
Federal Reserve Release



H.2

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

No. 29

Week Ending July 19, 2014

Testimony and Statements

Department of Justice's Operation Choke Point -- statement by Scott G. Alvarez, general counsel, before a subcommittee of the House Committee on Financial Services on the legal framework governing the establishment and maintenance of customer accounts, the Federal Reserve's regulatory expectations for supervised banking organizations, and aspects of examination and enforcement in this area.

- Published, July 15, 2014

Monetary Policy -- statement by Chair Yellen before the Senate Committee on Banking, Housing, and Urban Affairs on the semiannual monetary policy report to the Congress on July 15 and to the House Committee on Financial Services on July 16, 2014.

- Published, July 15, 2014

Bank Holding Companies

Old National Bancorp, Evansville, Indiana -- to acquire United Bancorp, Inc., Ann Arbor, Michigan, and thereby indirectly acquire United Bank & Trust.

- Approved, July 13, 2014

Forms

Forms -- initial Board review (1) to extend with revision the Application for Employment with the Board of Governors of the Federal Reserve System (FR 28) and (2) to extend without revision the Compensation and Salary Surveys (FR 29a and FR 29b), Ongoing Intermittent Survey of Households (FR 3016), and Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation for State Member Banks (Reg H-5).

- Proposed, July 16, 2014

Personnel

Division of Research and Statistics -- appointment of Diana Hancock as associate director; Elizabeth Kiser, Stacey Tevlin, and John Stevens as deputy associate directors; Kristin Vajs, Erik Heitfield, John Sabelhaus, Shane Sherlund, Paul Smith, Stephanie Aaronson, Glenn Follette, and John Roberts as assistant directors; Michael Cringoli, Wayne Passmore, and Jeremy Rudd as senior advisers; and Eric Engstrom and Patrick McCabe as advisers, effective July 13, 2014.

- Announced, July 18, 2014

Regulations and Policies

Prepaid Cards -- annual report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, July 17, 2014

Regulation Q (Capital Adequacy of Bank Holding Companies, Savings and Loan Holding Companies, and State Member Banks) -- final interagency rule to revise the definition of "eligible guarantee" in the advanced approaches risk-based capital rule.

- Approved, July 14, 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 the northeast corner of 41st Place and Peoria Avenue, Tulsa, Oklahoma.

- Approved, July 16, 2014

Richmond

Bank of the James, Lynchburg, Virginia -- to establish a branch at 1430 Rolkin Court, Charlottesville.

- Approved, July 14, 2014

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 19403 North R.H. Johnson Boulevard, Sun City West, Arizona.

- Approved, July 16, 2014

Atlanta

USAmeriBank, Clearwater, Florida -- to establish a branch at 2571 Countryside Boulevard, Clearwater.

- Approved, July 18, 2014

Bank Holding Companies

Dallas

Catahoula Holding Company, Jonesville, Louisiana -- to acquire JBI Financial Corporation, Jena, and thereby indirectly acquire Bank of Jena.

- Withdrawn, July 16, 2014

Bank Holding Companies

Atlanta

Community & Southern Holdings, Inc., Atlanta, Georgia -- to merge with Alliance Bancshares, Inc., Dalton, and thereby acquire Alliance National Bank.

- Approved, July 17, 2014

Cleveland

Farmers & Merchants Bancorp of Western Pennsylvania, Inc., Kittanning, Pennsylvania -- to acquire Nextier, Inc., Butler, and thereby indirectly acquire Nextier Bank, N.A.

- Approved, July 14, 2014

Kansas City

Farmers State Bancshares II, Inc., Spencer, Nebraska -- to become a bank holding company by acquiring Spencer State Bank, Spencer.

- Approved, July 15, 2014

Kansas City

FCWB, Inc., Laramie, Wyoming -- to become a bank holding company by acquiring First Capital West Bankshares, Inc., Laramie, and its subsidiary, Capital West Bank.

- Approved, July 16, 2014

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- waiver of application to acquire FNBR Holding Corporation, Grand Junction, Colorado, in connection with the merger of their subsidiaries, First National Bank of the Rockies and Glacier Bank, Kalispell.

