
Federal Reserve Release



H.2

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

No. 19

Week Ending May 10, 2014

Testimony and Statements

Economic Outlook -- statement by Chair Yellen before the Joint Economic Committee of the U.S. Congress on May 7 and before the Senate Committee on the Budget on May 8, 2014, on the economic outlook.

- Published, May 7, 2014

Bank Holding Companies

Mercantile Bank Corporation, Grand Rapids, Michigan -- to acquire Firstbank Corporation, Alma, and thereby indirectly acquire Firstbank, Mount Pleasant, and Keystone Community Bank, Kalamazoo, and election to become a financial holding company.

- Approved, May 6, 2014

Monetary and Financial Policy

Term Deposit Facility -- to authorize an increase in the individual award cap for test TDF auctions up to \$10 billion and in offering rates up to 5 basis points over the interest rate on excess reserves for TDF test operations.

- Approved, May 1, 2014

(A/C)

Regulations and Policies

Regulation XX (Concentration Limit) -- publication for comment of proposed rule to (1) implement the concentration limit for financial companies under section 622 of the Dodd-Frank Act and (2) establish reporting requirements for certain financial companies.

- Approved, May 4, 2014

Enforcement

Continental Bank Holdings, Inc., Plymouth Meeting, Pennsylvania -- cease and desist order, issued by the Office of Thrift Supervision, dated February 28, 2011, terminated May 3, 2014.

- Announced, May 6, 2014

First National Bancshares of Central Alabama, Inc., Tuscaloosa, Alabama -- written agreement dated June 23, 2011, terminated May 2, 2014.

- Announced, May 6, 2014

HMN Financial, Inc., Rochester, Minnesota -- supervisory agreement, issued by the Office of Thrift Supervision, dated February 22, 2011, terminated May 1, 2014.

- Announced, May 6, 2014

Lincoln Federal Bancorp, M.H.C., Lincoln, Nebraska, and Lincoln Federal Bancorp, Inc. -- cease and desist orders, issued by the Office of Thrift Supervision, dated October 6, 2009, terminated May 2, 2014.

- Announced, May 6, 2014

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Cleveland

The North Side Bank and Trust Company, Cincinnati, Ohio -- to establish a branch at 2739 Madison Road, Cincinnati.

- Approved, May 5, 2014

Richmond

Shore Bank, Onley, Virginia -- to establish a branch at 9748 Stephen Decatur Highway, Ocean City, Maryland.

- Approved, May 9, 2014

Bank Holding Companies

Atlanta

Ameris Bancorp, Moultrie, Georgia -- to merge with Coastal Bankshares, Inc., Savannah, and thereby acquire The Coastal Bank.

- Approved, May 9, 2014

Richmond

HomeTrust Bancshares, Inc., Asheville, North Carolina -- waiver of application to acquire Jefferson Bancshares, Inc., Morristown, Tennessee, in connection with the merger of their respective subsidiaries, HomeTrust Bank, a federal savings bank, Asheville, and Jefferson Federal Bank, Morristown.

- Granted, May 9, 2014

Bank Holding Companies

Boston

Kennebec Savings, MHC, Augusta, Maine, and Kennebec Savings, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Kennebec Savings Bank, Augusta.

- Approved, May 8, 2014

Cleveland

Mars National Bancorp, Inc., Mars, Pennsylvania -- to become a bank holding company by acquiring Mars National Bank, Mars.

- Approved, May 8, 2014

Dallas

Pioneer Bancshares, Inc., Dripping Springs, Texas -- waiver of application to acquire C BAR M, Inc., Kerrville, in connection with the merger of their respective subsidiaries, Pioneer Bank, SSB, Dripping Springs, and Union State Bank, Kerrville.

- Granted, May 8, 2014

St. Louis

United Holding Company, Inc., Springdale, Arkansas -- to become a bank holding company on conversion of its subsidiary, United Bank, Springdale, from a federal savings bank to a state-chartered commercial bank.

- Approved, May 8, 2014

Bank Premises

Chicago

Port Byron State Bank, Port Byron, Illinois -- to invest in bank premises.

