Federal Reserve Release



H.2

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

No. 2

Week Ending January 14, 2017

Forms

Forms -- final Board review to extend without revision certain filings related to the Gramm-Leach-Bliley Act: Declarations to Become a Financial Holding Company (FR 4010), Requests for Determinations and Interpretations Regarding Activities Financial in Nature (FR 4011), Notices of Failure to Meet Capital or Management Requirements (FR 4012), Notices by State Member Banks to Invest in Financial Subsidiaries (FR 4017), Regulatory Relief Requests Associated with Merchant Banking Activities (FR 4019), and Recordkeeping Requirements Associated with Merchant Banking Activities (FR 4023).

- Approved, January 11, 2017

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Amy Burr as acting assistant director.

- Approved, January 6, 2017 (A/C)

Regulations and Policies

Rules of Practice for Hearings -- final rule adjusting the Board's civil money penalties to account for inflation.

- Approved, January 6, 2017 (A/C)

Enforcement

First Personal Financial Corp., Orland Park, Illinois -- written agreement dated November 1, 2010, terminated January 5, 2017.

- Announced, January 10, 2017

H.2 Actions under delegated authority

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs **FOMC** Federal Open Market Committee

IF International FinanceMA Monetary Affairs

Bank Branches, Domestic

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 2460 Grand Concourse, Bronx.

- Approved, January 12, 2017

St. Louis

Piggott State Bank, Piggott, Arkansas -- to establish a branch at 400 North Main Street, Rector.

- Approved, January 11, 2017

Bank Holding Companies

General Counsel

CenterState Banks, Inc., Winter Haven, Florida -- waiver of application to acquire Gateway Financial Holdings of Florida, Inc., Daytona Beach, and its subsidiaries -- Gateway Bank of Florida; Gateway Bank of Central Florida, Ocala; and Gateway Bank of Southwest Florida, Sarasota (together, Gateway Banks) -- in connection with the merger of Gateway Banks with and into CenterState Bank of Florida, N.A., Winter Haven.

- Granted, January 12, 2017

Philadelphia

Hamilton Bancorp, Inc., Ephrata, Pennsylvania -- to become a bank holding company by acquiring Stonebridge Bank, West Chester.

- Withdrawn, January 13, 2017

Bank Holding Companies

Philadelphia

Monument Bancorp, Inc., Doylestown, Pennsylvania -- to become a bank holding company by acquiring Monument Bank, Doylestown.

- Approved, January 9, 2017

Atlanta

Peach State Bancshares, Inc., Gainesville, Georgia -- to become a bank holding company by acquiring Peach State Bank & Trust, Gainesville.

- Approved, January 11, 2017

Chicago

Stratford Bancshares, Inc., Stratford, Wisconsin -- to acquire Spencer Bancorporation, Inc., Spencer, and thereby indirectly acquire Heritage Bank.

- Approved, January 13, 2017

Bank Mergers

St. Louis

Lindell Bank & Trust Company, St. Louis, Missouri -- to merge with First Illinois Bank, East St. Louis, Illinois, and to retain the acquired facility as a branch.

- Approved, January 12, 2017

Philadelphia

Monument Bank (Monument), Doylestown, Pennsylvania -- to merge with Monument Interim Bank, Doylestown, in connection with the proposed reorganization of Monument into Monument Bancorp, Inc.

- Approved, January 9, 2017

Banks, State Member

Director, S&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, January 13, 2017

Change in Bank Control

Dallas

Chico Bancorp, Inc., Chico, Texas -- change in bank control of Chico Bancorp, Inc., and its subsidiary, First State Bank, Chico.

- Permitted, January 10, 2017

Chicago

Farmers & Merchants Bancorp, Winterset, Iowa -- change in bank control of Farmers & Merchants Bancorp and its subsidiary, Farmers & Merchants State Bank, Winterset.

