

---

**Federal Reserve Release**

---



*H.2*

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

*No. 46*

*Week Ending November 16, 2013*

Testimony and Statements

Confirmation Hearing -- statement by Vice Chair Yellen before the Senate Committee on Banking, Housing, and Urban Affairs on her nomination as Chair of the Board.

- Published, November 14, 2013

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of 28-day term deposits with full allotment of tenders on November 18, 2013.

- Announced, November 13, 2013

Personnel

Management Division -- appointment of Jeffrey A. Martin as assistant director.

- Approved, October 11, 2013

(A/C)

Regulations and Policies

Community Reinvestment Act -- final new and revised interagency questions and answers regarding community reinvestment.

- Approved, September 30, 2013

(A/C)

Regulations Z (Truth in Lending) and M (Consumer Leasing) -- final rules, issued jointly with the Consumer Financial Protection Bureau, adjusting the dollar thresholds for exempt consumer credit and consumer lease transactions, in accordance with the Dodd-Frank Act.

- Approved, November 12, 2013

Enforcement

North Milwaukee Bancshares, Inc., Milwaukee, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, November 14, 2013

## **H.2 Actions under delegated authority**

**November 10, 2013 to November 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**

#### Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch to operate November 18-24, 2013, at 2520 Tiburon Drive, Naples, Florida.

- Approved, November 15, 2013

#### Atlanta

First Vision Bank of Tennessee, Tullahoma, Tennessee -- to establish a branch at 303 West Main Street, Murfreesboro.

- Approved, November 15, 2013

#### Atlanta

Southern Bank of Tennessee, Mt. Juliet, Tennessee -- to establish a branch at 1213 West Main Street, Lebanon.

- Approved, November 15, 2013

### **Bank Holding Companies**

#### Dallas

2009 TCRT, Dallas, Texas; Ford Financial Fund II, L.P.; Ford Management II, L.P.; Ford Ultimate Management II, LLC; GJF Financial Management II, LLC; Ford Fund Investment LP; and LR Acquisition Company LLC -- to become bank holding companies by acquiring Metropolitan National Bank, Little Rock, Arkansas; and for 2009 TCRT, GJF Financial Management II, Ford Ultimate Management II, and Ford Management II to engage de novo in financial and investment advisory activities.

- Withdrawn, November 12, 2013

**Bank Holding Companies**

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire National Banking Corp., North Little Rock, and its subsidiary, National Bank of Arkansas in North Little Rock.

- Approved, November 15, 2013

Boston

Coastway Bancorp, Inc., Cranston, Rhode Island -- to become a bank holding company by acquiring Coastway Community Bank, Cranston, in connection with the conversion of Coastway Bancorp MHC from mutual to stock form; and election of Coastway Bancorp, Inc. to become a financial holding company.

- Approved, November 12, 2013

Cleveland

Croghan Bancshares, Inc., Fremont, Ohio -- waiver of application to acquire Indebancorp, Oak Harbor, in connection with the merger of their respective subsidiaries, The Croghan Colonial Bank, Fremont, and National Bank of Ohio, Oak Harbor.

- Granted, November 15, 2013

Richmond

First Community Corporation, Lexington, South Carolina -- waiver of application to acquire Savannah River Financial Corporation, Augusta, Georgia, in connection with the merger of their respective subsidiaries, First Community Bank, Lexington, South Carolina, and Savannah River Banking Company, Aiken.

- Granted, November 15, 2013

**Bank Holding Companies**

Dallas

First San Benito Bancshares Corporation, San Benito, Texas, and First Community Bank, National Association -- waiver of application to acquire South Padre Bank, National Association, South Padre Island, in connection with the merger of South Padre Bank with First Community Bank.

- Granted, November 14, 2013

**Bank Mergers**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to merge with National Bank of Arkansas in North Little Rock, North Little Rock, and to retain the acquired facilities as branches.

- Approved, November 15, 2013

Cleveland

The Croghan Colonial Bank, Fremont, Ohio -- to merge with National Bank of Ohio, Oak Harbor, and thereby establish branches.

- Approved, November 15, 2013

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

The Carlyle Group L.P., Washington, D.C. -- relief from certain commitments.

- Granted, November 15, 2013

**Change in Bank Control**

Kansas City

FSB Investments, LLC, Oklahoma City, Oklahoma -- change in bank control of FSB Investments and its subsidiary, The First State Bank, Oklahoma City.

- Withdrawn, November 13, 2013

**Extensions of Time**

St. Louis

M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to February 22, 2014, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, November 14, 2013

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to February 16, 2014, to increase its ownership share of Southeast Financial Bankstock Corporation, McGehee, and of Southeast Financial's subsidiary, McGehee Bank.

