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**Federal Reserve Release**

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

*No. 17*

*Week Ending April 26, 2014*

Bank Holding Companies

Umpqua Holdings Corporation, Portland, Oregon -- commenters' requests for reconsideration of Board approval of Umpqua Holdings Corporation's application to acquire Sterling Financial Corporation, Spokane, Washington.

- Denied, April 25, 2014

Change in Bank Control

Community Holdings Corporation, Palos Hills, Illinois -- change in bank control of Community Holdings Corporation and its subsidiary, FirstSecure Bank & Trust, Palos Hills.

- Permitted, April 24, 2014

Enforcement

Farmers Bancorporation, Inc., Buhl, Idaho -- written agreement dated April 28, 2010, terminated April 21, 2014.

- Announced, April 24, 2014

Great River Holding Company, Baxter, Minnesota -- cease and desist order, issued by the Office of Thrift Supervision, dated December 6, 2010, terminated April 21, 2014.

- Announced, April 24, 2014

**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**

## Secretary

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1627 Highway 62 West, Mountain Home.

- Approved, April 22, 2014

## Atlanta

Calusa National Bank, Punta Gorda, Florida -- to establish a branch at 247 Tamiami Trail South, Venice.

- Approved, April 23, 2014

## Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 600 North Broadway, Denver.

- Approved, April 24, 2014

## Cleveland

Heartland Bank, Gahanna, Ohio -- to establish a branch at 421 Hill Road North, Pickerington, and to exceed the limit on investment in bank premises.

- Approved, April 23, 2014

## Chicago

Town and Country Bank, Springfield, Illinois -- to establish a branch at 2525 Broadway Street, Quincy.

- Approved, April 24, 2014

**Bank Holding Companies**

San Francisco

Bay Commercial Bank, Walnut Creek, California -- waiver of application to acquire Bank on It, Inc., Stockton, in connection with the merger of Bank on It's subsidiary, Community Bank of San Joaquin, with and into Bay Commercial Bank.

- Granted, April 24, 2014

Minneapolis

Security Financial Services Corporation, Durand, Wisconsin -- to merge with Bloomer Bancshares, Inc., Bloomer, and indirectly acquire Peoples State Bank of Bloomer; and for Security Financial Bank, Durand, to merge with Peoples State Bank of Bloomer.

- Approved, April 24, 2014

**Bank Mergers**

Secretary

IberiaBank, Lafayette, Louisiana -- to merge with First Private Bank of Texas, Dallas, Texas, and thereby establish branches.

- Approved, April 24, 2014

**Banks, State Member**

San Francisco

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, April 25, 2014

**Change in Bank Control**

Richmond

Four Oaks Fincorp, Inc., Four Oaks, North Carolina -- change in bank control of Four Oaks Fincorp and its subsidiary, Four Oaks Bank & Trust Company, Four Oaks.

- Permitted, April 22, 2014

Kansas City

Whitcorp Financial Company, Leoti, Kansas -- to retain control of Whitcorp Financial Company and its subsidiaries, Western State Bank, Garden City, and Frontier Bank, Lamar, Colorado.

- Permitted, April 25, 2014

**Extensions of Time**

Richmond

Western Acquisition Partners LLC, Inverness, Illinois -- extension to July 23, 2014, to acquire shares of (1) Carrollton Bancorp, Lutherville, Maryland, and Bay Bank, FSB, and (2) FirstAtlantic Financial Holdings, Inc., Jacksonville, Florida, and FirstAtlantic Bank, and thereby engage in operating savings associations.

- Granted, April 22, 2014

**Savings and Loan Holding Companies**

Philadelphia

Lake Shore Bancorp, Inc., Dunkirk, New York -- to conduct a minority stock issuance.

- Approved, April 24, 2014

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BLUE HILLS BANCORP, INC	* 3A1 4c8	Application by Blue Hills Bancorp, Inc., Hyde Park, Massachusetts to acquire 100% of the outstanding capital stock of Blue Hills Bank, Hyde Park, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of Hyde Park Bancorp, MHC, Hyde Park, Massachusetts from mutual to stock form.	Newspaper: Federal Register:	04/12/2014 04/21/2014
KENNEBEC SAVINGS, MHC	* 3A1 * 3A3	Kennebec Savings, MHC and Kennebec Savings, Inc., both of Augusta, Maine, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Kennebec Savings Bank, Augusta, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 05/01/2014
PILGRIM BANCSHARES, INC.	* 3A1	Application by Pilgrim Bancshares, Inc., Cohasset, Massachusetts to acquire 100% of the outstanding capital stock of Pilgrim Bank, Cohasset, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of Conahasset Bancshares, MHC from mutual to stock form.	Newspaper: Federal Register:	Not available 04/22/2014

