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**Federal Reserve Release**

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*H.2*

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

*No. 19*

*Week Ending May 7, 2016*

Bank Branches, Domestic

Origin Bank, Choudrant, Louisiana -- to establish a branch at 2049 West Gray Street, Houston, Texas, and a mobile branch to serve Harris County, Texas.

- Approved, May 4, 2016

Bank Holding Companies

Republic Bancorp, Inc., Louisville, Kentucky -- to merge with Cornerstone Bancorp, Inc., St. Petersburg, Florida, and thereby indirectly acquire Cornerstone Community Bank.

- Approved, May 2, 2016

Personnel

Division of Banking Supervision and Regulation -- appointment of James Ray Diggs as assistant director.

- Announced, May 5, 2016

Regulations and Policies

Regulation WW (Liquidity Risk Measurement Standards) -- publication for comment of interagency proposed rule to implement a stable funding requirement, the net stable funding ratio, for large and internationally active banking organizations.

- Approved, May 3, 2016

Regulations Q, WW, and YY -- publication for comment of proposed rule to implement restrictions on qualified financial contracts of systemically important U.S. banking organizations and the U.S. operations of systemically important foreign banking organizations.

- Approved, May 3, 2016

Enforcement

Farmers & Merchants Bank of Ashland, Ashland, Nebraska -- issuance of a consent order of assessment of a civil money penalty.

- Announced, May 3, 2016

First Mutual of Richmond, Inc., Richmond, Indiana, and Richmond Mutual Bancorporation, Inc. -- written agreement dated June 29, 2012, terminated April 28, 2016.

- Announced, May 3, 2016

**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

### Advisory Councils

#### Director, C&CA

Community Advisory Council -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the Community Advisory Council.

- Approved, May 2, 2016

### Bank Branches, Domestic

#### Chicago

Alpine Bank & Trust Co., Rockford, Illinois -- to establish a branch at 1401 North Main Street, Rockford.

- Approved, May 5, 2016

#### Richmond

EagleBank, Bethesda, Maryland -- to establish a branch at 3143 N Street NW, Washington, D.C.

- Approved, May 5, 2016

#### San Francisco

Oregon Pacific Banking Co., dba Oregon Pacific Bank, Florence, Oregon -- to establish a branch at 975 Oak Street, Eugene.

- Approved, May 6, 2016

#### Boston

Reading Co-operative Bank, Reading, Massachusetts -- to establish a branch at 100 Hemlock Road, Wakefield.

- Approved, May 6, 2016

**Bank Holding Companies**

Minneapolis

Ameri Financial Group, Inc., Stillwater, Minnesota -- to become a bank holding company by acquiring Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.

- Approved, May 2, 2016

Boston

HarborOne Mutual Bancshares, Brockton, Massachusetts, and HarborOne Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring HarborOne Bank, Brockton, in connection with its conversion from mutual to stock form.

- Approved, May 6, 2016

Atlanta

Marquis Bancorp, Inc., Coral Gables, Florida -- to become a bank holding company by acquiring Marquis Bank, Coral Gables.

- Withdrawn, May 4, 2016

Minneapolis

United Bankers' Bancorporation, Inc., Bloomington, Minnesota -- to merge with Bankers Bancshares, Inc., Worthington, Ohio, and thereby indirectly acquire Great Lakes Bankers Bank; for United Bankers' Bank, Bloomington, to merge with Great Lakes Bankers Bank and thereby establish a branch; and for United Bankers' Bancorporation, Inc. to acquire Great Lakes Banc Consulting, Inc., Worthington, and thereby engage in permissible nonbanking activities.

- Approved, May 6, 2016

**Banking Supervision & Regulation**

Director, BS&R

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts; Alfa Mutual Insurance Company, Montgomery, Alabama; and The Auto Club Group, Dearborn, Michigan -- requests to use alternative accounting standards to calculate their liabilities for purposes of Regulation XX.

- Approved, May 4, 2016

**Banks, State Member**

General Counsel

The American Bank of Sidney, Nebraska, Sidney, Nebraska -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, May 3, 2016

**Change in Bank Control**

Kansas City

Bank Management, Inc., Wahoo, Nebraska -- to retain control of Bank Management, Inc., and its subsidiary, FirstBank of Nebraska, Wahoo.

- Permitted, May 6, 2016

New York

Maham Beteiligungsgesellschaft AG, Zurich, Switzerland -- to retain control of Maham Beteiligungsgesellschaft AG, the bank holding company parent of Habib American Bank, New York, New York.

