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**Federal Reserve Release**

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

*No. 26*

*Week Ending June 29, 2013*

Testimony and Statements

Private Student Loans -- statement by Todd Vermilyea, senior associate director, Division of Banking Supervision and Regulation, before the Senate Committee on Banking, Housing, and Urban Affairs, on the Federal Reserve's approach to supervising financial institutions engaged in student lending.

- Published, June 25, 2013

Enforcement

Farmers Bank, Ault, Colorado -- written agreement dated May 19, 2010, terminated June 20, 2013.

- Announced, June 25, 2013

**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**

## Dallas

Community Trust Bank, Choudrant, Louisiana -- to establish a branch at 3838 Oak Lawn Avenue, Dallas, Texas.

- Approved, June 26, 2013

## Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at 1000 Chastain Road, Kennesaw, Georgia.

- Approved, June 28, 2013

## Cleveland

The Genoa Banking Company, Genoa, Ohio -- to establish a branch at 5501 Monroe Street, Sylvania, and to exceed the limit on investment in bank premises.

- Approved, June 28, 2013

**Bank Holding Companies**

## Cleveland

Farmers National Banc Corp., Canfield, Ohio -- to acquire National Associates, Inc., Cleveland, and thereby engage in employee benefits consulting.

- Approved, June 24, 2013

**Bank Holding Companies**

St. Louis

Jacksonville Bancorp, Inc., Jacksonville, Illinois -- to become a bank holding company through the termination of the savings association election by its subsidiary, Jacksonville Savings Bank, Jacksonville.

- Approved, June 27, 2013

Boston

Northeast Bancorp, Lewiston, Maine, and Northeast Bank -- modification of certain commitments.

- Granted, June 28, 2013

Kansas City

Omega Capital Corp., Lakewood, Colorado -- to engage in lending activities.

- Approved, June 27, 2013

Kansas City

Reeves Bancshares, Inc., Gould, Oklahoma -- to engage in insurance activities through the formation of Southwest Crop Insurance Agency, LLC, Gould.

- Approved, June 25, 2013

Philadelphia

Riverview Financial Corporation, Halifax, Pennsylvania -- to acquire Union Bancorp, Inc., Pottsville.

- Approved, June 25, 2013

**Bank Holding Companies**

Dallas

ST Financial Group, Inc., College Station, Texas -- waiver of application to indirectly acquire Peoples Bank, Colleyville, in connection with its merger with and into ST Financial's subsidiary, Spirit of Texas Bank, SSB, College Station.

- Granted, June 27, 2013

Richmond

Virginia National Bankshares Corporation, Charlottesville, Virginia -- to become a bank holding company by acquiring Virginia National Bank, Charlottesville.

- Withdrawn, June 28, 2013

St. Louis

Wildcat Bancshares, Inc., Springfield, Missouri -- to acquire CBR Bancshares Corporation, Rogersville, and its subsidiary, Citizens Bank of Rogersville.

- Approved, June 24, 2013

**Bank Mergers**

Chicago

Clear Lake Bank and Trust Company, Clear Lake, Iowa -- to purchase the assets and assume the liabilities of two Mason City branches of Community National Bank, Waterloo.

- Withdrawn, June 27, 2013

**Change in Bank Control**

Kansas City

Commerce Bank and Trust Holding Company, Topeka, Kansas -- to retain control of Commerce Bank and Trust and its subsidiary, CoreFirst Bank & Trust, Topeka.

- Permitted, June 28, 2013

**Change in Bank Control**

Minneapolis

Oliver Bancorporation, Inc., Center, North Dakota -- change in bank control of Oliver Bancorporation and its subsidiary, Security First Bank of North Dakota, New Salem.

- Permitted, June 25, 2013

Minneapolis

Oliver Bancorporation, Inc., Center, North Dakota -- to retain control of Oliver Bancorporation and its subsidiary, Security First Bank of North Dakota, New Salem.

- Permitted, June 25, 2013

Richmond

Southern BancShares (N.C.), Inc., Mount Olive, North Carolina -- change in bank control of Southern BancShares and its subsidiary, Southern Bank and Trust Company, Mount Olive.

- Permitted, June 25, 2013

**Membership**

Secretary

NobleBank & Trust, N.A., Anniston, Alabama -- to retain membership in the Federal Reserve System upon conversion to a state charter.