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHEMUNG CANAL TRUST COMPANY	* Branch	Chemung Canal Trust Company, Elmira, New York, requests approval to establish a branch office located at 132 State Street, Albany, New York.	Newspaper:	05/03/2014
			Federal Register:	Not applicable



**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH for permission to establish a temporary branch operation at Kennesaw State University, 1000 Chastain Road, Kennesaw, GA.	Newspaper:	05/07/2014
			Federal Register:	Not applicable
NORTH SIDE BANK AND TRUST COMPANY, THE	* Branch	Application by North Side Deposit Bank and Trust Company, Cincinnati, OH to establish a branch at 2739 Madison Rd. Cincinnati, OH.	Newspaper:	04/29/2014
			Federal Register:	Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

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

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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 April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
COLONIAL BANC CORP.	* SLHC Formation	Colonial Banc Corp. and Oculina Banc Corp., both of Vero Beach, Florida, to become savings and loan holding companies by retaining control of Oculina Bank, Fort Pierce, Florida. In addition, Colonial Banc Corp. requests an SLHC Financial Holding Company declaration.	Newspaper: Federal Register:	Not available Not available
SUNSHINE BANCORP, INC.	* SLHC Formation	Sunshine Bancorp, Inc., Plant City, Florida, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Sunshine State Federal Savings and Loan Association, both of Plant City, Florida. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Sunshine State Federal Savings and Loan Association, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available 04/21/2014

\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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
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 April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1ST SOURCE BANK	* Branch	Notice by 1st Source Bank, South Bend, Indiana, to establish a branch located at 021 LaFortune Student Center, Notre Dame, Indiana.	Newspaper: Federal Register:	04/21/2014 Not applicable
CHEMICAL FINANCIAL CORPORATION	* 18C 4c8	Notice by Chemical Financial Corporation, Midland, Michigan, to acquire 100 percent of the voting shares of Northwestern Bancorp, Inc., Traverse City, Michigan, and indirectly acquire Northwestern Bank, Traverse City, Michigan, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y. In connection with this application, Chemical Bank, Midland, Michigan will merge with Northwestern Bank, Traverse City, Michigan, and thereby establish 25 branches, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
F & M BANKSHARES, INC.	CIC	Notice by Thomas K. Maxwell of Marinette, Wisconsin, individually and acting in concert with Thomas K. Maxwell II of Peshtigo, Wisconsin; Cheryl R. Maxwell of Marinette, Wisconsin; Edward F. Maxwell of Madison, Wisconsin; and Gary L. Maxwell of Milford, Indiana, to retain control of F&M Bankshares, Inc., Marinette, Wisconsin, and thereby indirectly control Farmers & Merchants Bank & Trust, Marinette, Wisconsin.	Newspaper: Federal Register:	Not available 04/22/2014
LOGANSFORT FINANCIAL CORP.	* 3A1	Logansport Financial Corporation, Logansport, Indiana, to become a bank holding company following the conversion of its subsidiary bank, Logansport Savings Bank, FSB, Logansport, Indiana, from a federally chartered savings bank to an Indiana state chartered bank.	Newspaper: Federal Register:	Not available 05/22/2014
OAK FINANCIAL, INC.	CIC	Notice by the Gabrielse Family Control Group for approval to retain control of over 10 percent of the outstanding voting shares of Oak Financial, Inc, and thereby indirectly retain control of Oak Bank, both of Fitchburg, Wisconsin.	Newspaper: Federal Register:	Not available Not available
PEOPLES BANCORP	CIC	Notice by Joe D. Van Tol Revocable Trust, Rock Valley, Iowa, Joe D. Van Tol, as Trustee, individually, and in conjunction with the Van Tol Family (Joe D. Van Tol Revocable Trust; Todd J. Van Tol, Rock Valley, Iowa; Joe E. Van Tol, Rock Valley, Iowa; David J. Van Tol, Boulder, Colorado; and Ryan J. Van Tol, Harrisburg, South Dakota) to retain control of Peoples Bancorp, Rock Valley, Iowa, and thereby indirectly Peoples Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	Not available 04/28/2014