- Permitted, January 13, 2017

San Francisco

First Financial Northwest, Inc., Renton, Washington -- to retain control of First Financial Northwest, Inc., and its subsidiary, First Financial Northwest Bank, Renton.

- Withdrawn, January 13, 2017

St. Louis

Germantown Capital Corporation, Inc., Germantown, Tennessee -- change in bank control of Germantown Capital Corporation, Inc., and its subsidiary, First Capital Bank, Germantown.

- Permitted, January 9, 2017

Change in Bank Control

Dallas

Security Holding Company, Fredericksburg, Texas -- to retain control of Security Holding Company and its subsidiary, Security State Bank & Trust, Fredericksburg.

- Permitted, January 13, 2017

Extensions of Time

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of a loan.

- Granted, January 13, 2017

Membership

St. Louis

The Paris National Bank, Paris, Missouri -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, TPNB Bank.

- Approved, January 12, 2017

Regulations and Policies

Secretary

Cyber Risk Management Standards -- extension to February 17, 2017, of the comment period on the interagency advance notice of proposed rulemaking on enhanced cyber risk management standards for large and interconnected financial companies.

- Approved, January 10, 2017

Federal Reserve Bank of Boston

Filings received during the week ending January 14, 2017

Filer Filing Type Filing Proposal End of Comment Period

^{*} Subject to the provisions of the Community Reinvestment Act

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

CRA CRA

Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

District: 2 Federal Reserve Bank of New York Filings received during the week ending January 14, 2017

Filer	Filing Type	Filing Proposal	End of Commen	t Period
ALDEN STATE BANK	Premises	Alden State Bank, Alden, New York, to make an investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 71-24 Austin Street, Forest Hills, New York.	Newspaper: Federal Register:	01/31/2017 Not applicable
BANK OF NEW YORK MELLO? THE	Investment	The Bank of New York Mellon, New York, New York, to invest in an indirect subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF NEW YORK MELLO? THE	Investment	The Bank of New York Mellon, New York, New York, to invest in an indirect subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an additional investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Institution Location

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District: 3 Federal Reserve Bank of Philadelphia Filings received during the week ending January 14, 2017

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
LAFAYETTE AMBASSADOR BANK	* Branch	Lafayette Ambassador Bank, Bethlehem, PA to establish a full service branch facility to be loactaed at 1928 Hamilton Street, Allentown, PA.	Newspaper: Federal Register:	Not available Not applicable
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a newly constructed branch facility to be located at 1601 Manheim Pike, Lancaster, PA.	Newspaper: Federal Register:	01/29/2017 Not applicable
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch facility to be located at 301 W. Main Street, New Holland, PA.	Newspaper: Federal Register:	01/29/2017 Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

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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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
2580243	AMERICAN BK, ALLENTO	OWN, PENNSYLVANIA	08/15/2016	12/21/2016	S	Large Bank
CRA Exa	nminations scheduled for	Quarter of				
Institution	1	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filings received during the week ending January 14, 2017

Filer Filing Type Filing Proposal End of Comment Period

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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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 CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	* 3A5 4c8 * 18C * Branch	Southern National Bancorp of Virginia, Inc., McLean, Virginia, to acquire Eastern Virginia Bankshares, Inc., Glen Allen, Virginia, and thereby indirectly acquire EVB, Tappahannock, Virginia, and engage in nonbank activities pursuant to Sections 3 and 4 of the Bank Holding Company Act. Additionally, Sonabank, McLean, Virginia, has applied to merge with EVB.	Newspaper: Federal Register:	Not available Not available

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

O = Outstanding

S = Satisfactory

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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
746429	BANK OF MCKENNEY,	MC KENNEY, VIRGINIA	08/29/2016	12/27/2016	О	Small Bank
292524	FOUR OAKS B&TC, FOU	05/02/2016	12/22/2016	S	Int Sm Bank	
CRA Exa	aminations scheduled for	Quarter of				
Institution	n	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