- Approved, June 26, 2013

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 290 Main Street, Wakefield, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper:	06/27/2013
			Federal Register:	Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
654300	WASHINGTON SVG BK, LOWELL, MASSACHUSETTS	02/19/2013	06/10/2013	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF NOVA SCOTIA, THE		The Bank of Nova Scotia New York Agency, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
DEUTSCHE BANK AKTIENGESELLSCHAFT		Deutsche Bank AG New York Branch, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA		Goldman Sachs Bank USA, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
INVESTORS BANCORP, INC.	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire Gateway Community Financial Corporation, MHC and Gateway Community Financial Corporation, and their wholly-owned subsidiary, GCF Bank, all of Sewell, New Jersey.	Newspaper: Federal Register:	Not available 07/08/2013

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 29, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELANCO, MHC	* MHC Conversion * SLHC Formation	Delanco, MHC, Delanco, NJ, proposes to convert to stock form and merge with and into Delanco Bancorp, Inc., Delanco, New Jersey, which proposes to become a savings and loan holding company by acquiring Delanco Federal Savings Bank, Delanco, NJ.	Newspaper: Federal Register:	Not available 07/15/2013
PRUDENTIAL BANCORP, INC.	* 3A1	Prudential Mutual Holding Company, Philadelphia, PA, and Prudential Bancorp, Inc. of Pennsylvania, Philadelphia, PA, each to merge with and into Prudential Bancorp, Inc., Philadelphia, PA, and subsequently Prudential Bancorp, Inc. will acquire 100 percent of the outstanding stock of Prudential Saving Bank, Philadelphia, PA, in connection with the reorganization of Prudential Mutual Holding Company from a mutual structure to a stock form organization.	Newspaper: Federal Register:	Not available Not available

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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440110	LIVERPOOL CMNTY BK, LIVERPOOL, PENNSYLVANIA	01/22/2013	06/13/2013	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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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 June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

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- NI = Needs to improve
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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
310875	SHORE BK, ONLEY, VIRGINIA	02/25/2013	06/13/2013	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with The Prosperity Banking Company, St. Augustine, Florida, and thereby acquire its subsidiary, Prosperity Bank, St. Augustine, Florida.	Newspaper: Federal Register:	Not available 07/05/2013
FBDC FINANCIAL CORP.	* 3A1	FBDC Financial Corp., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Fidelity Bank, both of Fort Payne, Alabama.	Newspaper: Federal Register:	Not available 07/18/2013
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 40 Moss Lane, Suite 100, Franklin, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
GEORGIA COMMUNITY BANCORP, INCORPORATED	CIC	After-the-fact change in control notice filed by Lucie VanLandingham Beeley, Leesburg, Georgia, and Stevan Reynolds Tuck, Dawson, Georgia, to retain control of 27.50 percent of the outstanding shares of the Class B common stock of Georgia Community Bancorp, Inc., Dawson, Georgia, and its subsidiary, The Citizens State Bank of Taylor County, Reynolds, Georgia. Total proforma ownership is 100 percent.	Newspaper: Federal Register:	Not available 07/15/2013
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at the intersection of Canal and Tonti, New Orleans, Louisiana, to be known as the Canal Branch.	Newspaper: Federal Register:	07/08/2013 Not applicable
LOUISIANA BANCORP, INC.	CIC	After-the-fact change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), George Vernon Curry, Jr., and Lisa Rae Whittington, the trustees of the ESOP, both of Metairie, Louisiana, to retain approximately 17.9 percent of the outstanding shares and to acquire additional shares not to exceed 24.9 percent of the shares of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper: Federal Register:	Not available 07/12/2013
NCG BANCO, S.A.	FBSEA	NCG Banco, S.A., A Coruna, Spain, to establish an international representative-administrative office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 29, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
PIEDMONT BANCORP, INC.	CIC	Charles P. Stephens, Atlanta, Georgia, individually and as trustee of MAD Trust for S.D. Stephens, SDT U/A 12-23-92 trust, MAD GST for CA Stephens trust, and MAD GST for SR Stephens trust; Sandra D. Stephens, Atlanta, Georgia, individually and as trustee of MAD Trust for S.D. Stephens, MAD GST for CA Stephens trust, and MAD GST for SR Stephens trust; Scott R. Stephens, Lake Panasofkee, Florida, individually and as trustee of MAD Trust for S.D. Stephens; Charles A. Stephens, Atlanta, Georgia, individually; Stephanie T. Stephens, Atlanta, Georgia, individually; Longball Ventures LLC, Jacksonville, Florida; M. Austin Davis Foundation, Jacksonville, Florida; Ventura Investments, LLC, Jacksonville, Florida; SDT U/A 12-23-92 trust, Jacksonville, Florida; MAD GST for CA Stephens trust, Jacksonville, Florida; and MAD GST for SR Stephens trust, Jacksonville, Florida intend to apply to the Federal Reserve Board for permission to retain 10 percent or more of the shares of Piedmont Bancorp, Inc., and its subsidiary bank, The Piedmont Bank, both of Norcross, Georgia.	Newspaper:	07/02/2013
			Federal Register:	07/01/2013