- Permitted, May 5, 2016

**Change in Bank Control**

Dallas

Menard Bancshares, Inc., Menard, Texas -- to retain control of Menard Bancshares, Inc., and its subsidiary, Menard Bank, Menard.

- Permitted, May 6, 2016

Minneapolis

Scotland Holding Company, Scotland, South Dakota -- to retain control of Scotland Holding Company and its subsidiary, Farmers & Merchants State Bank, Scotland.

- Permitted, May 3, 2016

Dallas

Southwestern Bancorp, Inc., Boerne, Texas -- change in bank control of Southwestern Bancorp, Inc., and its subsidiary, Texas Heritage Bank, Boerne.

- Permitted, May 3, 2016

San Francisco

Westamerica Bancorporation, San Rafael, California -- to retain control of Westamerica Bancorporation and its subsidiary, Westamerica Bank, San Rafael.

- Withdrawn, May 6, 2016

**Extensions of Time**

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to divest or conform a merchant banking investment.

- Granted, May 6, 2016

Extensions of Time

St. Louis

Royal Bancshares, Inc., St. Louis, Missouri -- extension to August 4, 2016, to acquire Frontenac Bancshares, Inc., Earth City, and thereby indirectly acquire Frontenac Bank; and for Royal Acquisition LLC, University City, to become a bank holding company by acquiring Frontenac Bank.

- Granted, May 2, 2016



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WEYMOUTH BANK	* 18C	Weymouth Bank, Weymouth, Massachusetts (WB) to merge with Equitable Co-operative Bank, Lynn, Massachusetts, with WB as the surviving entity.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK OVERSEAS INVESTMENT CORPORATION	Investment	Citibank N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			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

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NONE

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNIVEST CORPORATION OF PENNSYLVANIA	* 3A5	Univest Corporation of Pennsylvania, Souderton, PA , to merge with Fox Chase Bancorp, Inc., Hatboro, PA, and Univest Bank and Trust Co., Souderton, PA to merge with Fox Chase Bank, Hatboro, PA, pursuant to Section 3(a)(5) of the Bank Holding Company Act and Section 18(c) of the FDI Act.	Newspaper:	04/04/2016
	* 18C		Federal Register:	05/16/2016
	4c8			

**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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MAPLE LEAF FINANCIAL, INC	SLHC Activity	Notice by Maple Leaf Financial, Inc., Newbury, Ohio pursuant to section 238.53(c)(1) of Regulation LL for authority to engage in lending activity.	Newspaper:	Not applicable
			Federal Register:	Not available

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act



**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CNB	* 18C	CNB, Centreville, Maryland, has submitted an application to merge with The Talbot Bank of Easton, Maryland, Easton, Maryland.	Newspaper:	05/31/2016
	* Branch		Federal Register:	Not applicable
TCB CORPORATION	4c8	TCB Corporation, Greenwood, South Carolina, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY FIRST, INC.	CIC	Prior change in control notice filed by Eslick E. Daniel, individually and as Custodian under the Tennessee Uniform Transfers to Minors Act (TNUTMA) for each of the Crockett Wilson Daniel Trust, the McClain Cherry Daniel Trust, the Anne Eslick Jewell Trust, the Elizabeth Wilson Jewell Trust, the John Berry Jewell V Trust and as Custodian for Hardin Herbert Daniel and the Elizabeth Daniel Jewell; and Anne Herbert Daniel, each of Williamsport, Tennessee; the Daniel Family Partnership of Williamsport, Tennessee; Robert E. Daniel, individually and as Custodian under the TNUTMA for the Fletcher Ewing Daniel Trust, and Amy Cherry Daniel, each of Thompsons Station, Tennessee; Hardin Herbert Daniel, individually and as Custodian under the TNUTMA for the Lola Lucas Daniel Trust and the Evalyn Rose Daniel Trust, and Mary Jacqueline Daniel, each of Nashville, Tennessee; and Elizabeth Ann Daniel Jewell and John Berry Jewel IV, each of Franklin, Tennessee, to acquire 10 percent or more of the shares and thereby control of Community First, Inc., and its subsidiary, Community First Bank & Trust, both of Columbia, Tennessee.	Newspaper:	05/19/2016
			Federal Register:	05/23/2016
COMMUNITY FIRST, INC.	CIC	Prior change in control notice filed by Ruskin A. Vest, Jr., Melba R. Vest and Ruskin A. Vest, III, each of Columbia, Tennessee; Margaret Anne Vest of Boulder, Colorado, and Rachel V. Kennedy of Culleoka, Tennessee, to acquire 10 percent or more of the shares and thereby control of Community First, Inc., and its subsidiary bank, Community First Bank & Trust, both of Columbia, Tennessee.	Newspaper:	05/19/2016
			Federal Register:	05/23/2016
HERITAGE FIRST BANCSHARES, INC.	CIC	Prior change in control notice filed by Andrew Charles Heaner, Atlanta, Georgia, to acquire an additional 2.73 percent of the outstanding shares of Heritage First Bancshares, Inc., and its subsidiary, Rome, Georgia. Total pro forma ownership will equal 26.74 percent.	Newspaper:	Not available
			Federal Register:	Not available
LOUISIANA COMMUNITY BANCORP, INC.	* 3A5	Louisiana Community Bancorp, Inc., Houma, Louisiana, to acquire control of 100 percent of the issued and outstanding shares of common stock of Tri-Parish Bancshares, Inc., and thereby, acquire control of its wholly-owned subsidiary, Tri-Parish Bank, both of Eunice, Louisiana.	Newspaper:	06/02/2016
			Federal Register:	05/31/2016
MILLENNIUM BANCSHARES, INC.	* 3A1	Millennium Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Millennium Bank, both of Ooltewah, Tennessee.	Newspaper:	06/05/2016
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 7, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	08/27/2015
			Federal Register:	Not available
RELIANT BANK	* Branch	Reliant Bank, Brentwood, Tennessee, to establish a branch located at 4108 Hillsboro Pike, Nashville, Tennessee, to be known as the Green Hills Branch.	Newspaper:	Not available
			Federal Register:	Not applicable