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 26, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANCORP	CIC	Notice by the Kooima Family (Myron Kooima, Inwood, Iowa; Vernon Kooima, Doon, Iowa; and Dale Kooima, Rock Valley, Iowa) to retain control of Peoples Bancorp, Rock Valley, Iowa, and thereby indirectly Peoples Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	Not available 04/28/2014
STATE BANK OF THE LAKES	* 18C * Branch	State Bank of the Lakes, Antioch, Illinois to purchase certain assets and assume certain liabilities of two branches of Town Bank, Hartland, Wisconsin.	Newspaper: Federal Register:	05/23/2014 Not applicable
TOWN BANK	* 18C * Branch	Town Bank, Hartland, Wisconsin, to purchase certain assets and assume certain liabilities of 11 branches of Talmer Bank and Trust, Troy, Michigan.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 19801 Robson Road, Catoosa, Oklahoma.	Newspaper: Federal Register:	04/30/2014 Not applicable
MIDLAND STATES BANCORP, INC.	CIC	Notice by Andrew Sproule Love, Jr., St. Louis, Missouri, acting individually, and in concert with a control group, to gain control of Midland States Bancorp, Inc., Effingham, Illinois, the parent company of Midland States Bank, Effingham, Illinois. The control group consists of Mr. Love; Trust Established U/T/W of Andrew Sproule Love FBO Andrew Sproule Love, Jr., Andrew Sproule Love, Jr. as trustee; Trust Established U/I/T dated December 30, 1941, as amended by instrument dated August 3, 1959, Andrew Sproule Love, Jr. as trustee; Love Group, LLC; Love Investment Company; Love Real Estate Company; and Sarah Otto Love, all of St. Louis, Missouri; Daniel Sproule Love, New York, New York; Laura Kate Love, Bozeman, Montana; Martha Farr Love; and John Overton Robertson, both of Portland, Maine; Amy Robertson, Denver, Colorado; Bruce C. Robertson, Rockville, Maryland; and Caroline Robertson-Evans, Jacksonville, North Carolina.	Newspaper: Federal Register:	Not available Not available
UNITED HOLDING COMPANY, INC.	* 3A1	United Holding Company Inc., Springdale, Arkansas, to become a bank holding company by converting its subsidiary bank, United Bank, Springdale, Arkansas, from a federal savings bank to a state-chartered bank.	Newspaper: Federal Register:	04/07/2014 04/23/2014

**District: 8**

**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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
KLEIN FINANCIAL, INC.	* 3A3	Klein Financial, Inc., Chaska, Minnesota, to acquire 100 percent of Prior Lake State Bank, Prior Lake, Minnesota.	Newspaper: Federal Register:	05/08/2014 05/16/2014
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	CIC	Post notice by Robert F. Wishek, Ashley, North Dakota, as co-trustee of the McIntosh County Bank Holding Company, Inc., 2012 Voting Trust Agreement, Ashley, North Dakota, to retain 25% or more of the shares of McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, and thereby retain control of McIntosh County Bank, Ashley, North Dakota, and North Star Holding Company, Inc., Jamestown, North Dakota, which controls Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available 05/12/2014
MINNEHAHA BANSHARES, INC.	CIC	Post notice by Stephanie L. Gongopoulos, Sioux Falls, South Dakota, to retain 10 percent or more of the voting shares of Minnehaha Banshares, Inc., Sioux Falls, South Dakota, and thereby indirectly retain control of First National Bank in Sioux Falls, Sioux Falls, South Dakota.	Newspaper: Federal Register:	Not available 05/06/2014
PEOPLES BANKSHARES, INC.	* 3A5	Peoples Bankshares, Inc., Mora, Minnesota, to acquire and merge with Douglas County Bancshares, Inc., Alexandria, Minnesota, and thereby indirectly acquire Neighborhood National Bank, Alexandria, Minnesota.	Newspaper: Federal Register:	05/09/2014 05/08/2014
STOCKMAN FINANCIAL CORPORATION	* 3A3	Stockman Financial Corporation, Miles City, Montana, to acquire 100 percent of Big Sky Holding Company, Stanford, Montana, and thereby indirectly acquire Basin State Bank, Stanford, Montana.	Newspaper: Federal Register:	Not available 05/01/2014

**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	

\* Subject to the provisions of the Community Reinvestment Act



**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WESTERN OKLAHOMA BANCSHARES, INC.	CIC	Notification submitted by the FLH Financial Services Trust, Leedey, Oklahoma; and its trustees: Frank Harrel, LaTricia Harrel, both of Leedey, Oklahoma, Brent Harrel, Elk City, Oklahoma, and Kalee Carpenter, Leedey, Oklahoma; to become part of the Harrel Family control group, and Brent Harrel as trustee of the voting agreement, to acquire control of Western Oklahoma Bancshares, parent of Bank of Western Oklahoma, both in Elk City, Oklahoma.	Newspaper:	Not available
			Federal Register:	04/30/2014

