
Federal Reserve Release



H.2

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

No. 34

Week Ending August 25, 2012

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with the Interagency Statement on Complex Structured Finance Activities (FR 4022).

- Proposed, August 22, 2012

Enforcement

Valley Financial Corporation, Roanoke, Virginia, and Valley Bank -- written agreement dated September 30, 2010, terminated August 20, 2012.

- Announced, August 23, 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 Holding Companies**

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Approved, August 23, 2012

Minneapolis

Beall Bancshares Inc., Velva, North Dakota -- to become a bank holding company by acquiring Peoples State Bank of Velva, Velva.

- Approved, August 21, 2012

St. Louis

Belleville Bancorp, Inc., Belleville, Illinois -- to become a bank holding company by acquiring Bank of Belleville, Belleville.

- Approved, August 24, 2012

St. Louis

Buena Vista Bancorp, Inc., Chester, Illinois -- waiver of application to acquire PDR Bancshares, Inc., Prairie du Rocher, in connection with the merger of their respective subsidiary banks, Buena Vista National Bank, Chester, and State Bank of Prairie du Rocher, Prairie du Rocher.

- Granted, August 24, 2012

Bank Holding Companies

Boston

Commerce Bancshares Corp., Worcester, Massachusetts -- waiver of application to acquire Mercantile Capital Corp., Boston, in connection with the merger of their respective subsidiary banks, Commerce Bank & Trust Company, Worcester, and Mercantile Bank & Trust Company, Boston.

- Granted, August 20, 2012

Kansas City

First Kansas Bancshares, Inc., Hutchinson, Kansas -- waiver of application to acquire Mount Hope Bancshares, Inc., Mount Hope, in connection with the merger of their respective subsidiary banks, The First National Bank of Hutchinson, Hutchinson, and The First National Bank of Southern Kansas, Mount Hope.

- Granted, August 23, 2012

San Francisco

Grandpoint Capital, Inc., Los Angeles, California -- to acquire Peoria Holdings, LLC, Vancouver, Washington, and thereby engage in extending credit and servicing loans.

- Approved, August 22, 2012

St. Louis

Mathias Bancshares, Inc., Springdale, Arkansas -- to acquire Decatur State Bank, Decatur.

- Withdrawn, August 20, 2012

Chicago

Northwest Investment Corp., Davenport, Iowa -- to become a bank holding company on conversion of Northwest Bank & Trust Company, Davenport, from a federal savings bank to a state-chartered bank.

- Approved, August 21, 2012

Bank Holding Companies

Cleveland

Peoples Bancorp, Inc., Marietta, Ohio -- waiver of application for Peoples Bancorp and its subsidiary bank, Peoples Bank, National Association, Marietta, to acquire Sistersville Bancorp, Inc., a savings and loan holding company, Sistersville, West Virginia, and its subsidiary, First Federal Savings Bank, in connection with the merger of First Federal with and into Peoples Bank.

- Granted, August 20, 2012

Philadelphia

Phoenix Bancorp, Inc., Minersville, Pennsylvania -- to acquire shares of Union Bancorp, Inc., Pottsville.

- Approved, August 24, 2012

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas -- to merge with Signature Bank, Haddam, and thereby establish a branch.

- Approved, August 22, 2012

Change in Bank Control

St. Louis

First Trust Financial Corporation, Clinton, Kentucky -- change in bank control of First Trust Financial and its subsidiary bank, First Community Bank of Western Kentucky, Inc., Clinton.

- Permitted, August 20, 2012

Change in Bank Control

Kansas City

High Plains Banking Group, Inc., Flagler, Colorado -- change in bank control of High Plains and its subsidiary bank, High Plains Bank, Flagler.

- Permitted, August 20, 2012

Chicago

Spector Properties, Inc., Chicago, Illinois -- change in bank control of Spector and its subsidiary bank, Andalusia Community Bank, Andalusia.

- Permitted, August 24, 2012

Kansas City

Spiro Bancshares, Inc., Spiro, Oklahoma -- to retain control of Spiro and its subsidiary bank, Spiro State Bank, Spiro.

- Permitted, August 22, 2012

Extensions of Time

General Counsel and Director, BS&R

Oceanic Bank Holding, Inc., San Francisco, California -- request for an extension of the term of the voting trust arrangement established to hold the shares of Oceanic Bank Holding, Inc., San Francisco, and indirectly Oceanic Bank.

- Granted, August 20, 2012

Regulations and Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on July 31 - August 1, 2012.

