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**Federal Reserve Release**

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*H.2*

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

*No. 7*

*Week Ending February 15, 2014*

Testimony and Statements

Monetary Policy -- statement by Chair Yellen before the House Committee on Financial Services on the semiannual monetary policy report to the Congress.

- Published, February 11, 2014

Regulations and Policies

Physical Commodities Activities -- advance notice of proposed rulemaking.

- Approved, January 14, 2014

(A/C)

Regulations DD (Truth in Savings), P (Privacy of Consumer Financial Information), and V (Fair Credit Reporting) -- publication for comment of (1) proposals to repeal Regulations DD and P and (2) technical amendments to provisions of Regulation V that require financial institutions and creditors to implement identity theft prevention programs.

- Approved, February 6, 2014

(A/C)

Reserve Bank Operations

Federal Reserve Bank of Cleveland -- appointment of Loretta J. Mester as president, effective June 1, 2014.

- Approved, February 10, 2014

Enforcement

First Security Bank of Malta, Malta, Montana -- prompt corrective action directive dated June 8, 2012, terminated February 7, 2014.

- Announced, February 14, 2014

First Trust Corporation, New Orleans, Louisiana -- written agreement dated June 5, 2012, terminated February 6, 2014.

- Announced, February 11, 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**

## Boston

East Cambridge Savings Bank, Cambridge, Massachusetts -- to establish a branch at 9 Playstead Road, Medford.

- Approved, February 12, 2014

## Richmond

The Freedom Bank of Virginia, Fairfax, Virginia -- to retain a branch at 502 Maple Avenue West, Vienna.

- Approved, February 12, 2014

## Kansas City

Northstar Bank of Colorado, Highlands Ranch, Colorado -- to establish a branch at 6654 Timberline Road, Highlands Ranch.

- Approved, February 14, 2014

**Bank Holding Companies**

## New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Approved, February 14, 2014

**Bank Holding Companies**

St. Louis

BancorpSouth, Inc., Tupelo, Mississippi -- waiver of application to acquire Ouachita Bancshares Corp., Monroe, Louisiana, in connection with the merger of their respective subsidiaries, BancorpSouth Bank, Tupelo, and Ouachita Independent Bank, Monroe.

- Returned, February 14, 2014

Chicago

Home Bancorp Wisconsin, Inc., Madison, Wisconsin -- to become a bank holding company by acquiring Home Savings Bank, Madison, in connection with Home Savings Bank's conversion from mutual to stock form.

- Approved, February 11, 2014

Chicago

Horizon Bancorp, Michigan City, Indiana -- waiver of application to merge with SCB Bancorp, Inc., East Lansing, Michigan, in connection with the merger of their respective subsidiaries, Horizon Bank, N.A., Michigan City, and Summit Community Bank, East Lansing.

- Withdrawn, February 13, 2014

Dallas

Independent Bank Group, Inc., McKinney, Texas -- to acquire BOH Holdings, Inc., Houston, and indirectly acquire Bank of Houston.

- Approved, February 12, 2014

Kansas City

Olney Bancshares of Texas, Inc., Olney, Texas -- to acquire Park Cities Bank, Dallas.

- Approved, February 10, 2014

Bank Holding Companies

Boston

Rockville Financial, Inc., Vernon Rockville, Connecticut -- to acquire United Financial Bancorp, West Springfield, Massachusetts, and United Bank, FSB.

- Approved, February 13, 2014

Bank Premises

St. Louis

Central Bank of Lake of the Ozarks, Osage Beach, Missouri -- to increase its investment in bank premises.

- Approved, February 13, 2014

Change in Bank Control

Minneapolis

NASB Shares, Inc., Belgrade, Minnesota -- to retain control of NASB Shares, Inc. and its subsidiary, North American State Bank, Belgrade.

- Permitted, February 13, 2014

St. Louis

OneFinancial Corporation, Little Rock, Arkansas -- to retain control of OneFinancial Corporation and its subsidiary, One Bank & Trust, National Association, Little Rock.

- Withdrawn, February 6, 2014

(A/C)

Extensions of Time

Director, BS&R

Citigroup Inc., New York, New York -- requests for extensions to retain certain properties held by indirect subsidiaries in Guatemala and El Salvador.

- Granted, February 10, 2014

Extensions of Time

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to May 16, 2014, to increase its interest in Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, February 13, 2014

Membership

Boston

Mansfield Co-operative Bank, Mansfield, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, February 14, 2014

Boston

Profile Bank, Rochester, New Hampshire -- to become a member of the Federal Reserve System.

- Approved, February 14, 2014

Savings and Loan Holding Companies

St. Louis

Sugar Creek MHC, Trenton, Illinois -- to convert from mutual to stock form and to merge with Sugar Creek Financial Corp., Trenton; for Sugar Creek Financial Corp. to merge into a new Maryland corporation also named Sugar Creek Financial Corp.; and for that company to become a savings and loan holding company by acquiring Tempo Bank, Trenton, a federal savings bank.

