
Federal Reserve Release



H.2

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

No. 26

Week Ending June 28, 2014

Bank Holding Companies

First Interstate BancSystem, Inc., Billings, Montana -- to merge with Mountain West Financial Corp., Helena, and thereby indirectly acquire Mountain West Bank, National Association.

- Approved, June 27, 2014

Forms

Forms -- final Board review to extend without revision the Notification of Nonfinancial Data Processing Activities (FR 4021); Recordkeeping Requirements Associated with Limitations on Interbank Liabilities (Regulation F); Recordkeeping and Disclosure Requirements Associated with Regulation R (FR 4025); Registration of Mortgage Loan Originators (CFPB Regulation G); Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H (Reg H-3); and the data collection requirements of the Home Mortgage Disclosure Act, including the HMDA/LAR.

- Approved, June 23, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed rate offering of seven-day term deposits with a maximum tender amount of \$10 billion on June 30, 2014.

- Announced, June 26, 2014

Enforcement

BNP Paribas S.A., Paris, France -- issuance of a consent cease and desist order and assessment of a civil money penalty, and issuance, jointly with the Autorité de Contrôle Prudentiel et de Résolution, of a consent cease and desist order.

- Approved, June 27, 2014

Enforcement

Regions Bank, Birmingham, Alabama -- joint issuance with the Alabama State Banking Department of a consent order and assessment of a civil money penalty; joint issuance of consent orders of prohibition against Jeffrey C. Kuehr and Michael J. Willoughby, former institution-affiliated parties of Regions Bank; and issuance of notice of assessment of a civil money penalty and notice of intent to prohibit against a Thomas A. Neely Jr., a former institution-affiliated party.

- Approved, June 25, 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**

Dallas

Lone Star State Bank of West Texas, Lubbock, Texas -- to establish a branch at 1004 North Big Spring Street, Midland.

- Approved, June 26, 2014

Bank Holding Companies

St. Louis

Banterra Corp., Eldorado, Illinois -- waiver of application to acquire Hardin County Bancorp, Inc., Rosiclare, in connection with the merger of their respective subsidiaries, Banterra Bank, Marion, and Area Bank, Rosiclare.

- Withdrawn, June 26, 2014

Richmond

Entegra Financial Corp., Franklin, North Carolina -- to become a bank holding company by acquiring Macon Bancorp, Franklin, and thereby indirectly acquiring control of Macon Bank.

- Approved, June 25, 2014

Richmond

HomeTrust Bancshares, Inc., Asheville, North Carolina -- waiver of application to indirectly acquire Bank of Commerce, Charlotte, in connection with its merger with and into Bancshares' subsidiary thrift, HomeTrust Bank, Asheville.

- Granted, June 25, 2014

Bank Holding Companies

Dallas

Progressive National Financial Corporation, Mansfield, Louisiana -- to become a bank holding company by acquiring Progressive National Bank of DeSoto Parish, Mansfield.

- Approved, June 25, 2014

Secretary

Simmons First National Corporation, Pine Bluff, Arkansas -- to merge with Delta Trust & Banking Corporation, Little Rock, and thereby indirectly acquire Delta Trust & Bank, Parkdale.

- Approved, June 24, 2014

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to merge with Florida Traditions Bank, Dade City, Florida, and to retain the acquired facilities as branches.

- Approved, June 27, 2014

Chicago

First Midwest Bank, Itasca, Illinois -- to purchase the assets and assume the liabilities of 12 branches of Banco Popular North America, New York, New York, and thereby establish branches.

- Approved, June 25, 2014

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, June 25, 2014

San Francisco

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

- Approved, June 27, 2014

Change in Bank Control

Kansas City

Citizens Commerce Corporation, Ardmore, Oklahoma -- change in bank control of Citizens Commerce Corporation and its subsidiary, Citizens Bank & Trust Company of Ardmore, Ardmore.

- Permitted, June 27, 2014

Philadelphia

Cornerstone Financial Corporation, Mount Laurel, New Jersey -- change in bank control of Cornerstone Financial Corporation and its subsidiary, Cornerstone Bank, Mount Laurel.

