
Federal Reserve Release



H.2

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

No. 21

Week Ending May 26, 2012

Bank Holding Companies

Morgan Stanley, New York, New York -- to acquire additional shares of Morgan Stanley Smith Barney Holdings LLC from Citigroup Inc., New York.

- Approved, May 24, 2012

Forms

Forms -- initial Board review to extend with revision the Report of Changes in Organizational Structure (FR Y-10), Annual Report of Bank Holding Companies (FR Y-6), and Annual Report of Foreign Banking Organizations (FR Y-7) and to extend without revision the Supplement to the Report of Changes in Organizational Structure (FR Y-10E).

- Proposed, May 25, 2012

Regulations and Policies

Regulation OO (Supervised Securities Holding Company Registration) -- final rule outlining the procedures for securities holding companies to elect to be supervised by the Federal Reserve, in accordance with the Dodd-Frank Act.

- Approved, May 25, 2012

Enforcement

Enforcement Actions -- action plans for supervised financial institutions to correct deficiencies in residential mortgage loan servicing and foreclosure processing, as required by formal enforcement actions issued by the Federal Reserve last year.

- Announced, May 24, 2012

Guaranty Bancorp, Denver, Colorado, and Guaranty Bank and Trust Company -- written agreement dated January 22, 2010, terminated May 16, 2012.

- Announced, May 22, 2012

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

Kansas City

Exchange Bank of Missouri, Fayette, Missouri -- to establish a branch at 923 and 929 West Vest Street, Marshall.

- Approved, May 23, 2012

New York

Five Star Bank, Warsaw, New York -- to establish a branch at 3133 Silverback Lane, Town of Erwin.

- Approved, May 21, 2012

Minneapolis

State Bank Financial, La Crosse, Wisconsin -- to establish a branch at 3956 and 4020 Mormon Coulee Road, La Crosse.

- Approved, May 23, 2012

Bank Holding Companies

Chicago

Northeast Indiana Bancorp, Inc., Huntington, Indiana -- to become a bank holding company on conversion of its subsidiary thrift, First Federal Savings Bank, Huntington, to a state-chartered bank.

- Approved, May 25, 2012

Bank Mergers

Minneapolis

Community Bank, Inc., Ronan, Montana -- to merge with Community Bank-Missoula, Inc., Missoula, and thereby establish three branches.

- Approved, May 23, 2012

Change in Bank Control

Kansas City

Community State Bancshares, Inc., Wichita, Kansas -- to retain control of Community State and its subsidiary bank, Community Bank of Wichita, Inc., Wichita.

- Permitted, May 25, 2012

Richmond

Highlands Bankshares, Inc., Abingdon, Virginia -- to retain control of Highlands Bankshares and its subsidiary bank, Highlands Union Bank, Abingdon.

- Returned, May 24, 2012

Kansas City

Krey Co. Ltd., Pratt, Kansas -- to retain control of Krey Co. and its subsidiary bank, The Peoples Bank, Pratt.

- Permitted, May 25, 2012

Chicago

Moultrie Bancorp, Inc., Lovington, Illinois -- to retain control of Moultrie Bancorp and its subsidiary bank, Hardware State Bank, Lovington.

- Permitted, May 22, 2012

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to August 24, 2012, to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, May 21, 2012

International Operations

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts, and State Street International Holdings -- waiver of remainder of prior-notice period to invest, through State Street International Holdings Switzerland GmbH, Steinhausen, Switzerland, in a Malaysia-based company.

- Granted, May 24, 2012

Membership

St. Louis

Bank of Cave City, Cave City, Arkansas -- to become a member of the Federal Reserve System.

- Approved, May 22, 2012

Richmond

Liberty Federal Savings and Loan Association, Baltimore, Maryland -- to become a member of the Federal Reserve System on conversion to a state-chartered bank.

- Approved, May 21, 2012

Membership

St. Louis

Magna Bank, Memphis, Tennessee -- to become a member of the Federal Reserve System.

