

---

**Federal Reserve Release**

---



*H.2*

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

*No. 35*

*Week Ending August 27, 2016*

Regulations and Policies

Financial Market Infrastructures -- publication of notice adopting the supervisory rating system for financial market infrastructures subject to Federal Reserve supervision.

- Approved, August 22, 2016

Enforcement

Central State Bank (now CBI Bank & Trust), Muscatine, Iowa -- issuance of a cease and desist order and assessment of a civil money penalty upon the consent of Christopher Watkins, a former institution-affiliated party.

- Announced, August 23, 2016

Cornerstone Bank, Overland Park, Kansas -- written agreement dated January 14, 2010, terminated August 22, 2016.

- Announced, August 25, 2016

Orient Bancorporation, San Francisco, California, and Bank of the Orient -- written agreement dated November 16, 2010, terminated August 18, 2016.

- Announced, August 23, 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

### Bank Branches, Domestic

#### Richmond

Bank of the James, Lynchburg, Virginia -- to establish a branch at 180 Old Courthouse Road, Appomattox.

- Approved, August 26, 2016

#### Boston

Bank Rhode Island, Providence, Rhode Island -- to establish a branch at 132 East Main Road, Middletown.

- Approved, August 25, 2016

#### Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 157 Ritchie Highway, Severna Park, Maryland, and 2591 Blackmon Drive, Decatur, Georgia.

- Approved, August 25, 2016

### Bank Holding Companies

#### Kansas City

Adage, LLC, Ogallala, Nebraska -- to become a bank holding company by acquiring shares of Adbanc, Inc., Ogallala, and its subsidiary, Adams Bank & Trust.

- Approved, August 25, 2016

#### Minneapolis

The Bridger Company, Bridger, Montana -- to acquire Montana State Bank, Plentywood.

- Approved, August 26, 2016

**Bank Holding Companies**

Richmond

DCB Bancshares, Inc., Damascus, Maryland -- to become a bank holding company by acquiring Damascus Community Bank, Damascus.

- Approved, August 26, 2016

Boston

Independent Bank Corp., Rockland, Massachusetts -- waiver of application to acquire through merger New England Bancorp, Inc., Hyannis, in connection with the merger of their subsidiaries, Bank of Cape Cod, Hyannis, with and into Rockland Trust Company, Rockland.

- Withdrawn, August 23, 2016

San Francisco

Luther Burbank Corporation, Santa Rosa, California -- to become a bank holding company upon the conversion of Luther Burbank Savings, Santa Rosa, from a savings bank to a commercial bank.

- Approved, August 25, 2016

St. Louis

OakStar Bancshares, Inc., Springfield, Missouri -- to acquire Bancshares of Urbana, Inc., Urbana, and thereby indirectly acquire The Bank of Urbana; and for OakStar Bank, Springfield, to merge with The Bank of Urbana, Urbana, and to retain the acquired facilities as branches.

- Approved, August 26, 2016

**Banks, State Member**

Director, BS&R

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, August 24, 2016

**Change in Bank Control**

San Francisco

Mission Valley Bancorp, Sun Valley, California -- change in bank control of Mission Valley Bancorp and its subsidiary, Mission Valley Bank, Sun Valley.

- Permitted, August 22, 2016

**Extensions of Time**

Chicago

County Bank Corp, Lapeer, Michigan -- extension to September 3, 2016, to merge with Capac Bancorp, Inc., Capac; and for LaPeer County Bank & Trust Company, LaPeer, to merge with CSB Bank, Capac, and thereby establish branches.

- Granted, August 25, 2016

**Financial Holding Companies**

Kansas City

Adbanc, Inc., Ogallala, Nebraska -- election to become a financial holding company.

- Effective, August 25, 2016

**Membership**

Dallas

Commercial State Bank, Andrews, Texas -- to become a member of the Federal Reserve System.