**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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BLACKHAWK BANCORPORATION, INC.	* 3A5	Blackhawk Bancorporation, Inc., Milan, Illinois, to merge with First Port Byron Bancorp, Inc. and thereby indirectly acquire Port Byron State Bank, both of Port Byron, Illinois.	Newspaper:	05/02/2016
			Federal Register:	05/13/2016
COUNTY BANK CORP	* 3A5 * 18C * Branch	County Bank Corporation, Lapeer, Michigan, to merge with Capac Bancorp, Inc., Capac, Michigan. Immediately following the merger, LaPeer County Bank & Trust Company, LaPeer, Michigan will merge with CSB Bank, Capac, Michigan and an application for LaPeer County Bank and Trust Company, LaPeer, Michigan to operate all offices of CSB Bank, Capac, Michigan as branches at 206 North Main Street, Capac, Michigan; 5515 Van Dyke Road, Almont, Michigan; 72890 North Avenue, Armada, Michigan; 3177 Main Street, Emmett, Michigan; 148 North Almont Avenue, Imlay City, Michigan; 81111 Main Street, Memphis, Michigan; 3 North Main Street, Yale, Michigan.	Newspaper:	05/13/2016
			Federal Register:	05/27/2016
STATE BANCO, LTD.	CIC	Notice by William C. Wetzeler, Spirit Lake, Iowa, individually to control more than 25 percent and acting in concert with Carol L. Schultz, Judith K. Nece, and Andrew J. Schultz, all of Spirit Lake, Iowa, to join the Wetzeler Family Control Group as approved on July 22, 1983 and retain control of 100 percent of the voting shares of State Banco, LTD, Spirit Lake, Iowa, and thereby indirectly control The State Bank, Spirit Lake, Iowa.	Newspaper:	05/18/2016
			Federal Register:	05/17/2016
STC BANCSHARES CORP.	CIC	Robert Greco, Wayne, Illinois, together with Gian Greco, Wayne, Illinois; Pasquale Greco, St. Charles, Illinois, Francesca Greco, Jaffe, St. Charles, Illinois and Eduardo Greco, St. Charles, Illinois; as a group acting in concert, to acquire over ten percent of the voting shares of STC Bancshares Corp., St. Charles, Illinois, and thereby indirectly control of STC Capital Bank, St. Charles, Illinois.	Newspaper:	Not available
			Federal Register:	03/24/2016
WCF FINANCIAL, M.H.C.	* MHC Conversion	WCF Financial, M.H.C., Webster City, Iowa, to convert to stock form and merge with and into Webster City Federal Bancorp, Webster City, Iowa. In connection with this application, Webster City Federal Bancorp will be merged into a de novo corporation named WCF Bancorp, Inc., an Iowa corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of the voting shares of WCF Financial Bank, Webster City, Iowa.	Newspaper:	Not available
			Federal Register:	04/11/2016