- Approved, May 21, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANK OF IPSWICH, THE	Member	Application by First National Bank of Ipswich, Ipswich, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MNB BANCORP	CIC	Notification by Kevin P. Meehan to acquire up to 53.18% of the outstanding shares of the common stock of MNB Bancorp, Milford, Massachusetts pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	05/14/2012 05/01/2012

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 Third Quarter of 2012 (July 1, 2012 - September 30, 2012)

Institution	Location
NORTHAMPTON CO-OP BK	NORTHAMPTON, MASSACHUSETTS
START CMNTY BK	NEW HAVEN, CONNECTICUT

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY NATIONAL BANCSHARES CORPORATION	CIC	Notice by Preston D. Pinkett, III to acquire 10 percent of City National Bancshares Corporation, Newark, New Jersey.	Newspaper:	Not available
			Federal Register:	05/23/2012

District: 2

Federal Reserve Bank of New York

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NONE

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Institution	Location
BANK OF CATTARAUGUS	CATTARAUGUS, NEW YORK
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending May 26, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ESSA BANCORP, INC.	* 3A1	ESSA Bancorp, Inc., Stroudsburg, PA, to form a bank holding company by acquiring First Star Bancorp, Bethlehem, PA.	Newspaper:	06/19/2012
			Federal Register:	06/11/2012
NORTHFIELD BANCORP, MHC	* MHC Merger MHC Minority Stock Issuance	Northfield Bancorp, MHC, Staten Island, NY, to acquire Flatbush Federal Bancorp, MHC, Brooklyn, NY, subsequently Northfield Bancorp, Inc., Staten Island, NY, to acquire, Flatbush Federal Bancorp, Inc., Brooklyn, NY.	Newspaper:	Not available
			Federal Register:	Not applicable
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper:	Not available
			Federal Register:	09/21/2011

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
AMERICAN BK	ALLENTOWN, PENNSYLVANIA
UNIVEST NB&TC	SODERTON, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2012 (July 1, 2012 - September 30, 2012)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKANNAPOLIS	* Branch	BankAnnapolis, Annapolis, Maryland to establish a branch at 2379 Brandermill Blvd., Gambrills, Maryland.	Newspaper: Federal Register:	05/25/2012 Not applicable
HIGHLANDS BANKSHARES, INC.	CIC	James D. Moore, Jr., Abingdon, Virginia, to retain control of 10.77% of the voting shares of Highlands Bankshares, Inc., Abingdon, Virginia	Newspaper: Federal Register:	Not available Not available
SUMMIT FINANCIAL GROUP, INC.	CIC	John W. Crites, Marco Island, Florida, to individually retain control of 10.41% of the voting shares of Summit Financial Group, Inc., Moorefield, West Virginia, with shares held in his individual capacity, jointly with Patricia Crites, and as trustee for the following trusts: Subtrust f/b/o Zackary Kenton Crites; Subtrust f/b/o Bailey Buena-Vista Crites; Subtrust f/b/o Kevin David Mongold; Subtrust f/b/o Jessica Ann Mongold; Subtrust f/b/o Joshua Alexander Wingard; and Subtrust f/b/o Bianca Marie Wingard; Patricia A. Crites 2010 Grantor Retained Annuity Trust; and Patricia A. Crites 2012 Grantor Retained Annuity Trust. In addition John and Patricia Crites and the following would control in aggregate 10.43% of the voting shares of Summit Financial Group, Inc.: Valerie C. Mongold, Weyers Cave, Virginia,; Kelly C. Wingard, Petersburg, West Virginia, in her individual capacity and a Trustee for the following subtrusts: Subtrust f/b/o Jeremiah Thomas Wingard and Subtrust f/b/o Joseph Riley Wingard; and John W. Crites II, Petersburg, West Virginia.	Newspaper: Federal Register:	05/29/2012 05/29/2012

