
Federal Reserve Release



H.2

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

No. 4

Week Ending January 25, 2014

Enforcement

Old Second Bancorp, Inc., Aurora, Illinois -- written agreement dated July 22, 2011, terminated January 17, 2014.

- Announced, January 23, 2014

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Dallas

Community Trust Bank, Choudrant, Louisiana -- to establish a branch at 2170 Buckthorne Place, The Woodlands, Texas.

- Approved, January 22, 2014

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- to establish a branch at 4013 Hillsboro Circle, Nashville.

- Approved, January 24, 2014

Atlanta

USAmeriBank, Clearwater, Florida -- to establish a branch at 710 East Tarpon Avenue, Tarpon Springs.

- Approved, January 22, 2014

Bank Holding Companies

Richmond

H Bancorp, Columbia, Maryland (currently Western Acquisition Partners LLC, Inverness, Illinois) -- (1) to acquire shares of Bay Bancorp, Inc., Columbia, and thereby acquire control of Bay Bank, FSB, Lutherville Timonium, and (2) to acquire shares of FirstAtlantic Financial Holdings, Jacksonville, Florida, and thereby acquire control of FirstAtlantic Bank (a federal savings bank).

- Approved, January 23, 2014

Bank Holding Companies

Dallas

Minden Bancorp, Inc., Minden, Louisiana -- to become a bank holding company by acquiring MBL Bank, Minden.

- Approved, January 21, 2014

Minneapolis

Northern Michigan Corporation, Escanaba, Michigan -- to indirectly acquire, through Northern Michigan Service Corporation, Escanaba, an interest in LDC Acquisition, LLC, Marquette, which proposes to acquire Lasco Development Corporation, Marquette.

- Withdrawn, January 14, 2014

(A/C)

Minneapolis

Peoples State Bancorp, Inc., Munising, Michigan -- to indirectly acquire, through Peoples State Bank of Munising, Munising, an interest in LDC Acquisition, LLC, Marquette, which proposes to acquire Lasco Development Corporation, Marquette.

- Withdrawn, January 14, 2014

(A/C)

St. Louis

Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri -- waiver of application to acquire Citizens State Bankshares of Bald Knob, Inc., Bald Knob, Arkansas, in connection with the merger of their respective subsidiaries, Southern Bank, Poplar Bluff, and Citizens State Bank, Bald Knob.

- Granted, January 24, 2014

Bank Holding Companies

Chicago

Van Buren Bancorporation Employee Stock Ownership Plan, Keosauqua, Iowa -- to increase its ownership of Van Buren Bancorporation, Keosauqua, and thereby increase its indirect ownership of First Iowa State Bank, Albia, and Community First Bank, Keosauqua.

- Approved, January 22, 2014

Bank Mergers

Chicago

Baylake Bank, Sturgeon Bay, Wisconsin -- to acquire certain assets and assume certain liabilities of a branch of Community Bank & Trust, Sheboygan.

- Approved, January 23, 2014

Kansas City

InterBank, Oklahoma City, Oklahoma -- to merge with Park Cities Bank, Dallas, Texas, and thereby establish four branches.

- Approved, January 21, 2014

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to merge with Citizens State Bank, Bald Knob, Arkansas, and to retain the acquired facilities as branches.

- Approved, January 24, 2014

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make public welfare investments.

- Approved, January 23, 2014

Change in Bank Control

Minneapolis

Timberland Bancorp, Baxter, Minnesota -- change in bank control of Timberland Bancorp and its subsidiary, First National Bank of Buhl, Mountain Iron.