- Approved, August 24, 2016

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, South Weymouth, Massachusetts, to establish a branch at 275 Hancock Street, Quincy, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	08/24/2016
			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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
CHARLES RIVER BK	MEDWAY, MASSACHUSETTS
MARTHA'S VINEYARD SB	EDGARTOWN, MASSACHUSETTS
READING CO-OP BK	READING, MASSACHUSETTS
WALPOLE CO-OP BK	WALPOLE, MASSACHUSETTS

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIVE STAR BANK	* Branch	Five Star Bank, Warsaw, New York, to establish a branch office to be located at 40-50 Fountain Plaza, Suite 150, Main Street, Buffalo, Erie County, New York.	Newspaper:	09/07/2016
			Federal Register:	Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable



## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
------------	------------------------	-----------	--------------------	---------------	-------------

---

NONE

#### CRA Examinations scheduled for Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)

Institution	Location
PEAPACK GLADSTONE BK	BEDMINSTER, NEW JERSEY

---

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LANDMARK COMMUNITY BANK	* Branch	Landmark Community Bank, Pittston, PA to establish a branch office located at 781 Airport Road, Hazle Township, PA.	Newspaper:	09/07/2016
			Federal Register:	Not applicable

**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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
FIRST CITIZENS CMNTY BK	MANSFIELD, PENNSYLVANIA
FIRST NORTHERN B&TC	PALMERTON, PENNSYLVANIA

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CORTLAND SAVINGS AND BANKING COMPANY, THE	* Branch	Cortland Savings and Banking Company files an application to establish a branch office at 75 South Main Street, Hudson, Ohio.	Newspaper:	Not available
			Federal Register:	Not applicable
MIDDLEFORK FINANCIAL GROUP INC.	CIC	Post notice by David E Longenecker, executor of the estate of Margaret Ruth Campbell, to acquire control of 17.5% voting interest in Middlefork Financial Group, Inc., Hyden, KY.	Newspaper:	Not available
			Federal Register:	Not available

**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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
APPLE CREEK BKG CO	APPLE CREEK, OHIO
CORTLAND SVG & BKG CO	CORTLAND, OHIO
PEOPLES B&TC	HAZARD, KENTUCKY

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS & MERCHANTS BANK	* Branch	Farmers and Merchants Bank, Timberville, VA requests approval to open a branch office located at 2030 Legacy Lane, Harrisonburg, Virginia.	Newspaper: Federal Register:	Not available Not applicable
JOHN MARSHALL BANCORP, INC.	3A1	John Marshall Bancorp, Inc., Reston, Virginia, proposes to become a bank holding company through the acquisition of 100 percent of the voting securities of John Marshall Bank, Reston, Virginia	Newspaper: Federal Register:	Not applicable Not applicable

## 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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)

Institution	Location
BANK OF CHARLOTTE CTY	PHENIX, VIRGINIA
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA
CNB	CENTREVILLE, MARYLAND
FREDERICK CTY BK	FREDERICK, MARYLAND
MIDDLEBURG BK	MIDDLEBURG, VIRGINIA

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COPIAH BANK	* 18C * Branch	Copiah Bank, Hazlehurst, Mississippi, to purchase certain assets and assume certain liabilities of Magnolia State Bank, Bay Springs, Mississippi, and thereby establish one branch in Flowood, Mississippi.  BKBR: Copiah Bank, Hazlehurst, Mississippi, in connection with its purchase and assumption transaction with Magnolia State Bank, Bay Springs, Mississippi, to acquire the following branch: 437 Katherine Drive, Flowood, Mississippi of Mississippi State Bank.	Newspaper: Federal Register:	09/28/2016 Not applicable
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: Federal Register:	08/27/2015 Not available
PEOPLES BANKTRUST, INC.	CIC	After-the-fact change in control notice filed by Larry Ernest Cheek, Carol T. Cheek, Dover and Cheek, Inc., and Judd Cheek, all Buford, Georgia, and Carmen Cheek, Gainesville, Georgia, to retain more than 10 percent of the outstanding shares of Peoples BankTrust, Inc., and its subsidiary, Peoples Bank & Trust, both of Buford, Georgia.	Newspaper: Federal Register:	Not available Not available
SUNSHINE BANCORP, INC.	* 3A1	Sunshine Bancorp, Inc., Plant City, Florida, a savings and loan holding company, to become a bank holding company for a moment in time, by acquiring 100 percent of the outstanding shares of FBC Bancorp, Inc., and its subsidiary, Florida Bank of Commerce, both of Orlando, Florida.	Newspaper: Federal Register:	09/10/2016 09/18/2016
USAMERIBANK	* Branch	USAmeriBank, Clearwater, Florida, to establish a branch located at 427 S. Florida Avenue, Lakeland, Florida, to be known as the Lakeland Branch.	Newspaper: Federal Register:	09/06/2016 Not applicable



