
Federal Reserve Release



H.2

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

No. 38

Week Ending September 17, 2016

Personnel

Division of Banking Supervision and Regulation -- appointment of Susan Motyka as assistant director.

- Announced, September 13, 2016

Division of Research and Statistics -- appointment of Jeffrey Campione as deputy director; Joshua Gallin as senior associate director; Timothy Mullen and Steve Sharpe as deputy associate directors; Elizabeth Kiser, Stacey Tevlin, and John Stevens as associate directors; Burcu Duygan-Bump, Lil Shewmaker, and Song Han as assistant directors; and Eric Engstrom as adviser for both the Division of Research and Statistics and the Division of Monetary Affairs.

- Announced, September 13, 2016

Enforcement

Anchor Commercial Bank, Juno Beach, Florida -- written agreement dated March 16, 2010, terminated September 8, 2016.

- Announced, September 13, 2016

Bridgeview Bancorp, Inc., Bridgeview, Illinois -- written agreement dated February 18, 2011, terminated September 7, 2016.

- Announced, September 13, 2016

Calvert Financial Corporation, Ashland, Missouri, and Mainstreet Bank -- written agreement dated June 5, 2012, terminated September 7, 2016.

- Announced, September 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**

New York

Alden State Bank, Alden, New York -- to establish a branch at 6545 Transit Road, East Amherst, and to increase its investment in bank premises.

- Withdrawn, September 14, 2016

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch at 2030 Legacy Lane, Harrisonburg.

- Approved, September 15, 2016

Dallas

Peoples Bank, Lubbock, Texas -- to establish a branch at 11011 Quaker Avenue, Lubbock.

- Approved, September 16, 2016

Atlanta

USAmeriBank, Clearwater, Florida -- to establish a branch at 427 South Florida Avenue, Lakeland.

- Approved, September 13, 2016

Bank Holding Companies

Cleveland

Commonwealth Holdings, L.L.C., Burlington, Kentucky -- to acquire additional shares of Heritage Bancorp, Inc., Burlington, and its subsidiary, Heritage Bank, Inc., Erlanger.

- Approved, September 15, 2016

Bank Holding Companies

Minneapolis

Flagship Financial Group, Inc., Eden Prairie, Minnesota -- to merge with Landmark Investor Group, Inc., Eden Prairie, and thereby indirectly acquire Landmark Community Bank, National Association, Isanti.

- Approved, September 15, 2016

Minneapolis

Northern Interstate Financial, Inc., Norway, Michigan -- to merge with C.F.C. Bancorp, Inc., Crystal Falls, and thereby indirectly acquire First National Bank of Crystal Falls.

- Approved, September 12, 2016

Atlanta

Pinnacle Financial Corporation, Elberton, Georgia -- to acquire Independence Bank of Georgia, Braselton.

- Approved, September 13, 2016

Philadelphia

Prudential Bancorp, Inc., Philadelphia, Pennsylvania -- to acquire Polonia Bancorp, Inc., Huntingdon Valley, and thereby indirectly acquire Polonia Bank.

- Approved, September 16, 2016

General Counsel

Westfield Financial, Inc., Westfield, Massachusetts -- waiver of application to acquire Chicopee Bancorp, Inc., Chicopee, in connection with the merger of Chicopee Savings Bank with and into Westfield Bank, Westfield.

- Granted, September 12, 2016

Bank Mergers

Secretary

Cornerstone Bank, York, Nebraska -- to purchase substantially all the assets and assume substantially all the liabilities of The State Bank of Hildreth, Hildreth, and thereby establish a branch.

- Approved, September 15, 2016

Change in Bank Control

Dallas

Southwestern Bancorp, Inc., Boerne, Texas -- change in bank control of Southwestern Bancorp, Inc., and its subsidiary, Texas Heritage Bank, Boerne.

- Permitted, September 16, 2016

Chicago

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

- Permitted, September 13, 2016

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to January 15, 2017, to establish a branch at the corner of Elm Springs Road and 48th Street, Springdale.

- Granted, September 16, 2016

Director, BS&R

International Bancshares Corporation, Laredo, Texas -- extension of time to conform or divest a merchant banking investment.

