
Federal Reserve Release



H.2

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

No. 49

Week Ending December 6, 2014

Bank Branches, Domestic

Veritex Community Bank, Dallas, Texas -- to establish a branch at 2700 Oak Lawn Avenue, Dallas.

- Approved, December 5, 2014

Forms

Forms -- final Board review (1) to extend without revision the Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6), International Applications and Prior Notifications Under Subparts A and C of Regulation K (FR K-1), International Applications and Prior Notifications Under Subpart B of Regulation K (FR K-2), Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company (FR Y-3F), Bank Holding Company Application and Notification Forms (FR Y-3, FR Y-3N, and FR Y-4), and Quarterly Savings and Loan Holding Company Report (FR 2320) and (2) to extend with revision the Government Securities Dealers Reports (FR 2004A, FR 2004B, FR 2004C, FR 2004SI, FR 2004SD, FR 2004SD ad hoc, and FR 2004WI).

- Approved, December 3, 2014

Forms -- initial Board review to extend without revision the information collection associated with the disclosure requirements of Regulation DD, which implements the Truth in Savings Act.

- Proposed, December 4, 2014

Personnel

Office of the Chief Operating Officer -- appointment of Michael Kraemer as deputy chief data officer.

- Announced, December 4, 2014

Enforcement

Metro North Bancshares, Inc., Elk River, Minnesota -- written agreement issued July 23, 2010, terminated November 24, 2014.

- Announced, December 2, 2014

Tennessee State Bank, Pigeon Forge, Tennessee -- issuance of a consent order of assessment of a civil money penalty.

- Announced, December 4, 2014

United Security Bancshares, Inc., Fresno, California, and United Security Bank -- written agreement issued March 23, 2010, terminated November 19, 2014.

- Announced, December 2, 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

Community Bank of the Chesapeake, Waldorf, Maryland -- to establish a branch at 421 William Street, Fredericksburg, Virginia.

- Approved, December 3, 2014

Boston

Eastern Savings Bank, Norwich, Connecticut -- to establish a branch at 220 West Town Street, Norwich.

- Approved, December 4, 2014

Bank Holding Companies

Chicago

AMB Financial Corp., Munster, Indiana -- to become a bank holding company by acquiring American Community Bank of Indiana (formerly American Savings, FSB), Munster, on its conversion to a commercial bank.

- Withdrawn, December 2, 2014

St. Louis

First Savings Financial Group, Inc., Clarksville, Indiana -- to become a bank holding company through the conversion of its subsidiary, First Savings Bank, FSB, Clarksville, to a commercial bank; and election by First Savings Financial Group, Inc. to become a financial holding company.

- Approved, December 4, 2014

Bank Holding Companies

San Francisco

FNB Bancorp, South San Francisco, California -- to acquire Valley Community Bank, Pleasanton.

- Withdrawn, December 1, 2014

Philadelphia

GNB Financial Services, Inc., Gratz, Pennsylvania -- to acquire FNBM Financial Corporation, Minersville, and thereby indirectly acquire The First National Bank of Minersville.

- Approved, December 4, 2014

Kansas City

Grand Bancorp, Inc., Grove, Oklahoma -- to acquire Decatur State Bank, Decatur, Arkansas.

- Approved, December 3, 2014

Richmond

National Consumer Cooperative Bank, Washington, D.C., and NCB Financial Corporation -- to become bank holding companies through the conversion of their subsidiary, NCB, FSB, Hillsboro, Ohio, to a national bank, National Cooperative Bank, N.A.; and election to become financial holding companies.

- Approved, December 5, 2014

Richmond

NewBridge Bancorp, Greensboro, North Carolina, and NewBridge Bank -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Withdrawn, December 5, 2014

Bank Holding Companies

Dallas

Pilgrim Bancorporation, Mount Pleasant, Texas -- waiver of application to acquire North Central Texas Bancshares, Inc., Iowa Park, in connection with the merger of their respective subsidiaries, Pilgrim Bank, Pittsburg, and State National Bank of Texas, Iowa Park.

- Granted, December 5, 2014

Chicago

Wintrust Financial Corporation, Rosemont, Illinois -- to merge with Delavan Bancshares, Inc., Delavan, Wisconsin, and thereby indirectly acquire Community Bank CBD.

- Approved, December 2, 2014

Bank Mergers

St. Louis

Bank of Ash Grove, Ash Grove, Missouri -- to merge with Old Missouri Bank, Springfield, and to retain the acquired facilities as branches.

- Approved, December 1, 2014

Chicago

Town Bank, Hartland, Wisconsin -- to merge with Community Bank CBD, Delavan, and to retain the acquired facilities as branches.