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANCSHARES, INC.	CIC	Notice by the First State Bank of St. Charles Employee Stock Ownership Plan, St. Charles, Missouri, with GreatBanc Trust Company, Lisle, Illinois, as trustee, and Kjersti L. Cory, Quincy, Illinois, as the individual acting as corporate trustee, to gain control of not more than 24.99 percent of the outstanding shares of First State Bancshares, Inc., St. Charles, Missouri, and thereby increase its indirect control of First State Bank of St. Charles, Missouri, St. Charles, Missouri.	Newspaper:	05/27/2016
			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

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NONE

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASCENT BANCORP	* 3A1	Ascent Bancorp, Helena, Montana, to become a bank holding company by acquiring 100 percent of First Security Bank of Helena, Helena, Montana.	Newspaper:	05/29/2016
			Federal Register:	05/31/2016
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AN TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to increase its voting shares of Security State Bank Holding Company, Fargo, North Dakota, to 27.8 percent, and thereby increase its ownership of Bank Forward, Hannaford, North Dakota.	Newspaper:	Not available
			Federal Register:	06/02/2016
CITIZENS BANK GROUP, INC.	CIC	Change in Control Notice by Leslie Ann Bebee, Wakefield, Nebraska, to acquire 25 percent or more of the shares of Citizens Bank Group, Inc., Saint James, Minnesota, and thereby indirectly gain control of Pioneer Bank, Mapleton, Minnesota.	Newspaper:	Not available
			Federal Register:	05/23/2016
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A3 * 18C * Branch	First Interstate BancSystem, Inc., Billings, Montana, to acquire 100% of Flathead Bank of Bigfork, Bigfork, Montana. In addition, First Interstate Bank, Billings, Montana, to merge with Flathead Bank of Bigfork, Bigfork, Montana, and incident thereto, establish a branch.	Newspaper:	Not available
			Federal Register:	05/24/2016
FIRST NATIONAL BANK OF BEMIDJI ESOP AND TRUST	* 3A3	Retroactive notice by The First National Bank of Bemidji ESOP & Trust, Bemidji, Minnesota, to increase its voting ownership of First Bemidji Holding Company, Bemidji, Minnesota, to 36.63 percent, and thereby increase its ownership of The First National Bank of Bemidji, Bemidji, Minnesota.	Newspaper:	06/02/2016
			Federal Register:	05/26/2016
FORSTROM BANCORPORATION, INC.	CIC	The Philip Ray Forstrom 2012 Irrevocable Trust [SLAT-1] under agreement dated December 6, 2012, Henderson, Nevada; Marsha Ann Forstrom, Henderson, Nevada, as co-trustee and individually, and Perry Forstrom, Henderson, Nevada, co-trustee; and the Marsha Ann Forstrom 2012 Irrevocable Trust [SLAT-1] under agreement dated December 26, 2012, Henderson, Nevada, Philip R. Forstrom, Henderson, Nevada, and John Forstrom, Independence, Minnesota, co-trustees, to retain voting shares of Forstrom Bancorporation, Inc., Clara City, Minnesota, and thereby join the Forstrom family shareholder group, which controls 100% of Forstrom Bancorporation, Inc. and thereby indirectly controls Citizens Alliance Bank, Clara City, Minnesota, and First Bank of Lincoln, Lincoln, Montana.	Newspaper:	Not available
			Federal Register:	04/28/2016
J & B FINANCIAL HOLDINGS, INC.	* 3A3	J&B Financial Holdings, Inc., Minneapolis, to acquire 100 percent of 1st United Bank, Faribault, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VISION BANCSHARES, INC.	CIC	Change in Control Notice by Mark Saliterman, Minnetonka, Minnesota, Julianne Samuelson, Chanhassen, Minnesota, Michael Morton, Minnetonka, Minnesota, Lorilee Wright, Shorewood, Minnesota, to acquire 25 percent or more of the shares of Vision Bancshares, Inc., Saint Louis Park, Minnesota, and thereby indirectly gain control of Vision Bank, Saint Louis Park, Minnesota.	Newspaper:	Not available
			Federal Register:	05/23/2016