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: Federal Register:	08/27/2015 Not available
PEOPLES INDEPENDENT BANCSHARES, INC.	* 3A3 * 3A1	People Independent Bancshares, Inc., Boaz, Alabama, to acquire 100 percent of the outstanding shares of Horizon Bank, Fyffe, Alabama. In connection, Peoples Independent Bank, Boaz, Alabama, to become a bank holding company for a moment in time by acquiring 100 percent of the outstanding shares of Horizon Bank, Fyffe, Alabama.	Newspaper: Federal Register:	Not available 02/13/2017

^{*} Subject to the provisions of the Community Reinvestment Act

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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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 CRA
Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period		
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: Federal Register:	Not available 09/26/2016	
DEERFIELD FINANCIAL CORPORATION	CIC	Paul James Senty, Verona, Wisconsin, individually, to acquire control of over 25 percent of Deerfield Financial Corporation, Madison, Wisconsin, and thereby indirectly acquire control of Bank of Deerfield, Deerfield, Wisconsin.	Newspaper: Federal Register:	01/31/2017 01/24/2017	
FARMERS & MERCHANTS BANCORP	CIC	Notice by James W. Mease, Winterset, Iowa; James W. Mease Profit Sharing & 401(k), Winterset, Iowa; Justin Mease, Ankeny, Iowa; Sue A. Mease, Winterset, Iowa; Jane M. Reed Revocable Trust, Jane M. Reed Trustee, Winterset, Iowa; John B. Reed Revocable Trust, John B. Reed Trustee, Winterset, Iowa; April Schaefer, Cedar Rapids, Iowa; David Trask, Winterset, Iowa; Judith Trask, Winterset, Iowa; Mary Reed Alles, Chillicothe, Missouri; Fred H. Reed, Johnston, Iowa; Honor Joel Sears, Spokane, Washington, as a group acting in concert, to acquire control of more than 10 percent of the voting shares of Farmers and Merchants Bancorp, Winterset, Iowa, and thereby indirectly control Farmers & Merchants State Bank, Winterset, Iowa.	Newspaper: Federal Register:	01/03/2017 01/11/2017	
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, individually and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa, together with Sherri A. Becker, Kansas City, Missouri, Linda Deaktor, Chatsworth, California, Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska, Erik Leibsohn, Paradise Vally, Arizona, Steve Leibsohn, Scottsdale, Arizona, and Matthew Rose, Phoenix, Arizona, as a group acting in concert to retain voting control of 68.97 percent of Guaranty Bankshares, Ltd and thereby indirectly retain control of Guaranty Bank and Trust Company, both of Cedar Rapids, Iowa.	Newspaper: Federal Register:	Not available 01/10/2017	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period		
HOYNE SAVINGS, MHC	* SA Merger	Hoyne Savings, MHC and Hoyne Financial Corporation, both of Chicago, Illinois intend to acquire control of a savings association, Prospect Federal Savings Bank, Worth, Illinois, indirectly through the merger of Prospect Federal Savings Bank, Worth, Illinois with and into Hoyne Savings Bank, the wholly owned subsidiary of Hoyne Financial Corporation both of Chicago, Illinois.	Newspaper: Federal Register:	Not available Not applicable	
WOODTRUST FINANCIAL COF	CIC	Steven Bell individually and as Trustee Steven Bell Revocable Trust under Agreement, dtd 10/21/2009; Paula Bell Trustee Paula Bell Revocable Trust under Agreement dtd 10/21/2009; Elizabeth Killian Trustee Elizabeth Bell Killian Revocable Trust, dtd 08/03/2005; Rebecca Kettleson Trustee Rebecca Lynn Kettleson Revocable Trust, dtd 06/10/2005; Margaret Bell Trustee Margaret S. Bell Revocable Trust, dtd 05/25/2005; Steven Bell Trustee Paula Bell 2009 GRAT FBO Children, Paula Bell Second 2009 GRAT FBO Rebecca Kettleson, Paula Bell Second 2009 GRAT FBO Elizabeth Killian, and Paula Bell Second 2009 GRAT FBO Elizabeth Killian, and Paula Bell Second 2009 GRAT FBO Margaret Bell; Chad or Deborah Kane Trustees Chad and Deborah Kane Revocable Trust, dtd 01/22/2016; Steven Bell Trustee Paula Bell GRAT FBO Chad Kane; Steven Bell Trustee Paula Bell Second GRAT FBO Chad Kane; Catherine Bell Trustee Catherine Bell Revocable Trust, dtd 05/06/2010; James and Susan Mance Trustees Mance Family Revocable Trust; Linda Growney Trustee Linda Growney Revocable Trust dtd 06/09/2008; (Control Group) to retain control of more than 25 percent of the voting shares of WoodTrust Financial Corporation, and thereby indirectly control WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper: Federal Register:	Not available 01/25/2017	

