
Federal Reserve Release



H.2

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

No. 29

Week Ending July 20, 2013

Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the House Committee on Financial Services on July 17 and the Senate Committee on Banking, Housing, and Urban Affairs on July 18, 2013, on the semiannual monetary policy report to the Congress.

- Published, July 17, 2013

Forms

Forms -- initial Board review to revise without extension the Consolidated Financial Statements for Holding Companies (FR Y-9C) and the Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP).

- Proposed, July 15, 2013

Forms -- final Board review to extend with revision the Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046) and to implement the Payments Research Survey (FR 3067).

- Approved, July 18, 2013

Regulations and Policies

Prepaid Cards -- annual report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, July 18, 2013

Enforcement

Cascade Bancorp, Bend, Oregon -- written agreement dated October 26, 2009, terminated July 10, 2013.

- Announced, July 16, 2013

Citizens Bancshares Co., Chillicothe, Missouri -- written agreement dated June 21, 2010, terminated July 15, 2013.

- Announced, July 18, 2013

Enforcement

Minster Bank, Minster, Ohio -- issuance of a consent order of assessment of a civil money penalty.

- Announced, July 18, 2013

Reliance Bancshares, Inc., Des Peres, Missouri -- written agreement dated July 14, 2011, terminated July 10, 2013.

- Announced, July 16, 2013

Rocky Mountain Bank, Wilson, Wyoming -- written agreement dated January 20, 2011, terminated July 10, 2013.

- Announced, July 16, 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**

Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- to establish branches at 40 Moss Lane and at 3301 Aspen Grove Drive, Franklin (two notices).

- Approved, July 18, 2013

Bank Holding Companies

Chicago

Chief Iowa Investment Corporation, Clive, Iowa -- to become a bank holding company by acquiring Montezuma State Bank, Montezuma.

- Approved, July 16, 2013

Kansas City

Commerce Bancshares, Inc., Kansas City, Missouri, and CBI-Kansas, Inc. -- waiver of application to acquire Summit Bancshares, Inc., Tulsa, Oklahoma, in connection with the merger of their respective subsidiaries, Commerce Bank, Kansas City, and Summit Bank, Tulsa.

- Granted, July 19, 2013

Kansas City

CrossFirst Holdings, LLC, Leawood, Kansas, and CrossFirst Bank -- waiver of application to acquire Tulsa National Bancshares, Inc., Tulsa, Oklahoma, in connection with the merger of CrossFirst Bank and Tulsa National's subsidiary, Tulsa National Bank, Tulsa.

- Granted, July 19, 2013

Bank Holding Companies

Kansas City

First Security Bancorp, Searcy, Arkansas -- waiver of application to indirectly acquire Tulsa National Bancshares, Inc., Tulsa, Oklahoma, in connection with the merger of Tulsa National Bank, Tulsa, and CrossFirst Bank, Leawood, Kansas.

- Granted, July 19, 2013

Dallas

Overton Financial Corporation, Overton, Texas -- applications to acquire indirectly through two Delaware subsidiary companies shares of Longview Financial Corporation, Longview, and its subsidiary, Texas Bank and Trust Company.

- Approved, July 18, 2013

Bank Mergers

Kansas City

The Bank at Broadmoor, Colorado Springs, Colorado -- to merge with Colorado Community Bank, Highlands Ranch (with the resulting bank to be known as Northstar Bank of Colorado), establish branches, retain its former main office as a branch, and relocate its main office to 6654 Timberline Road, Highlands Ranch.

- Approved, July 19, 2013

Kansas City

Commerce Bank, Kansas City, Missouri -- to merge with Summit Bank, Tulsa, Oklahoma, and thereby establish a branch.

- Approved, July 19, 2013

Banks, Nonmember, and Miscellaneous Institutions

General Counsel

Castle Creek Capital, Rancho Santa Fe, California -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, July 15, 2013

Change in Bank Control

Atlanta

Enterprise Capital Corporation, Inc., Enterprise, Alabama -- change in bank control of Enterprise Capital Corporation and its subsidiary, The Citizens Bank, Enterprise.

- Permitted, July 16, 2013

St. Louis

Hardin County Bancorp, Inc., Rosiclare, Illinois -- change in bank control of Hardin County Bancorp and its subsidiary, Area Bank, Rosiclare.

