
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 24, 2013

Enforcement

Fentura Financial, Inc., Fenton, Michigan -- written agreement dated November 4, 2010, terminated July 31, 2013.

- Announced, August 22, 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**

Secretary

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at 1288 Ala Moana Boulevard, Honolulu.

- Approved, August 19, 2013

Kansas City

Citizens Bank of Kansas, Kingman, Kansas -- to establish branches at 711 Roach Street, Salina, and 615 East 47th Street South, Wichita.

- Approved, August 22, 2013

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 5885 West Bell Road, Glendale, Arizona.

- Approved, August 23, 2013

Dallas

Frost Bank, San Antonio, Texas -- to establish branches at 1204A West 38th Street, Austin, and at the intersection of Promenade Boulevard and U.S. Highway 90, Stafford (two applications).

- Withdrawn, August 23, 2013

Bank Holding Companies

Philadelphia

CNB Financial Corporation, Clearfield, Pennsylvania -- waiver of application to acquire FC Banc Corp, Bucyrus, Ohio, in connection with the merger of their respective subsidiaries, CNB Bank, Clearfield, and The Farmers Citizens Bank, Bucyrus.

- Granted, August 22, 2013

Chicago

First American Bank Corporation, Elk Grove Village, Illinois -- to acquire shares of PNA Bank, Chicago, through the merger of PNA Bank with and into First American Bank, Elk Grove Village, and thereby operate a savings association.

- Withdrawn, August 20, 2013

General Counsel

First BanCorp, Inc., San Juan, Puerto Rico -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, August 19, 2013

St. Louis

German American Bancorp, Inc., Jasper, Indiana -- waiver of application to acquire United Commerce Bancorp, Bloomington, in connection with the merger of their respective subsidiaries, German American Bancorp, Jasper, and United Commerce Bank, Bloomington.

- Granted, August 23, 2013

Bank Holding Companies

New York

Haven Bancorp, Inc., Hoboken, New Jersey, and Haven Bancorp, MHC -- waiver of application to acquire Hilltop Community Bancorp, Inc., Summit, in connection with the merger of their respective subsidiaries, Haven Savings Bank, Hoboken, and Hilltop Community Bank, Summit.

- Granted, August 23, 2013

Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- to acquire Union Bank of Blair, Blair.

- Returned, August 21, 2013

Bank Mergers

Secretary

Clear Lake Bank and Trust Company, Clear Lake, Iowa -- to purchase certain assets and assume certain deposit liabilities of Community National Bank, Waterloo, and thereby establish two branches in Mason City.

- Approved, August 21, 2013

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to merge with Bank of Thayer, Thayer, and to retain the acquired facilities as branches.

- Approved, August 22, 2013

Change in Bank Control

Atlanta

Florida Capital Group, Inc., Jacksonville, Florida -- change in bank control of Florida Capital Group and its subsidiary, Florida Capital Bank, National Association, Jacksonville.

- Permitted, August 23, 2013

Atlanta

Louisiana Bancorp, Inc., Metairie, Louisiana -- change in bank control of Louisiana Bancorp and its subsidiary, Bank of New Orleans, Metairie.

- Permitted, August 19, 2013

Minneapolis

Park Bank Corporation of Duluth, Duluth, Minnesota -- to retain control of Park Bank Corporation of Duluth and its subsidiary, Park State Bank, Duluth.

- Permitted, August 23, 2013

Dallas

Progressive Bancorp, Inc., Monroe, Louisiana -- change in bank control of Progressive Bancorp and its subsidiary, Progressive Bank, Monroe.

- Withdrawn, August 19, 2013

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to November 22, 2013, to acquire additional shares of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, August 20, 2013

Extensions of Time

Director, BS&R

Citigroup Inc., New York, New York -- request for an extension to retain certain properties held by indirect subsidiaries in Guatemala, El Salvador, Honduras, and Mexico.

- Granted, August 22, 2013

Secretary

United Bankshares, Inc., Charleston, West Virginia, and George Mason Bankshares, Inc., Fairfax, Virginia -- commenter's request to extend the comment periods on the applications to acquire Virginia Commerce Bancorp, Inc., Arlington, Virginia, and to merge their subsidiary banks, United Bank, Fairfax, and Virginia Commerce Bank, Arlington.

