
Federal Reserve Release



H.2

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

No. 21

Week Ending May 24, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of seven-day term deposits with a maximum tender amount of \$5 billion on May 27, 2014.

- Announced, May 22, 2014

Regulations and Policies

Regulations DD (Truth in Savings), P (Privacy of Consumer Information), and V (Fair Credit Reporting) -- publication of final rules to (1) repeal Regulations DD and P, in accordance with the transfer of rulemaking authority to the Consumer Financial Protection Bureau under the Dodd-Frank Act, and (2) amend provisions of Regulation V that require financial institutions to implement identity theft prevention programs.

- Approved, May 20, 2014

Enforcement

First Banks, Inc., St. Louis, Missouri; The San Francisco Company, Clayton; and First Bank, Creve Coeur -- written agreement issued March 24, 2010, terminated May 19, 2014.

- Announced, May 22, 2014

TCM Company, Crete, Nebraska -- written agreement dated February 1, 2010, terminated May 13, 2014.

- Announced, May 20, 2014

Tonganoxie Bankshares, Inc., Tonganoxie, Kansas -- written agreement issued March 8, 2011, terminated May 14, 2014.

- Announced, May 20, 2014

Western Bank, Lordsburg, New Mexico -- issuance of a consent order of assessment of a civil money penalty.

- Announced, May 20, 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 19801 Robson Road, Catoosa, Oklahoma.

- Approved, May 21, 2014

New York

Chemung Canal Trust Company, Elmira, New York -- to establish a branch at 132 State Street, Albany.

- Approved, May 22, 2014

Secretary

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at Kennesaw State University, 1000 Chastain Road, Kennesaw, Georgia.

- Approved, May 22, 2014

Richmond

United Bank, Fairfax, Virginia -- to establish a branch at 96 Main Street, Stanardsville.

- Approved, May 22, 2014

Bank Holding Companies

Secretary

Alerus Financial Corporation, Grand Forks, North Dakota -- to acquire Private Bancorporation, Inc., Minneapolis, Minnesota, and thereby indirectly acquire Private Bank Minnesota.

- Approved, May 22, 2014

Bank Holding Companies

St. Louis

Benefit Financial Group, Inc., Fort Smith, Arkansas -- to become a bank holding company on the conversion of its subsidiary, Benefit Bank, Fort Smith, from a federal savings bank to a state-chartered nonmember bank.

- Approved, May 23, 2014

San Francisco

Cathay General Bancorp, Los Angeles, California -- waiver of notice requirement in connection with the purchase and assumption by Cathay Bank, Los Angeles, of certain assets and certain liabilities of the San Francisco branch of Gateway Bank, F.S.B., Oakland.

- Granted, May 22, 2014

New York

Center Bancorp, Inc., Union, New Jersey -- waiver of application to merge with ConnectOne Bancorp, Inc., Englewood Cliffs, in connection with the merger of their respective subsidiaries, Union Center National Bank, Union, and ConnectOne Bank, Englewood Cliffs.

- Granted, May 23, 2014

St. Louis

First Clover Leaf Financial Corp, Edwardsville, Illinois -- to become a bank holding company on the conversion of its subsidiary, First Clover Leaf Bank, FSB, Edwardsville, from a federal savings bank to a national bank.

- Approved, May 22, 2014

Minneapolis

Klein Financial, Inc., Chaska, Minnesota -- to acquire Prior Lake State Bank, Prior Lake.

- Approved, May 21, 2014

Bank Holding Companies

Minneapolis

Marquette Financial Companies, Minneapolis, Minnesota -- waiver of application to acquire State Bank and Trust Company, Carrollton, Texas, in connection with its merger with and into Marquette's subsidiary, Meridian Bank Texas, Fort Worth.

- Granted, May 20, 2014

Boston

Meridian Bancorp, Inc., Peabody, Massachusetts -- to acquire East Boston Savings Bank, East Boston, in connection with the conversion of Meridian Financial Services, Inc. from mutual to stock form.

- Approved, May 23, 2014

Philadelphia

WSFS Financial Corporation, Wilmington, Delaware -- waiver of application to acquire First Wyoming Financial Corporation, Wyoming, in connection with the merger of their respective subsidiaries, Wilmington Savings Fund Society, FSB, Wilmington, and The First National Bank of Wyoming, Wyoming.