**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

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

**CRA Examinations scheduled for Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
CAPITAL CITY BK	TALLAHASSEE, FLORIDA
RELIANT BK	BRENTWOOD, TENNESSEE
SUNTRUST BK	ATLANTA, GEORGIA

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BTC FINANCIAL CORPORATION	CIC	Notice by John Ruan III, Des Moines, Iowa; Suku Radia, West Des Moines, Iowa; David J. Fisher, West Des Moines, Iowa; Thomas R. Schaefer, Stuart, Florida; and J. Landis Martin, Denver, Colorado, together as a control group acting in concert, for permission to retain the authority to vote 100 percent of the voting shares of BTC Financial Corporation, Des Moines, Iowa, and thereby indirectly control Bankers Trust Company, Des Moines, Iowa. Messrs. Ruan, Radia, Fisher, Schaefer and Martin constitute the Family Business Advisory Board of both The Ruan Trust and The Ruan BTC Trust, both of Des Moines, Iowa, which own 100% of the voting shares of BTC Financial Corporation. John Ruan III is the trustee of both Trusts.	Newspaper:	Not available
			Federal Register:	09/01/2016
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper:	Not available
			Federal Register:	09/26/2016
CENTRAL BANK	* Branch	Central Bank, Storm Lake, Iowa, to establish a branch at 400 Gold Circle Drive, Suite 100, Dakota Dunes, South Dakota.	Newspaper:	08/25/2016
			Federal Register:	Not applicable
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire via merger Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire Standard Bank and Trust Company, Hickory Hills, Illinois. In addition, Standard Bank and Trust Company to merge with and into First Midwest Bank, Itasca, Illinois. As a result of the merger, First Midwest Bank will establish 33 branches.	Newspaper:	Not available
			Federal Register:	09/12/2016
FORT MADISON BANK & TRUST CO.	* 18C * Branch	Fort Madison Bank & Trust Co., Fort Madison, Iowa, to merge with its sister bank, Keokuk Savings Bank and Trust Company, Keokuk, Iowa. As a result of the merger, all locations of Keokuk Savings Bank and Trust Company will become branches of Fort Madison Bank & Trust Co.	Newspaper:	08/22/2016
			Federal Register:	Not applicable

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GREENWOODS FINANCIAL GROUP, INC.	CIC	The Stephen L. LaFrance, Jr. GW Investments Trust, the Jason P. LaFrance GW Investments Trust, the Amy Beth LaFrance GW Investments Trust, all of Little Rock, Arkansas, Stephen L. LaFrance, Jr., Little Rock, Arkansas, as trustee of the Stephen L. LaFrance, Jr. GW Investments Trust and co-trustee of the Jason P. LaFrance GW Investments Trust, and Jason P. LaFrance, Little Rock, Arkansas, as co-trustee of the Jason P. LaFrance GW Investments Trust and as trustee of the Amy Beth LaFrance GW Investments Trust and the Amy LaFrance Bancroft GW Investments Revocable Trust, Little Rock, Arkansas, to acquire voting shares of Greenwood's Financial Group, Inc., Lake Mills, Wisconsin, and thereby join the existing LaFrance Family Control Group that was approved to acquire 10 percent or more of the outstanding shares of Greenwood's Financial Group, Inc. on May 20, 2013. Greenwood's Financial Group, Inc. controls The Greenwood's State Bank, Lake Mills, Wisconsin.	Newspaper: Federal Register:	Not available Not available
LASALLE BANCORP, INC.	CIC	Gerald F. Fitzgerald, Jr., Palatine, Illinois; the Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, as Restated December 31, 2009, Palatine, Illinois with Gerald F. Fitzgerald, Jr., as trustee; S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; Julie F. Schauer, Palatine, Illinois; the Julie F. Schauer 1994 Trust, Palatine, Illinois, with Julie F. Schauer as trustee; the GFF Family Exempt Trust Dated January 18, 1988, Inverness, Illinois, with Gerald F. Fitzgerald, Jr., James G. Fitzgerald, Thomas G. Fitzgerald and Peter G. Fitzgerald, as co-trustees; Otis Road Investments, LP, Inverness, Illinois, with Otis Management LLC, Inverness, Illinois as its general partner; and Otis Management LLC, Inverness, Illinois with James G. Fitzgerald as its member, acting in concert, to retain and acquire 25 percent or more of the shares of LaSalle Bancorp, Inc. and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper: Federal Register:	Not available 08/24/2016
MID ILLINOIS BANCORP, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Mid Illinois Bancorp, Inc., Employee Stock Ownership Plan, Peoria, Illinois, to increase its ownership of Mid Illinois Bancorp, Inc., Peoria, Illinois, from 25.24 percent to 30 percent, and thereby increase its indirect ownership of South Side Trust and Savings Bank, Peoria, Illinois.	Newspaper: Federal Register:	Not available 09/23/2016
RIVER HOLDING COMPANY	* 3A5	River Holding Company, Stoddard, Wisconsin, to merge with Sparta Union Bancshares, Inc., Sparta, Wisconsin and thereby indirectly acquire Union National Bank and Trust Company, Sparta, Wisconsin.	Newspaper: Federal Register:	Not available 09/09/2016