- Denied, August 20, 2013

Membership

St. Louis

First State Bank, Russellville, Arkansas -- to become a member of the Federal Reserve System.

- Approved, August 20, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 2013 (October 1, 2013 - December 31, 2013)

Institution	Location
CHELSEA BK	CHELSEA, MASSACHUSETTS
EAST CAMBRIDGE SVG BK	CAMBRIDGE, MASSACHUSETTS
FRANKLIN SVG BK	FARMINGTON, MAINE

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 24, 2013

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NONE

District: 2

Federal Reserve Bank of New York

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Institution	Location
SOLVAY BK	SOLVAY, 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 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY FINANCIAL CORPORATION	CIC	Jane Anne Ferrier, San Diego, CA, individually, and as trustee and sole beneficiary of the Ferrier Family Trust 2; Thomas L. Ferrier and Jane A. Ferrier, San Diego, CA, individually and as trustees and beneficiaries of the Ferrier Family Trust 3; Sharon F. Risse, San Diego, CA, individually and as trustee and sole beneficiary of the Sharon Risse Trust; Andrew P. Ferrier, San Francisco, CA, individually and as trustee and sole beneficiary of the Andrew Ferrier Trust; all together a group acting in concert, to acquire 10.46 percent of First Community Financial Corporation, Mifflintown, Pennsylvania	Newspaper: Federal Register:	Not available Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA
FLEETWOOD BK	FLEETWOOD, PENNSYLVANIA
MONUMENT BK	DOYLESTOWN, PENNSYLVANIA
NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 24, 2013

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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
CORTLAND SVG & BKG CO	CORTLAND, OHIO
OHIO HERITAGE BK	COSHOCTON, OHIO
RICHWOOD BKG CO	RICHWOOD, OHIO

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELMAR BANCORP	CIC	Mr. Kenneth Ray Lehman of Arlington, Virginia, to acquire 40% of Delmar Bancorp, Salisbury, Maryland.	Newspaper: Federal Register:	09/06/2013 Not available
NEW PEOPLES BANKSHARES, INC.	CIC	Harold Lynn Keene, H.L. Keene, L.L.C., Arbutus Keene, The Harold Lynn Keene Trust, Charlotte Keene, and Elizabeth Keene, all of Lebanon, Virginia, as group acting in concert, to retain control of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper: Federal Register:	Not available Not available
UNION FIRST MARKET BANKSHARES CORPORATION	* 3A5	Union First Market Bankshares Corporation, Richmond, Virginia, to acquire 100% of the voting securities of StellarOne Corporation, Charlottesville, Virginia, and thereby indirectly acquire StellarOne Bank, Christiansburg, Virginia.	Newspaper: Federal Register:	09/23/2013 09/20/2013
WESTERN ACQUISITIONS, L.L.C.	* 4c8	Western Acquisition Partners LLC, Washington, D.C. (to be relocated and renamed H Bancorp, Columbia, Maryland) proposes to: 1) acquire 22.83% of the voting securities of Carrollton Bancorp, Lutherville, Maryland, and thereby indirectly acquire a controlling interest in Bay Bank, FSB, Lutherville, Maryland; and 2) acquire 6.84% of FirstAtlantic Financial Holdings, Inc., Jacksonville, Florida, and thereby indirectly acquire a similar interest in FirstAtlantic Bank, Jacksonville, Florida.	Newspaper: Federal Register:	Not available 09/19/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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FIRST B&TC	LEBANON, VIRGINIA
FIRST SENTINEL BK	RICHLANDS, VIRGINIA
GREAT ST BK	WILKESBORO, NORTH CAROLINA
HERITAGE BK	NORFOLK, VIRGINIA

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
CENTERSTATE BANKS, INC.	* 3A5	CenterState Banks, Inc., Davenport, Florida, to merge with Gulfstream Bancshares, Inc., and thereby acquire its subsidiary, Gulfstream Business Bank, both of Stuart, Florida.	Newspaper: Federal Register:	Not available Not available
FIRST FLORIDA BANCORP, INC.	* 3A1	First Florida Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Florida Bank, both of Destin, Florida.	Newspaper: Federal Register:	09/05/2013 09/12/2013
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1801 4th Avenue South, Suite, Birmingham, Alabama 35233, to be known as the UAB Medical Center Branch	Newspaper: Federal Register:	08/26/2013 Not applicable
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