- Permitted, June 26, 2014

St. Louis

First Alliance Bancshares, Inc., Cordova, Tennessee -- change in bank control of First Alliance Bancshares, Inc. and its subsidiary, First Alliance Bank, Cordova.

- Returned, June 24, 2014

Change in Bank Control

Minneapolis

Heritage Bancshares Group, Inc., Willmar, Minnesota -- to retain control of Heritage Bancshares Group, Inc. and its subsidiary, Heritage Bank, N.A., Spicer.

- Permitted, June 24, 2014

St. Louis

Kentucky Home Bancshares, Inc., Bardstown, Kentucky -- to retain control of Kentucky Home Bancshares, Inc. and its subsidiary, Kentucky Home Bank, Bardstown.

- Permitted, June 27, 2014

Dallas

Riverbend Financial Corporation, Fort Worth, Texas -- change in bank control of Riverbend Financial Corporation and its subsidiary, Riverbend Bank, Fort Worth.

- Permitted, June 26, 2014

Extensions of Time

Director, BS&R

KeyCorp, Cleveland, Ohio -- extension of time to divest or conform a merchant banking investment.

- Granted, June 23, 2014

Director, BS&R

Royal Bank of Canada, Montreal, Canada -- extension of time to divest or conform a merchant banking investment.

- Granted, June 26, 2014

Financial Holding Companies

Atlanta

Community & Southern Holdings, Inc., Atlanta, Georgia -- election to become a financial holding company.

- Effective, June 26, 2014

Cleveland

Kentucky Bancshares, Inc., Paris, Kentucky -- election to become a financial holding company.

- Effective, June 27, 2014

Membership

Kansas City

CornerBank, National Association, Winfield, Kansas -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, June 25, 2014

Kansas City

Investors National Bank (to be known as Investors Bank), Chillicothe, Missouri -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, June 25, 2014

Chicago

Page County Federal Savings Association (to be known as Cornerstone Bank), Clarinda, Iowa -- to become a member of the Federal Reserve System.

- Approved, June 25, 2014

Savings and Loan Holding Companies

General Counsel

Nationwide Mutual Insurance Company, Columbus, Ohio; Nationwide Corporation; and Nationwide Financial Services, Inc. -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation LL.

- Granted, June 25, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch	Application by Needham Bank, Needham, Massachusetts, to establish a full-service branch at 60 Centre Street, Dover, Massachusetts, pursuant to Section 208.6 of Regulation H	Newspaper:	06/30/2014
			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
699105	BRIDGEWATER SVG BK, RAYNHAM, MASSACHUSETTS	01/27/2014	06/08/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRYN MAWR BANK CORPORATION	* 4c8	Bryn Mawr Bank Corporation, Bryn Mawr, PA, to operate a savings association through the acquisition of Continental Bank Holdings, Plymouth Meeting, PA.	Newspaper:	07/27/2014
	* 18C		Federal Register:	07/21/2014
	* Branch			
PATHFINDER BANCORP, M.H.C.	* MHC	Pathfinder Bancorp, MHC, Oswego, New York (the "MHC"), the mutual holding company that controls Pathfinder Bank, Oswego, New York, proposes to convert to stock form. Pursuant to the conversion, the MHC and Pathfinder Bancorp, Inc., Oswego, New York, the existing mid-tier holding company of the Pathfinder Bank, will cease to exist, and Pathfinder Bank will become a wholly-owned subsidiary of Pathfinder Bancorp, Inc., Oswego, New York, a newly formed corporation, which proposes to become a bank holding company by acquiring Pathfinder Bank.	Newspaper:	Not available
	Conversion		Federal Register:	07/17/2014
	* 3A1			

District: 3

Federal Reserve Bank of Philadelphia

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	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 4

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.