- Granted, May 22, 2014

Change in Bank Control

Dallas

Legend Bancorp, Inc., Bowie, Texas -- change in bank control of Legend Bancorp, Inc. and its subsidiary, Legend Bank, N.A., Bowie.

- Permitted, May 21, 2014

Change in Bank Control

Minneapolis

Minnehaha Bancshares, Inc., Sioux Falls, South Dakota -- to retain control of Minnehaha Bancshares, Inc. and its subsidiary, First National Bank in Sioux Falls, Sioux Falls.

- Permitted, May 23, 2014

St. Louis

Superior Bancshares, Inc., Hazelwood, Missouri -- change in bank control of Superior Bancshares, Inc. and its subsidiary, Superior Bank, Hazelwood.

- Permitted, May 20, 2014

Financial Holding Companies

Atlanta

Capital City Bank Group, Inc., Tallahassee, Florida -- election to become a financial holding company.

- Effective, May 19, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Notification by Boston Private Financial Holdings, Inc., Boston, Massachusetts to acquire up to an additional 3.3% interest in Anchor Capital Advisors LLC, Boston, Massachusetts, pursuant to section 4(c)(8) and 4(j) of the BHC Act and section 225.23 of Regulation Y.	Newspaper:	Not applicable
			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
NONE					

CRA Examinations scheduled for Third Quarter of 2014 (July 1, 2014 - September 30, 2014)

Institution	Location
NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD, MASSACHUSETTS
SOUTHBRIDGE SVG BK	SOUTHBRIDGE, MASSACHUSETTS
WATERTOWN SVG BK	WATERTOWN, MASSACHUSETTS

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAX BANCORP, LLC	* 3A3	Max Bancorp, LLC, New York, New York, to acquire 100 percent of all issued and outstanding common stock of First Bank Holding Company, Inc. and thereby indirectly acquire the National Bank of Harvey, both of Harvey, North Dakota, pursuant to Section 3(a) (3) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper:	06/05/2014
			Federal Register:	06/06/2014

District: 2

Federal Reserve Bank of New York

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NONE

CRA Examinations scheduled for Third Quarter of 2014 (July 1, 2014 - September 30, 2014)

Institution	Location
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
ASIAN BK	PHILADELPHIA, PENNSYLVANIA
CUSTOMERS BK	PHOENIXVILLE, PENNSYLVANIA
LAFAYETTE AMBASSADOR BK	BETHLEHEM, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY
ST HENRY BK	SAINT HENRY, OHIO

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF VIRGINIA	* Branch	Bank of Virginia, Midlothian, Virginia has filed an application to open two branches, one at 15000 Hull Street Rd, Midlothian, Virginia, and one at 2000 Snead Ave., Colonial Heights, Virginia.	Newspaper: Federal Register:	06/02/2014 Not applicable
BENCHMARK COMMUNITY BANK	* Branch	Benchmark Community Bank submitted an application to establish a branch at 12335 Wake Union Church Road, Unit 206, Wake Forest, North Carolina 27587.	Newspaper: Federal Register:	05/26/2014 Not applicable
OCONEE FEDERAL, MHC	* SLHC Acquisition	Oconee Federal, MHC and Oconee Federal Financial Corp., both of Seneca, South Carolina, to acquire Stephens Federal Bank, Toccoa, Georgia.	Newspaper: Federal Register:	06/07/2014 06/06/2014
PBI MERGER CORP.	3A1	PBI Merger Corp., Charles Town, West Virginia, to become a bank holding company by merging with Potomac Bancshares Inc., Charles Town, West Virginia, and thereby indirectly acquire Bank of Charles Town, Charles Town, West Virginia.	Newspaper: Federal Register:	Not applicable Not applicable
YADKIN FINANCIAL CORPORATION	* 3A5	Yadkin Financial Corporation, Elkin, North Carolina, to acquire 100% of the voting securities of Piedmont Community Bank Holdings, Inc., Raleigh, North Carolina, and its subsidiary, VantageSouth Bancshares, Inc., Raleigh, North Carolina, and thereby indirectly acquire control of VantageSouth Bank, Cary, North Carolina.	Newspaper: Federal Register:	Not available 06/13/2014