- Approved, May 8, 2014

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Withdrawn, May 7, 2014

St. Louis

United Bank, Springdale, Arkansas -- to acquire control of UB Financial, LLC, Springdale, a financial subsidiary of United Holding Company, Inc., and thereby engage in the sale of life and health insurance.

- Approved, May 8, 2014

Change in Bank Control

Kansas City

The George Madison Corporation, Pawnee, Oklahoma -- change in bank control of The George Madison Corporation and its subsidiary, First National Bank of Pawnee, Pawnee.

- Permitted, May 6, 2014

Kansas City

Liberty Bancorp, Inc., Liberty, Missouri -- to retain control of Liberty Bancorp, Inc. and its subsidiary, BankLiberty, Liberty.

- Permitted, May 8, 2014

Dallas

Wills Point Financial Corporation, Wills Point, Texas -- change in bank control of Wills Point Financial Corporation and its subsidiary, Citizens National Bank, Wills Point.

- Permitted, May 8, 2014

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to August 14, 2014, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, May 6, 2014

Atlanta

Regions Bank, Birmingham, Alabama -- extension to September 2, 2014, to make certain public welfare investments.

- Granted, May 7, 2014

Atlanta

Regions Bank, Birmingham, Alabama -- extension to September 16, 2014, to make certain public welfare investments.

- Granted, May 7, 2014

Membership

Kansas City

The First National Bank of Wamego, Wamego, Kansas -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, May 6, 2014

St. Louis

United Bank, Springdale, Arkansas -- to become a member of the Federal Reserve System.

- Approved, May 8, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIVE	Member	Application by BankFive, Fall River, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper:	Not applicable
			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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 2**Federal Reserve Bank of New York****Filings received during the week ending May 10, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York requests to establish a branch located at 2117-2121 Avenue U, Brooklyn, New York.	Newspaper: Federal Register:	05/21/2014 Not applicable
DVB BANK SE	FBSEA	DVB Bank SE, Frankfurt, Germany to establish a branch office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available 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
MAX BANCORP, LLC	* 3A3	Max Bancorp, LLC, New York, New York, to acquire 100 percent of all issued and outstanding common stock of First Bank Holding Company, Inc. and thereby indirectly acquire the National Bank of Harvey, both of Harvey, North Dakota, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
SUFFOLK BANCORP	4c8	Suffolk Bancorp to engage in trust company functions through a newly formed nonbanking subsidiary, Suffolk Trust Company, both of Riverhead, New York, pursuant to Section 225.28 (b)(5) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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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 May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 10, 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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENTEGR FINANCIAL CORP.	* 3A1	Entegra Financial Corp., Franklin, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Macon Bancorp, Franklin, North Carolina, and thereby indirectly control Macon Bank, Franklin, North Carolina.	Newspaper: Federal Register:	Not available 06/05/2014
FARMERS AND MINERS BANK	CIC	H. Ronnie Montgomery, Jonesville, Virginia, Sandra W. Montgomery, Jonesville, Virginia, Julie Anne Montgomery, Abingdon, Virginia, Lee Memorial Gardens Inc., Pennington Gap, Virginia, and Terry Estep, Ewing, Virginia, as a group acting in concert to control up to 30.93% of Farmers and Miners Bank, Pennington Gap, Virginia.	Newspaper: Federal Register:	05/23/2014 05/27/2014
Midstate Bancorp, Inc	* 3A1	Midstate Bancorp, Inc., Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of Midstate Community Bank, Baltimore, Maryland, in connection with its conversion from a mutual to stock form.	Newspaper: Federal Register:	Not available 06/09/2014
NATIONAL CONSUMER COOPERATIVE BANK	* 3A1 4c8	National Consumer Cooperative Bank and NCB Financial Corporation, both of Washington, D.C. to become bank holding companies through the conversion of their wholly-owned subsidiary, NCB, FSB, Hillsboro, Ohio, to a national bank under the title of National Cooperative Bank, N.A.	Newspaper: Federal Register:	Not available 06/02/2014
OCONEE FEDERAL, MHC	* SLHC Acquisition	Oconee Federal, MHC and Oconee Federal Financial Corp., both of Seneca, South Carolina, to acquire Stephens Federal Bank, Toccoa, Georgia.	Newspaper: Federal Register:	Not available Not available
UNITED BANK	* Branch	United Bank, Fairfax, Virginia has submitted an application to establish a branch at 96 Main Street, Stanardsville, Virginia, 22973.	Newspaper: Federal Register:	05/19/2014 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 10, 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
SUNSHINE BANCORP, INC.	* SLHC Formation	Sunshine Bancorp, Inc., Plant City, Florida, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Sunshine State Federal Savings and Loan Association, both of Plant City, Florida. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Sunshine State Federal Savings and Loan Association, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available 04/21/2014

