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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. 32*

*Week Ending August 9, 2014*

Banking Supervision & Regulation

Resolution Plans -- joint Board and Federal Deposit Insurance Corporation response to the 2013 resolution plans submitted under the Dodd-Frank Act by the 11 largest, most complex banking organizations, including identification of shortcomings to be addressed in the 2015 resolution-plan submissions.

- Approved, August 5, 2014

Enforcement

Ackley State Bank, Ackley, Iowa -- issuance of a consent order of assessment of a civil money penalty.

- Announced, August 5, 2014

Anchor Bancorp Wisconsin, Inc., Madison, Wisconsin -- cease and desist order issued by the Office of Thrift Supervision, dated June 26, 2009, terminated July 31, 2014.

- Announced, August 5, 2014

Community Financial Shares, Inc., Glen Ellyn, Illinois -- written agreement dated May 23, 2011, terminated August 1, 2014.

- Announced, August 5, 2014

Stark Bank Group, Ltd., Fort Dodge, Iowa, and First American Bank -- written agreement dated March 3, 2011, terminated August 5, 2014.

- Announced, August 7, 2014

SWNB Bancorp, Inc., Houston, Texas -- written agreement dated September 19, 2011, terminated July 31, 2014.

- Announced, August 5, 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

#### Richmond

Coastal Bank & Trust, Jacksonville, North Carolina -- to establish a branch at 300 US Highway 17 North, Holly Ridge.

- Approved, August 8, 2014

#### Dallas

Southwest Bank, Fort Worth, Texas -- to establish a branch at 2050 Hall Johnson Road, Grapevine.

- Approved, August 6, 2014

### Bank Holding Companies

#### Richmond

Eagle Bancorp, Inc., Bethesda, Maryland -- to acquire Virginia Heritage Bank, Vienna, Virginia, and for EagleBank, Bethesda, to merge with Virginia Heritage Bank and thereby establish branches.

- Approved, August 8, 2014

#### St. Louis

First Light Bancorp, Evansville, Indiana -- to become a bank holding company by acquiring Evansville Commerce Bank, Evansville.

- Approved, August 8, 2014

**Bank Holding Companies**

Richmond

HomeTrust Bancshares, Inc., Asheville, North Carolina -- to become a bank holding company on conversion of HomeTrust Bank, Asheville, from a federal savings bank to a national bank.

- Approved, August 7, 2014

Dallas

Independent Bank Group, Inc., McKinney, Texas -- to acquire Houston City Bancshares, Inc., Houston, and Houston Community Bank, N.A.

- Approved, August 6, 2014

St. Louis

Parkside Financial, Inc., Clayton, Missouri -- to engage in nonbank activities.

- Approved, August 8, 2014

Dallas

Turner Bancshares, Inc., Abernathy, Texas -- to become a bank holding company by acquiring Algodon de Calidad Bancshares, Inc., Abernathy, and thereby indirectly acquiring The First State Bank.

- Approved, July 31, 2014

(A/C)

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

GI Partners et al., San Francisco, California -- relief from certain commitments.

- Granted, August 7, 2014

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

Oneida Tribe of Indians of Wisconsin, Oneida, Wisconsin -- modification of a commitment.

- Granted, August 7, 2014

**Change in Bank Control**

Kansas City

First Team Resources Corporation, Derby, Kansas -- change in bank control of First Team Resources Corporation and its subsidiary, Verus Bank, Derby.

- Permitted, August 4, 2014

Atlanta

Georgia Community Bancorp, Inc., Dawson, Georgia -- to retain control of Georgia Community Bancorp, Inc. and its subsidiary, The Citizens State Bank of Taylor County, Reynolds.

- Permitted, August 4, 2014

Kansas City

Prairie Star Bancshares, Inc., Olathe, Kansas -- change in bank control of Prairie Star Bancshares, Inc. and its subsidiary, Bank of the Prairie, Olathe.

- Permitted, August 6, 2014

**Extensions of Time**

New York

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

- Granted, August 7, 2014

Boston

Kennebec Savings, MHC, Augusta, Maine, and Kennebec Savings, Inc. -- extension to October 7, 2014, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Kennebec Savings Bank, Augusta.