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location
BANK OF MONROE	UNION, WEST VIRGINIA
COASTAL BK & TR	JACKSONVILLE, NORTH CAROLINA
EVB	TAPPAHANNOCK, VIRGINIA
FARMERS BK OF APPOMATTOX	APPOMATTOX, VIRGINIA
FREEDOM BK OF VIRGINIA	FAIRFAX, VIRGINIA
PIONEER BK	STANLEY, VIRGINIA
SANDY SPRING BK	OLNEY, MARYLAND
UNION FIRST MKT BK	RICHMOND, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FIRST NATIONAL BANK OF THE GULF COAST	Member	First National Bank of the Gulf Coast, Naples, Florida, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2014 (July 1, 2014 - September 30, 2014)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEAMAN BANCSHARES, INC.	CIC	Notice by Janice H. Crowe, Conrad, Iowa, individually, and acting in concert with Ray D. Hurlbutt, Conrad, Iowa, for approval to retain control of more than 10 percent of the voting shares of Beaman Bancshares, Inc., Marshalltown, Iowa, and thereby indirectly control Farmers Savings Bank, Marshalltown, Iowa.	Newspaper: Federal Register:	06/07/2014 06/06/2014
FIRST AMERICAN BANK CORPORATION	* 3A3	First American Bank Corporation, Elk Grove Village, Illinois, to acquire 100 percent of Bank of Coral Gables, Coral Gables, Florida.	Newspaper: Federal Register:	06/04/2014 06/05/2014
FIRST MID-ILLINOIS BANCSHARES, INC.	CIC	Elizabeth L. Celio, Oak Park, Illinois, individually, and as part of the Lumpkin Family Control Group, to acquire 10 percent or more of the voting shares of First Mid-Illinois Bancshares, Inc., and thereby to indirectly acquire control of First Mid-Illinois Bank & Trust, National Association, both of Mattoon, Illinois: and three trusts established for the benefit of minors, with Steven L. Grissom as trustee of the trusts, all of Mattoon, Illinois, to join the existing Lumpkin Family Control Group which directly and indirectly controls First Mid-Illinois Bancshares, Inc. and First Mid-Illinois Bank & Trust, National Association, respectively.	Newspaper: Federal Register:	05/29/2014 06/03/2014
FIRST MIDWEST BANK	* 18C * Branch	First Midwest Bank, Itasca, Illinois, to purchase the assets and assume the liabilities of twelve branch offices of Banco Popular North America, New York, New York. In conjunction, First Midwest Bank, Itasca, Illinois, will establish twelve branches.	Newspaper: Federal Register:	Not available Not applicable
FIRST STATE BANCSHARES, INC.	CIC	Notice by Linda J. Boerner, Coralville, Iowa and Susan B. Libbey, Minnetonka, Minnesota, separately as individuals, and as members of the Bogue Family Group consisting of Linda J. Boerner, Coralville, Iowa; Susan B. Libbey, Minnetonka, Minnesota; Mark & Jaclyn Bogue, Ida Grove, Iowa; Brett Boerner, Urbandale, Iowa; Melissa Adrian, Richland, Iowa; and Ronald & Christine Boerner, Wamego, Kansas; to retain control of First State Bancshares, Inc., Ida Grove, Iowa, and thereby indirectly control First State Bank, Ida Grove, Iowa.	Newspaper: Federal Register:	06/02/2014 06/10/2014

