
Federal Reserve Release



H.2

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

No. 2

Week Ending January 10, 2015

Banks, State Member

Veritex Community Bank, Dallas, Texas -- commenter's request for reconsideration of the Board's approval of Veritex Community Bank's application to establish a branch at 2700 Oak Lawn Avenue, Dallas.

- Denied, January 7, 2015

Personnel

Division of Monetary Affairs -- appointment of Elizabeth Klee as assistant director and Burcu Duygan-Bump as adviser, effective January 11, 2015.

- Approved, January 5, 2015

Division of Monetary Affairs and Office of Board Members -- appointment of Thomas Laubach as director of the Division of Monetary Affairs and reassignment of William B. English as senior special adviser to the Board for monetary policy, effective January 11, 2015.

- Approved, January 5, 2015

Division of Reserve Bank Operations and Payment Systems -- appointment of Matthew Eichner as deputy director, Gregory Evans as senior associate director, Bajinder Paul as associate director, Lawrence Mize as deputy associate director, and Kenneth Buckley as senior adviser.

- Announced, January 9, 2015

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**

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 5801 Rogers Avenue, Fort Smith.

- Approved, January 6, 2015

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 4930 South Western Avenue, Sioux Falls, South Dakota.

- Approved, January 8, 2015

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to establish a branch at 201 East Lincoln Street, Findlay.

- Approved, January 8, 2015

Bank Holding Companies

Richmond

Congressional Bancshares, Inc., Bethesda, Maryland -- waiver of application to acquire American Bank Holdings, Inc., Bethesda, a savings and loan holding company, in connection with the merger of their subsidiaries, American Bank and Congressional Bank.

- Granted, January 6, 2015

Bank Holding Companies

Kansas City

Durant Bancorp, Inc., Durant, Oklahoma, and First United Bank and Trust Company -- waiver of application to indirectly acquire Consolidated Equity Corporation, Norman, in connection with the merger of its subsidiary, First American Bank, Purcell, with and into First United Bank and Trust Company.

- Granted, January 8, 2015

Director, BS&R

Educational Services of America, Inc., Farragut, Tennessee -- modification of a commitment.

- Granted, January 5, 2015

Minneapolis

The First National Bank in Wadena Employee Stock Ownership Plan and Trust, Wadena, Minnesota -- to retain shares of FNB Acquisition Holding Corporation, Wadena, and thereby retain indirect ownership in The First National Bank in Wadena.

- Approved, January 7, 2015

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- to acquire Integrity Bancshares, Inc., Camp Hill, and thereby indirectly acquire Integrity Bank.

- Approved, January 9, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Educational Funding of the South, Inc., Knoxville, Tennessee -- modification of a commitment.

- Granted, January 5, 2015

Banks, State Member

San Francisco

Presidio Bank, San Francisco, California -- to make a public welfare investment.

- Approved, January 7, 2015

Change in Bank Control

Kansas City

Heritage Group, Inc., Aurora, Nebraska -- to retain control of Heritage Group, Inc., and its subsidiary, Heritage Bank, Wood River.

- Permitted, January 8, 2015

Extensions of Time

Philadelphia

Codorus Valley Bancorp, Inc., York, Pennsylvania, and CVLY Corp. -- extension to January 19, 2015, to acquire Madison Bancorp, Inc., Baltimore, Maryland, a savings and loan holding company, and thereby acquire Madison Square Federal Savings Bank.

- Granted, January 5, 2015

Atlanta

Regions Bank, Birmingham, Alabama -- extension to July 29, 2015, to make certain public welfare investments.

- Granted, January 6, 2015

Richmond

Virginia Partners Bank, Fredericksburg, Virginia -- extension to May 5, 2015, to establish a branch at 115 East Charles Street, La Plata, Maryland.