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
887827	HAMLER ST BK, HAMLER, OHIO	03/31/2014	06/16/2014	S	Small Bank

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 June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 5

Federal Reserve Bank of Richmond

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
708333	FIRST PEOPLES BK INC, MULLENS, WEST VIRGINIA	03/17/2014	06/18/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 28, 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
GEORGIA COMMUNITY BANCORP, INCORPORATED	CIC	After-the-fact change in control notice filed by Lucie VanLandingham Beeley, Leesburg, Georgia, and Stevan Reynolds Tuck, Dawson, Georgia, to retain control of 27.50 percent of the outstanding shares of the Class B common stock of Georgia Community Bancorp, Inc., Dawson, Georgia, and its subsidiary, The Citizens State Bank of Taylor County, Reynolds, Georgia. Total pro forma ownership equals 100 percent.	Newspaper: Federal Register:	07/14/2014 06/26/2014
HCBF HOLDING COMPANY, INC.	* 3A5	HCBF Holding Company, Inc., Fort Pierce, Florida, to merge with Highlands Independent Bancshares, Inc., and thereby acquire its subsidiary, Highlands Independent Bank, both of Sebring, Florida.	Newspaper: Federal Register:	07/16/2014 07/14/2014
HERITAGE FINANCIAL GROUP, INC.	* 3A1	Heritage Financial Group, Inc., Albany, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of Alarion Financial Services, Inc., and its subsidiary, Alarion Bank, both of Ocala, Florida.	Newspaper: Federal Register:	07/14/2014 Not available
METROPOLITAN BANCGROUP, INC.	CIC	Prior change in control notice filed by CEP Investors in Metropolitan, LP, to acquire an additional 0.405 percent of the outstanding securities of Metropolitan BancGroup, Inc., Ridgeland, Mississippi (BancGroup), and its subsidiary, Metropolitan Bank, Crystal Springs, Mississippi. The investors include William Dean Donovan, Brian Charles Flynn, Jr., and Kevin William Wilson. Total pro forma ownership will equal 10.415 percent. In addition, CEP Investors in Metropolitan, LP, to retain 10 percent or more of the outstanding voting shares of BancGroup.	Newspaper: Federal Register:	Not available Not available
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 22 low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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	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 June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA	* Branch	Bank Iowa, West Des Moines, Iowa, to establish a branch office to be located at 2785 1st Avenue South, Altoona, Iowa.	Newspaper: Federal Register:	06/30/2014 Not applicable
FIRST BUSINESS FINANCIAL SERVICES, INC.	* 3A5	First Business Financial Services, Inc., Madison, Wisconsin, to acquire 100 percent of Aslin Group, Inc., Leawood, Kansas, and thereby indirectly acquire Alterra Bank, Leawood, Kansas.	Newspaper: Federal Register:	Not available 07/25/2014
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust, Converse, Indiana, proposes to purchase the assets and assume the liabilities of the nine branches of BMO Harris Bank, N.A., Chicago, Illinois, pursuant to section 18c of the Federal Deposit Insurance Act and thereby establish branches located at 103 West National Avenue, Brazil, Indiana; 201 West Harrison, Carlisle, Indiana; 801 Main Street, Clay City, Indiana; 11612 North U.S. 41, Farmersburg, Indiana; 12 West Mill Street, Shelburn, Indiana; 32 South Court Street, Sullivan, Indiana; 3497 South U.S. Highway 41, Terre Haute, Indiana; 340 Mall Road, Logansport, Indiana; and 1710 West Kem Road, Marion, Indiana, pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	07/03/2014 Not applicable
TREYNOR BANCSHARES, INC.	* 3A3 * 3A1	Treynor Bancshares, Inc., Treynor, Iowa, to acquire 20 percent of TS Contrarian Bancshares, Inc., Treynor, Iowa, and thereby indirectly acquire The Bank of Tioga, Tioga, North Dakota. In addition, TS Contrarian Bancshares, Inc., Treynor, Iowa, to become a bank holding company by acquiring 100 percent of The Bank of Tioga, Tioga, North Dakota.	Newspaper: Federal Register:	Not available 07/21/2014

Federal Reserve Bank of Chicago

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
991340	1ST SOURCE BK, SOUTH BEND, INDIANA	01/13/2014	06/05/2014	S	Large Bank
302133	CAMP GROVE ST BK, CAMP GROVE, ILLINOIS	03/10/2014	06/12/2014	S	Small Bank
175140	COMMUNITY FIRST BK, BOSCOBEL, WISCONSIN	02/18/2014	06/20/2014	S	Small Bank
786948	FIRST BK HAMPTON, HAMPTON, IOWA	02/10/2014	06/20/2014	S	Small Bank
633640	HENDRICKS CTY B&TC, BROWNSBURG, INDIANA	12/02/2013	06/16/2014	S	Small Bank
2813491	PEOPLES' BK ARLINGTON HEIGHTS, ARLINGTON HEIGHTS, ILLINC	02/18/2014	06/08/2014	S	Small Bank