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
680130	CITIZENS TR BK, ATLANTA, GEORGIA	01/14/2013	06/09/2013	S	Int Sm Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/22/2012	06/09/2013	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

## District: 7

## Federal Reserve Bank of Chicago

## Filings received during the week ending June 29, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AJS BANCORP, MHC	* MHC Conversion	AJS Bancorp, MHC, a federally chartered mutual holding company, to convert to stock form and merge with AJS Bancorp, Inc., a federal corporation, both in Midlothian, Illinois. AJS Bancorp, Inc. will be merged into a new Maryland corporation named AJS Bancorp, Inc., which proposes to become a savings and loan holding company by acquiring 100 percent of the voting shares of A.J. Smith Federal Savings Bank, Midlothian, Illinois.	Newspaper: Federal Register:	Not available 07/12/2013
CENTRAL SOUTH BANCORPORATION, INC.	CIC	Notice by the Downing Family (D. Robert and Ardene K. Downing, Kamie Lynn-Downing and Gary L. Haynes, and Karey Downing and Todd R. Bishop, and Downing Family Investments, Inc., all of Indianola, Iowa) together as a group acting in concert, to retain control of Central South Bancorporation, Inc., Indianola, Iowa, and thereby indirectly Peoples Savings Bank, Indianola, Iowa.	Newspaper: Federal Register:	05/31/2013 06/27/2013
FIRST AMERICAN BANK CORPORATION	* 4c8	Notice by First American Bank Corporation, Elk Grove Village, Illinois, to acquire up to 100 percent of the voting shares of PNA Bank, Chicago, Illinois, through the merger of PNA Bank, Chicago, Illinois, with and into First American Bank, Elk Grove Village, Illinois, and thereby operate a savings association.	Newspaper: Federal Register:	Not available Not available
FIRST FARMERS BANK & TRUST	* 18C	First Farmers Bank & Trust Company, Converse, Indiana, proposes to acquire certain assets and assume certain liabilities of Bank of Indiana, N.A., Dana, Indiana, and thereby establish 3 branches.	Newspaper: Federal Register:	07/07/2013 Not applicable
IXONIA BANCSHARES, INC.	CIC	Notice filed by Kristine Lubar MacDonald, Minneapolis, Minnesota, to join the existing Lubar Family Control Group through the acquisition of voting shares of Ixonia Bancshares, Inc., Ixonia, Wisconsin, and the indirect acquisition of shares of Ixonia Bank, Ixonia, Wisconsin.	Newspaper: Federal Register:	Not available 07/03/2013
LAMPLIGHTER FINANCIAL, MHC	* MHC Conversion	Lamplighter Financial, MHC, a federally chartered mutual holding company, to convert to stock form and merge with Waterstone Financial, Inc., a federal corporation, both in Wauwatosa, Wisconsin. Waterstone Financial, Inc. will be merged into a new Maryland corporation named Waterstone Financial, Inc., which proposes to become a savings and loan holding company by acquiring 100 percent of the voting shares of WaterStone Bank SSB, a Wisconsin stock savings bank.	Newspaper: Federal Register:	Not available 07/15/2013
STC BANCSHARES CORP.	* 3A3	STC Bancshares Corp., St. Charles, Illinois, to acquire 100 percent of the voting shares of Bank of Palatine, Palatine, Illinois.	Newspaper: Federal Register:	Not available 07/26/2013