- Granted, January 6, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 10, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERKSHIRE HILLS BANCORP, INC	* 3A3	Application by Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts, to acquire Hampden Bancorp, Inc. and its subsidiary bank, Hampden Bank, both of Springfield, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
EAST CAMBRIDGE SAVINGS BANK	* 18C	East Cambridge Savings Bank, Cambridge, Massachusetts (ECSB) to merge with Chelsea Bank, Chelsea, Massachusetts, with ECSB as the surviving entity.	Newspaper:	Not available
	* Branch		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 January 10, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 01/29/2015
CITIFIN S.A. E.F.C.	Investment	Citifin S.A. E.F.C, Madrid, Spain, pursuant to Section 211.9(f) of Regulation K, to make an investment in a special purpose vehicle.	Newspaper: Federal Register:	Not applicable Not applicable
STERLING BANCORP	* 3A5	Sterling Bancorp, Montebello, New York, to acquire 100 percent of Hudson Valley Holding Corporation, and thereby indirectly acquire Hudson Valley Bank, N.A., both of Yonkers, New York, pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	01/09/2015 01/09/2015

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 January 10, 2015

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

NONE

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 January 10, 2015

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
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 January 10, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BB&T CORPORATION	* 3A5	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of Susquehanna Bancshares, Inc., Lititz, Pennsylvania, and thereby indirectly acquire control of Susquehanna Bank, Lititz, Pennsylvania.	Newspaper:	01/28/2015
			Federal Register:	01/26/2015

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
---------	------------------------	-----------	-----------------	------------	-------------

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 January 10, 2015

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
CITIZENS BANCORP INVESTMENT, INC.	* 3A3 * 3A5	Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to acquire 100 percent of the outstanding shares of TraCorp, Inc., Tullahoma, Tennessee. In addition, Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to merge with TraCorp, Inc., and thereby acquire its subsidiary, Traders Bank, both of Tullahoma, Tennessee.	Newspaper: Federal Register:	Not available 01/26/2015
FIRST BANCSHARES OF STEVENSON, INC.	CIC	After-the-fact change in control filed by Carolyn Harris Hall and Julia Harris Hale, to retain 12.48 percent of the outstanding shares of First Bancshares of Stevenson, Inc., and its subsidiary, First Southern State Bank, both of Stevenson, Alabama.	Newspaper: Federal Register:	Not available Not available
INTERCAM BANCO, S.A.	FBSEA	Intercam Banco, S.A., Mexico, D.F., Mexico, Institucion de Banco Multiple, to establish an agency in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
LOUISIANA BANCORP, INC.	CIC	Prior change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), and Carolyn Marie Fink, the proposed trustee of the ESOP, both of Metairie, Louisiana, for permission to vote approximately 18.56 percent of the shares and to acquire additional shares not to exceed 24.9 percent of the shares and thereby control of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper: Federal Register:	Not available 12/05/2014

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 January 10, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKFIELD FINANCIAL HOLDINGS, INC.	* 3A1	Brookfield Financial Holdings, Inc., Brookfield, Illinois, to become a bank holding company by acquiring 100 percent of First National Bank of Brookfield, Brookfield, Illinois.	Newspaper: Federal Register:	Not available 01/12/2015
CB EDINBURG HOLDINGS, INC.	* 3A1	CB Edinburg Holdings, Inc., Edinburg, Illinois, to become a bank holding company by acquiring 100 percent of Citizens Bank of Edinburg, Edinburg, Illinois.	Newspaper: Federal Register:	Not available Not available
COMMUNITY GRAIN CO.	CIC	Notice by William C. Hess, individually, and acting in concert with wife, Karen, both of Carroll, Iowa, to gain control of Community Grain Co., Carroll, Iowa, and thereby indirectly control Iowa Savings Bank, Carroll, Iowa. In addition, Timothy O. Lee, Coon Rapids, Iowa, to retain control of Community Grain Co.	Newspaper: Federal Register:	01/12/2015 12/08/2014
FIRST INDEPENDENCE CORPORATION	CIC	Gregory Jackson, Detroit, Michigan, individually, and together as a group acting in concert with Roy S. Roberts, Bloomfield Hills, Michigan, to acquire 25 percent or more of the voting shares of First Independence Corporation, Detroit, Michigan, and thereby indirectly acquire control of First Independence Bank, Detroit, Michigan.	Newspaper: Federal Register:	Not available 01/02/2015
LEVEL ONE BANCORP, INC.	* 3A5	Level One Bancorp, Inc., Farmington Hills, Michigan, to merge with Lotus Bancorp, Inc., Novi, Michigan, and thereby indirectly acquire Lotus Bank, Novi, Michigan.	Newspaper: Federal Register:	01/15/2015 01/15/2015
MIDWESTONE FINANCIAL GROUP, INC.	* 3A3	Notice by MidWestOne Financial Group, Inc., Iowa City, Iowa, to acquire up to 100 percent of the voting shares of Central Bancshares, Inc., Golden Valley, Minnesota, and thereby indirectly acquire Central Bank, Golden Valley, Minnesota.	Newspaper: Federal Register:	01/22/2015 01/23/2015
OSSIAN FINANCIAL SERVICES, INC.	CIC	Michael G. Lewis, individually and as trustee of the W.W. Pete Archbold Trust, Ossian, Indiana, to individually acquire 10 percent or more of the outstanding shares of Ossian Financial Services, Inc., and Michael G. Lewis, individually and as trustee of the W.W. Pete Archbold Trust, together as a group acting in concert with the W.W. Pete Archbold Trust, David Lewis, Gary Lewis, Tonya Lewis, Barbara Gehring, Kent Gehring, and Diane Scheumann, all of Ossian, Indiana, to acquire 10 percent or more of the outstanding shares of Ossian Financial Services, Inc., and thereby indirectly acquire control of Ossian State Bank, both of Ossian, Indiana.	Newspaper: Federal Register:	01/15/2015 01/09/2015