- Granted, August 8, 2014

Atlanta

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

- Granted, August 6, 2014

**Membership**

Kansas City

Flatirons Bank, Boulder, Colorado -- to become a member of the Federal Reserve System.

- Approved, August 8, 2014

**Reserve Bank Operations**

Director, RBOPS

Federal Reserve Bank of Chicago -- request to commit funds for construction of the Reserve Bank's Cash Reconfiguration Project.

- Approved, August 4, 2014

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE STREET BANK AND TRUST COMPANY	PWI	State Street Bank and Trust Company, Boston, Massachusetts, seeks prior approval for a public welfare investment through the Massachusetts Housing Equity Fund XXI LLC ("MHEF XXI") pursuant to section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK, N.A.	Investment	Citibank N.A. Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Canada Square Operations Ltd., Derby, England.	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
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, proposes to open a branch office located at 15190 Frederick Road, Montgomery County, Maryland.	Newspaper: Federal Register:	08/26/2014 Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 9, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARLIN BUSINESS SERVICES CORP.	CIC	Red Mountain Partners, L.P., RMCP GP, LLC, Red Mountain Capital Partners LLC, Red Mountain Capital Management, Inc., Willem Mesdag, and Christopher Teets, collectively, request to purchase more than 10.0% of the common stock of Marlin Business Services Corp., Mount Laurel, NJ.	Newspaper: Federal Register:	Not available Not available
PATHFINDER BANCORP, M.H.C.	* MHC Conversion * 3A1	Pathfinder Bancorp, MHC, Oswego, New York (the "MHC"), the mutual holding company that controls Pathfinder Bank, Oswego, New York, proposes to convert to stock form. Pursuant to the conversion, the MHC and Pathfinder Bancorp, Inc., Oswego, New York, the existing mid-tier holding company of the Pathfinder Bank, will cease to exist, and Pathfinder Bank will become a wholly-owned subsidiary of Pathfinder Bancorp, Inc., Oswego, New York, a newly formed corporation, which proposes to become a bank holding company by acquiring Pathfinder Bank.	Newspaper: Federal Register:	Not available 07/17/2014

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 9, 2014**

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

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

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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
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	04/28/2014	07/30/2014	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 August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, proposes to open a new branch at 680 Oyster Point Road, Newport News, Virginia 23602.	Newspaper: Federal Register:	Not available Not applicable
REGAL BANCORP, INC.	CIC	Mr. Daniel Hirschfeld, Timonium, Maryland, Mr. Thomas J. Faust, Lutherville, Maryland, and Mr. Charles J. Ilardo, Lutherville, Maryland, to acquire up to 100% of the voting securities of Regal Bancorp, Inc., Owings Mills, Maryland, and thereby indirectly control Regal Bank & Trust, Owings Mills, Maryland.	Newspaper: Federal Register:	Not available 08/19/2014

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

- O = Outstanding
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- SN = Substantial noncompliance

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 9, 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
BANK OF ERATH HOLDING COMPANY	CIC	After-the-fact change in control notice filed by Paul Gonsoulin Moresi Jr., Linda Hebert Moresi, and Paul Gonsoulin Moresi III, all of Abbeville, Louisiana; to retain 10.68 percent of the outstanding voting shares of Bank of Erath Holding Company, and its subsidiary, Bank of Erath, both of Erath, Louisiana.	Newspaper: Federal Register:	08/25/2014 08/22/2014
C1 FINANCIAL, INC.	CIC	Prior change in control notice filed by Trevor R. Burgess, St. Petersburg, Florida, Marcio Camargo, São Paulo, Brazil, Marcelo Lima, São Paulo, Brazil, Erwin Russel, São Paulo, Brazil, CBM Holdings Qualified Family, L.P. Toronto, Ontario, Canada, an Ontario, Canada limited partnership, the General Partner of which is Marcelo Lima, and Amazonite Family Limited Partnership, Ontario, Canada, the General Partner of which is Erwin Russel, for Mr. Russel to transfer his shares of C1 Financial, Inc., to Amazonite Family Limited Partnership, and for the latter to acquire 10 percent or more of the shares and thereby control of C1 Financial, Inc., and its subsidiary bank, C1 Bank, both of St. Petersburg, Florida.	Newspaper: Federal Register:	Not available Not available
COMMERCE UNION BANK	* 18C * Branch	Commerce Union Bank, Springfield, Tennessee, to merge with Reliant Bank, Brentwood, Tennessee.	Newspaper: Federal Register:	08/29/2014 Not applicable

