
Federal Reserve Release



H.2

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

No. 42

Week Ending October 18, 2014

Bank Mergers

Central Bank of Audrain County, Mexico, Missouri -- to acquire the Vandalia branch of First State Community Bank, Farmington, and thereby establish a branch.

- Approved, October 16, 2014

Forms

Forms -- final Board review to extend with revision the Annual Company-Run Stress Test information collection for \$10 billion to \$50 billion companies (FR Y-16).

- Approved, October 17, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of seven-day term deposits with an early withdrawal feature and a maximum tender amount of \$10 billion on October 20, 2014.

- Announced, October 16, 2014

Regulations and Policies

Regulations Y (Bank Holding Companies and Change in Bank Control) and YY (Enhanced Prudential Standards) -- final rule to modify the regulations for capital planning and stress testing, including adjustments to time frames and other clarifications.

- Approved, October 16, 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**

Cleveland

The Cortland Savings and Banking Company, Cortland, Ohio -- to establish a branch at 3615 Boardman Canton Road, Canfield.

- Approved, October 16, 2014

Bank Holding Companies

Dallas

BankCap Equity Fund, LLC, Dallas, Texas; BankCap Partners GP, L.P.; and BankCap Partners Fund I, L.P. -- to acquire, through BankCap Partners Opportunity Fund, L.P., Dallas, shares of Silvergate Capital Corporation, La Jolla, California.

- Approved, October 14, 2014

Philadelphia

Codorus Valley Bancorp, Inc., York, Pennsylvania, and CVLY -- to acquire Madison Bancorp, Inc., a savings and loan holding company, Baltimore, Maryland, and thereby acquire Madison Square Federal Savings Bank.

- Approved, October 14, 2014

Chicago

First Merchants Corporation, Muncie, Indiana -- waiver of application to acquire Community Bancshares, Inc., Noblesville, in connection with the merger of their respective subsidiaries, First Merchants Bank, National Association, Muncie, and Community Bank, Noblesville.

- Granted, October 16, 2014

Bank Holding Companies

Atlanta

MetroCity Bankshares, Inc., Doraville, Georgia -- to become a bank holding company by acquiring Metro City Bank, Doraville.

- Approved, October 15, 2014

Dallas

Red River Bancorp, Inc., Gainesville, Texas -- to acquire by merger Chisholm Bancshares, Inc., Decatur, and indirectly acquire North Texas Bank, N.A.

- Approved, October 15, 2014

St. Louis

Southern Bancorp, Inc., Arkadelphia, Arkansas -- to acquire through merger Bolivar Banking Corporation, Shelby, Mississippi, and thereby indirectly acquire The Bank of Bolivar County.

- Approved, October 16, 2014

Chicago

Treynor Bancshares, Inc., Treynor, Iowa -- to acquire shares of TS Contrarian Bancshares, Inc., Treynor, and thereby indirectly acquire The Bank of Tioga, Tioga, North Dakota; and for TS Contrarian Bancshares to become a bank holding company by acquiring The Bank of Tioga.

- Approved, October 14, 2014

New York

Valley National Bancorp, Wayne, New Jersey -- waiver of application to acquire 1st United Bancorp, Inc., Boca Raton, Florida, in connection with the merger of their respective subsidiaries, Valley National Bank, Passaic, New Jersey, and 1st United Bank, Boca Raton, Florida.

- Granted, October 16, 2014

Bank Mergers

Dallas

First State Bank, Gainesville, Texas -- to merge with North Texas Bank, National Association, Decatur, and thereby establish branches in Decatur and Roanoke.

- Approved, October 15, 2014

Dallas

Northstar Bank of Texas, Denton, Texas -- to acquire through merger its affiliate, Community Bank, Fort Worth, and thereby establish branches at the 10 existing locations of Community Bank.

- Approved, October 16, 2014

Bank Premises

Richmond

The Bank of Marion, Marion, Virginia -- to increase its investment in bank premises.

