorporation, Inc., Polson, Montana, and thereby indirectly retain control of First Citizens Bank of Polson, National Association, Polson, Montana.	Newspaper:	01/15/2016
			Federal Register:	01/13/2016
FRANDSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100 percent of Provincial Bank, Lakeville, Minnesota.	Newspaper:	02/07/2016
			Federal Register:	02/04/2016

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 16, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARLINGTON STATE BANC HOLDING COMPANY	CIC	Notification submitted by Phyllis J. Monke, Fremont, Nebraska; Thomas L. Monke, Arlington, Nebraska; Cynthia J. Lingren, Eryaman, Ankara in Turkey; and Jean M. Katt, Herman, Nebraska; as members of the Monke Family Group, to collectively acquire control of Arlington State Banc Holding Company, parent of Two Rivers State Bank, both of Blair, Nebraska. Additionally, Theodore E. Dimmitt, Fremont, Nebraska, to retain control of Arlington State Banc Holding Company.	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:	01/11/2016 01/14/2016
FIRST AMERICAN BANCORP	CIC	Notification submitted by Kristina Davidson, Greenwood Village, Colorado, to retain 25 percent or more of the shares of First American Bancorp, parent company of First American State Bank, both of Greenwood Village, Colorado. Additionally, Zachary Davidson and Tiffany Davidson, both of Nine Mile Falls, Washington; Shauna Cumin and Macaulay Kerr, both of Billings, Montana; Robert Kerr, Spokane Washington; Scott Kerr, Satellite Beach, Florida; the Joshua K. Davidson Irrevocable Trust, Brighton, Colorado; and the Michelle M. Davidson Irrevocable Trust, Englewood, Colorado, to be approved as members of the Davidson Family group, which acting in concert controls First American Bancorp.	Newspaper: Federal Register:	Not available 01/28/2016

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.

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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMERCIAL FINANCIAL CORP	* 3A5	Application by First Commercial Financial Corp., Seguin Texas, to acquire by merger 100 percent of Jourdanton Bancshares, Inc., and indirectly, Jourdanton State Bank, both of Jourdanton, Texas.	Newspaper:	Not available
			Federal Register:	02/11/2016

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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- 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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 16, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANK	* Branch	AltaPacific Bank, Santa Rosa, California, to establish a branch office at 3400 Central Avenue, Suite 300, Riverside, California.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	Not applicable
NCAL BANCORP	* 3A3	NCAL Bancorp, Los Angeles, California, to acquire Commercial Bank of California, Irvine, California.	Newspaper:	Not available
			Federal Register:	02/08/2016
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:	07/15/2014
			Federal Register:	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:	Not available
			Federal Register:	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.

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