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 10, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
OXFORD FINANCIAL CORPORATION	CIC	The 2011 Colis Delta Trust, Oakbrook, Illinois and George P. Colis; John N. Colis; Valerie Colis-Livaditus; and Leslie Colis-Ward as trustees have applied under the Change in Bank Control to retain, as trustees of the 2011 Colis Delta Trust, Oakbrook, Illinois, a controlling interest in Oxford Financial Corporation, Oakbrook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available 11/07/2014
PIONEER DEVELOPMENT COMPANY	CIC	Notice by the Saltzman Family (Theodore G. Saltzman, Jr., Dakota Dunes, SD; Shennen S.C. Saltzman, Dakota Dunes, SD; and Sundae M. Saltzman Haggerty, South Sioux City, NE) as a group acting in concert, to retain control of Pioneer Development Company, Sergeant Bluff, Iowa, and thereby indirectly Pioneer Bank, Sergeant Bluff, Iowa.	Newspaper: Federal Register:	Not available Not available

District: 7

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
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 January 10, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CALLAWAY BANK, THE	* Branch	The Callaway Bank, Fulton, Missouri, to establish a branch facility to be located at 101 W. Broaway, Ashland, Missouri.	Newspaper:	01/18/2015
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 10, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DUTTON BANCORPORATION, INC.	* 3A3	Dutton Bancorporation, Inc., Dutton, Montana, to acquire 100 percent of W.C. Edwards Holding Company, Denton, Montana, and thereby indirectly acquire Farmers State Bank, Denton, Montana.	Newspaper: Federal Register:	01/16/2015 01/16/2015
HATTON BANCSHARES, INC.	CIC	Toby R. Kommer, Fargo, North Dakota, to gain control of Hatton Bancshares, Inc., Fargo, North Dakota, and thereby indirectly gain control of The Farmers and Merchants National Bank of Hatton, Hatton, North Dakota.	Newspaper: Federal Register:	Not available 01/23/2015
LAKOTA BANK HOLDING COMPANY, INC.	CIC	Jeffry Anderson, Lakota, North Dakota and Bruce A. Anderson, Lakota, North Dakota to each retain 25 percent or more of the shares of Lakota Bank Holding Company, Inc, Lakota North Dakota and thereby indirectly retain control of the State Bank of Lakota North Dakota.	Newspaper: Federal Register:	01/14/2015 01/26/2015
UNITED BANCORPORATION	CIC	Change in Control notice by Gregory Robert LeGare, Osseo, Wisconsin, to acquire 25 percent or more of the shares of United Bancorporation, and thereby indirectly gain control of United Bank, Osseo, Wisconsin; Farmers State Bank, Stickney, South Dakota; Clarke County State Bank, Osceola, Iowa; Bank of Poynette, Poynette, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; and Lincoln Community Bank, Merrill, Wisconsin.	Newspaper: Federal Register:	Not available 01/08/2015