- Approved, October 16, 2014

Cleveland

The Richwood Banking Company, Inc., Richwood, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, October 15, 2014

Change in Bank Control

Minneapolis

Merchants Holding Company, Sioux Falls, South Dakota -- to retain control of Merchants Holding Company and its subsidiary, Merchants Bank, Rugby, North Dakota.

- Permitted, October 15, 2014

Extensions of Time

Secretary

CIT Group, Inc., Livingston, New Jersey, and Carbon Merger Sub, LLC, New York, New York -- extension of time to receive comments from a commenter on the applications to acquire IMB Holdco, LLC, Pasadena, California, and thereby acquire OneWest Bank, National Association.

- Granted, October 15, 2014

New York

Empire State Bank, Newburgh, New York -- extension to January 28, 2015, to establish a branch at 8701 3rd Avenue, Brooklyn.

- Granted, October 17, 2014

Director, BS&R

Fifth Third Bank, Cincinnati, Ohio -- request for a transition period under section 716(f) of the Dodd-Frank Act.

- Granted, October 17, 2014

Membership

St. Louis

Bank of Ash Grove, Ash Grove, Missouri -- to become a member of the Federal Reserve System.

- Approved, October 16, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch	Application by Needham Bank, Needham, Massachusetts, to establish a branch at 41 Front Street, Ashland, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			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
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NONE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLE'S UNITED FINANCIAL, INC.	* 3A1	People's United Financial, Inc., Bridgeport, Connecticut, to become a bank holding company by acquiring 100 percent of People's United Bank, NA, Bridgeport, Connecticut, when it converts to a national bank charter.	Newspaper: Federal Register:	Not available Not available
PEOPLE'S UNITED FINANCIAL, INC.	4c8	People's United Financial, Inc., Bridgeport, Connecticut, proposes to engage in employee benefits consulting services, trust company functions, investment advisory, insurance underwriting, and extending credit and servicing loans activities.	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 October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEARNY MHC	* MHC Conversion	Kearny MHC, and Kearny Financial Corp., both of Kearny, NJ, proposes to convert to stock form and merge with Kearny Financial Corp., (a newly formed holding company), which proposes to become a savings and loan holding company by acquiring 100 percent of Kearny Federal Savings Bank, Kearny, NJ.	Newspaper: Federal Register:	Not available 10/09/2014

* Subject to the provisions of the Community Reinvestment Act

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 October 18, 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	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares Inc., Danville, Virginia, has submitted an application to acquire MainStreet Bankshares Inc., Martinsville, Virginia, and thereby indirectly acquire Franklin Community Bank, National Association, Rocky Mount, Virginia.	Newspaper: Federal Register:	Not available Not available
BB&T CORPORATION	* 3A5	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of The Bank of Kentucky Financial Corporation, Crestview Hills, Kentucky, and thereby indirectly acquire The Bank of Kentucky, Incorporated, Crestview Hills, Kentucky.	Newspaper: Federal Register:	11/06/2014 11/10/2014
SANDY SPRING BANK	* Branch	Sandy Spring Bank has submitted an application to open a branch at 7550 Wisconsin Avenue, Bethesda, Maryland.	Newspaper: Federal Register:	Not available Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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- S = Satisfactory
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3869123	COASTAL BK & TR, JACKSONVILLE, NORTH CAROLINA	07/07/2014	10/09/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 18, 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:	Not available
			Federal Register:	08/08/2013