- Approved, December 2, 2014

Banks, Foreign

Atlanta

Banco LAFISE Bancentro, Managua, Nicaragua -- to establish a representative office in Miami, Florida.

- Withdrawn, December 5, 2014

Banks, Nonmember, and Miscellaneous Institutions

Secretary

Colonial American Bank, Middletown, New Jersey -- location determination of master account at the Federal Reserve Bank of Philadelphia.

- Withdrawn, November 26, 2014

(A/C)

Change in Bank Control

Secretary

Graff Family, Inc., McCook, Nebraska -- change in bank control of Graff Family, Inc. and its subsidiary, McCook National Bank, McCook.

- Permitted, December 2, 2014

Kansas City

Mid-America Bankshares, Inc., Baldwin City, Kansas -- to retain control of Mid-America Bankshares, Inc. and its subsidiary, Mid-America Bank, Baldwin City.

- Permitted, December 1, 2014

Minneapolis

Morristown Holding Company, Excelsior, Minnesota -- change in bank control of Morristown Holding Company and its subsidiary, Lake Country Community Bank, Morristown.

- Withdrawn, December 4, 2014

Extensions of Time

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- extension to May 20, 2015, to establish a branch near the intersection of Shamrock and Dublin-Granville Roads, Dublin.

- Granted, December 3, 2014

Savings and Loan Holding Companies

San Francisco

HomeStreet, Inc., Seattle, Washington -- waiver of application to acquire Simplicity Bancorp, Inc., Covina, California, in connection with the merger of their respective subsidiaries, HomeStreet Bank, Seattle, and Simplicity Bank, Covina.

- Granted, December 4, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch	Application by Needham Bank, Needham, Massachusetts, to establish a branch at 857 Main Street, Millis, 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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending December 6, 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 85 Broad Street, New York, New York.	Newspaper: Federal Register:	12/18/2014 Not applicable
ELMIRA SAVINGS BANK	* Branch	Elmira Savings Bank, Elmira, New York, to establish a branch office located at 712 North Franklin Street, Watkins Glen, New York.	Newspaper: Federal Register:	Not available Not applicable
FIVE STAR BANK	* Branch	Five Star Bank, Warsaw, New York, to establish a branch office located at 395 Westfall Road, in the City of Rochester in Monroe County, New York.	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

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 December 6, 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

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 December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Inc., Indiana, Pennsylvania to acquire 100 percent of the outstanding voting shares of Integrity Bancshares, Inc., Camp Hill, Pennsylvania and thereby indirectly acquire Integrity Bank, Camp Hill, Pennsylvania, pursuant to section 3 of the Bank Holding Company Act	Newspaper:	01/03/2015
			Federal Register:	01/02/2015
STATE BANK AND TRUST COMPANY, THE	* Branch	The State Bank and Trust Company, Defiance, OH to establish a branch at 201 East Lincoln Street, Findlay, OH.	Newspaper:	12/31/2014
			Federal Register:	Not applicable

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 December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* 18C	First Bank, Strasburg, Virginia, to purchase certain assets and assume certain liabilities of six branch offices of Bank of America, National Association, Charlotte, North Carolina.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
OLD LINE BANK	* Branch	Old Line Bank, Bowie, Maryland, to establish a branch at 1801 Rockville Pike, Suite 100, Rockville, Maryland.	Newspaper:	12/22/2014
			Federal Register:	Not applicable