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 June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the Northeast Corner of 41st Place and Peoria Avenue, Tulsa, Oklahoma.	Newspaper:	07/10/2014
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK OF GRYGLA	* 18C * Branch	American State Bank of Grygla, Grygla, Minnesota, to merge with American State Bank of Erskine, Erskine, Minnesota, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable
MORRISTOWN HOLDING COMPANY	CIC	Change in Control Notice by Neil Anderson, Chanhassen, Minnesota, Charles Budde, Faribault, Minnesota, and David Hellmuth, Eden Prairie, Minnesota, as a group acting in concert, to acquire 25% percent or more of the shares of Morristown Holding Company, Excelsior, Minnesota, and thereby indirectly acquire Lake Country Community Bank, Morristown, Minnesota.	Newspaper: Federal Register:	Not available 07/07/2014

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
619457	GRANITE MNT BK, PHILIPSBURG, MONTANA	03/10/2014	06/12/2014	S	Small Bank

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 June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RAPIDS BANCSHARES, INC.	CIC	Notification submitted by The V. Dean Schwartz Family Trust, The Eileen B. Schwartz Revocable Trust, John B. Schwartz (individually and as trustee) and Pat D. Schwartz, all of Blue Rapids, Kansas, as members of the John B. Schwartz Family Group acting in concert, to retain control of Blue Rapids Bancshares, Inc., parent of State Bank of Blue Rapids, both in Blue Rapids, Kansas. In addition, a notification was submitted by John B. Schwartz, individually, to retain control of Blue Rapids Bancshares, Inc., parent of State Bank of Blue Rapids, both in Blue Rapids, Kansas.	Newspaper: Federal Register:	Not available Not available
FIRST TEAM RESOURCES CORPORATION	CIC	Notification submitted by Elizabeth Lane Bitterlin, Milford, Kansas; and Chad Edward Chase, Manhattan, Kansas, as members of the Chase Family group, to acquire control of First Team Resources Corporation, Derby, Kansas, parent of Verus Bank, Derby, Kansas.	Newspaper: Federal Register:	07/03/2014 06/27/2014
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 19403 North R.H. Johnson Boulevard, Sun City West, Arizona.	Newspaper: Federal Register:	07/09/2014 Not applicable
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with HBank Texas, Grapevine, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	07/25/2014 Not applicable
INVESTORS NATIONAL BANK	Member	Investors National Bank (to be known as Investors Bank), Chillicothe, Missouri, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
NORTON BANKSHARES, INC.	CIC	Notification submitted by the Stanton D. Nelson Trust No. 2, the Clark S. Nelson Trust No. 2, the N. Terry Nelson Trust No. 7, and the N. Terry Nelson Trust No. 8, all of Long Island, Kansas; and the following individuals who serve as co-trustees of one or more of the trusts: Clarke S. Nelson, Long Island, Kansas; Stanton D. Nelson, Norton, Kansas; John McClymont, Norton, Kansas; Janet M. Sell, Long Island, Kansas; and John P. Engelbert, Norton, Kansas; as members of the Nelson Control Group acting in concert, to acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas. In addition, notification by the Clark S. Nelson Trust No. 2 and all trustees listed above, to individually acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas.	Newspaper: Federal Register:	Not available 07/16/2014

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLATTE VALLEY BANK	* 18C	Platte Valley Bank, Torrington, Wyoming, to purchase certain assets and assume certain liabilities of the Evansville, Wyoming branch of Buffalo Federal Bank, Buffalo, Wyoming.	Newspaper:	Not available
			Federal Register:	Not applicable
SOONER SOUTHWEST BANKSHARES, INC.	CIC	Notification submitted by Deborah Krumme, Tulsa, Oklahoma; John Krumme and Dayna Krumm, both of Jenks, Oklahoma; Carolyn Krumme, El Paso, Texas; Cynthia Krumme, Matthew Krumme, and Catherine Krumme, all of Estes Park, Colorado; and Royal Capital, LLC, Tulsa, Oklahoma; all as part of the Krumme Family group, to retain control of Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma, parent of Community Bank, Bristow, Oklahoma; Security First National Bank, Hugo, Oklahoma; and First National Bank, Heavener, Oklahoma.	Newspaper:	Not available
			Federal Register:	07/17/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
14650	BANK OF LOCUST GROVE, LOCUST GROVE, OKLAHOMA	03/17/2014	06/09/2014	S	Small Bank
622756	COLLEGIATE PEAKS BK, BUENA VISTA, COLORADO	03/24/2014	06/18/2014	S	Small Bank