- Permitted, July 18, 2013

Atlanta

NBG Bancorp, Inc., Athens, Georgia -- change in bank control of NBG Bancorp and its subsidiary, The National Bank of Georgia, Athens.

- Permitted, July 19, 2013

Atlanta

Overton Financial Services, Inc., Livingston, Tennessee -- change in bank control of Overton and its subsidiary, Union Bank & Trust Company, Livingston.

- Permitted, July 15, 2013

Change in Bank Control

Dallas

Plains Bancorp, Inc., Dimmitt, Texas -- change in bank control of Plains Bancorp and its subsidiary, First United Bank, Dimmitt.

- Permitted, July 15, 2013

Currency

Director, RBOPS

Federal Reserve notes -- print order for fiscal year 2014.

- Approved, July 18, 2013

Extensions of Time

Director, BS&R

Canadian Imperial Bank of Commerce, Toronto, Canada -- request for a 24-month transition period for the New York agency of Canadian Imperial Bank of Commerce under section 716(f) of the Dodd-Frank Act.

- Granted, July 15, 2013

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- extension to July 20, 2014, to acquire shares of Brotherhood Bancshares, Inc., Kansas City, and its subsidiary, The Brotherhood Bank & Trust Company.

- Granted, July 19, 2013

Director, BS&R

JPMorgan Chase & Co., New York, New York -- extension of time to divest a merchant banking investment.

- Granted, July 17, 2013

Extensions of Time

Director, BS&R

Standard Chartered Bank, London, United Kingdom -- request for a 24-month transition period for the New York branch of Standard Chartered Bank under section 716(f) of the Dodd-Frank Act.

- Granted, July 15, 2013

Director, BS&R

Toronto-Dominion Bank, Toronto, Canada -- request for a 24-month transition period for the New York branch of Toronto-Dominion Bank under section 716(f) of the Dodd-Frank Act.

- Granted, July 15, 2013

Financial Holding Companies

Chicago

Independent Alliance Banks, Inc., Fort Wayne, Indiana -- election to become a financial holding company.

- Effective, July 17, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 3A3	Application by Independent Bank Corp, Rockland, Massachusetts, to acquire Mayflower Bancorp, Inc. and its subsidiary bank, Mayflower Co-operative Bank, both of Middleboro, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	08/12/2013
	* 3A5		Federal Register:	08/12/2013

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	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 July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAIXABANK SA	FBSEA	Caixabank SA, Barcelona, Spain, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper:	08/10/2013
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 20, 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
FOX CHASE BANCORP, INC.	* 3A1	Fox Chase Bancorp, Inc., Hatboro, PA, to become a bank holding company in connection with the proposed conversion of Fox Chase Bank, Hatboro, PA to a state saving bank charter.	Newspaper: Federal Register:	08/23/2013 08/12/2013

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ESB FINANCIAL CORPORATION	CIC	Notice of Change in Bank Control by ESB Financial Corporation Employee Stock Ownership Plan, Ellwood City, PA; Mario John Manna, Trustee, Coraopolis, PA; Mario John Manna's IRA Account; Claudia Brown Moore, Coraopolis, PA; Claudia Brown Moore's IRA Account; and Dolores Silvestri to retain ownership/control of 17.8% of the outstanding voting shares of ESB Financial Corporation, Ellwood City, PA and of their intent to acquire up to 24.9% of the outstanding voting shares of ESB Financial Corporation which owns ESB Bank, Ellwood City, PA.	Newspaper:	08/06/2013
			Federal Register:	08/06/2013