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNITED COMMUNITY FINANCIAL CORPORATION	CIC	Bonnie K. Miller, individually, and as trustee of the Bonnie K. Miller Bank Stock Trust, Grand Rapids, Michigan; the Bonnie K. Miller Bank Stock Trust, Grand Rapids, Michigan; together with Arthur C. Johnson as trustee of the Arthur C. Johnson Bank Stock Trust, Ada, Michigan; the Arthur C. Johnson Bank Stock Trust, Ada, Michigan; Arthur C. Johnson as a general partner of Patlin Leasing Company, a Michigan partnership; Patlin Leasing Company, a Michigan partnership; Lynnea K. Gery, LaGrange, Illinois, as trustee and Arthur C. Johnson, Ada, Michigan, as special trustee of the Charles and Lois Welling Family Trust; the Charles and Lois Welling Family Trust, Hutchinson Island, Florida; Patricia A. Johnson as trustee of the Patricia A. Johnson Bank Stock Trust, Ada, Michigan; the Patricia A. Johnson Bank Stock Trust, Ada, Michigan; Erik T. Johnson, Rockford, Michigan; Hilary L. Ciesielski, Canton, Michigan; Charles J. Welling and Lois M. Welling as trustees of the Charles and Lois Welling Bank Stock Trust, Hutchinson Island, Florida; the Charles and Lois Welling Bank Stock Trust, Hutchinson Island, Florida; Legacy Trust Bank, as trustee of the Arthur C. Johnson Irrevocable Trust, Grand Rapids, Michigan; the Arthur C. Johnson Irrevocable Trust, Grand Rapids, Michigan; Legacy Trust Bank, as trustee of the Patricia A. Johnson Irrevocable Trust, Grand Rapids, Michigan; and the Patricia A. Johnson Irrevocable Trust, Grand Rapids, Michigan, as a group acting in concert to retain 88.36 percent of the voting share and thereby control of United Community Financial Corporation, Grand Rapids, Michigan, a financial holding company and thereby indirectly control United Bank of Michigan, Grand Rapids, Michigan.	Newspaper:	Not available
			Federal Register:	09/06/2016
WATERMAN BANCSHARES, INC.	CIC	Betty J. Miller Trust #1, Lake in the Hills, Illinois and Wayne M. Miller as Successor Trustee, the Wayne M. Miller Trust #1, Lake in the Hills, Illinois and Wayne M. Miller as Trustee, and Vernon L. Miller, Princeville, Illinois, to retain control above 25 percent of the voting shares of Waterman Bancshares, Inc., Waterman, Illinois and thereby indirectly control Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	08/11/2016

**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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
BANK MIDWEST	SPIRIT LAKE, IOWA
BANK OF BROADHEAD	BROADHEAD, WISCONSIN
CENTRAL BK	STORM LAKE, IOWA
DEMOTTE ST BK	DEMOTTE, INDIANA
SHELBY CTY ST BK	SHELBYVILLE, ILLINOIS
STATE BK OF THE LAKES	ANTIOCH, ILLINOIS