**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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3690662	PALM BEACH CMNTY BK, WEST PALM BEACH, FLORIDA	04/14/2014	07/29/2014	S	Small Bank
318835	PILOT BK, TAMPA, FLORIDA	04/21/2014	08/03/2014	S	Small 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 August 9, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BARLOW BANKING CORPORATION	* 3A3	Barlow Banking Corporation, Iowa Falls, Iowa, to acquire up to 19.39 percent of Northfield Bancshares, Inc., Northfield, Minnesota and thereby indirectly acquire Community Resource Bank, Northfield, Minnesota.	Newspaper: Federal Register:	08/25/2014 08/21/2014
FIRST MAZON BANCORP, INC.	CIC	Notice by the family group consisting of: Robert W. Breisch, Sr., individually and as co-trustee of the Breisch Living Trust, Phyllis A. Breisch, individually, and as co-trustee of the Breisch Living Trust, The Breisch Living Trust, Thomas R. Bartholet, Robert W. Breisch, Jr., Carla Breisch, Gabrielle L. Breisch, Michael C. Breisch, Brittany C. Breisch, Christina M. Breisch-Harty, Timothy J. Harty, Timothy J. Harty, Jr., Jonathon W. Harty, Kimberly A. Breisch-Rodosky, William J. Rodosky, Jr., Madelynne M. Rodosky, to control above 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper: Federal Register:	Not available 08/25/2014
HOMETOWN BANCORP, LTD.	CIC	Kimberly L. Johnson, Naples, Florida, as co-trustee of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, together with Lisa M. Reilly, Naples, Florida, as the co-trustee of the Shelly A. Stayer 2010 Childrens Trust to be added to the Stayer Family Control Group and thereby control 11.09 percent of Hometown Bancorp, Ltd., Fond du Lac, Wisconsin and indirectly Hometown Bank, Fond du Lac, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	07/28/2014 Not available
LAKE CITY BANK	* Branch	Lake City Bank, Warsaw, Indiana, to establish a branch located at 3805 East 82nd Street, Indianapolis, Indiana.	Newspaper: Federal Register:	08/18/2014 Not applicable
NEB CORPORATION	* 3A3	NEB Corporation, Fond du Lac, Wisconsin, to acquire 100 percent of the outstanding shares of InvestorsBank, Waukesha, Wisconsin.	Newspaper: Federal Register:	Not available 09/08/2014
SPRING BANCORP, INC.	CIC	Jason Knoedler, Colten Knoedler, Claire Knoedler, and Chase Knoedler, Natalie Marantz and Jason Knoedler, as the general partners of Marantz Investments, L.P., Melissa Knoedler Irrevocable Trust, Gregory Marantz Irrevocable Trust, and Jennifer Marantz Irrevocable Trust as limited partners of Marantz Investments, L.P., Tom Marantz, as trustee of the Tom Marantz Revocable Trust and Natalie Marantz, as trustee of the Natalie Marantz Revocable Trust to be added to the Marantz Family Control group to retain control of 43.30 percent of Spring Bancorp, Inc., and thereby indirectly control, Bank of Springfield, both of Springfield, Illinois.	Newspaper: Federal Register:	08/26/2014 Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 9, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ILLINOIS BANCSHARES, INC.	CIC	Notice by Augustin S. Hart, III, Rebecca S. Hart and Broadwater Partners LP, all of Oquawka, Illinois; Douglas S. Hart of Powell, Wyoming; the general partner of Broadwaters Partnership LP, Broadwaters, Inc. of Cody, Wyoming ("GP"); the principal shareholder and President of GP, Augustin S. Hart III and three other principal shareholders of GP, Kathryn Stuart Lansing, Lake Forest, Illinois; Douglas S. Hart, Powell, Wyoming; and Harriet Heather Hart, Bozeman, Montana, to retain more than 10 percent of Western Illinois Baneshares, Inc., Monmouth, Illinois.	Newspaper:	08/15/2014
			Federal Register:	Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
643340	EASTERN MI BK, CROSWELL, MICHIGAN	04/14/2014	08/02/2014	S	Small Bank
653648	FIRST AMER BK, FORT DODGE, IOWA	03/24/2014	07/23/2014	S	Large Bank
465243	GARRETT ST BK, GARRETT, INDIANA	12/09/2013	07/23/2014	S	Small 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 August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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 August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AUGUSTA FINANCIAL CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012; Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012; and Ardath K. Solsrud Revocable Trust Concerning Augusta Financial Corporation, all of Monona, Wisconsin; each to acquire 25 percent or more of Augusta Financial Corporation, Augusta, Wisconsin (Company), and thereby gain control of Unity Bank, Augusta, Wisconsin (Bank). Robb B. Kahl, Monona, Wisconsin is trustee of these three trusts. These three trusts to each join and Corinne Esther Solsrud, Mosinee, Wisconsin; Rachel Ann Solsrud Goodell, Augusta, Wisconsin; Gregory Arthur Solsrud, Dunwoody, Georgia; and Brian Kenneth Solsrud, North Oaks, Minnesota; to retain shares as part of the Kahl/Solsrud shareholder group acting in concert, which controls Company and indirectly controls Bank.	Newspaper: Federal Register:	Not available 08/25/2014
CAPRICE CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012; Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012; and Ardath K. Solsrud Revocable Trust Concerning Caprice Corporation, all of Monona, Wisconsin; each to acquire 25 percent or more of Caprice Corporation, Augusta, Wisconsin (Company), and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota (Bank). Robb B. Kahl, Monona, Wisconsin is trustee of these three trusts. These three trusts to each join and Corinne Esther Solsrud, Mosinee, Wisconsin; Rachel Ann Solsrud Goodell, Augusta, Wisconsin; Gregory Arthur Solsrud, Dunwoody, Georgia; and Brian Kenneth Solsrud, North Oaks, Minnesota; to retain shares as part of the Kahl/Solsrud shareholder group acting in concert, which controls Company and indirectly controls Bank.	Newspaper: Federal Register:	Not available 08/25/2014
EAGLE BANCORP MONTANA, INC.	* 3A1 * 18C * Branch Member	Eagle Bancorp Montana, Inc., Helena, Montana, to become a bank holding company by acquiring 100 percent of Opportunity Bank of Montana, Helena, Montana. Opportunity Bank of Montana a state-chartered interim commercial bank, proposes to become a member of the Federal Reserve System. Opportunity Bank of Montana also intends to merge with American Federal Savings Bank, Helena, Montana, with Opportunity Bank of Montana as the survivor, and incident thereto, establish 12 branches. American Federal Savings Bank is currently a wholly-owned subsidiary of Eagle Bancorp Montana.	Newspaper: Federal Register:	Not available 08/11/2014