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
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
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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 31 low income housing public welfare investments	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 20, 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:	07/29/2013 06/27/2013
COMMUNITY HOLDINGS CORPORATION	CIC	Jay D. Bergman, Joliet, Illinois, to acquire up to 100 percent of the outstanding voting stock of Community Holdings Corp., Palos Hills, Illinois.	Newspaper: Federal Register:	Not available Not available
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 07/29/2013
FIRST MERCHANTS CORPORATION	* 4c8	First Merchants Corporation, Munster, Indiana, to acquire via merger CFS Bancorp, Inc., Munster, Indiana, and thereby indirectly acquire control of Citizens Financial Bank, Munster, Indiana, a federal savings bank.	Newspaper: Federal Register:	Not available Not available
HEARTLAND FINANCIAL USA, INC.	* 3A5	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire via merger Morrill Bancshares, Inc., Merriam, Kansas, and thereby indirectly acquire Morrill & Janes Bank and Trust Company, Overland Park, Kansas.	Newspaper: Federal Register:	Not available 08/02/2013
HOME BANCORP WISCONSIN, INC.	* 3A1	Home Bancorp Wisconsin, Inc., Madison, Wisconsin, to become a bank holding company through the acquisition of all of the outstanding voting stock of Home Savings Bank, Madison, Wisconsin. The bank holding company will be formed in connection with the proposed mutual-to-stock conversion of Home Savings Bank, a state chartered mutual savings bank. Pre filing review to determine compliance with Subpart E of Regulation MM, Conversions from Mutual to Stock Form.	Newspaper: Federal Register:	Not available 08/09/2013

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOME FINANCIAL BANCORP	CIC	Tad Wilson and Arthur S. Parrish, to acquire over 10 percent and up to 25 percent of the shares of common stock, without par value, of Home Financial Bancorp, Spenser, Indiana, and thereby indirectly acquire Our Community Bank, Spencer, Indiana.	Newspaper: Federal Register:	Not available Not available
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:	07/07/2013 07/15/2013
LWCBANCORP, INC.	CIC	Gregory F. Steil, Hinsdale, Illinois, as an individual intends to retain 10 percent or more of the shares of LWC Bancorp, Inc., New Lenox, Illinois and thereby indirectly control LincolnWay Community Bank, New Lenox, Illinois.	Newspaper: Federal Register:	Not available 07/30/2013
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:	07/25/2013 07/26/2013

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSS COUNTY BANK	* 18C * Branch	Cross County Bank, Wynne, Arkansas, to purchase certain assets and assume certain liabilities of the Brinkley, Arkansas, branch of Evolve Bank & Trust, West Memphis, Arkansas, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	08/10/2013 Not applicable
HOPFED BANCORP, INC.	* 3A3	HopFed Bancorp, Inc., Hopkinsville, Kentucky, to acquire 100 percent of Sumner Bank & Trust, Gallatin, Tennessee.	Newspaper: Federal Register:	08/09/2013 08/12/2013
MCGEHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN THE	* 3A3	The McGehee Bank Employee Stock Ownership Plan, McGhee, Arkansas, to acquire additional direct ownership of up to 35 percent of Southeast Financial Bankstock Corp., McGhee, Arkansas, and thereby increase its indirect control of McGehee Bank, McGehee, Arkansas.	Newspaper: Federal Register:	08/03/2013 08/12/2013
ONEFINANCIAL CORPORATION	CIC	Notice by the estate of Layton P. Stuart, Richard A. Torti, Sr., as executor, both of Little Rock, Arkansas, to retain control of OneFinancial Corporation, Little Rock, Arkansas.	Newspaper: Federal Register:	07/23/2013 08/05/2013
SOUTHERN BANK	* 18C * Branch	Southern Bank, Poplar Bluff, Missouri, to merge with Bank of Thayer, Thayer, Missouri, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
DACOTAH BANKS, INC.	* 3A5 * 18C * Branch	Dacotah Banks, Inc., Aberdeen, South Dakota, to merge with Donnelly Bancshares, Inc. and thereby indirectly acquire United Farmers and Merchants State Bank, both of Morris, Minnesota. In addition, Dacotah Bank, Aberdeen, South Dakota, to merge with United Farmers and Merchants State Bank and, incident thereto, establish branches at 4 Atlantic Avenue, Morris, Minnesota, and 209 South Main Street, Chokio, Minnesota.	Newspaper: Federal Register:	Not available 08/09/2013
DUBOIS BANKSHARES, INC.	CIC	Retroactive notice by Barbara Carlson, Sauk Centre, Minnesota, individually to retain 10 percent or more of the voting shares of DuBois Bankshares, Inc., Sauk Centre, Minnesota. Sarah Beuning, Springfield, Illinois, Steven Beuning, Edina, Minnesota, and Eric Beuning, Scott Beuning, and Tyler Carlson, all of Sauk Centre, Minnesota, to retain control of DuBois Bankshares, Inc., Sauk Centre, Minnesota, and thereby remain members of the Carlson/Beuning family shareholder group, which controls 25 percent or more of DuBuois Bankshares, Inc., Sauk Centre, Minnesota. And Mary Jeanne Woodward, Sartell, Minnesota, Lisa DuBois Schmitze and John DuBois, both of Sauk Centre, Minnesota, to retain control of the voting shares of DuBois Bankshares, Inc., and thereby remain members of the Margaret DuBois Family Shareholder group, which controls 25 percent or more of DuBois Bankshares, Inc., thereby controls First State Bank of Sauk Centre, Sauk Centre, Minnesota.	Newspaper: Federal Register:	Not available 07/30/2013
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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOLNA BANCORP, INC.	* 3A3	Tolna Bancorp, Inc., Tolna, North Dakota, to acquire 100 percent of McVile Financial Services, Inc., McVile, North Dakota, and thereby indirectly acquire McVile State Bank, McVile, North Dakota.	Newspaper:	08/02/2013
			Federal Register:	07/29/2013