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 December 6, 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
FINEMARK HOLDINGS, INC.	CIC	After-the-fact change in control notice filed by Brian D. Lucas, Fort Myers, Florida, individually and as trustee for Charles Vincent Lucas Trust dated 12/26/2007 and Jack Roderick Lucas Trust, both of Annapolis, Maryland, and Trust FBO Grant Joseph Lucas 12/22/04, Fort Myers, Florida; Bay Harbour L.P., and its general partner Peninsula Investments, Inc., Bonita Springs, Florida; David Lucas, Fort Myers, Florida, individually and as trustee for Brian David Lucas Trust u/a/d 12/15/76 and Trust FBO Grady David Lucas 12/26/06, both of Fort Myers, Florida, and Trust FBO Caroline Jenna Lucas 7/10/09, Cape Coral, Florida; Jack Roderick Lucas, Fort Myers, Florida; Michael Ukleja and Louise Ukleja, both of Long Beach, California; Megan Lucas Spears, Tampa, Florida; and Kevin M. Lucas and Karen S. Lucas, both of Annapolis, Maryland; to retain more than 10 percent of the shares and thereby retain direct control of Finemark Holdings, Inc., and indirect control of Finemark National Bank & Trust, both of Fort Myers, Florida.	Newspaper: Federal Register:	Not available 12/09/2014
LOUISIANA BANCORP, INC.	CIC	Prior change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), and Carolyn Marie Fink, the proposed trustee of the ESOP, both of Metairie, Louisiana, for permission to vote approximately 18.56 percent of the shares and to acquire additional shares not to exceed 24.9 percent of the shares and thereby control of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper: Federal Register:	Not available 12/05/2014
SERVISFIRST BANCSHARES, INC.	* 3A5	ServisFirst Bancshares, Inc., Birmingham, Alabama, to merge with Metro Bancshares, Inc, and thereby acquire its subsidiary, Metro Bank, both of Douglasville, Georgia.	Newspaper: Federal Register:	Not available 12/05/2014
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make three public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKFIELD FINANCIAL HOLDINGS, INC.	* 3A1	Brookfield Financial Holdings, Inc., Brookfield, Illinois, to become a bank holding company by acquiring 100 percent of First National Bank of Brookfield, Brookfield, Illinois.	Newspaper: Federal Register:	Not available Not available
CHEMICAL FINANCIAL CORPORATION	* 3A5	Chemical Financial Corporation, Midland, Michigan intends to apply to the Federal Reserve Board for permission to merge with a bank holding company, Monarch Community Bancorp, Inc., Coldwater, Michigan, and thereby acquire control of Monarch Community Bank, Coldwater, Michigan.	Newspaper: Federal Register:	12/24/2014 12/23/2014
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with United Community Bank, Oakwood, Illinois, and thereby establish 2 branch offices.	Newspaper: Federal Register:	11/29/2014 Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with First National Bank of Chrisman, Chrisman, Illinois, and thereby establish 1 branch office.	Newspaper: Federal Register:	11/29/2014 Not applicable

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 December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the Corner of Highway 412 and Country Road 1650, Huntsville, Arkansas.	Newspaper:	12/12/2014
			Federal Register:	Not applicable
BYRON B. WEBB, INC.	CIC	Notice by Bryon B. Webb, III, Emden, Missouri, as trustee of the Byron B. Webb, III Separate Property Revocable Trust, dated April 26, 2004, and Victoria Webb Sack, Del Mar, California, as trustee of the Victoria Webb Sack Separate Property Revocable Trust, dated June 12, 2008, individually and as members of a family control group to retain control and increase their individual ownerships of Byron B. Webb, Inc., Palmyra, Missouri.	Newspaper:	12/30/2014
			Federal Register:	12/15/2014
MONTICELLO BANKING COMPANY, THE	* Branch	The Monticello Banking Company, Monticello, Kentucky, to establish a branch facility to be located at 651 US 31W Bypass, Suite 212, Bowling Green, Kentucky.	Newspaper:	12/18/2014
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRA VENTURES, INC.	* 3A3	Centra Ventures, Inc., Foley, Minnesota, to acquire 100 percent of Community Pride Bank Corporation, Ham Lake, Minnesota, and thereby indirectly acquire Community Pride Bank, Isanti, Minnesota.	Newspaper: Federal Register:	Not available 01/05/2015
DEERWOOD BANCSHARES, INC.	* 3A3 * 3A1	Deerwood Bancshares, Inc., Deerwood, Minnesota, through its subsidiary bank, Deerwood Bank, Deerwood, Minnesota, to acquire 100% of American Bank of Saint Paul, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available 12/08/2014
FIRST NATIONAL BANK IN WADENA EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST, THE	* 3A3	First National Bank in Wadena Employee Stock Ownership Plan and Trust, Wadena, Minnesota, to retain 30.95% of the shares of FNB Acquisition Holding Corporation, Wadena, Minnesota, and thereby retain indirect ownership in The First National Bank in Wadena, Wadena, Minnesota. FNB Acquisition Holding Corporation owns 100% of First National Agency of Wadena, Inc., Wadena, Minnesota, which, in turn, owns 100% of The First National Bank in Wadena.	Newspaper: Federal Register:	Not available 12/23/2014
HF FINANCIAL CORP.	* 3A1	HF Financial Corp., Sioux Falls, South Dakota, to become a bank holding company by converting its wholly-owned subsidiary Home Federal Bank, Sioux Falls, South Dakota, from a federal savings bank to a South Dakota state-chartered bank.	Newspaper: Federal Register:	Not available 12/26/2014