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 29, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
Town Center Bancorp, Inc.	* 3A1	Notice by Town Center Bancorp, Inc., New Lenox, Illinois, to become a bank holding company by acquiring control of Town Center Bank, Frankfort, Illinois.	Newspaper:	07/22/2013
			Federal Register:	07/19/2013
WASHINGTON BANCORP	CIC	Notice of Change in Control by Washington Bancorp Employee Stock Ownership Plan to retain control of 17.52 percent of the outstanding voting shares of Washington Bancorp, and thereby indirectly control of Federation Bank, all of Washington, Iowa.	Newspaper:	Not available
			Federal Register:	07/01/2013

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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37949	BANK OF RANTOUL, RANTOUL, ILLINOIS	12/10/2012	06/05/2013	S	Small Bank
1007846	FIRST MIDWEST BK, ITASCA, ILLINOIS	08/27/2012	05/22/2013	O	Large Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Banc Investors L.L.C.	* 3A1	Banc Investors, L.L.C., Town and Country, Missouri, to acquire 33.32 percent of the voting shares of 1st Advantage Bancshares, Inc., St. Peters, Missouri, and thereby indirectly acquire 1st Advantage Bank, St. Peters, Missouri.	Newspaper: Federal Register:	Not available Not available
CENTENNIAL BANK	* 18C	Centennial Bank, Conway, Arkansas, to merge with Liberty Bank of Arkansas, Jonesboro, Arkansas.	Newspaper: Federal Register:	Not available Not applicable
HOME BANCSHARES, INC.	* 3A5	Home Bancshares, Inc., Conway, Arkansas, to acquire through merger Liberty Bancshares, Inc. and thereby indirectly acquire Liberty Bank of Arkansas, both of Jonesboro, Arkansas.	Newspaper: Federal Register:	Not available Not available
SUMMIT BANK	* Branch	Summit Bank, Arkadelphia, Arkansas, to establish a bank facility to be located at 8201 Phoenix Avenue, Ft. Smith, Arkansas.	Newspaper: Federal Register:	07/05/2013 Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
705444	ARKANSAS COUNTY BK, DE WITT, ARKANSAS	03/18/2013	06/19/2013	S	Small Bank
719656	CALLAWAY BK, FULTON, MISSOURI	03/04/2013	06/12/2013	S	Small Bank
33147	FARMERS B&TC, BLYTHEVILLE, ARKANSAS	02/04/2013	06/20/2013	S	Int Sm Bank
941541	PEOPLES BK OF ALTENBURG, ALTENBURG, MISSOURI	03/18/2013	06/13/2013	S	Small Bank

**CRA Examinations scheduled for**

**Quarter of**

Institution Location

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NONE



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCIAL BANK OF MOTT EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Retroactive notice by Charlotte Aldinger and Jeri Haberstroh, both of Mott, North Dakota, as trustees/administrators of the Commercial Bank of Mott Employee Stock Ownership Plan, Mott, North Dakota ("ESOP"), to retain control of ESOP and thereby indirectly retain control of Commercial Bank of Mott, Mott, North Dakota.	Newspaper: Federal Register:	Not available 07/08/2013
FLAGSHIP FINANCIAL GROUP, INC.	CIC	Change in Control Notice by Gale M. Hoese, Glencoe, Minnesota, to acquire control of 10 percent or more of the voting shares of Flagship Financial Group, Inc., Eden Prairie, Minnesota, and thereby indirectly gain control of Flagship Bank Minnesota, Wayzata, Minnesota. In addition, Gale M. Hoese, Glencoe, Minnesota, Todd Hoese, Waconia, Minnesota, David Hoese, Glencoe, Minnesota, Jeremy Hoese, Glencoe, Minnesota, Tamara Hoese, Glencoe, Minnesota, Jon Hoese, Glencoe, Minnesota, Chad Hoese, Glencoe, Minnesota, David Schornack, Perham, Minnesota, and Denise Schornack, Perham, Minnesota, as a group acting in concert to acquire control of 25 percent or more of the voting shares of Flagship Financial Group, Inc.	Newspaper: Federal Register:	Not available 07/08/2013
MAPLE BANC SHARES, INC.	CIC	Change in Control notice by Peter F. Lindholm, Long Lake, Minnesota, individually and as trustee of Peter F. Lindholm 2012 Irrevocable Trust, to retain 25 percent or more of the shares of Maple Banc Shares, Inc., Maple Plain, Minnesota, and thereby indirectly retain control of Bank of Maple Plain, Maple Plain, Minnesota.	Newspaper: Federal Register:	Not available 07/11/2013
PARK BANK CORPORATION OF DULUTH	CIC	Retroactive change in control notice by Carla A. Blumberg, St.Paul, Minnesota, to retain 25% or more of the shares of Park Bank Corporation of Duluth, Duluth, Minnesota, and thereby indirectly retain control of Park State Bank, Duluth, Minnesota.	Newspaper: Federal Register:	Not available 07/17/2013