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Fourth Quarter of 2013 (October 1, 2013 - December 31, 2013)

Institution	Location
BANK INDEP	SHEFFIELD, ALABAMA
COMPASS BK	BIRMINGHAM, ALABAMA
FLORIDA BK	TAMPA, FLORIDA
INSBANK	NASHVILLE, TENNESSEE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDAR RAPIDS BANK AND TRUST COMPANY	* 18C * Branch	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to merge with Community National Bank, Waterloo, Iowa. As a result of the proposed merger, Cedar Rapids Bank and Trust Company will establish a branch at: 422 Commercial Street, Waterloo, Iowa; 11 Tower Park Drive, Waterloo, Iowa; 2322 West 1st Street, Cedar Falls, Iowa; and 6004 University Avenue, Cedar Falls, Iowa.	Newspaper: Federal Register:	Not available Not applicable
CHARLEVOIX FIRST CORPORATION	CIC	Members of the Irish and Hodgson family which include: Ann Kennedy Irish, Harbor Springs, Michigan; Ann Kennedy Irish, Harbor Springs, Michigan, as trustee of the Ann Kennedy Irish Trust; the Ann Kennedy Irish Trust, Harbor Springs, Michigan; David H. Irish, Harbor Springs, Michigan, as trustee of the David H. Irish Trust; the David H. Irish Trust, Harbor Springs, Michigan; Tracy Irish Texter, Middleville, Michigan; Tracy Irish Texter, Middleville, Michigan and John F. Texter, Middleville, Michigan, as trustees of the John F. Texter and Tracy I. Texter Trust; the John F. Texter and Tracy I. Texter Trust, Middleville, Michigan; Susan Irish Stewart, Harbor Springs, Michigan, as trustee of the Susan Irish Stewart Revocable Intervivos Trust; the Susan Irish Stewart Revocable Intervivos Trust, Harbor Springs, Michigan; Colin David Irish, Marquette, Michigan; Perry Irish Hodgson, Charlevoix, Michigan; Liam Foster Hodgson, Beaver Island, Michigan; Alexander Irish Hodgson, Charlevoix, Michigan; and Raymond Earhart Hodgson, Charlevoix, Michigan, to be added to the Hodgson Family Control Group and to thereby retain control of 25 percent or more of Charlevoix First Corporation, Charlevoix, Michigan and indirectly Charlevoix State Bank, Charlevoix, Michigan.	Newspaper: Federal Register:	08/22/2013 Not available
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
FNBH BANCORP, INC.	CIC	Stanley Dickson, Jr., Gross Pointe Park, Michigan, as an individual, and the group consisting of Stanley Dickson, Jr., Gross Pointe Park, Michigan, Steven Dickson, Rancho Santa Fe, California, Kathryn J. Dickson, Howell, Michigan and Riddle Limited Partnership, Howell, Michigan ("Riddle LP"), propose to acquire control of FNBH Bancorp, Inc., Howell, Michigan ("FNBH"), and thereby indirectly control First National Bank in Howell, Howell, Michigan.	Newspaper: Federal Register:	08/29/2013 08/28/2013