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 June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	* 3A3 4c8	Carlile Bancshares, Inc., Fort Worth, Texas, to acquire 100% of the common stock of Community Bankers, Inc., Fort Worth, Texas., and therefore indirectly Community Bank, Fort Worth, Texas, and to engage in data processing activities through the acquisition of Community Data Services, Inc., Cleburne, Texas.	Newspaper: Federal Register:	07/09/2014 07/21/2014
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 31 68th Avenue, Coopersville, Michigan 49404.	Newspaper: Federal Register:	Not available Not applicable
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 06/19/2014
FRONTIER COMMUNITY BANCSHARE, INC.	* 3A1	Frontier Community Bancshares, Inc., Elgin, Texas, to become a bank holding company by acquiring 100 percent of Frontier Bank of Texas, Elgin, Texas.	Newspaper: Federal Register:	Not available Not available
METROPLEX NORTH BANCSHARES, INC.	CIC	Notice by Robert F. Barnard, Celeste, Texas, individually, and Christopher G. Barnard and Robert F. Barnard, each of Celeste, Texas, and Bill N. Barnard, Forney, Texas, collectively, to control 25 percent or more of the shares of Metroplex North Bancshares, Inc., Celeste, Texas, and indirectly, The First Bank of Celeste, Celeste, Texas.	Newspaper: Federal Register:	Not available 06/18/2014
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish five branches, including locations at 601 East Main Street, Alice, Texas 78332; 500 North Shoreline Boulevard, Corpus Christi, Texas 78401; 2525 Richmond Avenue, Houston, Texas 77098; 1 O'Connor Plaza, Victory, Texas 77901; and a mobile branch to serve the greater Houston area including Harris, Fort Bend, Brazoria, Galveston, Montgomery, Waller, Chambers, and Liberty Counties, Texas.	Newspaper: Federal Register:	Not available Not applicable
SOUTHSIDE BANCSHARES, INCORPORATED	* 4c8	Southside Bancshares, Inc., Tyler, Texas, to acquire 100 percent of the voting shares of OmniAmerican Bancorp, Inc., Fort Worth, Texas, and thereby indirect control of OmniAmerican Bank, Fort Worth, Texas, pursuant to Section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	07/09/2014 07/10/2014

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
VIEWPOINT FINANCIAL GROUP, INC.	* 3A5	ViewPoint Financial Group, Inc., Plano, Texas, to acquire by merger 100% of the outstanding common stock of LegacyTexas Group, Inc., and indirectly LegacyTexas Bank, both of Plano, Texas.	Newspaper:	Not available
			Federal Register:	06/09/2014

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 28, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTAL COMMUNITY BANK	* Branch	Coastal Community Bank, Everett, Washington, to establish a branch at 319 State Avenue in Marysville, Washington.	Newspaper:	06/27/2014
			Federal Register:	Not applicable
HANMI BANK	* 18C * Branch	Hanmi Bank, Los Angeles, California, to acquire United Central Bank, Garland, Texas, and thereby acquire 23 branch offices.	Newspaper:	Not available
			Federal Register:	Not applicable
PUGET SOUND FINANCIAL SERVICES, INC.	4c8	Puget Sound Financial Services to engage indirectly in nonbanking activities through FCB Real Estate Services, LLC, both of Fife, Washington, such as preparing, recording, processing and handling loan and security documents for a financial company (Fife Commercial Bank), and for acting as trustee under the provisions of Chapter 61.24 of the Revised Code of Washington.	Newspaper:	Not applicable
			Federal Register:	Not available
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:	Not available
			Federal Register:	Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act