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Federal Reserve Bank of Chicago

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SN = Substantial noncompliance

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

RSSD CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

District: 8 Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
MAGNOLIA BANKING CORPORATION	CIC	Notice by T.H. Bradley, Jr., Magnolia, Arkansas, as trustee of the T.H. Bradley, Jr. Revocable Trust, Paula Bradley Smith, Magnolia, Arkansas, as trustee of the Paula Bradley Smith Revocable Trust, Thomas E. Smith, Magnolia, Arkansas, individually and as trustee of the Thomas E. Smith Revocable Trust, and Shannon Bradley Stuart, Magnolia, Arkansas, to collectively acquire an additional 3.30 percent of the shares and thereby control 19.23 percent of Magnolia Banking Corporation, Magnolia, Arkansas.	Newspaper: Federal Register:	Not available 01/25/2017
MIDLAND STATES BANK	* Branch	Midland States Bank, Effingham, Illinois, to establish a branch facility to be located at 4321 Manchester Avenue, Unit A, St. Louis, Missouri.	Newspaper: Federal Register:	01/28/2017 Not applicable

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location		Exam Date	CRA Public Date	CRA Rating	Exam Method
476445	BANK OF LAKE VILLAG	E, LAKE VILLAGE, ARKANSAS	09/26/2016	12/26/2016	S	Small Bank
CRA Exa	aminations scheduled for	Quarter of				
Institution	n	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ADAMS BANCSHARES, INC.	CIC	Change in Control Notice by Timothy M. Schneider, Adams, Minnesota, individually and as trustee of the Timothy Schneider Irrevocable Trust to acquire control of 10% or more of the voting shares of Adams Bancshares, Adams, Minnesota. In addition, the Trust is filing to acquire control of Company shares as part of the Schneider family shareholder group, and thereby indirectly acquire control of United Farmers State Bank, Adams, Minnesota.	Newspaper: Federal Register:	Not available 01/24/2017
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Inc., Hazen, North Dakota, to increase its ownership in North Star Holding Company, Inc., Jamestown, North Dakota, as a result of a stock redemption of North Star Holding Company, and thereby indirectly increase its control of Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available 02/14/2017
HERITAGE BANCSHARES GROUP, INC.	CIC	The Jane Salland Trust dated December 16, 2015, Jane Salland and Andrea Falconieri, trustees, and Andrea Falconieri, individually, all of Denver, Colorado, to acquire voting shares of Heritage Bancshares Group, Inc., Spicer, Minnesota (HBGI), and thereby join the Geiger family shareholder group, which controls 25% or more of HBGI and thus indirectly controls Heritage Bank, National Association, Spicer, Minnesota.	Newspaper: Federal Register:	01/13/2017 01/10/2017
HIGGINS BANCORPORATION, INC.	CIC	Change in Control Notice by Michael D. Toombs and Barbara A. Toombs, individually and as trustees of the David H. Toombs Family Trust (the Trust), all of Rosemount, Minnesota, to acquire control of 25 percent or more of Higgins Bancorporation, Inc., Rosemount, Minnesota (Higgins). In addition, the Trust; Michael D. Toombs; Barbara A. Toombs; Gregory J. Toombs, Clear Lake, Wisconsin; James P. Toombs, Rosemount, Minnesota; Mark E. Toombs, Lakeville, Minnesota; Amy M. Murphy, Farmington, Minnesota; and Sarah J. Peterson, Lakeville, Minnesota, to retain or acquire control of Higgins shares as part of the Toombs family shareholder group, and thereby indirectly retain or acquire control of First State Bank of Rosemount, Rosemount, Minnesota.	Newspaper: Federal Register:	12/10/2016 12/19/2016
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, to increase its ownership in North Star Holding Company, Inc., Jamestown, North Dakota, as a result of a stock redemption of North Star Holding Company, and thereby indirectly increase its control of Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available 02/14/2017