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSEILLES BANCORPORATION, INC.	CIC	Charles M. Shea, of Wilmette, Illinois, as an individual, and the group consisting of JP Morgan Chase Bank, N.A., Naperville, Illinois, as Trustee of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust, Naperville, Illinois, and the Jerry C. Bradshaw Family Trust-GST Exempt Trust, Naperville, Illinois; Charles M. Shea, Wilmette, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust-GST Exempt Trust; Molly Baed, Wassenaar, Netherlands, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Betty J. Bradshaw, Wheaton, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust- GST Exempt Trust, to retain control of the outstanding shares of Marseilles Bancorporation, Inc., Marseilles, Illinois. Marseilles Bancorporation, Inc., Marseilles, Illinois, controls Marseilles Bank, Marseilles, Illinois.	Newspaper: Federal Register:	Not available 09/03/2013
MIDSTATE FINANCIAL CORPORATION	CIC	Notice by the McKee Family Trust to transfer shares of Midstate Financial Corp., Brownsburg, Indiana, into the McKee Family Trust with David H. McKee, not individually, but solely as Special Voting Trustee.	Newspaper: Federal Register:	Not available Not available
NORTH SHORE COMMUNITY BANK & TRUST COMPANY	* 18C	North Shore Community Bank & Trust Company, Wilmette, Illinois, to merge with or purchase the assets and assume the liabilities of Diamond Bank, FSB, Schaumburg, Illinois.	Newspaper: Federal Register:	Not available Not applicable
WINTRUST FINANCIAL CORPORATION	* 4c8 * 18C * Branch	Wintrust Financial Corporation, Rosemont, Illinois, to merge with Diamond Bancorp, Inc., Schaumburg, Illinois, and thereby indirectly acquire Diamond Bank, FSB, Schaumburg, Illinois, and thereby operate a savings association, and by North Shore Community Bank and Trust Company, Wilmette, Illinois, to merge with Diamond Bank, FSB, Schaumburg, Illinois, and thereby to establish branches.	Newspaper: Federal Register:	09/16/2013 09/19/2013

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2938198	NORTHBROOK B&TC, NORTHBROOK, ILLINOIS	03/25/2013	08/11/2013	S	Large Bank
590248	TOWN & COUNTRY BK, SPRINGFIELD, ILLINOIS	03/25/2013	08/17/2013	O	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2013 (October 1, 2013 - December 31, 2013)

Institution	Location
CENTRAL ST BK	MUSCATINE, IOWA
DEMOTTE ST BK	DEMOTTE, INDIANA
FARMERS ST BK	BROOKSTON, INDIANA
GARRETT ST BK	GARRETT, INDIANA
HARTSBURG ST BK	HARTSBURG, ILLINOIS
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA
ISABELLA BK	MOUNT PLEASANT, MICHIGAN
PINNACLE BK	MARSHALLTOWN, IOWA
SAINT ANSGAR ST BK	SAINT ANSGAR, IOWA
SECURITY SVG BK	GOWRIE, IOWA
WHEATON B&TC	WHEATON, ILLINOIS

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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646145	CASEY COUNTY BK, LIBERTY, KENTUCKY	05/13/2013	08/12/2013	S	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2013 (October 1, 2013 - December 31, 2013)

Institution	Location
FARMERS B&TC	MAGNOLIA, ARKANSAS
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI
MIDLAND ST BK	EFFINGHAM, ILLINOIS
OAKSTAR BK	SPRINGFIELD, MISSOURI
PETIT JEAN ST BK	MORRILTON, ARKANSAS
PROGRESSIVE OZARK BK	SALEM, MISSOURI
SIMMONS FIRST BK OF SEARCY	SEARCY, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MEDR BANCSHARES, INC.	CIC	Change in Control Notice by Jay Charles Erie, Rochester, Minnesota, John Kenneth Erie, Fargo, North Dakota, and Jane Kathryn Erie Moen, Eden Prairie, Minnesota, to retain voting shares of MEDR Bancshares, Inc., Erskine, Minnesota, and join the Erie Family Shareholder group which owns 25 percent or more of MEDR Bancshares, Inc., and thereby indirectly controls American State Bank of Erskine, Erskine, Minnesota.	Newspaper: Federal Register:	09/09/2013 09/03/2013
OLMSTED BANCORPORATION, INC.	CIC	Change in Control notice by Krista B. Ryan, individually and as trustee of the KBR 2008 Irrevocable Trust, Byron, Minnesota, to acquire 25 percent or more of the voting shares of Olmsted Bancorporation, Inc., Byron, Minnesota, and thereby indirectly gain control of First Security Bank, Byron, Minnesota.	Newspaper: Federal Register:	09/05/2013 09/06/2013

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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988658	FARMERS ST BK OF MADELIA, MADELIA, MINNESOTA	04/08/2013	08/14/2013	O	Small Bank

CRA Examinations scheduled for Fourth Quarter of 2013 (October 1, 2013 - December 31, 2013)

Institution	Location
CITIZENS B&TC	BIG TIMBER, MONTANA
DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA
FARMERS ST BK OF WEST CONCORD	WEST CONCORD, MINNESOTA
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN
PROFINIUM FNCL	TRUMAN, MINNESOTA
UNITED BKR BK	BLOOMINGTON, MINNESOTA