- Returned, January 15, 2014

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST CAMBRIDGE SAVINGS BANK	* Branch	Application by East Cambridge Savings Bank, Cambridge, Massachusetts, to establish a full-service branch at 9 Playstead Road, Medford, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	02/07/2014
			Federal Register:	Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	02/10/2014

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 January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AQUESTA FINANCIAL HOLDINGS, INC.	* 3A1	Aquesta Financial Holdings, Inc., Cornelius, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Aquesta Bank, Cornelius, North Carolina.	Newspaper: Federal Register:	Not available Not available
NEW PEOPLES BANKSHARES, INC.	CIC	Filings by 1) B. Scott White and Blaine Scott White, II, both of Castlewood, Virginia, The B. Scott White Trust, the sole trustee of which is B. Scott White, and Tiffany C. White, Evergreen, Colorado, to individually control over 10%; 2) Sky Investments, LLC, Castlewood, Virginia, with its members Tiffany C. White, Blaine S. White II, and The B. Scott White Trust, to control 4.9%; 3) SBTB, L.P., a proposed qualified family partnership, the partners of which are The B. Scott White Trust, Tiffany C. White and Blaine S. White, II to control 8.15%; 4) B. Scott White IRA to control .71% and; 5) the group acting in concert to control 19.58% of the outstanding common stock of New Peoples Bankshares, Inc., Honaker, Virginia, and thereby indirectly control New Peoples Bank, Inc., Honaker, Virginia.	Newspaper: Federal Register:	02/14/2014 Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

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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 January 25, 2014

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
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:	Not available 01/17/2014
FRANKLIN SYNERGY BANK	* 18C * Branch	Franklin Synergy Bank, Franklin, Tennessee, to merge with MidSouth Bank, Murfreesboro, Tennessee.	Newspaper: Federal Register:	01/21/2014 Not applicable
URBAN TRUST HOLDINGS, INC.	CIC	Prior change in control notice filed by Frank Joseph Hanna, Jr., of Summerville, Georgia, to acquire up to 9.99 percent of the outstanding shares of Urban Trust Holdings, Inc., and its subsidiary bank, Urban Trust Bank, both of Lake Mary, Florida. Total pro forma ownership will be 100 percent.	Newspaper: Federal Register:	Not available 02/12/2014

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 January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANK, THE	* Branch	Farmers & Merchants Bank, Berlin, Wisconsin, to establish a branch facility located at 663 Broadway Street, Berlin, Wisconsin.	Newspaper: Federal Register:	01/10/2014 Not applicable
IOWA STATE BANK	* Branch	Iowa State Bank, Wapello, Iowa, to establish a branch facility to be located at 270 S 68th Street, West Des Moines, Iowa.	Newspaper: Federal Register:	Not available Not applicable
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch located at 301 Commerce Street, Fort Worth, Texas.	Newspaper: Federal Register:	Not available 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.

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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 January 25, 2014

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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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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUGUSTA FINANCIAL CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012, Robb B. Kahl, trustee, and The Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012, Robb B. Kahl, trustee, to each acquire 25% or more of the shares of Augusta Financial Corporation, Augusta, Wisconsin and thereby gain control of Unity Bank, Augusta, Wisconsin.	Newspaper: Federal Register:	Not available 02/06/2014
CAPRICE CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012, Robb B. Kahl, trustee, and The Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012, Robb B. Kahl, trustee, to each acquire 25% or more of the shares of Caprice Corporation, Augusta, Wisconsin, and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota.	Newspaper: Federal Register:	Not available 02/06/2014
DUTTON BANCORPORATION, INC.	CIC	<p>Notice by Gloria S. Sundquist, Cut Bank, Montana, to retain control of 10% or more of the voting shares of Dutton Bancorporation, Inc., Dutton, Montana, and thereby indirectly retain control of Dutton State Bank, Dutton, Montana. In addition, Carl E. Sundquist, Cut Bank, Montana; Mary Lou Gordon, Great Falls, Montana; and Carrie L. Vollrath, Conrad, Montana, to retain voting shares of Dutton Bancorporation, Inc., and thereby remain members of the Sundquist Family Group, which controls 10% or more of Dutton Bancorporation, Inc., Dutton, Montana.</p> <p>Notice by Mark Stephens, Dutton, Montana; Chris Stephens, Great Falls, Montana; Andrea S. Swing, Manhattan, Montana; and Tyler Stephens, Augusta, Montana, as a group acting in concert with Robert E. Stephens and Robert Stephens, Jr., to retain voting shares of Dutton Bancorporation, Inc. The Stephens Family Group controls 10% or more of Dutton Bancorporation, Inc., Dutton, Montana, which owns Dutton State Bank, Dutton, Montana.</p>	Newspaper: Federal Register:	02/05/2014 02/12/2014