\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST MALDEN BANCSHARES INC.	CIC	Notice by Gaylon M. Lawrence, Jr., Memphis, Tennessee, to retain control of 25 percent or more of First Malden Bancshares, Inc., Malden, Missouri, and thereby indirectly retain control of First Missouri Bank of SEMO, Kennett, Missouri.	Newspaper: Federal Register:	08/31/2016 09/13/2016
FMS BANCORP, INC.	CIC	Notice by Gaylon M. Lawrence, Jr., Memphis, Tennessee, to retain control of 25 percent or more of FMS Bancorp, Inc., Poplar Bluff, Missouri, and thereby indirectly retain control of First Missouri State Bank, Poplar Bluff, Missouri, and First Missouri State Bank of Cape County, Cape Girardeau, Missouri.	Newspaper: Federal Register:	08/30/2016 09/13/2016
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSH PLAN	* 3A3	M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M&P Community Bancshares, Inc., Newport, Arkansas, for a total of ownership of up to 38 percent.	Newspaper: Federal Register:	09/19/2016 09/22/2016
MONTICELLO BANKSHARES, INC.	* 3A5	Monticello Bankshares, Inc., Monticello, Kentucky, to merge with Banco Harlan, Inc., Harlan, Kentucky, and thereby indirectly acquire The Bank of Harlan, Harlan, Kentucky.	Newspaper: Federal Register:	Not available Not available
PIGGOTT BANKSTOCK, INC.	CIC	Notice by Gaylon M. Lawrence, Jr., Memphis, Tennessee, to retain control of 25 percent or more of Piggott Bankstock, Inc., Piggott, Arkansas, and thereby indirectly retain control of Piggott State Bank, Piggott, Arkansas.	Newspaper: Federal Register:	09/02/2016 09/12/2016

**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
786742	FIRST CITIZENS BK, ELIZABETHTOWN, KENTUCKY	05/09/2016	08/22/2016	S	Int Sm Bank
590640	FNB OXFORD, OXFORD, MISSISSIPPI	05/09/2016	08/08/2016	S	Small Bank
149253	REELFOOT BK, UNION CITY, TENNESSEE	05/02/2016	08/19/2016	S	Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
BANK OF CAIRO & MOBERLY	MOBERLY, MISSOURI
BANK OF HILLSBORO	HILLSBORO, MISSOURI
BANK OF SALEM	SALEM, ARKANSAS
CENTURY BK OF THE OZARKS	GAINESVILLE, MISSOURI
MONTICELLO BKG CO	MONTICELLO, KENTUCKY
SOUTHERN BK	POPLAR BLUFF, MISSOURI

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN HERITAGE HOLDING COMPANY	* 3A3	American Heritage Holding Company, Saint Cloud, Minnesota, to acquire 100 percent of Avon Bancshares, Inc. Avon, Minnesota, and thereby indirectly acquire Avon State Bank, Avon, Minnesota.	Newspaper:	09/05/2016
			Federal Register:	09/12/2016
FIRST WESTERN BANK AND TRUST	* Branch	First Western Bank & Trust, Minot, North Dakota to establish a branch facility to be located at 324 North 3rd Street, Bismarck, North Dakota.	Newspaper:	Not available
			Federal Register:	Not applicable
NORTHERN INTERSTATE FINANCIAL, INC.	* 3A5	Northern Interstate Financial, Inc., Norway, Michigan, to merge with C.F.C. Bancorp, Inc., Crystal Falls, Michigan, and thereby indirectly acquire First National Bank of Crystal Falls, Crystal Falls, Michigan.	Newspaper:	09/06/2016
			Federal Register:	09/02/2016
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	David Ryan Feriancek, Saint Joseph, Minnesota, as a trustee of the Stearns Financial Services, Inc., Employee Stock Ownership Plan and Trust, Saint Cloud, Minnesota, (ESOP), to acquire control of the ESOP, and thereby indirectly gain control of Stearns Financial Services, Inc., Saint Cloud, Minnesota (Stearns). Stearns controls Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala National Association, Upsala, Minnesota, and Stearns Bank of Holdingford National Association, Holdingford, Minnesota.	Newspaper:	Not available
			Federal Register:	08/30/2016



**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
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	03/07/2016	07/27/2016	S	Int Sm Bank
210256	WADENA ST BK, WADENA, MINNESOTA	05/02/2016	08/05/2016	S	Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
FARMERS ST BK	VICTOR, MONTANA
MONTANA ST BK	PLENTYWOOD, MONTANA
STATE BK OF TOWNSEND	TOWNSEND, MONTANA