- Approved, February 11, 2014

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 15, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORTH BROOKFIELD SAVINGS BANK	* 18C	North Brookfield Savings Bank, North Brookfield, Massachusetts (NBSB) to merge with FamilyFirst Bank, Ware, Massachusetts, with NBSB as the surviving entity.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1008674	READING CO-OP BK, READING, MASSACHUSETTS	09/16/2013	01/31/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending February 15, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Investment	JPMorgan Chase Bank, National Association, Columbus, Ohio and J.P Morgan International Finance Limited, Newark, Delaware, provides prior notice to invest in subsidiaries pursuant to Section 211.9 of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending February 15, 2014**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 15, 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending February 15, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK OF THE CHESAPEAKE	* Branch	Community Bank of the Chesapeake, Waldorf, Maryland, to establish a branch at 421 William Street, Fredericksburg, Virginia 22401.	Newspaper:	02/24/2014
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending February 15, 2014**

<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
IBERIABANK	* 18C * Branch	IBERIABANK, Lafayette, Louisiana, to merge with Teche Federal Bank, New Iberia, Louisiana.	Newspaper: Federal Register:	Not available Not applicable
John W. Langdale, Jr. Trust	* SLHC Formation	John W. Langdale, Jr. Trust, Margaret E. Langdale Trust, and Lee L. Mikuta Trust, all of Valdosta, Georgia, to become savings and loans holding companies by acquiring Lowndes Bancshares, Inc., and its subsidiary, Commercial Banking Company, both of Valdosta, Georgia.	Newspaper: Federal Register:	03/04/2014 02/28/2014
PRO FINANCIAL HOLDINGS, INC.	CIC	Prior change in control notice filed by Stephen Richard Winn, Judith Anderson Winn, Leslie W. Sokol, Michelle Stacey Winn, Jason David Winn, 3T.D.A., LLC, all of Tallahassee, Florida; and Susan Beth Winn, South West Ranches, Florida; Edward William Dougherty, Jr., Audrey Kay Dougherty, Iglar & Dougherty P.A. 401K Profit Sharing Plan and Trust (Edward Dougherty and George Iglar co-trustees), all of Tallahassee, Florida; to collectively control 24.42 percent of the outstanding shares of Pro Financial Holdings, Inc., and its subsidiary, ProBank, both of Tallahassee, Florida.	Newspaper: Federal Register:	Not available Not available

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2877345	INSBANK, NASHVILLE, TENNESSEE	10/07/2013	02/06/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB CORPORATION	CIC	Rick A. Tromble and Michele L. Tromble, individually and as trustees of the Rick A. Tromble Revocable Living Trust and the Michele L. Tromble Revocable Living Trust, both of Cheboygan, Michigan, to acquire ten percent or more of the outstanding voting stock and thereby control of CNB Corporation, Cheboygan, Michigan. CNB Corporation controls Citizens National Bank of Cheboygan, a national banking association, also of Cheboygan, Michigan.	Newspaper:	Not available
			Federal Register:	Not available

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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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
45551	BANK MIDWEST, SPIRIT LAKE, IOWA	09/16/2013	02/07/2014	S	Int Sm Bank
539340	DEMOTTE ST BK, DEMOTTE, INDIANA	10/21/2013	02/01/2014	S	Int Sm Bank
58243	JOHNSON BK, RACINE, WISCONSIN	02/04/2013	02/05/2014	S	Large 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 February 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch to be located at 1211 East Valley Boulevard, Alhambra, Los Angeles County, California.	Newspaper:	02/20/2014
			Federal Register:	Not applicable
RODGER O. RINEY FAMILY VOTING TRUST U/A/D 12/31/2012	* SLHC Formation	Roger O. Riney Family Voting Trust U/A/D 12/31/12, Town and Country, Missouri, to become a saving and loan holding company by acquiring control of Scottrade Financial Services, Inc., Town and Country, Missouri, and thereby indirectly acquire Scottrade Bank, Town and Country, Missouri, and Boulevard Bank, Neosho, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

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489548	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	10/21/2013	02/04/2014	S	Int Sm Bank
446149	PEOPLES BK, MARION, KENTUCKY	05/13/2013	02/03/2014	S	Small Bank
143372	PROGRESSIVE OZARK BK, SALEM, MISSOURI	10/28/2013	02/03/2014	S	Small Bank
420457	SOUTHERN CMRL BK, SAINT LOUIS, MISSOURI	06/03/2013	01/31/2014	O	Int Sm Bank

**CRA Examinations scheduled for**

**Quarter of**

Institution Location

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NONE

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending February 15, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	02/24/2014 02/27/2014
UNION HOLDING COMPANY	CIC	Retroactive change in control notice by the Gordon H. Hoffner 2011 Irrevocable Family Trust, Hazen, North Dakota (the "Trust") and Wayne G. Hoffner, Hazen, North Dakota, individually, and as trustee of the Trust, to retain control of 25% or more of the shares of Union Holding Company, Halliday, North Dakota ("Union"), and thereby indirectly control The Union Bank, Beulah, North Dakota ("Bank"). In addition, Lynette Janelle Bjornson, Mandan, North Dakota, is filing retroactively to retain shares of Union and thereby join the Hoffner family shareholder group that controls 25% or more of Union.	Newspaper: Federal Register:	Not available 02/27/2014