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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- O = Outstanding
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
601733	PEOPLES SOUTHERN BK, CLANTON, ALABAMA	06/09/2014	10/08/2014	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 October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEN FRANKLIN FINANCIAL MHC	* MHC Conversion	Ben Franklin Financial, MHC, Arlington Heights, Illinois, to convert to stock form and merge with and into Ben Franklin Financial, Inc., Arlington Heights, Illinois. In connection with this application, Ben Franklin Financial, Inc. will be merged into a de novo corporation named Ben Franklin Financial, Inc., a Maryland Corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of the voting shares of Ben Franklin Bank of Illinois, Arlington Heights, Illinois.	Newspaper: Federal Register:	Not available 10/17/2014
COUNTRY BANCORPORATION	* 3A3	Country Bancorporation, Crawfordsville, Iowa, to acquire 100 percent of Lone Tree Service Company, Lone Tree, Iowa, and thereby indirectly acquire Farmers and Merchants Savings Bank, Iowa City, Iowa.	Newspaper: Federal Register:	Not available 11/13/2014
NORTHWOOD FINANCIAL SERVICES CORPORATION	CIC	Notice by The Paulson 2014 Trust, Mason City, Iowa, the trustees are Kirk S. Paulson, Mason City, Iowa, Sarah C. Walter, Kingsport, Tennessee, Kris S. Paulson, Mason City, Iowa, and Dean A. Moretz, Northwood, Iowa, and the Paulson 2014 Trust together with Kirk S. Paulson, Sarah C. Walter and Kris S. Paulson acting in concert as a family control group to control 100 percent of the voting shares of Northwood Financial Services Corporation, Northwood, Iowa, and thereby indirectly NSB Bank, Mason City, Iowa.	Newspaper: Federal Register:	Not available 10/17/2014
OTTAWA SAVINGS BANCORP, MHC	* SLHC Acquisition	Ottawa Savings Bancorp MHC, and Ottawa Savings Bancorp, Inc., both of Ottawa, Illinois, will merge Twin Oaks Savings Bank a mutual savings bank in Marseilles, Illinois, with and into Ottawa Savings Bank FSB, Ottawa, Illinois, with Ottawa Savings Bank as the surviving institution.	Newspaper: Federal Register:	Not available 09/26/2014
OXFORD FINANCIAL CORPORATION	CIC	The 2011 Colis Delta Trust, Oakbrook, Illinois and George P. Colis; John N. Colis; Valerie Colis-Livaditus; and Leslie Colis-Ward as trustees have applied under the Change in Bank Control to retain, as trustees of the 2011 Colis Delta Trust, Oakbrook, Illinois, a controlling interest in Oxford Financial Corporation, Oakbrook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available Not available
TALMER BANCORP INC.	* 3A5	Talmer Bancorp, Inc., Troy, Michigan, to merge with First Huron Corporation, Bad Axe, Michigan, and thereby indirectly acquire Signature Bank, Bad Axe, Michigan, pursuant to section 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	10/27/2014 10/27/2014

* Subject to the provisions of the Community Reinvestment Act

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
87047	FIRST ST BK OF PORTER, PORTER, INDIANA	06/16/2014	10/07/2014	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 October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARDINAL BANCORP, INC.	CIC	Notice by Louis Bernard Eckelkamp, Jr., and William Wood Eckelkamp, both of Washington, Missouri, and Susan Ellen Eckelkamp, St. Albans, Missouri, individually; and Robert Marvin Tobben and Judith Ann Tobben, husband and wife, Washington, Missouri, to gain control of Cardinal Bancorp, Inc., Maplewood, Missouri.	Newspaper: Federal Register:	Not available 11/04/2014
CASS INFORMATION SYSTEMS, INC.	Investment	Cass Information Systems, Inc., Bridgeton, Missouri, to engage in new foreign activities via a to be formed foreign entity that will be named Cass Brasil Servicos De Processamento de Faturas Ltda, pursuant to Section 211.10(a)(10) & (12) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
CROSS COUNTY BANK	* Branch	Cross County Bank, Wynne, Arkansas, to establish a branch facility to be located at 2098 Cross County Bank Boulevard, Wynne, Arkansas.	Newspaper: Federal Register:	10/31/2014 Not applicable
FINANCIAL SERVICES HOLDING CORPORATION	* 3A3	Financial Services Holding Corporation, Henderson, Kentucky, to acquire 100 percent of Ohio Valley Bancorp, Inc., Henderson, Kentucky, and thereby indirectly acquire Ohio Valley Financial Group, Henderson, Kentucky.	Newspaper: Federal Register:	11/18/2014 Not available