- Published, August 22, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTHAMPTON SAVINGS BANK	Member	Application by Easthampton Savings Bank, Easthampton, 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:	Not applicable
			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
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NONE

CRA Examinations scheduled for Fourth Quarter of 2012 (October 1, 2012 - December 31, 2012)

Institution	Location
CHARLES RIVER BK	MEDWAY, MASSACHUSETTS
NEEDHAM BK	NEEDHAM, 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 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and acquire two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 09/17/2012
Banco BPI, S.A.	FBSEA	Banco BPI, S.A., Porto, Portugal, to establish representative offices in Newark, New Jersey, and New Bedford, Massachusetts, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Trust Company, Buffalo, New York, to establish a limited-service branch office located at 72A Taunton Street, Plainville, Norfolk County, Massachusetts.	Newspaper: Federal Register:	09/06/2012 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Trust Company, Buffalo, New York, to establish a limited-service branch office located at 280 Congress Street, Boston, Suffolk County, Massachusetts.	Newspaper: Federal Register:	09/06/2012 Not applicable
NONGHYUP BANK	FBSEA	NongHyup Bank, Seoul, Korea, to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
ORIENTAL FINANCIAL GROUP INC.	* 3A3	Oriental Financial Group Inc, San Juan, Puerto Rico, to acquire 100 percent of BBVAPR Holding Corporation, San Juan, Puerto Rico and thereby indirectly acquire Banco Bilbao Vizcaya Argentaria Puerto Rico, San Juan, Puerto Rico.	Newspaper: Federal Register:	Not available 08/31/2012
RSB BANCORP, MHC	* 3A1	RSB Bancorp, MHC and RSB Bancorp, Inc., both of Roselle, New Jersey, to become bank holding companies by acquiring 100 percent of Roselle Savings Bank, Roselle, New Jersey.	Newspaper: Federal Register:	Not available Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
BPD BK	NEW YORK, NEW YORK
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PRIORITY FINANCIAL CORP.	* 3A5	First Priority Financial Corp, Malvern, PA, to acquire 100% of Affinity Bancorp, Inc., Wyomissing, PA.	Newspaper:	Not available
			Federal Register:	Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
CUSTOMERS BANK	PHOENIXVILLE, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS NATIONAL BANCORP OF CYNTHIANA, INC.	CIC	Interagency Notice of Change in Bank Control by Richard M. Wehrle, acting in his representative capacity as conservator for James A. Brown, to acquire in his representative capacity 10 percent or more of the shares and thereby control Farmers National Bancorp of Cynthiana, Inc., Cynthiana, Kentucky and indirectly control both Farmers National Bank of Cynthiana, Cynthiana, Kentucky and Deposit Bank of Carlisle, Carlisle, Kentucky	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Fourth Quarter of 2012 (October 1, 2012 - December 31, 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 August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP IV LP	* 3A3	CapGen Capital Group IV LLC and CapGen Capital Group IV LP, both of New York, New York, to increase their investment up to 49.9% of the voting securities of Jacksonville Bancorp, Inc., Jacksonville, Florida, and indirectly acquire The Jacksonville Bank, Jacksonville, Florida.	Newspaper: Federal Register:	09/22/2012 Not available
CITIZENS BANK AND TRUST COMPANY	* Branch	Citizens Bank and Trust Company, Blackstone, Virginia, to establish a branch at the corner of Iron Bridge Road and Oliver's Way, Chesterfield, Virginia	Newspaper: Federal Register:	09/06/2012 Not applicable
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch at 4097 Ironbound Road, Suite C, Williamsburg, Virginia	Newspaper: Federal Register:	08/31/2012 Not applicable
NEW PEOPLES BANKSHARES, INC.	CIC	Harold Lynn Keene, Lebanon, Virginia, individually to control up to 15.95% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Harold Lynn Keene and Arbutus Keene, Lebanon, Virginia, as a group acting in concert to control up to 15.96% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper: Federal Register:	Not available Not available
NEW PEOPLES BANKSHARES, INC.	CIC	Blaine Scott White, Castlewood, Virginia, to individually control up to 18.79% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Blaine Scott White Trust (trustee, Blaine Scott White), Blaine Scott White II, Ireevocable Trust (trustee, Blaine Scott White), and Brenda D. White, all of Castlewood, Virginia, Tiffany White of Evergreen, Colorado, James F. White, Jr. and Patricia Jolene White, both of Abingdon, Virginia, Bonny W. Gable of Bristol, Virginia, along with other family members as a group acting in concert to control up to 20.20% of the outstanding voting shares of New Peoples Bankshares, Inc., HONaker, Virginia	Newspaper: Federal Register:	Not available Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2012 (October 1, 2012 - December 31, 2012)

Institution	Location
BANK OF CHARLOTTE CTY	PHENIX, VIRGINIA
BANK OF CLARKE CTY	BERRYVILLE, VIRGINIA
BENCHMARK CMNTY BK	KENBRIDGE, VIRGINIA
CNB	CENTREVILLE, MARYLAND
FREDERICK CTY BK	FREDERICK, MARYLAND
MIDDLEBURG BK	MIDDLEBURG, VIRGINIA
PUTNAM CTY BK	HURRICANE, WEST VIRGINIA
VIRGINIA HERITAGE BK	FAIRFAX, VIRGINIA