- Granted, July 15, 2014

Bank Holding Companies

Richmond

Logan County Bancshares, Inc., Logan, West Virginia, and Logan Bank & Trust Company -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Withdrawn, July 14, 2014

General Counsel

MB Financial, Inc., Chicago, Illinois -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, July 15, 2014

Richmond

Midstate Bancorp, Inc., Baltimore, Maryland -- to become a bank holding company by acquiring Midstate Community Bank, Baltimore, in connection with the conversion of Midstate Community Bank from mutual to stock form.

- Withdrawn, July 15, 2014

Richmond

New Century Bancorp, Inc., Dunn, North Carolina -- waiver of application to acquire Select Bancorp, Inc., Greenville, in connection with the merger of their subsidiaries, Select Bank & Trust Company and New Century Bank, Dunn.

- Granted, July 18, 2014

Dallas

South Texas Bancshares, Inc., Shallowater, Texas -- waiver of application to acquire First Amherst Bancshares, Inc., Amherst, in connection with the merger of The First National Bank of Amherst into South Texas's subsidiary, First State Bank, Shallowater.

- Granted, July 18, 2014

Bank Mergers

San Francisco

Hanmi Bank, Los Angeles, California -- to acquire United Central Bank, Garland, Texas, and thereby acquire 23 branches.

- Approved, July 17, 2014

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

EJF Capital LLC, Arlington, Virginia -- relief from certain commitments (three requests).

- Granted, July 16, 2014

Director, BS&R

Kensico Capital Management Corp., Greenwich, Connecticut -- relief from certain commitments.

- Granted, July 17, 2014

Director, BS&R

Paulson & Co. Inc., New York, New York -- relief from certain commitments.

- Granted, July 17, 2014

Director, BS&R

Sageview Capital, Greenwich, Connecticut -- relief from certain commitments.

- Granted, July 17, 2014

Change in Bank Control

Minneapolis

First American Investment, Inc., Hudson, Wisconsin -- to retain control of First American Investment and its subsidiary, First American Bank, National Association, Hudson.

- Permitted, July 18, 2014

Extensions of Time

Chicago

Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan, Peoria, Illinois -- extension to October 28, 2014, (1) to become a bank holding company by acquiring shares of Mid Illinois Bancorp, Inc., Peoria, and thereby acquire control of South Side Trust and Savings Bank and (2) to engage in extending credit and servicing loans.

- Granted, July 15, 2014

Atlanta

Regions Bank, Birmingham, Alabama -- extension to January 24, 2015, to make certain public welfare investments.

- Granted, July 18, 2014

Chicago

Van Buren Bancorporation Employee Stock Ownership Plan, Keosauqua, Iowa -- extension to October 22, 2014, to increase its ownership of Van Buren Bancorporation, Keosauqua, and thereby increase its indirect ownership of Community First Bank and First Iowa State Bank, Albia.

- Granted, July 17, 2014

Membership

St. Louis

The First National Bank of Audrain County, Mexico, Missouri -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, July 16, 2014

San Francisco

TomatoBank, National Association, Alhambra, California -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, July 16, 2014

Savings and Loan Holding Companies

Dallas

AF Mutual Holding Company, Alamogordo, New Mexico, and Alamogordo Financial Corp. -- to acquire by merger Bank 1440, Phoenix, Arizona, and for Alamogordo Financial Corp. to conduct, under Regulation MM, a minority stock issuance.