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Federal Reserve Bank of Minneapolis

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RSSD ID	Institution / Location			Exam Date	CRA Public Date	CRA Rating	Exam Method
356752	CITIZENS ST BK OF	ONTONAGON,	ONTONAGON, MICHIGAN	09/20/2016	12/21/2016	S	Small Bank
CRA Exa	aminations scheduled for	Quarter of					
Institution	n		Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period		
BANK MANAGEMENT, INC.	CIC	Dennis Schardt, Kearney, Nebraska; Brian Schardt, Grand Island, Nebraska; and Christina Nokelby, Marquette, Nebraska; to acquire control of Bank Management, Inc., parent of First Bank of Nebraska, both of Wahoo, Nebraska, through the acquisition of voting shares. In addition, Christina Nokelby Trust No. 2, Kimberly Schardt Porter Trust No. 2, Rebecca Rathjen Trust No. 2, Brian Schardt Trust No. 2, Brian Schardt, Kimberly Schardt Porter, Rebecca Rathjen, Grand Island, Nebraska, and Chrstina Nokelby, Marquette, Nebraska, individually, and as trustees of the trusts listed, and Dennis Schardt, Kearney, Nebraska, for approval as members of the Schardt Family Group acting in concert, and thereby control of Bank Management, Inc.	Newspaper: Federal Register:	01/25/2017 02/01/2017	
FARMERS STATE BANCSHARES, INC.	* 3A5	Farmers State Bancshares, Inc., Dodge, Nebraska, to merge with Farmers State Bancshares II, Inc., Spencer, Nebraska, parent of Farmers State Bank, Spencer, Nebraska.	Newspaper: Federal Register:	01/21/2017 01/23/2017	
FIRST STATE FINANCIAL CORPORATION	CIC	Douglas Briggs, Olathe, Kansas, to retain control of First State Financial Corporation, Overland Park, Kansas, and for approval as a member of the Peters Family Group. In addition, Leigh Briggs, Olathe, Kansas; Christina Peters, Steamboat Springs, Colorado; and Jodi Peters Lightfoot, Steamboat Springs, Colorado, to retain shares of First State Financial Corporation and for approval as members of the Peters Family Group. First State Financial Corporation controls The First State Bank and Trust Company of Larned, Kansas.	Newspaper: Federal Register:	Not available Not available	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period		
GRACE INVESTMENT COMPANY, INC.	CIC	The Bryant James Gingrich 2012 Irrevocable Trust, the Bryant James Gingrich 2016 Irrevocable Trust, and Bryant James Gingrich, acting in his capacity as trustee of both such trusts, all three of Alva, Oklahoma, the Chad Wisdom McManus 2012 Irrevocable Trust, the Chad Wisdom McManus 2016 Irrevocable Trust, and Chad Wisdom McManus, acting in his capacity as trustee of both such trusts, all three of Enid, Oklahoma, and the Kelsey Grace Gingrich 2012 Irrevocable Trust, the Kelsey Grace Hunter 2016 Irrevocable Trust, and Kelsey Grace Hunter, née Gingrich, acting in her capacity as trustee of both such trusts, all three of Edmond, Oklahoma; to acquire shares of Grace Investment Company, Inc., Alva Oklahoma, and for approval as members of the Peggy J. Wisdom Family Control Group. Grace Investments Company, Inc. is the parent company of Alva State Bank and Trust, Alva, Oklahoma; First National Bank in Okeene, Okeene, Oklahoma; and The First State Bank, Kiowa, Kansas.	Newspaper: Federal Register:	01/25/2017 01/18/2017	
STATE EXCHANGE BANCSHARES, INC.	CIC	Clay Muegge and Chad Muegge, both of Lamont, Oklahoma, to retain shares of State Exchange Bancshares, Inc., Lamont, Oklahoma, and for approval as members of the Muegge Family Group that controls State Exchange Bancshares, Inc., parent of State Exchange Bank, both of Lamont.	Newspaper: Federal Register:	01/24/2017 01/24/2017	
WOODSTOCK LAND AND CATTLE COMPANY	· · · · · · · · · · · · · · · · · · ·		Newspaper: Federal Register:	Not available 01/30/2017	