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
777254	FARMERS ST BK OF WEST CONCORD, WEST CONCORD, MINNESO	10/28/2013	02/07/2014	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 February 15, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to merge with The Bank of Marquette, Marquette, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	03/09/2014 Not applicable
CRAZY WOMAN CREEK BANCORP	* 3A1	Crazy Woman Creek Bancorp, to become a bank holding company upon the conversion of Buffalo Federal Savings Bank, both in Buffalo, Wyoming, to a commercial bank.	Newspaper: Federal Register:	03/02/2014 03/13/2014
EMERALD BANK	CIC	Notice by Tommy J. Lowery, Jeanice F. Lowry, Janice K. Slack, and Michael H. Slack, all of Oxford, Kansas, as members of the Catlin family group, to retain control of Emerald Bank, Burden, Kansas.	Newspaper: Federal Register:	02/14/2014 02/28/2014
FIRST AMERICAN BANK	* Branch	First American Bank, Purcell, Oklahoma, to establish a branch at 117 W. Broadway, Lexington, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
FIRST NEBRASKA BANCS, INC.	CIC	Notice by Thomas H. Olson, Jr., Julesburg, Colorado; Kerstin Eckstrom, Lincoln, Nebraska; and Lynne Petro, Vestavia, Alabama; as members of the Olson family group, to retain control of First Nebraska Bancs, Inc., Sidney, Nebraska, parent of Points West Community Bank, Julesburg, Colorado, and Point West Community Bank, Sidney, Colorado.	Newspaper: Federal Register:	02/26/2014 03/03/2014
FIRST STATE BANK OF COLORADO	* Branch	First State Bank of Colorado, Hotchkiss, Colorado, to establish a branch at 8110 East Union Avenue, Suit 125, Denver, Colorado.	Newspaper: Federal Register:	02/20/2014 Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
508355	AMERISTATE BK, ATOKA, OKLAHOMA	11/18/2013	02/07/2014	S	Small Bank
898458	BANK OF JACKSON HOLE, JACKSON, WYOMING	11/04/2013	02/05/2014	S	Int Sm Bank
284154	FREEDOM BK OKLAHOMA, TULSA, OKLAHOMA	11/18/2013	02/10/2014	S	Small Bank
1012055	PEOPLES EXCH BK, BELLEVILLE, KANSAS	11/18/2013	02/10/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending February 15, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Federal Register:	03/07/2014 Not available
CITIZENS 1ST BANK	Member	Citizens 1st Bank, Tyler, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
CITIZENS STATE BANK	Member	Citizens State Bank, Tyler, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
INDUSTRY BANCSHARES, INC.	* 3A3	Industry Bancshares, Inc., Industry, Texas, to acquire 100 percent of the outstanding shares of Bank of Brenham, National Association, Brenham, Texas.	Newspaper: Federal Register:	Not available 03/15/2014
MCGREGOR BANCSHARES, INC.	* 3A1	McGregor Bancshares, Inc., McGregor, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of McGregor, McGregor, Texas.	Newspaper: Federal Register:	Not available 03/07/2014
WILLS POINT FINANCIAL CORPORATION	CIC	Retroactive notice of Change of Control by Mary Ruth Ellis individually and as Executrix of the Estate of Norman Ellis, North Richland Hills, Texas; David W. Ellis, and Duncan J. Ellis, both of Richland Hills, Texas; and Deana Hoffman, North Richland Hills, Texas; to acquire and control greater than 10 percent of Willis Point Financial Corporation, Wills Point, Texas and indirectly Citizens National Bank, Wills Point, Texas.	Newspaper: Federal Register:	Not available Not available



**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending February 15, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAY COMMERCIAL BANK	* 18C * Branch	Bay Commercial Bank, Walnut Creek, California, to merge with Community Bank of San Joaquin, Stockton, California, and thereby acquire two branch offices.	Newspaper: Federal Register:	Not available Not applicable
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:	01/31/2014 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**

**Filings received during the week ending February 15, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
U & I FINANCIAL CORP.	CIC	Change in Bank Control Notice on behalf of John Jung Hun Chang, Duck Hee Chang, Wellwish Investments LLC, Ellis Eunrok Chang, all of Garden Grove, California, and Ellen Eunmi Chang, Bellevue, Washington, to retain 18.43 percent of U & I Financial Corp., and thereby indirect control of UniBank, both of Lynnwood, Washington.	Newspaper:	01/07/2014
			Federal Register:	02/28/2014

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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
1216826	SILVERGATE BK, LA JOLLA, CALIFORNIA	10/21/2013	02/05/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act