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
DRUMMOND BANKING COMPANY	* 3A5	Drummond Banking Company, Chiefland, Florida, to merge with Williston Holding Company, and thereby directly acquire Perkins State Bank, both of Williston, Florida.	Newspaper: Federal Register:	09/17/2012 Not available
FEB BANCSHARES, INC.	CIC	Prior change in control notice filed by Guice Slawson, Jr., Joe Stinson Slawson, and William Edgar Slawson, all of Montgomery, Alabama, to collectively acquire 91.4 percent of the outstanding shares of FEB Bancshares, Inc., and its subsidiary, Farmers Exchange Bank, both of Louisville, Alabama.	Newspaper: Federal Register:	Not available 08/28/2012
MID STATE BANKS, INC.	CIC	Prior change in control notice filed by Robert Wayne Lowe, Warner Robbins, Georgia, to acquire an additional 8.94 percent of the outstanding shares of Mid State Banks, Inc., Hawkinsville, Georgia, and its subsidiary, PlantersFIRST Bank, Cordele, Georgia. Total pro forma ownership will equal 31.38 percent.	Newspaper: Federal Register:	08/22/2012 08/30/2012

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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Institution	Location
FRANKLIN SYNERGY BK	FRANKLIN, TENNESSEE
TENNESSEE ST BK	PIGEON FORGE, TENNESSEE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HEARTLAND BANCSHARES, INC.	4c8	American Heartland Bancshares, Inc., Sugar Grove, Illinois, to engage de novo in lending through a newly established subsidiary, American Heartland Holdings, LLC, Sugar Grove, Illinois.	Newspaper: Federal Register:	Not applicable Not available
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to purchase the assets and assume the liabilities of 21 branches of Independent Bank, Ionia, Michigan, and thereby establish 21 branches.	Newspaper: Federal Register:	Not available Not applicable
HIGH POINT FINANCIAL SERVICES, INC.	CIC	Notice by Jeffrey D. Snyder, individually and acting in concert with Rhonda R. Snyder, both of Baileyville, Illinois, to gain control of High Point Financial Services, Inc., Forreton, Illinois, and thereby indirectly control Forreton State Bank, Forreton, Illinois, and Kent Bank, Kent, Illinois.	Newspaper: Federal Register:	09/05/2012 09/11/2012

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Fourth Quarter of 2012 (October 1, 2012 - December 31, 2012)

Institution	Location
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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOME BANCSHARES, INC.	* 3A3	Home BancShares, Inc., Conway, Arkansas, to acquire 100 percent of Premier Bank, Tallahassee, Florida. Also Centennial Bank, Conway, Arkansas, to merge with Premier Bank Tallahassee, Florida, and to retain the acquired facilities as branch offices.	Newspaper:	08/22/2012
	* 18C		Federal Register:	09/21/2012
	* Branch			
MID-MISSOURI BANCSHARES, INC.	CIC	Notice by Barbara K. Ferry, Nevada, Missouri, to formally assume voting power of the common shares of Mid-Missouri Bancshares, Inc., Springfield, Missouri, that are held by the L. Ingles Ferry Trust A, Barbara Fowler Ferry Trust, Hubert L. Fowler Trust, and the Marguerite Fowler Trust.	Newspaper:	09/05/2012
			Federal Register:	09/11/2012