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 29, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska to acquire up to an additional .35 percent for a total of 34.55 percent of the voting shares of Republic Corporation, parent of United Republic Bank, both in Omaha, Nebraska.	Newspaper:	07/22/2013
			Federal Register:	07/25/2013

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

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
828651	ANB BK, DENVER, COLORADO	01/28/2013	05/30/2013	S	Large Bank
517357	CITIZENS BK OKLAHOMA, PAWHUSKA, OKLAHOMA	03/11/2013	06/10/2013	S	Small Bank
710176	FIRST MO BK, BROOKFIELD, MISSOURI	03/11/2013	06/11/2013	S	Small Bank
172158	FIRST NEODESHA BK, NEODESHA, KANSAS	03/11/2013	06/10/2013	S	Small Bank
85052	UINTA BK, MOUNTAIN VIEW, WYOMING	02/11/2013	05/28/2013	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ATHENS, TX BANCSHARES, INC.	* 3A1	Athens, Tx Bancshares, Inc., Athens, Texas, to become a bank holding company by acquiring 100 percent of First State Bank, Athens, Texas; the Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas, and JSA Family Limited Partnership, Jacksonville, Texas, to acquire up to 5.9 percent and 4.3 percent, respectively, of Athens, Tx Bancshares, Inc., Athens, Texas.	Newspaper:	07/13/2013
	* 3A3		Federal Register:	07/22/2013
CENTENNIAL BANK	* Branch	Centennial Bank, Plainview, Texas, to establish a branch to be located at 1689 River Road, Boerne, Texas 78006.	Newspaper:	Not available
			Federal Register:	Not applicable
OVERTON FINANCIAL CORPORATION	* 3A3	Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Dover, Delaware, to acquire up to 50 percent of the issued and outstanding shares of voting common stock of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas.	Newspaper:	Not available
			Federal Register:	07/15/2013
OVERTON FINANCIAL CORPORATION	* 3A3	Overton Financial Corporation, Overton, Texas, to indirectly acquire, through Lindale Delaware Corporation, Dover, Delaware, an additional 21,951 common shares (6.08 percent) of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas; and Lindale Delaware Corporation, Dover, Delaware, to directly acquire 21,951 common shares (6.08 percent) of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas.	Newspaper:	Not available
			Federal Register:	07/15/2013
ROYALTY BANCSHARES, L.L.C.	* 3A1	Royalty Bancshares, LLC, Weatherford, Texas, proposes to become a bank holding company by acquiring 100 percent of Miami Bancshares, Inc., Miami, Texas, and thereby indirectly acquire First State Bank Miami, Miami, Texas.	Newspaper:	07/11/2013
			Federal Register:	07/12/2013
TRIUMPH BANCORP, INC.	* 3A3	Triumph Bancorp, Inc., and Triumph Consolidated Cos., LLC, of Dallas, Texas, to acquire 100 percent of National Bancshares, Inc., Bettendorf, Iowa, and indirectly THE National Bank, Moline, Illinois.	Newspaper:	07/07/2013
			Federal Register:	07/01/2013

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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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
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	02/04/2013	07/22/2013	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending June 29, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GREEN DOT BANK DBA BONNEVILLE BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain liabilities of GE Capital Retail Bank, Draper, Utah.	Newspaper: Federal Register:	Not available Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2714217	BANK OF SACRAMENTO, SACRAMENTO, CALIFORNIA	12/03/2012	03/26/2013	O	Int Sm Bank
207872	FIRST UT BK, SALT LAKE CITY, UTAH	03/04/2013	06/19/2013	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act