- Granted, September 15, 2016

Extensions of Time

Director, BS&R

JPMorgan Chase & Co., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, September 14, 2016

Savings and Loan Holding Companies

Boston

Westfield Financial Inc., Westfield, Massachusetts -- to acquire Chicopee Bancorp, Chicopee, its subsidiary bank, Chicopee Savings Bank, and its nonbank subsidiary, Chicopee Funding Corporation; and to be renamed Western New England Bancorp, Inc.

- Approved, September 12, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 17, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANK	* 18C * Branch	Hometown Bank, Oxford, Massachusetts, to purchase certain assets and assume certain liabilities of Easthampton Savings Bank, Easthampton, Massachusetts. In connection with the purchase and assumption, Hometown Bank will establish five branches located in Grosvenordale, Woodstock, Putnam, Danielson, and Brooklyn, all of Connecticut.	Newspaper:	10/02/2016
			Federal Register:	Not applicable

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 September 17, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 43 West 14th Street New York, New York.	Newspaper: Federal Register:	09/30/2016 Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
MSB FINANCIAL CORP	CIC	Notice of Change in Control by Mr. Lawrence B. Seidman, Wayne, New Jersey; Seidman and Associates, LLC; Seidman Investment Partnership, LP; Seidman Investment Partnership II, LP; Seidman Investment Partnership III, LP, all of Parsippany, New Jersey; LSBK06-08, LLC, Palm Beach, Florida; Broad Park Investors, LLC; Chewy Gooney Cookies, LP, both of West Orange, New Jersey; CBPS, LLC, New York, New York; and 2514 Multi-Strategy Fund LP, Tampa, Florida, to increase their ownership to 10.34 percent of the shares of MSB Financial Corp, Millington, New Jersey.	Newspaper: Federal Register:	10/02/2016 Not available
REGAL BANCORP, INC.	* 3A1	Regal Bancorp Inc., Livingston, New Jersey, to become a bank holding company by acquiring 100 percent of the outstanding stock of Regal Bank, Livingston, New Jersey, pursuant to Section 3(a)(1) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	10/15/2016 10/17/2016

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 September 17, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
HV BANCORP, INC	* 3A1	HV Bancorp, Inc., Huntingdon, PA, to become a bank holding company by acquiring 100% Huntingdon Valley Bank, Huntingdon, PA, upon its conversion from a mutual savings bank to a state chartered stock bank.	Newspaper:	10/10/2016
			Federal Register:	10/11/2016

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending September 17, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY SAVINGS BANCORP INC	* SLHC Formation	Application by Community Savings Bancorp, Inc., Caldwell, Ohio, to become a savings and loan holding company by acquiring Community Savings, Caldwell, Ohio, in connection with the mutual-to-stock conversion of Community Savings.	Newspaper: Federal Register:	10/08/2016 Not available
F.N.B. CORPORATION	* 3A3 * 3A5	Application by F.N.B. Corporation, Pittsburgh, Pennsylvania, to acquire Yadkin Financial Corporation, Raleigh, North Carolina, and thereby acquire control of Yadkin Bank, Statesville, North Carolina, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
MIDDLEFORK FINANCIAL GROUP INC.	CIC	Post notice by David E Longenecker, executor of the estate of Margaret Ruth Campbell, to acquire control of 17.5% voting interest in Middlefork Financial Group, Inc., Hyden, KY.	Newspaper: Federal Register:	Waived Waived
MIDDLEFORK FINANCIAL GROUP INC.	CIC	Prior Notice of Change in Bank Control by Eloise Hamilton Campbell proposing to acquire control of additional shares of Middlefork Financial Group, Hyden, KY, resulting in her control and/or ownership of approximately 18.2%, thereby making her the largest shareholder.	Newspaper: Federal Register:	09/29/2016 09/27/2016
RICHWOOD BANKING COMPANY, INC., THE	Premises	Notice of intent by the Richwood Banking Company ("bank") to construct a branch facility as part of a branch relocation in Marysville, Ohio, thereby exceeding the bank's limit of investment in premises as detailed in Section 208.21 of Regulation H and Section 24A of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	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 September 17, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNION BANK & TRUST	* Branch	Union Bank & Trust, Richmond, Virginia, requests approval to open a branch office located at 300 32nd Street, Suite 104, Virginia Beach, Virginia	Newspaper:	09/28/2016
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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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 September 17, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SUNSHINE BANCORP, INC.	* 3A1	Sunshine Bancorp, Inc., Plant City, Florida, a savings and loan holding company, to become a bank holding company for a moment in time, by acquiring 100 percent of the outstanding shares of FBC Bancorp, Inc., and its subsidiary, Florida Bank of Commerce, both of Orlando, Florida.	Newspaper:	09/10/2016
			Federal Register:	09/21/2016
SUNSHINE BANCORP, INC.	* SLHC Formation 4c8	Sunshine Bancorp, Inc., Plant City, Florida (Sunshine), to become a savings and loan holding company. Sunshine currently is a savings and loan holding company; Sunshine proposes to become a bank holding company for a moment in time by merging with FNB Bancorp Inc., Orlando, Florida and acquire its subsidiary bank, Florida Bank of Commerce, Orlando Florida, (FB Bank). Sunshine will retain its savings association, Sunshine Bank, Plant City, Florida. After the acquisition, Sunshine proposes to merge FB Bank with Sunshine Bank, with Sunshine Bank as the surviving entity, and become a savings and loan holding company.	Newspaper:	10/04/2016
			Federal Register:	Not available