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	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 January 10, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK SNB	* Branch	Bank SNB, Stillwater, Oklahoma, to establish a branch at 601 N.W. Loop 410, Suite 230, San Antonio, Texas.	Newspaper:	01/20/2015
			Federal Register:	Not applicable
CITIZENS SECURITY BANK & TRUST COMPANY	* Branch	Citizens Security Bank and Trust Company, Bixby, Oklahoma, to establish a branch at 14001 McAuley Boulevard, Oklahoma City, Oklahoma.	Newspaper:	01/21/2015
			Federal Register:	Not applicable
ERICK BANCSHARES, INC.	* 3A3	Erick Bancshares, Inc., Erick, Oklahoma, to acquire 100 percent of the voting shares of First State Bank, Porter, Oklahoma.	Newspaper:	02/09/2015
			Federal Register:	01/29/2015
FIRST AMERICAN BANK OF ERICK ESOP 401(K) PLAN	* 3A1	First American Bank of Erick ESOP/401(k) Plan, Erick, Oklahoma, to become a bank holding company through the acquisition of up to 36 percent, of Erick Bancshares, Inc., parent of First American Bank, both in Erick, Oklahoma.	Newspaper:	02/09/2015
			Federal Register:	01/29/2015

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 January 10, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper:	Not available
			Federal Register:	Not applicable
LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	CIC	Retroactive Notice by Guadalupe Alonzo Cantu, individually and as trustee for Allysa Nichole Cantu, Alexis C. Cantu, GAC 2004 GRAT No. 1, YRC 2004 GRAT No. 1, Alexis C. Cantu UGTM, and Allysa Nichole Cantu UGTM; Yolanda R. Cantu, individually and as trustee for Alexis Cantu; Elvia Cantu Saenz, individually and as trustee of the Alonzo Cantu 2011 Exempt Family Trust; Jesus A. Saenz, individually; Elida F. Cantu, individually; and Victor Haddad, individually, and as trustee of the Alonzo Cantu 2005 Exempt Family Trust and the Yolanda R. Cantu 2005 Exempt Family Trust, all of McAllen, Texas; Samuel David Deanda, Jr., individually and as trustee of the Yolanda R. Cantu 2011 Exempt Family Trust, and Vivian Deanda, individually, both of Mission, Texas; Cantu Ventures, Ltd., Cantu Management, LLC, Alycan, Ltd., all of McAllen, Texas; collectively a group acting in concert to retain control of greater than 25 percent of Lone Star National Bancshares-Texas, Inc., McAllen, Texas, and thereby, indirectly, Lone Star National Bank, Pharr, Texas.	Newspaper:	01/17/2015
			Federal Register:	01/09/2015

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 January 10, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER CORPORATION	* 3A3	Banner Corporation, Walla Walla, Washington, to acquire Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 02/06/2015
CATHAY FINANCIAL HOLDING CO., LTD.	4c8	Cathay Financial Holding Co., Ltd., Cathay Life Insurance Co., Ltd, and Lin Yuan Investment Co., Ltd., all of Taipei, Taiwan, and Wan Bao Development Co., Ltd., New Taipei, Taiwan, to acquire Conning Holdings Corp., Hartford, Connecticut, and thereby engage in financial and investment advisory activities, and agency transactional services for customer investments, pursuant to sections 225.28(b)(6) and 225.28(b)(7) of Regulation Y.	Newspaper: Federal Register:	Not applicable 01/29/2015
CITIC GROUP CORPORATION	4c8	CITIC Group Corporation, Beijing, China, to retain CLSA Americas, LLC, New York, New York, and to continue to engage in certain permissible nonbanking activities.	Newspaper: Federal Register:	Not applicable 01/22/2015
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank of Los Angeles, California, to establish a branch facility to be located at 6041 Beach Boulevard, Buena Park, California.	Newspaper: Federal Register:	01/15/2015 Not applicable
CORNERSTONE COMMUNITY BANCORP	* 3A5	Cornerstone Community Bank, Red Bluff, California, to become a bank holding company by acquiring 100 percent of the voting common stock of Cornerstone Community Bank, also of Red Bluff, California.	Newspaper: Federal Register:	Not available Not available
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

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