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
BANK OF CAIRO & MOBERLY	MOBERLY, MISSOURI
BANK OF HILLSBORO	HILLSBORO, MISSOURI
BANK OF SALEM	SALEM, ARKANSAS
BELGRADE ST BK	BELGRADE, MISSOURI
CENTURY BK OF THE OZARKS	GAINESVILLE, MISSOURI
COMMUNITY FIRST BK	MOUNT VERNON, ILLINOIS
FARMERS B&TC	BLYTHEVILLE, ARKANSAS
FAYETTE COUNTY BK	SAINT ELMO, ILLINOIS
FIRST CMNTY BK	MARION, ARKANSAS
MAGNA BK	MEMPHIS, TENNESSEE
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire 100 percent of North Country Bank, National Association, McClusky, North Dakota.	Newspaper:	Not available
			Federal Register:	09/06/2012
FRANSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100% of Clinton State Bank, Clinton, Minnesota.	Newspaper:	Not available
			Federal Register:	09/07/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
CENTRAL SVG BK	SAULT SAINTE MARIE, MICHIGAN
FIRST MT BK	LIBBY, MONTANA
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA
VALLEY BK OF RONAN	RONAN, 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 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCORPORATION, INC.	* 4c8	American Bancorporation, Inc., Sapulpa, Oklahoma, to acquire Osage Bancshares, Inc., parent of Osage Federal Bank, both in Pawhuska, Oklahoma, and thereby engage in the operation of a savings association. American Heritage Bank, Sapulpa, Oklahoma, to merge with Osage Federal Bank, Pawhuska, Oklahoma, and incident thereto, to establish branches in Barnsdale, Bartlesville, and Pawhuska, Oklahoma.	Newspaper:	Not available
	* 18C		Federal Register:	09/21/2012
	* Branch			
AMERICAN NATIONAL CORPORATION	* 3A3	American National Corporation, Omaha, Nebraska, to acquire 100 percent of the voting shares of Western Bank, St. Paul, Minnesota.	Newspaper:	Not available
			Federal Register:	09/07/2012
BATES COUNTY BANCSHARES, INC.	CIC	Notification by Randal S. Shannon, Drexel, Missouri, to acquire control of Bates County Bancshares, Inc., parent of Security Bank, both in Rich Hill, Missouri.	Newspaper:	Not available
			Federal Register:	09/06/2012
CONVERSE COUNTY CAPITAL CORPORATION	CIC	Notice by Tom Saunders, Douglas, Wyoming, to retain control of Converse County Capital Corporation, parent of Converse County Bank, both in Douglas, Wyoming. In addition, Brittanie Ann Saunders Trust, Marissa Kay Saunders Trust, Rachel Christine Saunders Trust, Emma Nichole Saunders Trust, Benjamin Don Saunders Trust, Garret Alexander Saunders Trust, Madison Ann Saunders Trust, Rebecca Ann Lutter Trust, Claire Elizabeth Lutter Trust, and Hallie Ann Lutter Trust, all of Douglas, Wyoming, as members of the Saunders Family Group acting in concert, to retain control of Converse County Capital Corporation, parent of Converse County Bank, both in Douglas, Wyoming.	Newspaper:	08/23/2012
			Federal Register:	08/27/2012

Federal Reserve Bank of Kansas City

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AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA
ANADARKO B&TC	ANADARKO, OKLAHOMA
BANK OF HOLYROOD	HOLYROOD, KANSAS
CALDWELL ST BK IN CALDWELL KS	CALDWELL, KANSAS
COLORADO CMNTY BK	YUMA, COLORADO
FARMERS BK NORTHERN MO NA	UNIONVILLE, MISSOURI
FIRST AMERICAN ST BK	GREENWOOD VILLAGE, COLORADO
FIRST ST BK	WHEATLAND, WYOMING
FIVE POINTS BK	GRAND ISLAND, NEBRASKA

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at 1912 Main Street, Madison, Mississippi 39110.	Newspaper: Federal Register:	Not available Not applicable
HALECO BANCSHARES, INC.	* 3A3	HaleCo Bancshares, Inc., Plainview, Texas, to acquire 100 percent of LubCo Bancshares, Inc., Slaton, Texas, and thereby indirectly acquire 100 percent of the outstanding shares of Citizens Bank, Slaton, Texas.	Newspaper: Federal Register:	09/14/2012 09/13/2012

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 Fourth Quarter of 2012 (October 1, 2012 - December 31, 2012)

Institution	Location
HCSB ST BKG ASSN	PLAINVIEW, TEXAS
INDEPENDENT BK OF TX	IRVING, TEXAS
VISTA BK	RALLS, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 25, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
OREGON PACIFIC BANCORP	CIC	Gapstow Capital Partners, L.P.; CJA Private Equity Financial Restructuring Master Fund I, L.P.; CJA Private Equity Financial Restructuring Fund I, Ltd. and its investors; CJA Private Equity Financial Restructuring GP I, Ltd.; Christopher J. Acito & Associates GP, LLC; Christopher J. Acito; and Jack T. Thompson; all of New York, New York; and Timothy S.F. Jackson, Newtown, Connecticut, to acquire up to 24.9 percent of Oregon Pacific Bancorp, Florence, Oregon.	Newspaper: Federal Register:	Not available Not available
WESTERN ALLIANCE BANCORPORATION	* 3A5 4c8	Western Alliance Bancorporation, Phoenix, Arizona, to merge with Western Liberty Bancorp, and thereby indirectly acquire its subsidiary bank, Service1st Bank of Nevada, both of Las Vegas, Nevada; and 2) Western Alliance Bancorporation, Phoenix, Arizona, to acquire Las Vegas Sunset Properties, Las Vegas, Nevada, and thereby engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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
	NONE				

CRA Examinations scheduled for Fourth Quarter of 2012 (October 1, 2012 - December 31, 2012)

Institution	Location
BANK OF SACRAMENTO	SACRAMENTO, CALIFORNIA
UNITED SCTY BK	FRESNO, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act