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.

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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 17, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, and thereby indirectly acquire Bank of Birmingham, Birmingham, Michigan.	Newspaper:	Not available
			Federal Register:	10/13/2016
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper:	Not available
			Federal Register:	09/26/2016
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire via merger Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire Standard Bank and Trust Company, Hickory Hills, Illinois. In addition, Standard Bank and Trust Company to merge with and into First Midwest Bank, Itasca, Illinois. As a result of the merger, First Midwest Bank will establish 33 branches.	Newspaper:	Not available
			Federal Register:	09/12/2016
FIRST STATE BANCSHARES, INC.	* 3A5	First State Bancshares, Inc., New London, Wisconsin to merge with Rudolph Bancshares, Inc., Rudolph, Wisconsin and thereby indirectly control Farmers and Merchants Bank, Rudolph, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/17/2016
GREENWOODS FINANCIAL GROUP, INC.	CIC	The Stephen L. LaFrance, Jr. GW Investments Trust, the Jason P. LaFrance GW Investments Trust, the Amy Beth LaFrance GW Investments Trust, all of Little Rock, Arkansas, Stephen L. LaFrance, Jr., Little Rock, Arkansas, as trustee of the Stephen L. LaFrance, Jr. GW Investments Trust and co-trustee of the Jason P. LaFrance GW Investments Trust, Jason P. LaFrance, Little Rock, Arkansas, as co-trustee of the Jason P. LaFrance GW Investments Trust and as trustee of the Amy Beth LaFrance GW Investments Trust and the Amy LaFrance Bancroft GW Investments Revocable Trust, Little Rock, Arkansas, and Daniel B. Andrews, Sherwood, Arkansas, to acquire voting shares of Greenwood's Financial Group, Inc., Lake Mills, Wisconsin, and thereby join the existing LaFrance Family Control Group that was approved to acquire 10 percent or more of the outstanding shares of Greenwood's Financial Group, Inc. on May 20, 2013. Greenwood's Financial Group, Inc. controls The Greenwood's State Bank, Lake Mills, Wisconsin.	Newspaper:	Not available
			Federal Register:	09/01/2016