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 May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMICAL FINANCIAL CORPORATION	* 18C	Notice by Chemical Financial Corporation, Midland, Michigan, to acquire 100 percent of the voting shares of Northwestern Bancorp, Inc., Traverse City, Michigan, and indirectly acquire Northwestern Bank, Traverse City, Michigan, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y. In connection with this application, Chemical Bank, Midland, Michigan will merge with Northwestern Bank, Traverse City, Michigan, and thereby establish 25 branches, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 9 of the Federal Reserve Act.	Newspaper:	05/17/2014
	* 4c8		Federal Register:	05/27/2014
FIRST AMERICAN BANK CORPORATION	* 3A3	First American Bank Corporation, Elk Grove Village, Illinois, to acquire 100 percent of Bank of Coral Gables, Coral Gables, Florida.	Newspaper:	Not available
			Federal Register:	06/05/2014
FIRST MID-ILLINOIS BANCSHARES, INC.	CIC	Elizabeth L. Celio, Oak Park, Illinois, individually and as part of the Lumpkin Family Control Group to acquire 10 percent or more of the shares and thereby control of First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, together with certain trusts established for the benefit of individuals who are members of the Lumpkin Family Control Group, with Steven Grissom, Mattoon, Illinois, as trustee of such trusts, to join the Lumpkin Family Control Group. First Mid-Illinois Bancshares, Inc. controls First Mid-Illinois Bank & Trust, N.A., Mattoon, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
LOGANSFORT FINANCIAL CORP.	* 3A1	Logansport Financial Corporation, Logansport, Indiana, to become a bank holding company following the conversion of its subsidiary bank, Logansport Savings Bank, FSB, Logansport, Indiana, from a federally chartered savings bank to an Indiana state chartered bank.	Newspaper:	05/15/2014
			Federal Register:	05/22/2014