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
HEADWATERS BANCORP, INC.	CIC	Change in Control notice by Mary Kathryn Fleming, Shorewood, Wisconsin, to acquire control of 10% or more of the shares of Headwaters Bancorp, Inc., Land O' Lakes, Wisconsin and thereby control Headwaters Bank, Land O' Lakes, Wisconsin. Also Jerry L. Olk, Land O' Lakes, Wisconsin, individually and as trustee, Jerry L. Olk Revocable Trust, Land O'Lakes, Wisconsin; Thomas L. Olk, Stevens Point, Wisconsin, individually and as trustee, and Elise E. Olk, Stevens Point, Wisconsin, individually and as trustee, Thomas L. & Elise E. Olk Revocable Trust, Stevens Point, Wisconsin; Susan Joanne Olk, San Francisco, California, individually and as trustee, Susan Joanne Olk Revocable Trust, San Francisco, California; R. Joseph Olk Irrevocable Trust, James Fogle, trustee, both of St. Louis, Missouri; Hillary Olk Dutcher, St. Louis, Missouri; Nathaniel Wood Olk, Chesterfield, Missouri; and Molly Wellborn Olk, Boulder, Colorado, to acquire or retain shares of Headwaters Bancorp., Inc., Land O' Lakes, Wisconsin, and thereby become or remain members of the Olk family control group, which controls 25% or more of the shares of Headwaters Bancorp., Inc., Land O' Lakes, Wisconsin.	Newspaper:	01/31/2014
			Federal Register:	01/24/2014
NASB SHARES, INC.	CIC	Shirley R. Borgerding, Belgrade, Minnesota, individually and as part of the Borgerding Family Group acting in concert, to retain 25 percent or more of the shares and thereby control of NASB Shares, Inc., Belgrade, Minnesota, and thereby indirectly retain control of North American State Bank, Belgrade, Minnesota. In addition, the Shirley R. Borgerding Trust, the George N. Borgerding Trust, and Marjorie Borgerding as trustee of the James R. Borgerding Trust of 1994, intend to apply to the Federal Reserve Board for permission to join the Borgerding Family Group. The Borgerding Family Group includes Shirley R. Borgerding; George N. Borgerding, Belgrade, Minnesota; the Shirley R. Borgerding Trust and its co-trustees, George and Shirley Borgerding; the George N. Borgerding Trust and its co-trustees, George and Shirley Borgerding; Brian Borgerding, Belgrade, Minnesota; Paul Borgerding; Willmar, Minnesota; The James R. Borgerding Trust of 1994 and its trustee, Marjorie Borgerding, Fort Worth, Texas; Mary Gerding, Chicago, Illinois; and the Mark E. Borgerding Trust and its trustee, Mark E. Borgerding, Belgrade, Minnesota.	Newspaper:	02/10/2014
			Federal Register:	01/28/2014

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
SAINT CLAIR AGENCY, INC.	CIC	Change in Control notice by Robert Kruse, Saint Clair, Minnesota, and William Miller, Saint Peter, Minnesota, to each acquire control of 25% or more of the shares of Saint Clair Agency, Inc., Saint Clair, Minnesota, and thereby control Saint Clair State Bank, Saint Clair, Minnesota.	Newspaper: Federal Register:	Not available 02/12/2014
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to retain and acquire additional stock and increase its ownership interest up to a maximum of 26% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available Not available