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAK FINANCIAL, INC.	CIC	Bruce Gabrielse, Barbara L. Gabrielse, both of Fitchburg, Wisconsin, Brian Gabrielse, Jennifer Gabrielse, Bradley Gabrielse, Brenton Gabrielse, Katelyn Gabrielse, Kimberly Gabrielse, Matthew Gabrielse, all of Madison, Wisconsin, Jack L. Gabrielse, Denise Gabrielse, both of Oregon, Wisconsin, the Diane L. Gabrielse Declaration of Trust dated September 2, 1999, Diane L. Gabrielse, individually and as trustee of the Diane L. Gabrielse Declaration of Trust dated September 2, 1999, the Thomas H. Gabrielse Declaration of Trust dated September 2, 1999, Thomas H. Gabrielse as trustee of the Thomas H. Gabrielse Declaration of Trust dated September 2, 1999, all of Orland Park, Illinois, Mark Oostdyk, Heidi DeBruin, Kaye Oostdyk, all of Stoughton, Wisconsin, Stephanie Clark, St. Johns, Florida, David Gabrielse, Palos Heights, Illinois, Jeffrey Gabrielse, Jonathan Oostdyk, both of Plymouth, Minnesota, Justin Gabrielse, Maple Grove, Minnesota, Jayne Locascio, Palos Park, Illinois, William Oostdyk, South Elgin, Illinois, Valerie Therrien, Minneapolis, Minnesota, Katie Nelson, Frostburg, Maryland, and Keith Gabrielse, Cottage Grove, Wisconsin, together as a group acting in concert, to retain control of over 10 percent of the voting shares of Oak Financial, Inc., and thereby indirectly retain control of Oak Bank, both of Fitchburg, Wisconsin.	Newspaper: Federal Register:	Not available 05/21/2014
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:	05/29/2014 Not applicable
TOWN BANK	* 18C * Branch	Town Bank, Hartland, Wisconsin, to purchase certain assets and assume certain liabilities of a single branch of THE National Bank, Moline, Illinois.	Newspaper: Federal Register:	05/27/2014 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:	05/28/2014 Not applicable

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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	NONE				

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Institution	Location
CENTRUE BK	STREATOR, ILLINOIS
FRONTIER SVG BK	COUNCIL BLUFFS, IOWA
IOWA ST BK	HULL, IOWA
OREGON CMNTY B&TC	OREGON, WISCONSIN
WASHINGTON ST BK	WASHINGTON, IOWA

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 3401 Tamiani Trail North, Unit 1A, Naples, Florida.	Newspaper: Federal Register:	05/28/2014 Not applicable
CENTENNIAL BANK	* 18C * Branch	Centennial Bank, Conway, Arkansas, to merge with Florida Traditions Bank, Dade City, Florida, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	06/22/2014 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., and Bank of America, N.A., as co-trustees; Inter Vivos Trust created by Andrew Sproule Love U/I/T dated December 30, 1941, as amended by instrument dated August 3, 1959, Andrew Sproule Love, Jr., and Bank of America, N.A., as co-trustees; 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 Farr Robertson, Denver, Colorado; Bruce Clendenin Robertson, Rockville, Maryland; Caroline Bill Robertson Evans, Jacksonville, North Carolina, and Laurence Arnold Schiffer, St. Louis, Missouri.	Newspaper: Federal Register:	06/04/2014 05/30/2014
SUMMERSVILLE BANCORPORATION, INC.	CIC	Notice by David Leon Barnett and Linda Kay Barnett, both of Summersville, Missouri, jointly, to gain control of greater than 25 percent of Summersville Bancorporation, Inc., Summersville, Missouri.	Newspaper: Federal Register:	06/17/2014 Not available

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2014 (July 1, 2014 - September 30, 2014)

Institution	Location
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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Notice by Ericka Lynn Kotab and David William Kotab, both of Wagner, South Dakota, to acquire shares of Commercial Holding Company, Wagner, South Dakota, and join the Frei Family Shareholder group which owns 25 percent or more of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly controls Commercial State Bank of Wagner, Wagner, South Dakota.	Newspaper: Federal Register:	Not available 05/29/2014
HERITAGE BANCSHARES GROUP, INC.	CIC	John Van Dyke III, Menlo Park, CA, as co-trustee with Mary Van Dyke, San Mateo, CA, of the John & Mary Van Dyke Family Trust dated December 22, 1998, San Mateo, CA (Van Dyke Trust), and as co-trustee with Alison Van Dyke, Menlo Park, CA, of the John & Alison Van Dyke Family Trust, executed under declaration of trust dated May 10, 2001, Menlo Park, CA, to individually retain control of 10 percent or more of the voting shares of Heritage Bancshares Group, Inc., Willmar, MN (Heritage), and thereby indirectly retain control of Heritage Bank, N.A., Spicer, MN. In addition, the Van Dyke Trust; Virginia Geiger, Bloomington, MN; Owen Geiger, Willmar, MN; and Pearl Geiger, Minneapolis, MN; to retain shares of Heritage, as part of the Geiger family shareholder group acting in concert, which owns more than 25% of Heritage.	Newspaper: Federal Register:	Not available 06/09/2014
PARKSTON INVESTMENT COMPANY	CIC	Retroactive change in control notice by Scott David Bormann, Parkston, South Dakota, Douglas Lee Bormann, Parkston, South Dakota, and Shirley Jean Altenhofen, Harper, Iowa, individually and as trustees of the Bormann Family Trust, Parkston, South Dakota, to retain control of 25% or more of the shares of Parkston Investment Company, Parkston, South Dakota, and thereby indirectly retain control of Farmers State Bank, Parkston, South Dakota. In addition, the Bormann Family Trust, James D. Bormann, Parkston, South Dakota, Angela Marie Bormann, Sioux Falls, South Dakota, and Michael Aaron Bormann, Parkston, South Dakota, are filing retroactively to retain shares of Parkston Investment Company, Parkston, South Dakota, and thereby join the Bormann family shareholder group that controls 25% or more of Parkston Investment Company, Parkston, South Dakota.	Newspaper: Federal Register:	06/01/2014 06/02/2014