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAK FINANCIAL, INC.	CIC	Bruce Gabrielse, Barbara L. Gabrielse, both of Fitchburg, Wisconsin, Brian Gabrielse, Jennifer Gabrielse, Bradley Gabrielse, Brenton Gabrielse, Katelyn Gabrielse, Kimberly Gabrielse, Matthew Gabrielse, all of Madison, Wisconsin, Jack L. Gabrielse, Denise Gabrielse, both of Oregon, Wisconsin, the Diane L. Gabrielse Declaration of Trust dated September 2, 1999, Diane L. Gabrielse, individually and as trustee of the Diane L. Gabrielse Declaration of Trust dated September 2, 1999, the Thomas H. Gabrielse Declaration of Trust dated September 2, 1999, Thomas H. Gabrielse as trustee of the Thomas H. Gabrielse Declaration of Trust dated September 2, 1999, all of Orland Park, Illinois, Mark Oostdyk, Heidi DeBruin, Kaye Oostdyk, all of Stoughton, Wisconsin, Stephanie Clark, St. Johns, Florida, David Gabrielse, Palos Heights, Illinois, Jeffrey Gabrielse, Jonathan Oostdyk, both of Plymouth, Minnesota, Justin Gabrielse, Maple Grove, Minnesota, Jayne Locascio, Palos Park, Illinois, William Oostdyk, South Elgin, Illinois, Valerie Therrien, Minneapolis, Minnesota, Katie Nelson, Frostburg, Maryland, and Keith Gabrielse, Cottage Grove, Wisconsin, together as a group acting in concert, to retain control of over 10 percent of the voting shares of Oak Financial, Inc., and thereby indirectly retain control of Oak Bank, both of Fitchburg, Wisconsin.	Newspaper:	Not available
			Federal Register:	05/21/2014
WESTERN ILLINOIS BANCSHARES, INC.	CIC	Notice by Augustin S. Hart III, Rebecca S. Hart & Broadwater Partners, LLC, all of Oquawka, Illinois, to retain more than 10 percent of Western Illinois Bancshares, Inc., Monmouth, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDLAND STATES BANCORP, INC.	CIC	Notice by Andrew Sproule Love, Jr., St. Louis, Missouri, acting individually, and in concert with a control group, to gain control of Midland States Bancorp, Inc., Effingham, Illinois, the parent company of Midland States Bank, Effingham, Illinois. The control group consists of Mr. Love; Trust Established U/T/W of Andrew Sproule Love FBO Andrew Sproule Love, Jr., Andrew Sproule Love, Jr., and Bank of America, N.A., as co-trustees; Inter Vivos Trust created by Andrew Sproule Love U/I/T dated December 30, 1941, as amended by instrument dated August 3, 1959, Andrew Sproule Love, Jr., and Bank of America, N.A., as co-trustees; Love Group, LLC; Love Investment Company; Love Real Estate Company; and Sarah Otto Love, all of St. Louis, Missouri; Daniel Sproule Love, New York, New York; Laura Kate Love, Bozeman, Montana; Martha Farr Love; and John Overton Robertson, both of Portland, Maine; Amy Farr Robertson, Denver, Colorado; Bruce Clendenin Robertson, Rockville, Maryland; Caroline Bill Robertson Evans, Jacksonville, North Carolina, and Laurence Arnold Schiffer, St. Louis, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
SIMMONS FIRST NATIONAL CORPORATION	* 3A3	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire Delta Trust & Banking Corporation, Little Rock, Arkansas, and thereby indirectly acquire Delta Trust & Bank, Parkdale, Arkansas.	Newspaper:	05/30/2014
			Federal Register:	05/29/2014

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Notice by Ericka Lynn Kotab and David William Kotab, both of Wagner, South Dakota, to acquire shares of Commercial Holding Company, Wagner, South Dakota, and join the Frei Family Shareholder group which owns 25 percent or more of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly controls Commercial State Bank of Wagner, Wagner, South Dakota.	Newspaper: Federal Register:	Not available 05/29/2014
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	CIC	Post notice by Robert F. Wishek, Ashley, North Dakota, as co-trustee of the McIntosh County Bank Holding Company, Inc., 2012 Voting Trust Agreement, Ashley, North Dakota, to retain 25% or more of the shares of McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, and thereby retain control of McIntosh County Bank, Ashley, North Dakota, and North Star Holding Company, Inc., Jamestown, North Dakota, which controls Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available 05/27/2014
PARKSTON INVESTMENT COMPANY	CIC	Retroactive change in control notice by Scott David Bormann, Parkston, South Dakota, Douglas Lee Bormann, Parkston, South Dakota, and Shirley Jean Altenhofen, Harper, Iowa, individually and as trustees of the Bormann Family Trust, Parkston, South Dakota, to retain control of 25% or more of the shares of Parkston Investment Company, Parkston, South Dakota, and thereby indirectly retain control of Farmers State Bank, Parkston, South Dakota. In addition, the Bormann Family Trust, James D. Bormann, Parkston, South Dakota, Angela Marie Bormann, Sioux Falls, South Dakota, and Michael Aaron Bormann, Parkston, South Dakota, are filing retroactively to retain shares of Parkston Investment Company, Parkston, South Dakota, and thereby join the Bormann family shareholder group that controls 25% or more of Parkston Investment Company, Parkston, South Dakota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 10, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK & TRUST COMPANY	* 18C * Branch	American State Bank and Trust Company, Great Bend, Kansas, to merge with First National Bank of Holcomb, Holcomb, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	05/30/2014 Not applicable
Farmers State Bancshares II, Inc.	* 3A1	Farmers State Bancshares II, Inc., Spencer, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Spencer State Bank, Spencer, Nebraska.	Newspaper: Federal Register:	Not available 06/09/2014
FIRST NATIONAL BANK OF WAMEGO, THE	Member	The First National Bank of Wamego, Wamego, Kansas, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	* 3A3	Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska, to acquire 100 percent of the voting shares of Mountain Valley Bancshares, Inc., and thereby indirectly acquire Mountain Valley Bank, both of Walden, Colorado. Mountain Valley Bancshares, Inc., Walden, Colorado, will merge with and into Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska.	Newspaper: Federal Register:	05/12/2014 05/27/2014