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with Mountain West Bank, National Association, Helena, Montana, and incident thereto establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**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	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASTRA FINANCIAL CORPORATION	CIC	Notification submitted by Timothy W. Olsen, Atlanta, Georgia, to acquire control of Astra Financial Corporation, Prairie Village, Kansas, parent of TriCentury Bank, Simpson, Kansas.	Newspaper: Federal Register:	08/26/2014 08/22/2014
CENTENNIAL BANK	* 18C * Branch	Centennial Bank, Centennial, Colorado, to purchase certain assets and assume certain liabilities of five branches of Mutual of Omaha Bank, Omaha, Nebraska. The branches are located in Nederland, Idaho Springs, Conifer, Evergreen, and Golden, all in Colorado.	Newspaper: Federal Register:	Not available Not applicable
FIRST OF GRANDFIELD CORPORATION	CIC	Notification submitted by Andrew Litsch and Joshua Litsch, both of Edmond, Oklahoma, to acquire control of First of Grandfield Corporation, parent of First State Bank, both in Grandfield, Oklahoma.	Newspaper: Federal Register:	Not available Not available
NORTON BANKSHARES, INC.	CIC	Notification submitted by the Stanton D. Nelson Trust No. 2, the Clark S. Nelson Trust No. 2, the N. Terry Nelson Trust No. 7, and the N. Terry Nelson Trust No. 8, all of Long Island, Kansas; and the following individuals who serve as co-trustees of one or more of the trusts: Clarke S. Nelson, Long Island, Kansas; Stanton D. Nelson, Norton, Kansas; John McClymont, Norton, Kansas; Janet M. Sell, Long Island, Kansas; and John P. Engelbert, Norton, Kansas; as members of the Nelson Control Group acting in concert, to acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas.  In addition, notification by the Clark S. Nelson Trust No. 2 and all trustees listed above, to individually acquire control of Norton Bankshares, Inc., parent of The First State Bank, both in Norton, Kansas.	Newspaper: Federal Register:	07/18/2014 07/16/2014