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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BANK OF MCKENNEY	MCKENNEY, VIRGINIA
CENTRAL VA BK	POWHATAN, VIRGINIA
CITIZENS B&TC	BLACKSTONE, VIRGINIA
EVB	TAPPAHANNOCK, VIRGINIA
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA
FARMERS & MINERS BK	PENNINGTON GAP, VIRGINIA
FIRST FS&LA	CHARLESTON, SOUTH CAROLINA
MONARCH BK	CHESAPEAKE, VIRGINIA
SELECT BK	FOREST, VIRGINIA
SONABANK	MCLEAN, VIRGINIA
TRUPOINT BK	GRUNDY, VIRGINIA
UNION FIRST MKT BK	RICHMOND, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Third Quarter of 2012 (July 1, 2012 - September 30, 2012)

Institution	Location
1ST UNITED BK	BOCA RATON, FLORIDA
AUBURNBANK	AUBURN, ALABAMA
COMMERCE UNION BK	SPRINGFIELD, TENNESSEE
FIRST FARMERS & MRCH B	COLUMBIA, TENNESSEE
FIRST S BK	BOCA RATON, FLORIDA
FOOTHILLS B&T	MARYVILLE, TENNESSEE
REGIONS BK	BIRMINGHAM, ALABAMA
RELIANT BK	BRENTWOOD, TENNESSEE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK HOLDING COMPANY	CIC	Notice by Mildred Stanley, Searsboro, Iowa, as trustee of the Warren Stanley Trust to retain control of 15.42 percent of First State Bank Holding Company, Lynnville, Iowa, and thereby indirectly First State Bank, Lynnville, Iowa.	Newspaper: Federal Register:	Not available 06/05/2012
GNB BANK	* 18C * Branch	GNB Bank, Grundy Center, Iowa, to merge with First State Bank, Manchester, Iowa. As a result of the merger, GNB Bank will establish a branch at 300 East Main, Manchester, Iowa.	Newspaper: Federal Register:	05/21/2012 Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Third Quarter of 2012 (July 1, 2012 - September 30, 2012)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the Southwest Corner of Township Street and College Avenue, Fayetteville, Arkansas.	Newspaper: Federal Register:	05/31/2012 Not applicable
FIRST STATE BANCORP, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	First State Bancorp, Inc. Employee Stock Ownership Plan, Caruthersville, Missouri, to become a bank holding company by acquiring up to 40 percent of First State Bancorp, Inc., Caruthersville, Missouri, and thereby indirectly acquire First State Bank and Trust Company, Caruthersville, Missouri.	Newspaper: Federal Register:	06/15/2012 06/22/2012
UNITED CITIZENS BANCORP, INC.	CIC	Notice by Eddie D. Franklin, Columbia, Kentucky, to retain control of 10.39 percent of United Citizens Bancorp, Inc., Columbia, Kentucky, and remain its largest shareholder.	Newspaper: Federal Register:	06/07/2012 06/12/2012

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Third Quarter of 2012 (July 1, 2012 - September 30, 2012)

Institution	Location
BANK OF HILLSBORO	HILLSBORO, MISSOURI
BANK OF LAKE VILLAGE	LAKE VILLAGE, ARKANSAS
BANK OF SALEM	SALEM, ARKANSAS
CITIZENS B&TC	VAN BUREN, ARKANSAS
EXCHANGE BK NE MO	KAHOKA, MISSOURI
FIRST BK	CREVE COEUR, MISSOURI
FIRST ST BK OF DONGOLA	DONGOLA, ILLINOIS
LEGACY BK & TR CO	ROGERSVILLE, MISSOURI
OHIO VALLEY FNCL GROUP	HENDERSON, KENTUCKY
SCOTT COUNTY ST BK	SCOTTSBURG, INDIANA
SIMMONS FIRST BK OF HOT SPRING	HOT SPRINGS, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCSHARES INC.	CIC	Change in Control Notice by William V. Eckles Bank Trust, Mr. William V. Eckles as Trustee, Blue Earth, Minnesota, to retain control of FNB Bancshares, Inc., Blue Earth, Minnesota, and thereby indirectly retain control of First Bank Blue Earth, Blue Earth, Minnesota.	Newspaper: Federal Register:	Not available Not available
KING KALISPELL, LLC	* 3A1	Retroactive application by King Kalispell, LLC, to remain a bank holding company by continuing to control King Family GNB, L.P. and King Family VB, L.P. and thereby indirectly control each of Great Northern Bancshares, Inc. and Valley Bancshares, Inc., all of Kalispell, Montana. King Family GNB, L.P., to remain a bank holding company by continuing to control Great Northern Bancshares, Inc. King Family VB, L.P., to remain a bank holding company by continuing to control Valley Bancshares, Inc. Great Northern Bancshares, Inc., controls Three Rivers Bank of Montana, Kalispell, Montana, and Valley Bancshares, Inc., controls Valley Bank of Kalispell, Kalispell, Montana.	Newspaper: Federal Register:	06/18/2012 06/14/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
DACOTAH BK	ABERDEEN, SOUTH DAKOTA
FARMERS ST BK	VICTOR, MONTANA