^{*} Subject to the provisions of the Community Reinvestment Act

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
108072	BUFFALO FED BK, BUFFALO, WYOMING	10/03/2016	01/03/2017	S	Small Bank
157856	FIRST B&TC, CLINTON, OKLAHOMA	10/04/2016	01/05/2017	S	Small Bank
3120897	HERITAGE BK, TOPEKA, KANSAS	10/03/2016	01/04/2017	S	Small Bank
1972298	MY BK, BELEN, NEW MEXICO	10/19/2015	12/20/2016	S	Small Bank
24453	ROCKY MNT BK, JACKSON, WYOMING	09/26/2016	01/03/2017	S	Small Bank
94755	SUNDANCE ST BK, SUNDANCE, WYOMING	09/19/2016	12/20/2016	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

^{*} Subject to the provisions of the Community Reinvestment Act

District: 11 Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 1812 Spring Cypress Road, Spring, Texas 77388.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 3201 East Sam Houston Parkway South, Pasadena, Texas 77505.	Newspaper: Federal Register:	Not available Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A5 4c8	Application by Independent Bank Group, Inc., McKinney, Texas, to: 1) acquire 100 percent of Carlile Bancshares, Inc., Fort Worth, Texas, pursuant to section 3(a)(5) of the Bank Holding Company Act, and indirectly Northstar Bank, Denton, Texas; and 2) to engage in non-banking activities through the acquisitions of Carlile Capital, LLC., Fort Worth, Texas, Washington Investment Company, Denver, Colorado, and Colorado Front Range Holdings, Inc., Denver, Colorado, pursuant to section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	01/30/2017 02/08/2017
VERITEX COMMUNITY BANK	* 18C * Branch	Application by Veritex Community Bank, Dallas, Texas, to merge with Sovereign Bank, Dallas, Texas, and to establish ten (10) of Sovereign Bank's locations as branches.	Newspaper: Federal Register:	Not available Not applicable
VERITEX HOLDINGS, INC.	* 3A5	Application by Veritex Holdings, Inc., Dallas, Texas, to acquire by merger Sovereign Bancshares, Inc., and indirectly Sovereign Bank, both of Dallas, Texas.	Newspaper: Federal Register:	Not available Not available

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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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
682563	FROST BK, SAN ANTON	IO, TEXAS		07/13/2015	01/06/2017	S	Large Bank
CRA Exa	aminations scheduled for	Quarter of					
Institution	n		Location				

^{*} Subject to the provisions of the Community Reinvestment Act

District: 12 Federal Reserve Bank of San Francisco Filings received during the week ending January 14, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period		
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 2164 Royal LN, Dallas, TX 75229. The bank will close the branch located at 3030 LBJ Freeway #1100, Dallas, TX 75234.	Newspaper: Federal Register:	Not available Not applicable	
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch at 2625 Old Denton Road #574, Carrollton, Texas.	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	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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 CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act