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANCSHARES, INC.	CIC	Notification by the Jennifer L. Wolgamott 2012 Legacy Trust, Cathleen R. Hefti, as trustee and individually, both of Scottsbluff, Nebraska; the Christie L. Coletti Christensen 2012 Legacy Trust and the Michael P. Coletti 2012 Legacy Trust, both of Greeley, Colorado; and the Kay Lorraine Hefti Coletti Living Trust, Kay L. Coletti and David C. Coletti, trustees, all of Cheyenne, Wyoming; to acquire control of First State Bancshares, Inc., parent of First State Bank, both of Scottsbluff, Nebraska, and Security First Bank, Cheyenne, Wyoming.	Newspaper: Federal Register:	09/01/2013 09/03/2013
KANSASLAND BANCSHARES, INC.	CIC	Notification by Scott R. Bird and Sheryl L. Bird, to retain control of KansasLand Bancshares, Inc., parent of KansasLand Bank, all of Quinter, Kansas.	Newspaper: Federal Register:	09/11/2013 09/05/2013
VISION BANCSHARES, INC.	CIC	Clea Alsip, Brooklyn, New York; Patti Janese Hager, Edmond, Oklahoma; Zela Mae Hanson, Tulsa, Oklahoma; Patricia Ann McCortney, Farmers Branch, Texas; Vicki Lynn Patton, Ada, Oklahoma; Jerry Scott Grandchildren's Trust, Ada, Oklahoma; Kamberly Dawn or Richard Clay Skoch, Yukon, Oklahoma; and Tammy Key, Sulphur, Oklahoma, as shareholders and members to the Vision Bancshares, Inc. Voting Agreement, to retain common voting shares of Vision Bancshares, Inc., and thereby indirectly retain voting shares of Vision Bank, National Association, both in Ada, Oklahoma.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
327556	ANCHOR D BK, TEXHOMA, OKLAHOMA	05/13/2013	08/12/2013	S	Small Bank
993250	FIRST CMNTY BK, BEEMER, NEBRASKA	05/13/2013	08/09/2013	S	Small Bank
1187001	INTERBANK, OKLAHOMA CITY, OKLAHOMA	04/29/2013	08/08/2013	S	Large Bank

CRA Examinations scheduled for Fourth Quarter of 2013 (October 1, 2013 - December 31, 2013)

Institution	Location
AMERISTATE BK	ATOKA, OKLAHOMA
BANK OF JACKSON HOLE	JACKSON, WYOMING
CENTENNIAL BK	CENTENNIAL, COLORADO
CITIZENS B&TC OF ARDMORE	ARDMORE, OKLAHOMA
CITIZENS BK OF EDMOND	EDMOND, OKLAHOMA
FIRST ST BK NE	LINCOLN, NEBRASKA
FIRSTBANK	ANTLERS, OKLAHOMA
FIRSTBANK	LAKWOOD, COLORADO
FREEDOM BK OKLAHOMA	TULSA, OKLAHOMA
PEOPLES EXCH BK	BELLEVILLE, KANSAS
PLATTE VALLEY ST B&TC	KEARNEY, NEBRASKA