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 26, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAMS BANK & TRUST	* Branch	Adams Bank and Trust, Ogallala, Nebraska, to establish a branch at 10 Ken Pratt Boulevard, Longmont, Colorado.	Newspaper: Federal Register:	06/13/2012 Not applicable
AMERIWEST CORPORATION	CIC	Notice by Elizabeth A. Murphy, Omaha, Nebraska, individually, and the Elizabeth A. Murphy 2011 Irrevocable Trust, to acquire control of Ameriwest Corporation, parent of First Westroads Bank, Inc., both in Omaha, Nebraska.	Newspaper: Federal Register:	06/07/2012 06/04/2012
FIRST NEBRASKA BANK	* 18C * Branch	First Nebraska Bank, Valley, Nebraska, to purchase certain assets and assume certain liabilities of Heartland Community Bank, Bennet, Nebraska, and incident thereto, to establish branches in Avoca, Bennet, Nebraska City, and Weeping Water, all in Nebraska.	Newspaper: Federal Register:	Not available Not applicable
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 2014 Grand Avenue, Glenwood Springs, Colorado.	Newspaper: Federal Register:	05/31/2012 Not applicable
SPIRO BANCSHARES, INC.	CIC	Notice by the Schmidt Family Partnership, L.P., Spiro, Oklahoma; and Deborah Schmidt Barrett and Jason Tyler Barrett, both of Fort Smith, Arkansas; to remain members of the Schmidt Family Group acting in concert and to retain control of Spiro Bancshares, Inc., parent of Spiro State Bank, both in Spiro, Oklahoma.	Newspaper: Federal Register:	Not available 06/13/2012
VALLIANCE FINANCIAL CORP.	* 3A3	Valliance Financial Corp., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Valliance Texas Financial Holdings, Inc., parent of Valliance Bank, McKinney, Texas.	Newspaper: Federal Register:	06/15/2012 06/14/2012
VINTAGE BANCORP, INC.	* 3A1	Vintage Bancorp, Inc., Wichita, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Vintage Bank Kansas, Leon, Kansas and CornerBank, N.A., Winfield, Kansas. Vintage Bancorp, Inc., Wichita, Kansas, elects to become a financial holding company.	Newspaper: Federal Register:	05/12/2012 05/31/2012