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District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CENTRAL BANK	Member	First Central Bank, Warrensburg, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHEAST CAPITAL CORPORATION	CIC	Notice by Beth Ann Niketas, Plano, Texas; and Brian Shipp, Idabel, Oklahoma; as individuals, members of the Shipp family group, and/or as trustees of the following trusts: the Mackenzie Shipp Trust, the Harrison Shipp Trust, the Shelby Niketas Trust, the Craig Holman Trust, the Alec Niketas Trust, the John Niketas Trust, and the Kathryn Holman Trust, all of Idabel, Oklahoma (all of which were created under the Shipp Grandchildren Irrevocable Trust Agreement of 1996); to retain control of Southeast Capital Corporation, parent of Idabel National Bank, both in Idabel, Oklahoma.	Newspaper: Federal Register:	01/31/2014 02/12/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTPERRYTON BANCORP, INC.	CIC	Linda Ellis McGarraugh, Perryton, Texas, individually, and together with Benjamin Drew Ellis, II, Perryton, Texas; Dennis Scott McGarraugh, Perryton, Texas; Drew S. McGarraugh, Edmond, Oklahoma; Kris McGarraugh Wooten, Edmond, Oklahoma; Carl W. Ellis, Imperial Beach, California, as Trustee of the Carl Ellis Separate Property FPB Stock Revocable Trust and as Co-Trustee of the Ellis Family Trust; and Julianne Ellis, Imperial Beach, California, as Co-Trustee of the Ellis Family Trust; the Carl Ellis Separate Property FPB Stock Revocable Trust, Perryton, Texas; and the Ellis Family Trust, Imperial Beach, California, to acquire 10 percent or more of the shares of FirstPerryton Bancorp, Inc., Perryton, Texas, and thereby indirectly, FirstBank Southwest, Amarillo, Texas.	Newspaper: Federal Register:	01/29/2014 Not available
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch located at 12700 Hill Country Blvd., Suite 150, Bee Cave, Texas 78738.	Newspaper: Federal Register:	12/21/2013 Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 7859 Walnut Hill Lane, Suite C-01, Dallas, Texas 75230.	Newspaper: Federal Register:	Not available Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of BOH Holdings, Inc., and indirectly acquire Bank of Houston, both of Houston, Texas.	Newspaper: Federal Register:	Not available 02/07/2014
SSB BANCSHARES, INC.	* 3A1	SSB Bancshares, Inc., Anahuac, Texas, to become a bank holding company by acquiring 100 percent of Security State Bank, Anahuac, Texas.	Newspaper: Federal Register:	02/08/2014 02/21/2014

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST UTAH BANCORPORATION	CIC	Notice of Change in Control by Scott M. Browning, Salt Lake City, Utah; Sally W. Browning, Salt Lake City, Utah; Gay Browning, Salt Lake City, Utah; Diane B. Oblock, Richmond, Utah; James M. Browning, Salt Lake City, Utah; Eliza R. Browning, Salt Lake City, Utah; Hannah B. Oblock, Richmond, Utah; Alyson B. Oblock, Richmond, Utah; Jennifer H. Kawasaki, Gallatin Gateway, Montana; Christine H. Chambers, Tremonton, Utah; The Scott M. Browning Living Trust (Scott Browning and Sally Browning trustees), The Gay Browning Living Trust (Gay Browning and Scott Browning Trustees), The Diane B. Oblock Living Trust (Diane B. Oblock and Scott M. Browning Trustees), The First Utah Irrevocable Trust for benefit of Alyson B. Oblock (Alyson B. Oblock and Hannah B. Oblock Trustees), The First Utah Irrevocable Trust for benefit of Hannah B. Oblock (Hannah B. Oblock and Alyson B. Oblock Trustees), The First Utah Irrevocable Trust for benefit of James M. Browning (James M. Browning and Eliza R. Browning Trustees), The First Utah Irrevocable Trust for benefit of Eliza R. Browning (Eliza R. Browning and James M. Browning Trustees), The First Utah Irrevocable Trust for benefit of Robert T. W. Browning (James M. Browning and Eliza R. Browning Trustees), The First Utah Irrevocable Trust for benefit of Jennifer H. Kawasaki (Jennifer H. Kawasaki and Christine H. Chambers Trustees), The First Utah Irrevocable Trust for benefit of Christine H. Chambers (Christine H. Chambers and Jennifer H. Kawasaki Trustees), to acquire and retain 25 percent or more of the voting shares of First Utah Bancorporation, and thereby indirectly acquire and retain voting shares of First Utah Bank, both of Salt Lake City, Utah.	Newspaper: Federal Register:	Not available 01/28/2014
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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act