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS NATIONAL CORPORATION	CIC	Notification submitted by Rhonda Rainforth, O'Neill, Nebraska; Steven Ott and Adam Ott, both of Wisner, Nebraska; Renee Cleveland and Robert Cheney, both of Norfolk, Nebraska; James Cheney, Charlotte, North Carolina; and John Cheney, Dekalb, Illinois, to acquire control of Citizens National Corporation, Wisner, Nebraska, as members of the Kvols/Ott/Cheney Family Group. Citizens National Corporation controls Citizens State Bank, Wisner, Nebraska, and Cass County State Company, parent of Cass County Bank, Inc., both of Plattsmouth, Nebraska.	Newspaper: Federal Register:	Not available Not available
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to purchase certain assets and assume certain liabilities of The State Bank of Hildreth, Hildreth, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	09/10/2016 Not applicable
ROXBURY BANCSHARES, INC	CIC	Notification submitted by Larry Mulcahy, Olathe, Kansas, proposing to acquire 25.0 percent or more of the voting common stock and thereby control of Roxbury Bancshares, Inc., parent of Roxbury Bank, both of Roxbury, Kansas.	Newspaper: Federal Register:	Not available 08/24/2016

**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
625850	BANK OF VERSAILLES, VERSAILLES, MISSOURI	05/02/2016	08/05/2016	S	Small Bank
986757	BATTLE CREEK ST BK, BATTLE CREEK, NEBRASKA	04/25/2016	07/28/2016	S	Small Bank
2826316	CENTRAL BK OF OK, TULSA, OKLAHOMA	05/16/2016	08/24/2016	S	Int Sm Bank
285151	COLORADO B&TC OF LA JUNTA, LA JUNTA, COLORADO	04/25/2016	07/29/2016	S	Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	05/16/2016	08/17/2016	S	Int Sm Bank
967952	WEST PLAINS BK, AINSWORTH, NEBRASKA	05/10/2016	08/11/2016	S	Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
ADAMS B&TC	OGALLALA, NEBRASKA
BANK OF STAR VALLEY	AFTON, WYOMING
BANK2	OKLAHOMA CITY, OKLAHOMA
BUFFALO FED BK	BUFFALO, WYOMING
CITY B&TC	GUYMON, OKLAHOMA
CORNHUSKER BK	LINCOLN, NEBRASKA
EQUITY BK	ANDOVER, KANSAS
FARMERS BK OF NORTHERN MO	UNIONVILLE, MISSOURI
FIRST AMERICAN ST BK	GREENWOOD VILLAGE, COLORADO
FIRST B&TC	CLINTON, OKLAHOMA
HERITAGE BK	TOPEKA, KANSAS
IMPACT BK	WELLINGTON, KANSAS
NBH BK NA	KANSAS CITY, MISSOURI
NEW CENTURY BK	BELLEVILLE, KANSAS
PEOPLES BK	COLDWATER, KANSAS