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 17, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin, to establish a branch at 100 East Wisconsin Avenue, Milwaukee, Wisconsin.	Newspaper: Federal Register:	09/13/2016 Not applicable
LASALLE BANCORP, INC.	CIC	Gerald F. Fitzgerald, Jr., Palatine, Illinois; the Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, as Restated December 31, 2009, Palatine, Illinois with Gerald F. Fitzgerald, Jr., as trustee; S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; Julie F. Schauer, Palatine, Illinois; the Julie F. Schauer 1994 Trust, Palatine, Illinois, with Julie F. Schauer as trustee; the GFF Family Exempt Trust Dated January 18, 1988, Inverness, Illinois, with Gerald F. Fitzgerald, Jr., James G. Fitzgerald, Thomas G. Fitzgerald and Peter G. Fitzgerald, as co-trustees; Otis Road Investments, LP, Inverness, Illinois, with Otis Management LLC, Inverness, Illinois as its general partner; and Otis Management LLC, Inverness, Illinois with James G. Fitzgerald as its member, acting in concert, to retain and acquire 25 percent or more of the shares or LaSalle Bancorp, Inc. and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper: Federal Register:	Not available 08/24/2016
RIVER HOLDING COMPANY	* 3A5	River Holding Company, Stoddard, Wisconsin, to merge with Sparta Union Bancshares, Inc., Sparta, Wisconsin and thereby indirectly acquire Union National Bank and Trust Company, Sparta, Wisconsin.	Newspaper: Federal Register:	Not available 09/09/2016
SULLIVAN BANCSHARES, INC	* 3A5 * 3A1	Sullivan Bancshares, Inc., Sullivan, Illinois, to merge with Moultrie Bancorp, Inc., and thereby indirectly acquire Hardware State Bank, both of Lovington, Illinois. Sullivan BancShares, Inc. Employee Savings & Retirement Plan, Sullivan, Illinois to become a bank holding company by acquiring up to 32.90 percent of Sullivan Bancshares, Inc., Sullivan, Illinois, and thereby acquire control of First National Bank of Sullivan, Sullivan, Illinois.	Newspaper: Federal Register:	Not available 10/13/2016

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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 17, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST WESTERN BANK	* Branch	First Western Bank, Booneville, Arkansas, to establish a branch facility to be located at 1106 S. Walton Boulevard, Bentonville, Arkansas.	Newspaper:	09/26/2016
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

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Institution	Location

NONE

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 17, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 17, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
	* 3A3	Goering Management Company, LLC, and Goering Financial Holding Company Partnership, LP, both of Moundridge, Kansas, to acquire additional shares, for a total ownership of up to 65 percent of the voting shares of Bon, Inc., parent of The Citizens State Bank, both in Moundridge, Kansas.	Newspaper: Federal Register:	Not available 10/17/2016
BANK VI	* Branch	Bank VI, Salina, Kansas, to establish a branch at 2259 South 9th Street, Salina, Kansas.	Newspaper: Federal Register:	10/04/2016 Not applicable
DURANT BANCORP, INC.	* 3A3	Durant Bancorp, Inc., Durant, Oklahoma, to acquire 100 percent of the voting shares North American Bancshares, Inc., Sherman, Texas, and thereby indirectly acquire the American Bank of Texas, Sherman, Texas.	Newspaper: Federal Register:	10/07/2016 Not available
FNB FINANCIAL CORPORATION	CIC	Notification submitted by Robert Quintana, Las Vegas, New Mexico, to acquire control of FNB Financial Corporation, parent of Community 1st Bank Last Vegas, both of Las Vegas, New Mexico, through the acquisition of voting shares.	Newspaper: Federal Register:	09/30/2016 09/23/2016