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
TIMBERLAND BANCORP	CIC	Change in control notice by Carol A. Nelson, Baxter, Minnesota, and Lee W. Anderson, Tower, Minnesota, to each acquire 25% or more of the shares of Timberland Bancorp, Baxter, Minnesota, and thereby indirectly control First National Bank of Buhl, Mountain Iron, Minnesota. In addition, Carol A. Nelson, Baxter, Minnesota, Doug B. Junker, Brainerd, Minnesota, and Lee W. Anderson, Tower, Minnesota, as a group acting in concert, to acquire 25% or more of the shares of Timberland Bancorp, Baxter, Minnesota.	Newspaper:	Not available
			Federal Register:	06/11/2014
YELLOWSTONE BANK, THE	* 18C * Branch	The Yellowstone Bank, Laurel, Montana to purchase certain assets and assume certain liabilities of the Sidney, Montana office of 1st Bank, Sidney, Montana, and incident thereto proposes to establish a branch at 120 2nd Street NW, Sidney, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Third Quarter of 2014 (July 1, 2014 - September 30, 2014)

Institution	Location
FIRST CITIZENS BK OF BUTTE	BUTTE, MONTANA
FIRST CMNTY BK	GLASGOW, MONTANA
FIRST SECURITY BK OF MALTA	MALTA, MONTANA
FULTON ST BK	FULTON, SOUTH DAKOTA
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA
VALLEY BK GLASGOW	GLASGOW, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 24, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANB BANK	* 18C * Branch	ANB Bank, Denver, Colorado, to merge with Capital West Bank, Laramie, Wyoming, and incident thereto, to establish three branches.	Newspaper: Federal Register:	Not available Not applicable
CITIZENS SECURITY BANK & TRUST COMPANY	* Branch	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to establish a branch at 2525 E. 21st Street, Tulsa, Oklahoma.	Newspaper: Federal Register:	05/30/2014 Not applicable
FARMERS STATE BANCSHARES II, INC.	* 3A1	Farmers State Bancshares II, Inc., Spencer, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Spencer State Bank, Spencer, Nebraska.	Newspaper: Federal Register:	Not available 06/09/2014
SANTA FE TRAIL BANC SHARES, INC.	CIC	Notification submitted by Mary Lou Spanier, individually and as trustee of the Jesse L. Thomas Testamentary Trust, both of Sublette, Kansas, to acquire control of Santa Fe Trail Banc Shares, Inc., parent of Centera Bank, both in Sublette, Kansas.	Newspaper: Federal Register:	Not available Not available

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.

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

CRA Examinations scheduled for Third Quarter of 2014 (July 1, 2014 - September 30, 2014)