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

CLAREMORE, OKLAHOMA

RAVENNA, NEBRASKA

RCB BK

TOWN & COUNTRY BK

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment in the amount of \$5 million to Enterprise Housing Partners CalGreen IV Fund, L.P.	Newspaper: Federal Register:	Not applicable Not applicable
OAKWOOD BANCSHARES, INC	* 3A1	Application by Oakwood Bancshares, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of Oakwood State Bank, Oakwood, Texas.	Newspaper: Federal Register:	Not available 09/12/2016
SUNDOWN BANKSHARES, INC	CIC	Notice by Alex Dan Knox, individually and single member of Danox, LLC, which is the general partner of Lavanco Energy, LTD and ZSS Knox, LTD, all located in San Angelo, Texas; and collectively, a group acting in concert, to acquire 10 percent or more of Sundown Bankshares, Inc., Sundown, Texas, and therefore, indirectly, Sundown State Bank, Sundown, Texas.	Newspaper: Federal Register:	08/27/2016 09/13/2016
TEXAS BRAND BANCSHARES, INC.	CIC	Notice by Edward B. Tomlinson, II, Rowlett, Texas, individually and as Voting Person under a Voting Agreement dated November 1, 2013 (the "Voting Agreement"), Charles S. Leis, Eagle, Idaho, individually and as Voting Person under the Voting Agreement, and the following parties to the Voting Agreement which constitutes a group of persons acting in concert: The Revocable Trust of Dorvin D. Leis, Kahului, Hawaii, Samuel S. Aguirre Revocable Living Trust, Alea, Hawaii, Paul R. Botts Revocable Living Trust, Kailua, Hawaii, James F. Bowen, Rockwall, Texas, H. Grady Chandler, Garland, Texas, Daniel R. Goodfellow, Wenatchee, Washington, J. Stephen Goodfellow, Wenatchee, Washington, the Goodfellow Main Trust fbo Chad S. Goodfellow, Wenatchee, Washington, the Goodfellow Main Trust fbo Chelsea D. Goodfellow, Wenatchee, Washington, Harvey C. King 1992 Revocable Living Trust, Kailua, Hawaii, Charles S. Leis, Eagle, Idaho, Stanley B. Leis, Eagle, Idaho, Stephen T. Leis, Kihei, Hawaii, Roger McArthur Revocable Living Trust, Wailuku, Hawaii, Linda Tomlinson Mitchell, Gun Barrel City, Texas, Jeffrey S. Moore, Lisle, Illinois, Jeffrey Soulier, Kihei, Hawaii, Edward B. Tomlinson, II, Rowlett, Texas, Brad Wagenaar, Honolulu, Hawaii, William W. Wilmore Revocable Trust, Kahului, Hawaii, and Sherry Wortham, Wills Point, Texas, to collectively control and retain 25 percent or more of the shares of Texas Brand Bancshares, Inc., and therefore indirectly, Texas Brand Bank, both of Garland, Texas.	Newspaper: Federal Register:	09/12/2016 09/06/2016

**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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
FIRST ST BK OF LIVINGSTON	LIVINGSTON, TEXAS
ORIGIN BK	CHOUDRANT, LOUISIANA

\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending August 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMENCEMENT BANK	* 18C * Branch	Commencement Bank, Tacoma, Washington, to merge with Thurston First Bank, Olympia, Washington, and thereby acquire one branch office.	Newspaper: Federal Register:	08/30/2016 Not applicable
FIRST FINANCIAL NORTHWEST, INC.	CIC	First Financial Northwest, Inc., Employee Stock Ownership Trust, Renton, Washington, seeks retroactive non-objection under the Change in Bank Control Act to increase its holdings of the voting common stock of First Financial Northwest, Inc., from 9.98 percent to a maximum of 12.86 percent, and thereby First Financial Northwest Bank, both of Renton, Washington, as a result of Bancorp's 2016 stock repurchases.	Newspaper: Federal Register:	Not available 09/06/2016
FIRST FINANCIAL NORTHWEST, INC.	CIC	First Financial Northwest Foundation, Renton, Washington, seeks retroactive non-objection under the Change in Bank Control Act to increase its holdings of the voting common stock of First Financial Northwest, Inc., from 9.63 percent to a maximum of 12.41 percent, and thereby First Financial Northwest Bank, both of Renton, Washington, as a result of Bancorp's 2016 stock repurchases.	Newspaper: Federal Register:	Not available 09/06/2016
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
OLYMPIC BANCORP, INC.	CIC	Change in Bank Control Notice filed by Helen Langer Smith; Cynthia Langer Smith; Melinda S. Pigors; Stephanie Meredith Smith; The Living Trust for the benefit of Stephanie Meredith Smith, Helen Langer Smith and Cynthia Langer Smith, Co-Trustees; The Pigors Family Trust dated December 9, 1994, Michael K. Pigors and Melinda S. Pigors, Co-Trustees; and Michael K. Pigors; to retain control of Olympic Bancorp, Inc., and thereby indirectly of Kitsap Bank, both of Port Orchard, Washington.	Newspaper: Federal Register:	09/05/2016 09/06/2016
WELLS FARGO & COMPANY	CIC	Change in Bank Control Notice filed by Berkshire Hathaway, Inc., et al, Omaha, Nebraska, to acquire over 10.0 percent of the voting common stock of Wells Fargo & Company, San Francisco, California.	Newspaper: Federal Register:	Not available 07/19/2016

**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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)**

Institution	Location
ALTAPACIFIC BK	SANTA ROSA, CALIFORNIA

---