- Granted, November 14, 2013

**International Operations**

Director, BS&R

U.S. Bank National Association, Cincinnati, Ohio -- waiver of the remainder of the prior-notification period for U.S. Bank and its agreement corporation, USB European Holdings Company, Minneapolis, Minnesota, to make an investment in Quintillion Holding Company Limited, Dublin, Ireland; and for U.S. Bank to engage in mutual fund administration through its foreign bank subsidiaries or subsidiaries of its Edge Act and agreement corporations.

- Granted, November 6, 2013

(A/C)

**Savings and Loan Holding Companies**

Chicago

Edgewater Bancorp, Inc., St. Joseph, Michigan -- to become a savings and loan holding company by acquiring Edgewater Bank, St. Joseph, in connection with the conversion of Edgewater Bank, a mutual savings bank, from mutual to stock form.

- Approved, November 12, 2013

**Savings and Loan Holding Companies**

General Counsel and Director, BS&R

SEI Investments Company, Oaks, Pennsylvania, and related trusts -- to deregister as savings and loan holding companies.

- Approved, November 13, 2013

General Counsel and Director, BS&R

Thrivent Financial for Lutherans, Minneapolis, Minnesota, and Thrivent Financial Holdings, Inc. -- to deregister as savings and loan holding companies.

- Approved, November 14, 2013



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

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
939070	EASTERN SVGS BK, NORWICH, CONNECTICUT	07/08/2013	11/02/2013	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLS BANK INTERNATIONAL	Other Foreign	CLS Bank International, New York, New York, an Edge Corporation, requests approval to amend its Articles of Association to increase its Capital Stock.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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
978118	FIRST CITIZENS CMNTY BK, MANSFIELD, PENNSYLVANIA	06/24/2013	11/07/2013	S	Large 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 November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**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
189129	COMMERCIAL & SVG BK, MILLERSBURG, OHIO	08/19/2013	11/15/2013	S	Int Sm Bank

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 November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPGEN CAPITAL GROUP III LLC	* 3A3	CapGen Capital Group III LLC and CapGen Capital Group III LP, both of New York, New York, to increase their investment up to 25% of the outstanding common stock of Seacoast Banking Corporation of Florida, Stuart, Florida, and thereby increase their investment in Seacoast National Bank, Stuart, Florida.	Newspaper:	Not available
			Federal Register:	12/12/2013

**District: 5**

**Federal Reserve Bank of Richmond**

**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
858528	BANK OF MARION, MARION, VIRGINIA	07/15/2013	11/03/2013	S	Large Bank
829032	BCBANK, PHILIPPI, WEST VIRGINIA	06/03/2013	10/31/2013	S	Small Bank
3248849	MAINSTREET BK, FAIRFAX, VIRGINIA	07/29/2013	11/04/2013	S	Small Bank
365325	UNITED BK, FAIRFAX, VIRGINIA	06/03/2013	11/07/2013	S	Large Bank
1010930	UNITED BK, PARKERSBURG, WEST VIRGINIA	06/03/2013	11/07/2013	S	Large 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 November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CBA BANKSHARES, INC.	CIC	After-the-fact change in control notice filed by Ben F. Easterlin IV and Tommye B. Easterlin, both of Atlanta, Georgia, to retain 27.63 percent of the outstanding shares of CBA Bankshares, Inc., and Citizens Bank of Americus, both of Americus, Georgia.	Newspaper: Federal Register:	Not available Not available
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
SOUTH GEORGIA BANK HOLDING COMPANY	* 3A5	South Georgia Bank Holding Company, Omega, Georgia, to merge with Dooly Bancshares, Inc., and thereby acquire its subsidiary, Bank of Dooly both of Vienna, Georgia.	Newspaper: Federal Register:	Not available 12/13/2013

**District: 6**

**Federal Reserve Bank of Atlanta**

**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
233031	REGIONS BK, BIRMINGHAM, ALABAMA	09/10/2012	08/14/2013	S	Large 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 November 16, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK	* 18C	Central Bank, Storm Lake, Iowa, to purchase the assets and assume the liabilities of seven branch offices of Liberty Bank, FSB, West Des Moines, Iowa. In conjunction, Central Bank will establish 7 branch offices.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
IOWA STATE BANK	* 18C	Iowa State Bank, Hull, Iowa, to merge with Iowa State Bank, Remsen, Iowa. As a result of this merger, Iowa State Bank, Hull, Iowa, will establish a branch office at 17 West 2nd Street, Remsen, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

Federal Reserve Bank of Chicago

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
2298995	VILLAGE B&TC, ARLINGTON HEIGHTS, ILLINOIS	11/05/2012	11/12/2013	S	Int Sm Bank
269049	VISIONBANK OF IA, AMES, IOWA	07/08/2013	11/12/2013	S	Int Sm Bank