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 17, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANC CORP	CIC	<p>Notification submitted by Kara L. Marshall Kelley, Omaha, Nebraska, as trustee of various trusts, and Kristen L. Marshall Maser, Grand Island, Nebraska, as trustee of various trusts, to acquire control of Hometown Banc Corp, Grand Island, Nebraska, through the acquisition of voting shares and for approval as members of the Marshall Family Group that controls Hometown Banc Corp, Grand Island Nebraska, parent of Five Points Bank, Grand Island, Nebraska, and Five Points Bank of Hastings, Hastings, Nebraska.</p> <p>Notification submitted by the William W. Marshall III 2006 Irrevocable Life Insurance Trust; the 2016 Sharon Marshall Irrevocable HBC Trust; and HBC Investments, LLC; all of Grand Island, Nebraska; to acquire voting shares of Hometown Banc Corp and for approval as members of the Marshall Family Group.</p> <p>Notification submitted by the following individuals and trusts to retain voting shares of Hometown Banc Corp and for approval as a member of the Marshall Family Group: Sharon L. Marshall, Matthew Maser, the William W. Marshall III Revocable Trust, the Sharon L. Marshall Irrevocable Dynasty Trust, the Kristen L. Marshall Maser Revocable Trust, the Kristen Marshall Maser Children?s Hometown Bank Stock Trust, the Katherine Marshall Maser Irrevocable Trust, the Carolyn Marshall Maser Irrevocable Trust, the William Marshall Maser Irrevocable Trust, all of Grand Island, Nebraska; and Thomas O. Kelley, the Kara L. Marshall-Kelley Revocable Trust, the Kathleen Grace Kelley Irrevocable Trust, the Thomas O. Kelley Irrevocable Trust, the John Marshall Kelley Irrevocable Trust, all of Omaha, Nebraska.</p>	Newspaper:	09/22/2016
			Federal Register:	10/05/2016
MULVANE BANKSHARES, INC	CIC	<p>Notification submitted by Frank L Carson, IV, Mulvane, Kansas, to retain shares of Mulvane Bankshares, Inc., Mulvane, Kansas, and for approval as a member of the Carson Family Group that controls Mulvane Bankshares, Inc.</p> <p>Notification submitted by Sidney A. Reitz, Salina, Kansas, as trustee of Frank L. Carson, Jr. Trust No. 2; and Frank L. Carson, III Trust No. 2; to retain control of Mulvane Bankshares, Inc., and for approval as a member of the Carson Family Group. Mulvane Bankshares, Inc. controls Carson Bank, Mulvane, Kansas.</p>	Newspaper:	Not available
			Federal Register:	Not available

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 September 17, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCSHARES, INC.	* 3A1	Application by Anchor Bancshares, Inc., Houston, Texas, to acquire First Bancshares of Texas, Inc., McGregor, Texas, and therefore indirectly Security Bank of Crawford, Crawford, Texas.	Newspaper:	Not available
			Federal Register:	09/30/2016
GREATER STATE BANCSHARE CORP.	* 3A1	Application by Greater State Bancshares Corp., McAllen, Texas, to become a bank holding company through the acquisition of Greater State Bank, Falfurrias, Texas.	Newspaper:	Not available
			Federal Register:	10/03/2016
HORIZON BANKSHARES, INC.	CIC	Notice by Andrew C. Rector, Fort Worth, Texas, individually; and Andrew C. Rector, Linda Lloyd Rector 2009 Irrevocable Trust, Tracy T. Rector 2009 Irrevocable Trust, Scott Willis Rector 2009 Irrevocable Trust, and Andrew Campbell Rector 2009 Irrevocable Trust, all of Fort Worth, Texas, and Kathy Rector, Azle, Texas, as a group acting in concert, to acquire control of Horizon Bankshares, Inc., and therefore indirectly The National Bank of Texas at Fort Worth, both of Fort Worth, Texas.	Newspaper:	09/20/2016
			Federal Register:	09/23/2016
OAKWOOD BANCSHARES, INC.	* 3A1	Application by Oakwood Bancshares, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of Oakwood State Bank, Oakwood, Texas.	Newspaper:	09/09/2016
			Federal Register:	09/12/2016
WSB BANCSHARES, INC.	CIC	Notice by Carter Holdings Trust and Mickey Wiley Carter, Sr., as co-trustee of Carter Holdings Trust, both of Omaha, Texas, for approval to join the Holton Family Group, a group acting in concert previously cleared on December 16, 2015, pursuant to a filing under Section 3 of the Bank Holding Company Act, to retain and control 25 percent or more of the voting shares of WSB Bancshares, Inc., Wellington, Texas, and indirectly Wellington State Bank, Wellington, Texas.	Newspaper:	09/27/2016
			Federal Register:	10/05/2016

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.

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 17, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
WELLS FARGO & COMPANY	CIC	Change in Bank Control Notice filed by Berkshire Hathaway, Inc., et al, Omaha, Nebraska, to acquire over 10.0 percent of the voting common stock of Wells Fargo & Company, San Francisco, California.	Newspaper: Federal Register:	Not available 07/19/2016
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$3.0 million in Community Housingworks.	Newspaper: Federal Register:	Not applicable Not applicable

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