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOK FINANCIAL CORPORATION	* 3A3	BOK Financial Corporation, Tulsa, Oklahoma, to acquire 100 percent of the voting shares of MBT Bancshares, Inc., parent of Missouri Bank and Trust Company, both in Kansas City, Missouri.	Newspaper: Federal Register:	Not available 05/23/2016
FIRST GOTHENBURG BANCSHARES, INC.	* 3A3	First Gothenburg Bancshares, Inc., Gothenburg, Nebraska, to acquire 100 percent of the voting shares of Nebanco, Inc., Wallace, Nebraska, and thereby indirectly acquire Farmers State Bank, Wallace, Nebraska.	Newspaper: Federal Register:	05/22/2016 06/06/2016
FNB NEW MEXICO	* 18C	FNB New Mexico, Clayton, New Mexico, to purchase certain assets and assume certain liabilities of the Santa Rosa, New Mexico Branch of Community 1st Bank Las Vegas, Las Vegas, New Mexico.	Newspaper: Federal Register:	Not available Not applicable
GUARANTY BANCORP	* 3A3 * 3A5	Guaranty Bancorp, Denver, Colorado, to acquire by merger Home State Bancorp, and thereby indirectly acquire control of Home State Bank, both of Loveland Colorado.	Newspaper: Federal Register:	05/16/2016 05/20/2016
GUARANTY BANK AND TRUS COMPANY	* 18C * Branch	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Home State Bank, Loveland Colorado, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
LAVERNE BANCSHARES, INC.	CIC	Todd Allen Cook, Laverne, Oklahoma, to acquire voting shares of Laverne Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Laverne, both in Laverne, Oklahoma. Additionally, Sheldon Olis Cook, McAlester, Oklahoma, as a member of the Cook Family Group, which acting in concert controls more than 25 percent of Laverne Bancshares, Inc.	Newspaper: Federal Register:	05/18/2016 05/18/2016
PUEBLO BANCORPORATION	CIC	Notification submitted by Sam Charles Brown and Josephine Marie Brown, Pueblo, Colorado, to retain voting shares and thereby control of Pueblo Bancorporation, parent of Pueblo Bank & Trust Company, both of Pueblo, Colorado. In addition, Michelle Rene Brown, Kenneth Scott Brown, Karla Lynn Brown, and Sam Charles Brown, III, all of Pueblo, Colorado, request approval to retain shares of Pueblo Bancorp and for approval as members of the Brown Family Group, which acting in concert controls Pueblo Bancorp.	Newspaper: Federal Register:	05/31/2016 Not available
UNION STATE BANK, THE	* Branch	Union State Bank, Arkansas City, Kansas, to establish a branch at 10111 East 21st Street North, Suite 100, Wichita, Kansas.	Newspaper: Federal Register:	05/09/2016 Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VISION BANCSHARES, INC.	CIC	Notification submitted by Henry Katz, Ada, Oklahoma and Sandra Beth Katz Sherry, Prairie Village, Kansas, Co-Trustees of the Barbara Katz Cobin Trust, Woodland Hills, California; Sandra Beth Sherry Trust, Prairie Village, Kansas; Marsha Katz Rothpan Trust, West Hills, California and Ronald D Lane Trust, Ada, Oklahoma and all as members of the Vision Bancshares, Inc. Shareholders Agreement; to acquire voting shares and thereby control Vision Bancshares, Inc., parent of Vision Bank, N.A., both of Ada, Oklahoma.	Newspaper:	05/16/2016
			Federal Register:	05/16/2016

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
9955	FIRST ST B&TC, LARNED, KANSAS	01/12/2016	04/11/2016	S	Small Bank
3412417	JONAH BK, CASPER, WYOMING	11/16/2015	04/21/2016	S	Small Bank
315357	ST MARYS ST BK, SAINT MARYS, KANSAS	01/25/2016	04/28/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARLILE BANCSHARES, INC.	CIC	Lee Equity Partners, LLC, et al., New York, New York; AlpInvest Partners B.V., et al., Amsterdam, The Netherlands; and HarbourVest Partners, LLC, et al., Boston, Massachusetts; to control directly or indirectly Carlile Bancshares, Inc., Fort Worth, Texas, and therefore, indirectly, NorthStar Bank of Texas, Denton, Texas, and NorthStar Bank of Colorado, Denver, Colorado.	Newspaper:	Not available
			Federal Register:	03/07/2016
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make the following community development and public welfare investments: \$5,000,000 to PNC Real Estate Tax Credit Capital Institutional Fund 61, LLC; \$12,000,000 to the NEF Regional Fund VIII - Chicago LP; \$3,000,000 to the Homestead Equity Fund XIII Limited Partnership; and \$7,000,000 to Cinnaire Fund for Housing Limited Partnership 31.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending May 7, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	07/15/2014
			Federal Register:	Not available
WESTAMERICA BANCORPORATION	CIC	Change in Bank Control Notice filed by T. Rowe Price Associates, Inc., Baltimore, Maryland, to retain 10 percent or more of Westamerica Bancorporation, and thereby indirectly in its subsidiary, Westamerica Bank, both of San Rafael, California.	Newspaper:	Not available
			Federal Register:	Not available
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$750,000 in the Idaho-Nevada Community Development Financial Institution, Inc.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

\* Subject to the provisions of the Community Reinvestment Act