Institution	Location
BANK OF CUSHING	CUSHING, OKLAHOMA
FIRST B&TC	CLINTON, OKLAHOMA
FIRST BK	UTICA, NEBRASKA
FIRST BK OF FAIRLAND	FAIRLAND, OKLAHOMA
FIRST NE BK	VALLEY, NEBRASKA
FIRST ST BK IN TEMPLE	TEMPLE, OKLAHOMA
GUARANTY B&TC	DENVER, COLORADO
LUSK ST BK	LUSK, WYOMING
MONTROSEBANK	MONTROSE, COLORADO
RCB BK	CLAREMORE, OKLAHOMA
STEELE ST B&T	DENVER, COLORADO
SWEDISH-AMERICAN ST BK	COURTLAND, KANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 05/27/2014
AIM BANCSHARES, INC.	CIC	Retroactive notice of Change of Control by Kenneth D. Willmon, Lubbock, Texas, individually and as co-trustee of AIM Bancshares, Inc. 401(k) and Employee Stock Ownership Program; and Lanny B. Modawell, Marjorie Willmon, and Debra Willmon, each of Lubbock, Texas; to acquire and control greater than 25 percent of AIM Bancshares, Inc. Levelland, Texas, and indirectly AimBank, Littlefield, Texas.	Newspaper: Federal Register:	Not available Not available
CENTRAL BANCSHARES, INC.	CIC	Retroactive notice by Edward E. Hartline, Houston, Texas, as trustee of the Carolyn J. Young 2012 Trust, to control greater than 25 percent of the shares of Central Bancshares, Inc., Houston, Texas, and indirectly, Central Bank, Houston, Texas.	Newspaper: Federal Register:	Not available 05/20/2014
CENTRAL BANCSHARES, INC.	CIC	Retroactive notice by Carolyn Josey Young, Houston, Texas, individually; and John H. Young, Carolyn J. Young, John R. Young, Kathleen Zinn, and Donna P. Josey, all of Houston, Texas; and Elizabeth Young of Atlanta, Georgia; collectively to maintain ownership of greater than 25 percent of the shares of Central Bancshares, Inc., Houston, Texas, and indirectly, Central Bank, Houston, Texas.	Newspaper: Federal Register:	Not available 05/20/2014
DIAMOND A FINANCIAL, LP	* 4c8 * 18C * Branch	Diamond A Financial, L.P., Maedgen & White, L.P., Hilltop Holdings Inc., and PlainsCapital Corporation, all of Dallas, Texas, to acquire SWS Group, Inc., and therefore indirectly, Southwest Securities, Federal Savings Bank, both of Dallas, Texas; and for PlainsCapital Bank, Dallas, Texas, to acquire by merger Southwest Securities, Federal Savings Bank, Dallas, Texas, and to further operate all the target institution's branches as branches of PlainsCapital Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 24, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	05/18/2014 05/16/2014
PROGRESSIVE NATIONAL FINANCIAL CORPORATION	* 3A1	Progressive National Financial Corporation, Mansfield, Louisiana, to become a bank holding company by acquiring 100 percent of Progressive National Bank of DeSoto Parish, Mansfield, Louisiana.	Newspaper: Federal Register:	Not available Not available
RIVERBEND FINANCIAL CORPORATION	CIC	Notice by Barkat Ali, Southlake, Texas, to acquire 25 percent or more of the shares of Riverbend Financial Corporation, Fort Worth, Texas, and indirectly, Riverbend Bank, Fort Worth, Texas.	Newspaper: Federal Register:	Not available Not available
TIB THE INDEPENDENT BANKERSBANK	* Branch	TIB The Independent BankersBank, Irving, Texas, to establish a branch to be located at 2601 NW Expressway, Suite 1150E, Oklahoma City, Oklahoma 73112.	Newspaper: Federal Register:	Not available Not applicable
VERITEX COMMUNITY BANK	* Branch	Veritex Community Bank, Dallas, Texas, to open a branch located at 2700 Oak Lawn Ave., Dallas, Texas 75219.	Newspaper: Federal Register:	05/30/2014 Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Third Quarter of 2014 (July 1, 2014 - September 30, 2014)

Institution	Location
FIRST ST BK	GAINESVILLE, TEXAS
LONE STAR ST BK W TX	LUBBOCK, TEXAS
MENARD BK	MENARD, TEXAS
SANGER BK	SANGER, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending May 24, 2014**

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 3770 Sepulveda Blvd., Torrance, California.	Newspaper: Federal Register:	05/31/2014 Not applicable
PB FINANCIAL HOLDINGS, INC.	* 3A1	PB Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of Pinnacle Bank, both of Scottsdale, Arizona.	Newspaper: Federal Register:	06/12/2014 06/09/2014
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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
	NONE				

CRA Examinations scheduled for Third Quarter of 2014 (July 1, 2014 - September 30, 2014)

Institution	Location
COMMERCEWEST BK	NEWPORT BEACH, CALIFORNIA
IDAHO BKG CO	BOISE, IDAHO
MARLIN BUS BK	SALT LAKE CITY, UTAH
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act