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending July 20, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a mobile branch for operation in and around Johnson County Kansas, that will be associated with the branch at 15301 West 87th Street Parkway, Suite 100, Lenexa, Kansas.	Newspaper: Federal Register:	07/29/2013 Not applicable
COBIZ BANK	* Branch	CoBiz Bank, Denver, Colorado, to establish a branch at 1099 18th Street, Suite 3010, Denver, Colorado.	Newspaper: Federal Register:	Not available Not applicable
REGENT CAPITAL CORPORATION	CIC	Notification by Dow R. Hughes, Tulsa, Oklahoma, individually and as fiduciary, to retain control of Regent Capital Corporation, parent of Regent Bank, both in Nowata, Oklahoma. In addition, notification by the following members of the Hughes Family Group acting in concert to retain control of Regent Capital Corporation, parent of Regent Bank, both in Nowata, Oklahoma: the Dow R. Hughes Revocable Trust, Dow Hughes, trustee; the Deanne D. Hughes Revocable Trust, Deanne D. Hughes, trustee; DRH, LLC; Dave Hughes; Michelle Hughes; and the David G. Dutton Living Trust, David Dutton, trustee; all of Tulsa, Oklahoma.	Newspaper: Federal Register:	Not available 08/05/2013

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending July 20, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Plainview, Texas, to establish a branch to be located at 1689 River Road, Boerne, Texas 78006.	Newspaper: Federal Register:	Not available Not applicable
STRATEGIC GROWTH BANK INCORPORATED	CIC	Prior notice by David C. Hernandez, as proposed trustee of the R.L.H. 2011 SGB Trust, Dallas, Texas, the general partner of Southwest Banking Partners, L.P., Dallas, Texas, to acquire control of greater than 25 percent of Strategic Growth Bank, Inc., El Paso, Texas, and indirectly, Capital Bank, SSB, El Paso, Texas; Bank of the Rio Grande, Las Cruces, New Mexico; Mile High Banks, Longmont, Colorado; and First National Bank of Santa Fe, Santa Fe, New Mexico.	Newspaper: Federal Register:	Not available 07/26/2013
VANTAGE BANK TEXAS, NATIONAL ASSOCIATION	* Branch	Vantage Bank Texas, National Association, Refugio, Texas, to establish a branch location at 111 Plasuela Street, Refugio, Texas 78377 in connection with the application for membership in the Federal Reserve System.	Newspaper: Federal Register:	Not available Not applicable

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.

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

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 July 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBOA FINANCIAL, INC.	* 3A3	CBOA Financial, Inc., Tucson, Arizona, to acquire First Scottsdale Bank, National Association, Scottsdale, Arizona.	Newspaper:	Not available
			Federal Register:	Not available
IMB HOLDCO LLC	* 3A1	IMB HoldCo LLC, OneWest Bank Group LLC, IMB Management Holdings GP LLC, IMB Management Holdings LP, all of Pasadena, California, and The SHM 2009D Trust, Palm Beach, Florida, to become bank holding companies upon the conversion of OneWest Bank, FSB, Pasadena, California, from a federal savings association to a national bank.	Newspaper:	Not available
			Federal Register:	08/05/2013

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.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act