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FRANKFORT BANCSHARES, INC.	CIC	Notification submitted by the Joseph P. Kennedy and Marybeth Kennedy Trust, and Jay Kennedy, trustee, both of Frankfort, Kansas; Nancy Padden, individually and as trustee of the Nancy C. Padden Trust, and Jon Padden as trustee of the Nancy C. Padden Trust, all of Marysville, Kansas; to retain control of First Frankfort Baneshares, Inc., parent of First National Bank in Frankfort, both in Frankfort, Kansas.	Newspaper: Federal Register:	Not available 12/26/2014
FIRST NATIONAL BANK OF BANCROFT, THE	Member	The First National Bank of Bancroft (to be known as First Bank of Bancroft), Bancroft, Nebraska 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
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 23399 North Scottsdale Road, Scottsdale, Arizona.	Newspaper: Federal Register:	12/18/2014 Not applicable
HERITAGE GROUP, INC.	CIC	Notification submitted by the Charles & Donna Moyer Irrevocable Trust; Cambell Moyer, individually and as trustee of the Charles & Donna Moyer Irrevocable Trust; Melynda Moyer, Emily Moyer Jasnowski, and Tess Moyer, all of Aurora, Nebraska; Steve Arnett and Maggie Arnett, Wood River, Nebraska; Scott Moyer, San Francisco, California; Tom Moyer, Arvada, Colorado; Andrew Moyer and Alexa Moyer, Omaha, Nebraska; Chris Moyer, Pasadena, California; Steve Moyer, New York, New York; Michelle Moyer, Brooklyn, New York; Eleanor Jane Moyer, Grand Island, Nebraska; and Judy Moyer, Sun City West, Arizona, all to be approved as members of the Moyer Family Group, and to retain control of Heritage Group, Inc., Aurora, Nebraska, parent of Heritage Bank, Wood River, Nebraska.	Newspaper: Federal Register:	Not available 12/05/2014
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with HBank Texas, Grapevine, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
LEAD FINANCIAL GROUP, INC.	CIC	Notification by the JCR 2015 LFG Trust and Joshua C. Rowland, Kansas City, Missouri, individually and as co-trustee, of the JCR 2015 LFG Trust, all of Kansas City, Missouri, to acquire control of Lead Financial Group, Inc., parent of Lead Bank, both in Garden City, Missouri.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHEAST BANCSHARES, INC.	CIC	Notification submitted by The Virgil A. Lair and Mary A. Lair Irrevocable Trust dated August 15, 2013, Chanute, Kansas; Gregory D. Lair, Piqua, Kansas; Casey A. Lair, Neodesha, Kansas; Mark T. Lair, Chanute, Kansas; and Jill A. Aylward, Chanute, Kansas; all individually and as trustees, to retain control of Southeast Bancshares, Inc., parent of Bank of Commerce, both in Chanute, Kansas; Chetopa State Bank & Trust Company, Chetopa, Kansas; and First Neodesha Bank, Neodesha, Kansas.	Newspaper:	Not available
			Federal Register:	12/15/2014

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 December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FARMERS NATIONAL BANK OF NEWCASTLE	Premises	Request by Farmers National Bank of Newcastle (to be renamed Farmers State Bank of Newcastle), Newcastle, Texas, following conversion to a state charter and continuation of membership in the Federal Reserve System, for permission to exceed its limit of investment in premises as detailed in Section 208.21 of Regulation H and Section 24A of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable
HERITAGE BANK	* Branch	Heritage Bank, Pearland, Texas, to convert a loan production office to a branch at 130-A Parking Way, Lake Jackson, Texas 77566.	Newspaper: Federal Register:	Not available Not applicable
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a mobile messenger service to serve Brooks, Cameron, Hidalgo, Kenedy, Starr, and Willacy Counties.	Newspaper: Federal Register:	12/10/2014 Not applicable
UNITED TEXAS BANK	* Branch	United Texas Bank, Dallas, Texas, to establish a branch office at its former main office location at 12222 Merit Drive, Suite 100, Dallas, Texas 75251.	Newspaper: Federal Register:	12/06/2014 Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 December 6, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAY COMMERCIAL BANK	* 18C * Branch	Bay Commercial Bank, Walnut Creek, California, to acquire Valley Community Bank, Pleasanton, California, and thereby acquire three branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST FINANCIAL NORTHWEST, INC.	* 3A1	First Financial Northwest, Inc. to become a bank holding company by acquiring 100 percent of First Savings Bank Northwest, both of Renton, Washington.	Newspaper: Federal Register:	Not available 12/13/2014
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 PREMIER BANCORP, INC.	* 3A3 * 18C * Branch	Pacific Premier Bancorp, Inc., Irvine, California, to acquire Independence Bank, Newport Beach, California, and thereby acquire 6 branch offices.	Newspaper: Federal Register:	12/04/2014 12/01/2014
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:	11/04/2014 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.

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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