- Approved, July 18, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 19, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKLINE BANK	* Branch	Application by Brookline Bank, Brookline, Massachusetts, to establish a branch at 31 State Street, Boston, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	07/07/2014
			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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 19, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON, THE	* 18C	The Bank of New York Mellon, New York, New York, to assume certain deposit liabilities of U.S. Bank National Association, Cincinnati, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 19, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATHFINDER BANCORP, M.H.C.	* MHC Conversion * 3A1	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
			Federal Register:	07/17/2014

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 19, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
LIBERTY BANK	Member	Application by Liberty Bank, Ironton, Ohio to become a member of the Federal Reserve System	Newspaper:	Not applicable
			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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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 19, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTAL BANK & TRUST	* Branch	Coastal Bank & Trust, Jacksonville, North Carolina, to establish a branch at 300 US Highway 17 N, Holly Ridge, North Carolina.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST CITIZENS BANCSHARES, INC.	* 3A5	First Citizens BancShares, Inc., Raleigh, North Carolina, to acquire 100% of the voting securities of First Citizens Bancorporation, Inc., Columbia, South Carolina.	Newspaper:	Not available
			Federal Register:	08/14/2014

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 19, 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
BEACH COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by the Stock Holdings of Delaware, LLC, Karnise Diann Schweizer, sole member, both of Fort Walton Beach, Florida, to acquire 18.97 percent of the outstanding shares of Beach Community Bancshares, Inc., and its subsidiary, Beach Community Bank, both of Fort Walton Beach, Florida.	Newspaper: Federal Register:	Not available 07/23/2014

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 19, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDAR VALLEY BANKSHARES, LTD.	* 3A3	Cedar Valley Bankshares, LTD, Charles City, Iowa, to acquire 100 percent of Hampton State Bank, Hampton, Iowa.	Newspaper: Federal Register:	Not available Not available
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:	08/06/2014 07/25/2014
FIRST MAZON BANCORP, INC.	CIC	Notice filed by the group consisting of: Michael O. and Sheila F. Cloonen, both of Palmer, Texas, as co-trustees of the Michael O. Cloonen and Shiela F. Cloonen Revocable Trust, and Larry R. Tarman and Susan M. Tarman, both of Morris, Illinois, to acquire more than 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper: Federal Register:	07/22/2014 07/28/2014
FIRST MAZON BANCORP, INC.	CIC	Notice by the family group consisting of: Robert W. Breisch, Sr., individually and as co-trustee of the Breisch Living Trust, Phyllis A. Breisch, individually, and as co-trustee of the Breisch Living Trust, The Breisch Living Trust, Thomas R. Bartholet, Robert W. Breisch, Jr., Carla Breisch, Gabrielle L. Breisch, Michael C. Breisch, Brittany C. Breisch, Christina M. Breisch-Harty, Timothy J. Harty, Timothy J. Harty, Jr., Jonathon W. Harty, Kimberly A. Breisch-Rodosky, William J. Rodosky, Jr., Madelynne M. Rodosky, to control above 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper: Federal Register:	Not available Not available
HOMETOWN BANCORP, LTD.	CIC	Kimberly L. Johnson, Naples, Florida, as co-trustee of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, together with Lisa M. Reilly, Naples, Florida, as the co-trustee of the Shelly A. Stayer 2010 Childrens Trust to be added to the Stayer Family Control Group and thereby control 11.09 percent of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin and indirectly Hometown Bank, Fond du Lac, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	07/28/2014 Not available
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:	07/25/2014 07/21/2014

* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending July 19, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSS COUNTY BANCSHARES, INC.	* 3A5	Cross County Bancshares, Inc., Wynne, Arkansas, to merge with Forrest City Financial Corporation, Forrest City, Arkansas, and thereby indirectly acquire Forrest City Bank, N.A., Forrest City, Arkansas. Also Cross County Bank, Wynne, Arkansas, to merge with Forrest City Bank, N.A. Forrest City, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	08/10/2014
	* 18C		Federal Register:	08/15/2014
	* Branch			
OLD NATIONAL BANCORP	* 4c8	Old National Bancorp, Evansville, Indiana, to acquire, through merger, 100 percent of LSB Financial Corp., Lafayette, Indiana, and thereby indirectly acquire its subsidiary thrift, Lafayette Savings Bank, Federal Savings Bank, Lafayette, Indiana.	Newspaper:	Not available
			Federal Register:	08/15/2014
SIMMONS FIRST NATIONAL CORPORATION	* 3A5	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire 100 percent of Liberty Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire Liberty Bank, Springfield, Missouri.	Newspaper:	08/16/2014
			Federal Register:	08/15/2014
SIMMONS FIRST NATIONAL CORPORATION	* 3A5	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire 100 percent of Community First Bancshares, Inc., Union City, Tennessee, and thereby indirectly acquire First State Bank, Union City, Tennessee.	Newspaper:	08/16/2014
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 19, 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
EAGLE BANCORP MONTANA, INC.	* 3A1 * 18C * Branch Member	Eagle Bancorp Montana, Inc., Helena, Montana, to become a bank holding company by acquiring 100 percent of Opportunity Bank of Montana, Helena, Montana. Opportunity Bank of Montana a state-chartered interim commercial bank, proposes to become a member of the Federal Reserve System. Opportunity Bank of Montana also intends to merge with American Federal Savings Bank, Helena, Montana, with Opportunity Bank of Montana as the survivor, and incident thereto, establish 12 branches. American Federal Savings Bank is currently a wholly-owned subsidiary of Eagle Bancorp Montana.	Newspaper: Federal Register:	Not available 08/11/2014
FIRST INTERSTATE BANK	* 18C * Branch	First Interstate Bank, Billings, Montana, to merge with Mountain West Bank, National Association, Helena, Montana, and incident thereto establish branches.	Newspaper: Federal Register:	Not available Not applicable
SECURITY STATE BANK HOLDING COMPANY	CIC	Change in control notice by Lois A. Bednar, Fargo, North Dakota, as a proposed trustee of the Bank Forward Employee Stock Ownership Plan, Hannaford, North Dakota, to join a group acting in concert with Thomas Watson, a current Trustee of the ESOP, to acquire and retain 10% or more of the shares of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly control Bank Forward, Hannaford, North Dakota.	Newspaper: Federal Register:	07/20/2014 07/23/2014

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 19, 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 07/21/2014
BLUE RAPIDS BANCSHARES, INC.	CIC	Notice submitted by the Schwartz Family Revocable Trust, Janice F. Schwartz, trustee; Susan Andersen; and Mark Andersen, all of Lawrence, Kansas, as members of the Bob 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, the Trust and Janice F. 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 07/29/2014
METCALF BANK	* 18C * Branch	Metcalf Bank, Lee's Summit, Missouri, to merge with Bank of Belton, Belton, Missouri, and incident thereto to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN MISSOURI BANCSHARES, INC.	* 3A3	Northern Missouri Bancshares, Inc., Unionville, Missouri, to acquire 80 percent of the voting shares of Concordia Banc-Management, Inc., and thereby indirectly acquire Concordia Bank, both in Concordia, Missouri.	Newspaper: Federal Register:	Not available 08/11/2014
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

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 19, 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

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
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 July 19, 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:	07/18/2014 07/21/2014
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 31 68th Avenue, Coopersville, Michigan 49404.	Newspaper: Federal Register:	07/01/2014 Not applicable
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 2050 Hall Johnson Road, Grapevine, Texas 76051.	Newspaper: Federal Register:	Not available Not applicable
VANTAGE BANCORP, INC.	* 3A5	Vantage Bancorp, Inc., San Antonio, Texas, to acquire 100 percent of Medina Bankshares, Inc, Hondo, Texas, and indirectly D?Hanis State Bank, Hondo, Texas.	Newspaper: Federal Register:	Not available Not available
VANTAGE BANK TEXAS	* 18C * Branch	Vantage Bank, San Antonio, Texas, to acquire by merger D'Hanis State Bank, Hondo, Texas, and to establish branches at 1401 19th Street, Hondo, Texas, and Highway 90 & Front Street, D'Hanis, Texas.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 06/09/2014

District: 11

Federal Reserve Bank of Dallas

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	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 July 19, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC CITY FINANCIAL CORPORATION	CIC	Change in bank control notice on behalf of Sang Young Lee, Chun Young Lee and Lee's Gold and Diamond Import, Inc., La Canada, California, to acquire up to 11.2% of Pacific City Financial Corporation, and thereby indirectly acquire voting shares of Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 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.

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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