**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AHB BANCSHARES, INC.	* 3A1	AHB Bancshares, Inc., Clovis, New Mexico, to become a bank holding company by acquiring 100 percent of American Heritage Bank, Clovis, New Mexico.	Newspaper:	Not available
			Federal Register:	Not available
CBFH, INC.	* 3A5 * 3A3	Hillister Enterprises, II, Inc., Umphrey II Family Limited Partnership, both of Beaumont, Texas, and CBFH, Inc., Orange, Texas, to acquire MC Bancshares, Inc., Houston, Texas, and therefore indirectly, Memorial City Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/15/2014
CENTRAL TEXAS FINANCIAL CORP.	4c8	Central Texas Financial Corp., Cameron, Texas, to acquire 100 percent of Citcamco Incorporated and indirectly, Peoples Finance Company, both of Cameron, Texas, pursuant to Section 4(c)(8) of the BHC Act and Regulation Y, and thereby engage in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	05/08/2014
COMMERCIAL STATE BANK	Member	Commercial State Bank, El Campo, Texas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
DIBOLL STATE BANCSHARES, INC.	CIC	Notice filed by Arthur Temple, III, Lufkin, Texas, individually and as trustee of the Arthur Temple, III Testamentary Trust, Arthur Temple, III Generation Skipping Trust, and Arthur & Mary Temple Trust Part II; Charlotte Ann Temple, St. Helena, California, individually and as trustee of the Charlotte Temple Family Trust and Charlotte Ann Temple Generation Skipping Trust; Hannah Temple, Austin, Texas; John Hurst, Dripping Springs, Texas; Whitney Temple Grace, West Lake Hills, Texas; Susan Temple, Wilson, Wyoming; Arthur Spencer, St. Helena, California, individually and as trustee of the Charlotte Ann Temple Generation Skipping Trust; Christopher Spencer, St. Helena, California; William H. Spencer, Washington, D.C.; Katherine Spencer Zelazny, St. Helena, California, as trustee of the Zelazny Family Trust; Wayne Corley, Lufkin, Texas, as trustee of the Charlotte Ann Temple Testamentary Trust and Arthur Temple, III Testamentary Trust; CAT AT Family, L.P, St. Helena, California; to collectively as a group acting in concert control and retain 25 percent or more of the shares of common stock of Diboll State Bancshares, Inc., Diboll, Texas, and thereby indirectly First Bank and Trust East Texas, Diboll, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BELLS BANKSHARES, INC.	4c8	First Bells Bankshares, Inc., Bells, Texas, to acquire 100 percent of Cendera Funding, Inc., Fort Worth, Texas, pursuant to Section 4(c)(8) of the BHC Act and Regulation Y, and thereby engage in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	05/12/2014

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
G-6 CORPORATION	CIC	Notice by Clinton D. Dunn, Dallas, Texas, to control 100 percent of the shares of G-6 Corporation, Mesquite, Texas, and indirectly, First State Bank, Mesquite, Texas.	Newspaper: Federal Register:	Not available 05/08/2014
HERITAGE BANK	* 18C * Branch	Heritage Bank, Pearland, Texas, to acquire by merger Nixon State Bank, Nixon, Texas, and to establish branches at 200 N. Nixon Ave., Nixon, Texas 78140, and 13809 West Highway 87, La Vernia, Texas 78121.	Newspaper: Federal Register:	Not available Not applicable
LEGEND BANCORP, INC.	CIC	Notice by Legend Bank Employee Stock Ownership Plan and 401(k) Plan (As Amended and Restated Generally Effective as of June 19, 2012), Bowie, Texas, to retain and acquire up to 24.9 percent of the shares of common stock and thereby control of Legend Bancorp, Inc., Bowie, Texas, the parent company of Legend Bank, N.A., Bowie, Texas.	Newspaper: Federal Register:	Not available Not available
TURNER BANCSHARES, INC.	* 3A1	Turner Bancshares, Inc., Abernathy, Texas, to become a bank holding company through the acquisition of 100 percent of the stock of Algodon de Calidad Bancshares, Inc., and therefore indirectly, The First State Bank, both of Abernathy, Texas.	Newspaper: Federal Register:	Not available Not available
UNITED TEXAS BANK	* Branch	United Texas Bank, Dallas, Texas, to establish a branch at 13101 Preston Road, Suite 100, Dallas, Texas 75240.	Newspaper: Federal Register:	Not available Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending April 26, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COASTAL COMMUNITY BANK	* Branch	Coastal Community Bank, Everett, Washington, to establish a branch office at 5415 Evergreen Way, Everett, Washington.	Newspaper: Federal Register:	04/28/2014 Not applicable
FIRST NORTHWEST BANCORP	* 3A1	First Northwest Bancorp, Port Angeles, Washington, to become a bank holding company upon the conversion of First Federal Savings and Loan Association of Port Angeles, Port Angeles, Washington, from a mutual to stock savings bank.	Newspaper: Federal Register:	04/14/2014 04/10/2014
OAK VALLEY COMMUNITY BANK	* Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch office at 1034 N. Central Avenue, Tracy, California.	Newspaper: Federal Register:	04/25/2014 Not applicable
TAIPEI FUBON COMMERCIAL BANK CO., LTD.	FBSEA	Taipei Fubon Commercial Bank Co., Ltd, Taipei, Taiwan, requests to establish a representative office in San Jose, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act