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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BANK OF BLUE VALLEY	OVERLAND PARK, KANSAS
BANK OF STAR VALLEY	AFTON, WYOMING
BANK VI	SALINA, KANSAS
BANK2	OKLAHOMA CITY, OKLAHOMA
CORNERSTONE BK	YORK, NEBRASKA
CORNHUSKER BK	LINCOLN, NEBRASKA
FARMERS ST BK	WALLACE, NEBRASKA
FIRST BK&TC	MINDEN, NEBRASKA
FIRST PRYORITY BK	PRYOR, OKLAHOMA
HERITAGE BK	TOPEKA, KANSAS
PEOPLES BK	LAWRENCE, KANSAS
PEOPLES BK	COLDWATER, KANSAS
ROCKY MNT BK	WILSON, WYOMING
SUNDANCE ST BK	SUNDANCE, WYOMING
TOWN & COUNTRY BK	RAVENNA, NEBRASKA
UNION ST BK	CLAY CENTER, KANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 208 Earl Garrett Street, Kerrville, Texas 78028.	Newspaper:	05/18/2012
			Federal Register:	Not applicable
ODEM BANCSHARES, INC.	CIC	Mission-Heights Capital, Ltd., Houston, Texas, and Mission-Heights, LLC, Houston, Texas, general partner; and Charles Robert Miller, Jr., Odem, Texas, individually, intend to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares of Odem Bancshares, Inc., Odem, Texas, and thereby indirectly obtain control of First State Bank of Odem, Odem, Texas., in association with a request by Mission-Heights Capital, Ltd., to be treated as a Qualified Family Partnership (QFP).	Newspaper:	05/29/2012
			Federal Register:	03/21/2012
PLAINS BANCORP, INC.	CIC	Notice by Ray Mark Bain, Lubbock, Texas, individually, as co-trustee of the RMB 2012 Family Trust, trustee of the Ray Mark Bain 2007 Trust, and trustee of the Ray Mark Bain Children's Trusts; Michael Lewis Bain, Canyon, Texas, individually, as co-trustee of the RMB 2012 Family Trust, trustee of the Michael L. Bain 2007 Trust, and trustee of the Michael L. Bain Children's Trusts; Nancy Bain Seybert, Perryton, Texas, individually, as trustee of the Nancy Bain Seybert 2007 Trust, and trustee of the Nancy Bain Seybert Children's Trusts; Ray M. Bain, Dimmitt, Texas; and Barbara June Bain, Dimmitt, Texas; collectively a group acting in concert, to control, retain and acquire 47.71 percent of Plains Bancorp, Inc., Dimmitt, Texas, and therefore, indirectly, First United Bank, Dimmitt, Texas.	Newspaper:	Not available
			Federal Register:	05/09/2012

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 Third Quarter of 2012 (July 1, 2012 - September 30, 2012)

Institution	Location
COMERICA BK	DALLAS, TEXAS
WELLINGTON ST BK	WELLINGTON, TEXAS
WESTERN BK	LORDSBURG, NEW MEXICO

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 26, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FOUNDATION INC.	* 3A1 4c8	First Foundation Inc. to become a bank holding company upon the conversion of its wholly-owned subsidiary First Foundation Bank from a federal savings bank to a commercial bank and 2) to engage in financial and investment advisory activities through its wholly-owned subsidiary, First Foundation Advisors, all of Irvine, California.	Newspaper: Federal Register:	Not available Not available
FIRST PACTRUST BANCORP, INC.	* 3A1 * 4c8	First PacTrust Bancorp, Inc., Chula Vista, California, to become a bank holding company by acquiring 100 percent of Beach Business Bank, Manhattan Beach, California, pursuant to section 3(a)(1) of the BHC Act, and 2) to retain 100 percent control of Pacific Trust Bank, fsb, Chula Vista, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper: Federal Register:	Not available 02/21/2012
SOUND COMMUNITY MHC	* MHC Conversion * SLHC Formation	Sound Financial Bancorp, Inc., Seattle, Washington; to become a savings and loan holding company upon the second-step conversion of Sound Community MHC, and Sound Financial, Inc., both in Seattle, Washington. Sound Financial Bancorp, Inc. will control Sound Community Bank, Seattle, Washington.	Newspaper: Federal Register:	Not available 05/05/2012

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 Third Quarter of 2012 (July 1, 2012 - September 30, 2012)

Institution	Location
ALTAPACIFIC BK	SANTA ROSA, CALIFORNIA
GOLD CANYON BK	GOLD CANYON, ARIZONA
NORTH VALLEY BK	REDDING, CALIFORNIA
PACIFIC MERC BK	COSTA MESA, CALIFORNIA