**District: 10**

**Federal Reserve Bank of Kansas City**

**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.

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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
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at 500 Throckmorton Street, Suite 350, Fort Worth, Texas 76102.	Newspaper: Federal Register:	Not available Not applicable
FIRST BANK & TRUST	* 18C * Branch	First Bank & Trust, Seymour, Texas, to acquire by merger its affiliate banks, First Bank, Whitney, Texas; Memphis State Bank, Memphis, Texas; and Citizens State Bank, Princeton, Texas; and to establish the existing six banking offices of the three affiliates as branches.	Newspaper: Federal Register:	Not available Not applicable
FIRST BANK LUBBOCK BANCSHARES, INC.	* 3A3	First Bank Lubbock Bancshares, Inc., Lubbock, Texas, to acquire 100 percent of the common stock of Texas Savings Bank, SSB, Snyder, Texas.	Newspaper: Federal Register:	08/23/2014 08/25/2014
FIRST STATE BANK	* 18C * Branch	First State Bank, Gainesville, Texas, to merge with North Texas Bank, National Association, Decatur, Texas, and to establish two branches at 661 West Thompson Street, Decatur, Texas 76234, and 211B South Oak Street, Roanoke, Texas 76262.	Newspaper: Federal Register:	Not available Not applicable
LEGACYTEXAS BANK	* 18C * Branch	LegacyTexas Bank, Plano, Texas, to acquire by merger ViewPoint Bank, National Association, Plano, Texas, and to establish branches at the 31 existing branch locations of ViewPoint Bank and at its existing head office upon relocating its head office to the present head office of ViewPoint Bank.	Newspaper: Federal Register:	Not available Not applicable
RED RIVER BANCORP, INC.	* 3A5	Red River Bancorp, Inc., Gainesville, Texas, to acquire by merger Chisholm Bancshares, Inc., Decatur, Texas, and indirectly, North Texas Bank, N.A., Decatur, Texas.	Newspaper: Federal Register:	Not available 08/25/2014
VANTAGE BANK TEXAS	* 18C * Branch	Vantage Bank, San Antonio, Texas, to acquire by merger D'Hanis State Bank, Hondo, Texas, and to establish branches at 1401 19th Street, Hondo, Texas, and Highway 90 & Front Street, D'Hanis, Texas.	Newspaper: Federal Register:	Not available Not applicable
WELLINGTON STATE BANK	* 18C * Branch	Wellington State Bank, Wellington, Texas, to purchase substantially all of the assets and assume all of the liabilities associated with the branch office of The Ozona National Bank located at 1301 Highway 59 North, Bowie, Texas 76230.	Newspaper: Federal Register:	Not available Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending August 9, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
KEDAP, S.A. de C.V.	* 3A1	KEDAP S.A. de C.V., Mexico City, Mexico, to become a foreign bank holding company by acquiring 29.35 percent of the voting common stock of Vibra Bank, Chula Vista, California.	Newspaper: Federal Register:	08/28/2014 Not available
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC CITY FINANCIAL CORPORATION	CIC	Change in bank control notice on behalf of Sang Young Lee, Chun Young Lee and Lee's Gold and Diamond Import, Inc., La Canada, California, to acquire up to 11.2% of Pacific City Financial Corporation, and thereby indirectly acquire voting shares of Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	08/06/2014 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: Federal Register:	Not available Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act