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBFH, INC.	* 3A5	Hillister Enterprises, II, Inc., Umphrey II Family Limited Partnership, both of Beaumont, Texas, and CBFH, Inc., Orange, Texas, to acquire MC Bancshares, Inc., Houston, Texas, and therefore indirectly, Memorial City Bank, Houston, Texas.	Newspaper:	Not available
	* 3A3		Federal Register:	05/15/2014
CENTRAL BANCSHARES, INC.	CIC	Retroactive notice by Edward E. Hartline, Houston, Texas, as trustee of the Carolyn J. Young 2012 Trust, to control greater than 25 percent of the shares of Central Bancshares, Inc., Houston, Texas, and indirectly, Central Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/20/2014
CENTRAL BANCSHARES, INC.	CIC	Retroactive notice by Carolyn Josey Young, Houston, Texas, individually; and John H. Young, Carolyn J. Young, John R. Young, Kathleen Zinn, and Donna P. Josey, all of Houston, Texas; and Elizabeth Young of Atlanta, Georgia; collectively to maintain ownership of greater than 25 percent of the shares of Central Bancshares, Inc., Houston, Texas, and indirectly, Central Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/20/2014
DIBOLL STATE BANCSHARES, INC.	CIC	Notice filed by Arthur Temple, III, Lufkin, Texas, individually and as trustee of the Arthur Temple, III Testamentary Trust, Arthur Temple, III Generation Skipping Trust, and Arthur & Mary Temple Trust Part II; Charlotte Ann Temple, St. Helena, California, individually and as trustee of the Charlotte Temple Family Trust and Charlotte Ann Temple Generation Skipping Trust; Hannah Temple, Austin, Texas; John Hurst, Dripping Springs, Texas; Whitney Temple Grace, West Lake Hills, Texas; Susan Temple, Wilson, Wyoming; Arthur Spencer, St. Helena, California, individually and as trustee of the Charlotte Ann Temple Generation Skipping Trust; Christopher Spencer, St. Helena, California; William H. Spencer, Washington, D.C.; Katherine Spencer Zelazny, St. Helena, California, as trustee of the Zelazny Family Trust; Wayne Corley, Lufkin, Texas, as trustee of the Charlotte Ann Temple Testamentary Trust and Arthur Temple, III Testamentary Trust; CAT AT Family, L.P, St. Helena, California; to collectively as a group acting in concert control and retain 25 percent or more of the shares of common stock of Diboll State Bancshares, Inc., Diboll, Texas, and thereby indirectly First Bank and Trust East Texas, Diboll, Texas.	Newspaper:	Not available
			Federal Register:	05/16/2014

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE BANK	* 18C * Branch	Heritage Bank, Pearland, Texas, to acquire by merger Nixon State Bank, Nixon, Texas, and to establish branches at 200 N. Nixon Ave., Nixon, Texas 78140, and 13809 West Highway 87, La Vernia, Texas 78121.	Newspaper: Federal Register:	Not available Not applicable
RIVERBEND FINANCIAL CORPORATION	CIC	Notice by Barkat Ali, Southlake, Texas, to acquire 25 percent or more of the shares of Riverbend Financial Corporation, Fort Worth, Texas, and indirectly, Riverbend Bank, Fort Worth, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 10, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PB Financial Holdings, Inc.	* 3A1	PB Financial Holdings, Inc., to become a bank holding company by acquiring 100 percent of Pinnacle Bank, both of Scottsdale, Arizona.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	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.

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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
431172	PACIFIC PREMIER BK, IRVINE, CALIFORNIA	12/02/2013	04/17/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act