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
2009 TCRT	* 3A1 4c8	Ford Financial Fund II, L.P., Ford Management II, L.P., Ford Ultimate Management II, LLC, 2009 TCRT, GJF Financial Management II, LLC, Ford Fund Investment LP, and LR Acquisition Company LLC, all of Dallas, Texas, each to become a bank holding company by directly or indirectly acquiring control of Metropolitan National Bank, Little Rock, Arkansas. Additionally, 2009 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P., all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available 08/13/2013
CARLSBAD BANCORPORATION, INC.	CIC	Richard John Forrest, Sr., individually, as Trustee of the Richard J. Forrest, Sr. and Betty J. Forrest Revocable Trust, and as Trustee of the Forrest Tire Company, Inc. Profit Sharing Plan; Betty J. Forrest, individually and as Trustee of the Richard J. Forrest, Sr. and Betty J. Forrest Revocable Trust; Robert Hudnall Forrest, Sr., individually, as Trustee of the Robert H. Forrest, Sr. and Barbara J. Forrest Revocable Trust and as Trustee of the Forrest Tire Company, Inc. Profit Sharing Plan; Barbara J. Forrest, individually and as Trustee of the Robert H. Forrest, Sr. and Barbara J. Forrest Revocable Trust; Robert Hudnall Forrest, Jr., individually and as Trustee of the Forrest Tire Company, Inc. Profit Sharing Plan; Brenda Elaine Forrest, individually; Richard John Forrest, Jr., as Trustee of the Forrest Tire Company, Inc. Profit Sharing Plan; the Forrest Tire Company, Inc. Profit Sharing Plan, all of Carlsbad, New Mexico, and Michael Dale Forrest, individually and JoAnn Forrest, individually, both of Odessa, Texas, all together a group acting in concert, to acquire 25 percent or more of Carlsbad Bancorporation, Inc., Carlsbad, New Mexico, and indirectly, Carlsbad National Bank, Carlsbad, New Mexico.	Newspaper: Federal Register:	09/09/2013 09/06/2013

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 24, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELHI BANCSHARES, INC.	CIC	Retroactive notice by James A. Hopson, Delhi, Louisiana; W. Briggs Hopson, MD, Vicksburg, Mississippi; W. Briggs Hopson, III, Vicksburg, Mississippi; James W. Hopson, Vicksburg, Mississippi; Stacey Hopson Burgess, Haltom City, Texas; David Doughty, Rayville, Louisiana; Suzette Hopson Doughty, Rayville, Louisiana; James O. Doughty, Rayville, Louisiana; Mary C. Doughty, Rayville, Louisiana; and Mary K. Ricks, Vicksburg, Mississippi; collectively a group acting in concert, to control, retain, and acquire more than 25 percent of Delhi Bancshares, Inc., Delhi, Louisiana, and indirectly, Guaranty Bank & Trust Company of Delhi, Louisiana, Delhi, Louisiana.	Newspaper: Federal Register:	Not available 08/29/2013
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch to be located at 10767 Kuykendahl Road, The Woodlands, Texas 77382-2772.	Newspaper: Federal Register:	08/24/2013 Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch to be located at 6319 Hillcrest Avenue, Suite 400, Dallas, Texas 78205-1850.	Newspaper: Federal Register:	08/24/2013 Not applicable
RIO FINANCIAL SERVICES, INC.	4c8	Retroactive notice by Rio Financial Services, Inc., McAllen, Texas, to engage de novo through its wholly owned subsidiary, Rio Financial Holdings, Inc., McAllen, Texas, in lending activities and activities related to extending credit pursuant to Sections 225.28(b) (1) and (b)(2) of Regulation Y, respectively, through the acquisition of loans from its subsidiary bank, Rio Bank, McAllen, Texas.	Newspaper: Federal Register:	Not applicable 09/11/2013

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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
	NONE				

CRA Examinations scheduled for Fourth Quarter of 2013 (October 1, 2013 - December 31, 2013)

Institution	Location
AMERICAN ST BK	ARP, TEXAS
COMMUNITY TR BK	CHOUDRANT, LOUISIANA
FIRST BK	MULESHOE, TEXAS
TRANSPECOS BANKS	PECOS, TEXAS
VERITEX CMNTY BK	DALLAS, 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 24, 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:	08/15/2013
WILSHIRE BANCORP, INC.	* 3A3	Wilshire Bancorp, Inc., Los Angeles, California, to acquire Saehan Bancorp, and thereby indirectly acquire voting shares of Saehan Bank, both of Los Angeles, California.	Newspaper:	Not available
			Federal Register:	09/19/2013

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
808167	NORTH VALLEY BK, REDDING, CALIFORNIA	07/26/2010	08/06/2013	NI	Int Sm Bank

CRA Examinations scheduled for Fourth Quarter of 2013 (October 1, 2013 - December 31, 2013)

Institution	Location
COMMENCEMENT BK	TACOMA, WASHINGTON
PACIFIC CMRC BK	LOS ANGELES, CALIFORNIA
PACIFIC PREMIER BK	IRVINE, CALIFORNIA
SILVERGATE BK	LA JOLLA, CALIFORNIA

* Subject to the provisions of the Community Reinvestment Act