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
519146	FIRST ST BK OF DEQUEEN, DEQUEEN, ARKANSAS	05/27/2014	10/06/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST COMPANY	CIC	Change in Control Notice by John R. Von Holtum, Minneapolis, Minnesota, to retain control of 25% or more of Central Trust Company, Edina, Minnesota, and thereby indirectly retain control of Central Bank and Trust, Lander, Wyoming, CenBank, Buffalo Lake, Minnesota, and VH Bancorporation, Inc., Edina, Minnesota, and its subsidiary Grand Marais State Bank, Grand Marais, Minnesota.	Newspaper:	Not available
			Federal Register:	10/24/2014

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
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 October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELK COUNTY BANKSHARES, INC.	CIC	Notification submitted by the Kathryn J. Kelly, Severy, Kansas, as co-trustee of the E. Eugene Kelly Special Trust, to retain control of Elk County Bankshares, Inc., parent of Howard State Bank, both of Howard, Kansas.	Newspaper: Federal Register:	10/31/2014 10/07/2014
GREELEY BANCSHARES, INC.	CIC	Notification by Michael E. Rockers, Nancy J. Rockers, Patrick N. Rockers, Connie M. Rockers, Douglas A. Rockers, Lori K. Rockers, all of Greeley, Kansas; Diane M. Fyock, Desoto, Kansas; Sennett M. Rockers, Philadelphia, Pennsylvania; Weston B. Rockers, Los Angeles, California; Tyler C. Rockers, Lawrence, Kansas; Paige, M. Rockers, Greeley, Kansas; Troy N. Rockers, Garnett, Kansas; and Todd A. Foltz, Merriam, Kansas; all acting as a group in concert, to retain control of Greeley Bancshares, Inc., parent of Bank of Greeley, both of Greeley, Kansas.	Newspaper: Federal Register:	Not available 11/04/2014

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
391959	FIRST BK, UTICA, NEBRASKA	07/07/2014	10/08/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
2011 TCRT	* 3A1 4c8	2011 TCRT; Ford Financial Fund II, L.P.; Ford Management II, L.P.; Ford Ultimate Management II, LLC; GJF Financial Management II, LLC; Ford Fund Investment LP; and EB Acquisition Company LLC; all of Dallas, Texas, each to become a bank holding company by acquiring up to 65 percent of the voting stock of Mechanics Bank, Richmond, California. Additionally, 2011 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P.; all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available Not available
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper: Federal Register:	Not available Not applicable
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Michael Thomas Cope, Mason, Texas; Julio Cesar Ramon, Sr., Mason, Texas; Beatrice Cortez Ramon, Mason, Texas; and Kenneth Charles Burow Comfort, Texas; to collectively as a group acting in concert control 25 percent or more of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	Not available Not available
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 2627 West Jefferson Boulevard, Suite 314, Dallas, Texas 75211.	Newspaper: Federal Register:	Not available Not applicable
PARK CITIES FINANCIAL GROUP, INC.	* 3A1	Park Cities Financial Group, Inc., Dallas, Texas, to become a bank holding company pursuant to Section 3(a)(1) of the Bank Holding Company Act by acquiring 100 percent of the capital stock of CU Bank Shares, Inc., Dallas, Texas, and thereby indirectly acquiring Town North Bank, National Association, Dallas, Texas.	Newspaper: Federal Register:	11/09/2014 11/14/2014

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 18, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
TAB BANK HOLDINGS, INC.	* 3A1	TAB Bank Holdings, Inc., Salt Lake City, Utah, to become a bank holding company by acquiring 100 percent of Transportation Alliance Bank, Inc., DBA TAB Bank, Ogden, Utah, upon its conversion from an industrial bank to a commercial bank.	Newspaper: Federal Register:	Not available 10/09/2014

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act