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 November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCORP, INC.	CIC	Notice by James Terill Wilson, Bronston, Kentucky, acting individually and in concert with a family control group, to gain control of First Bancorp, Inc., Russell Springs, Kentucky. The control group consists of Mr. Wilson, James T. Wilson, Jr., Sarah Wilson, James Terill Wilson IRA, James T. Wilson, Jr. Trust, Sarah Wilson Trust, James T. Wilson, Jr. Investment Trust, Sarah Wilson Investment Trust, all of Bronston, Kentucky, and Terry S. Wilson, Russell Springs, Kentucky.	Newspaper: Federal Register:	Not available 11/27/2013
OLD NATIONAL BANCORP	* 3A5	Old National Bancorp, Evansville, Indiana to merge with Tower Financial Corporation, Fort Wayne, Indiana, and thereby indirectly acquire Tower Bank and Trust Company, Fort Wayne, Indiana.	Newspaper: Federal Register:	12/11/2013 12/16/2013
SUPERIOR BANCSHARES, INC.	CIC	Notice by an investor group consisting of Fanyu Meng, Frontenac, Missouri, Yahong Zhang, Changsha City, Hunan Province, China, Suchin Prapaisilp, Frontenac, Missouri, and Thomas Cy Wong, St. Louis, Missouri. The investor group intends to acquire control of Superior Bancshares, Inc., Hazelwood, Missouri, the parent company of Superior Bank, Hazelwood, Missouri.	Newspaper: Federal Register:	12/03/2013 12/05/2013

**District: 8**

**Federal Reserve Bank of St. Louis**

**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
145059	BANK OF HALLS, HALLS, TENNESSEE	07/29/2013	11/08/2013	S	Small Bank

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 November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ABDO INVESTMENTS, INC.	* 3A3	Abdo Investments, Inc., Edina, Minnesota, to retain additional voting shares and acquire additional warrants on voting shares, thereby increasing its ownership interest to 28.00%, of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper:	11/23/2013
			Federal Register:	11/25/2013
ABDO INVESTMENTS, INC.	CIC	Change in Control Notice by Jay Abdo, Bloomington, Minnesota; Melody Borth, Mankato, Minnesota; Jill Hansen, Edina, Minnesota; Lynne Abdo, Norwalk, Connecticut; James Abdo, Edina, Minnesota; John Abdo, Saint Paul, Minnesota; and Paul Abdo, Edina, Minnesota, to retain 10% or more of the voting shares of Abdo Investments, Inc., Edina, Minnesota, and thereby indirectly retain control of Rivers Ridge Holding Company, Edina, Minnesota, which owns BankVista, Sartell, Minnesota.	Newspaper:	10/30/2013
			Federal Register:	11/15/2013
CHOICE FINANCIAL HOLDINGS, INC.	* 3A3 4c8	Choice Financial Holdings, Inc., Grafton, North Dakota, to acquire 100% of Great Plains National Bank, Belfield, North Dakota. Choice Financial Holdings, Inc. also to acquire a 51% interest in Great Plains National Insurancy Agency, LLC, LaMoure, North Dakota, and thereby indirectly engage in general insurance agency activities in a community that has a population not exceeding 5,000.	Newspaper:	Not available
			Federal Register:	12/06/2013
INDEPENDENT BANCSHARES, INC.	* 3A3	Independent Bancshares, Inc., Clarkfield, Minnesota, to acquire 100 percent of The Citizens State Bank of Olivia, Olivia, Minnesota.	Newspaper:	11/30/2013
			Federal Register:	11/29/2013
JORGENSEN HOLDING COMPANY	CIC	Retroactive change in control notice by Karen Neidhardt, Tampa, Florida, individually and as trustee, to retain 25% or more of the shares and thereby control of Jorgenson Holding Company, Inc., Kenmare, ND. Jorgenson Holding Company controls State Bank and Trust of Kenmare, Kenmare, ND, and The Citizens State Bank at Mohall, Mohall, ND. In addition, Ann Lenore Musser Irrevocable Trust, Kenmare, ND, Karen Neidhardt and Jane Farris, co-trustees and Jane Ellen Neidhardt Irrevocable Trust, Kenmare, ND, Karen Neidhardt and Ann Musser, co-trustees are filing notice to retain shares of Jorgenson Holding Company and thereby join the Jorgenson family group that controls 25% or more of Jorgenson Holding Company.	Newspaper:	11/12/2013
			Federal Register:	10/31/2013

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OLIVER BANCORPORATION, INC.	CIC	The James M. and Devon J. Goetz Family Trust Five, Mandan, North Dakota, to acquire 25 percent or more of the shares of Oliver Bancorporation, Inc., Center, North Dakota, and thereby indirectly gain control of Security First Bank of North Dakota, New Salem, North Dakota.	Newspaper: Federal Register:	Not available 11/26/2013
PEOPLES BANK OF WISCONSIN	* 18C * Branch	Peoples Bank of Wisconsin, Hayward, Wisconsin, to merge with Summit Community Bank, Maplewood, Minnesota, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable

**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
215653	WELCOME ST BK, WELCOME, MINNESOTA	08/12/2013	11/08/2013	S	Small Bank

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 November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERI-NATIONAL CORPORATION	4c8	Ameri-National Corporation, Overland Park, Kansas, proposes to engage in lending activities.	Newspaper: Federal Register:	Not applicable Not available
CARROLL COUNTY BANCSHARES, INC.	* 3A3	Carroll County Bancshares, Inc., Carrollton, Missouri, to acquire up to 24.99 percent of the voting shares of Adams Dairy Bancshares, Inc., parent of Adams Dairy Bank, both in Blue Springs, Missouri.	Newspaper: Federal Register:	Not available 12/06/2013

**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.

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
56557	COBIZ BK, DENVER, COLORADO	07/15/2013	11/14/2013	S	Large Bank
190451	ROSE HILL BK, ROSE HILL, KANSAS	07/29/2013	10/28/2013	S	Small Bank

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 November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CISTERN, LLC	* 3A1	Cistern, LLC and Flatonia Investments, LLC, both of Houston, Texas, to become bank holding companies by acquiring 100% of The Columbia Savings Bank, Cincinnati, Ohio.	Newspaper: Federal Register:	Not available Not available
FB BANCSHARES, INC.	* 3A5	FB Bancshares, Inc., Wichita Falls, Texas, to acquire by merger 100 percent of Byers Bancshares, Inc., and indirectly acquire First National Bank, both of Byers, Texas.	Newspaper: Federal Register:	Not available 12/06/2013
GRANT SCOTT AS TRUSTEE OF THE VOTING TRUST AGREEMENT DATED AS OF DECEMBER 6, 2012	* SLHC Formation	Grant Scott as Trustee of the Voting Trust Agreement dated as of December 6, 2012, Raleigh, North Carolina, to register as a savings and loan holding company through the acquisition of a controlling interest in NexBank Capital, Inc., and therefore indirectly, NexBank, State Savings Bank, both of Dallas, Texas.	Newspaper: Federal Register:	Not available 11/15/2013
HILL COUNTRY BANCSHARES, INC.	* 3A1	Hill Country Bancshares, Inc., Llano, Texas, to become a bank holding company by acquiring 100 percent of Llano National Bank, Llano, Texas.	Newspaper: Federal Register:	Not available Not available
PROGRESSIVE BANCORP, INC.	CIC	Retroactive notice by George W. Cummings, III and Nanette Weaver Cummings, both of Monroe, Louisiana; George W. Cummings, Jr., Monroe, Louisiana; Twist Family, LLP, Dallas, Texas; Randall Twist, Dallas, Texas; Dewey F. Weaver Jr., Monroe, Louisiana; Colby Weaver, Monroe, Louisiana; and Dewey Weaver, III, West Monroe, Louisiana; to acquire and control greater than 10 percent of Progressive Bancorp, Inc., Monroe, Louisiana, and indirectly, Progressive Bank, Monroe, Louisiana.	Newspaper: Federal Register:	11/28/2013 Not available
SP BANCORP, INC.	* 3A1	SP Bancorp, Inc., Plano, Texas, to become a bank holding company through the acquisition of 100 percent of Share Plus Bank, Plano, Texas (the resulting institution from the conversion of Share Plus Federal Bank, a federal savings association, to a commercial bank charter).	Newspaper: Federal Register:	12/09/2013 12/08/2013

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

---

CRA Examinations scheduled for	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 November 16, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FNB BANCORP	CIC	Change in Bank Control Notice by The Ricco Lagomarsino Testamentary Trust, Daly City, California, and a group consisting of Lisa Angelot, Enrico P. Togneri, Warren Hutchins, T. Anne Lassahn, (Trustees of the Trust), and Dolores Togneri, Lora Angelot, and Eric Angelot, all of Daly City, California, to retain in excess of 10 percent of FNB Bancorp and thereby indirect control of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available Not available
NCAL BANCORP	CIC	Change in Bank Control Notice by Alex Meruelo, Newport Coast, California, to acquire up to 89 percent of NCAL Bancorp, and thereby indirectly acquire National Bank of California, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 10/24/2013
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requesting pre-approval to make a public welfare investment in the amount of \$8 million in the Merritt Community Capital Fund XVI, L.P.	Newspaper: Federal Register:	Not applicable Not applicable
TAIPEI FUBON COMMERCIAL BANK CO., LTD.	FBSEA	Taipei Fubon Commercial Bank Co., Ltd, Taipei, Taiwan, requests to establish a representative office in San Jose, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable



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.

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
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	07/22/2013	11/07/2013	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act