
Federal Reserve Release



H.2

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

No. 50

Week Ending December 13, 2014

Bank Holding Companies

Midland States Bancorp, Inc., Effingham, Illinois -- to acquire Love Savings Holding Company, St. Louis, Missouri, and its subsidiary, Heartland Bank, FSB; for Midland States Bank, Effingham, to merge with Heartland Bank, FSB, St. Louis, and thereby establish branches at the locations of Heartland's main office and branches; and change in bank control notice for Midland States Bancorp, Inc. and its subsidiary, Midland States Bank.

- Approved, December 10, 2014

Southside Bancshares, Inc., Tyler, Texas -- to acquire OmniAmerican Bancorp, Inc., Fort Worth, and its subsidiary savings association, OmniAmerican Bank.

- Approved, December 9, 2014

ViewPoint Financial Group, Inc., Plano, Texas -- to acquire LegacyTexas Group, Inc., Plano, and its subsidiary, LegacyTexas Bank; and for LegacyTexas bank to merge with ViewPoint Bank, N.A. and to establish branches at the locations of the main office and branches of ViewPoint Bank.

- Approved, December 9, 2014

Currency

Federal Reserve Notes -- new currency budget for 2015.

- Approved, December 10, 2014

Forms

Forms -- final Board review to extend with revision the Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks (FR 2644).

- Approved, December 9, 2014

Forms

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Approved, December 9, 2014

Regulations and Policies

Revised Capital Framework (Regulation Q) -- publication for comment of proposed amendments to illustrate the application of the common equity tier 1 capital qualification criteria to depository institution holding companies that are organized as non-stock companies and to provide certain temporary exemptions.

- Approved, December 11, 2014

Risk-Based Capital Surcharges (Regulation Q) -- publication for comment of proposal to establish risk-based capital surcharges for global systemically important U.S. bank holding companies.

- Approved, December 9, 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**

Chicago

First American Bank, Fort Dodge, Iowa -- to establish a branch at 1742 Hamilton Boulevard, Sioux City.

- Approved, December 12, 2014

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 150 East Highway 67, Duncanville.

- Approved, December 10, 2014

Dallas

United Texas Bank, Dallas, Texas -- to establish a branch at its former main office, 12222 Merit Drive, Dallas.

- Approved, December 10, 2014

Bank Holding Companies

Dallas

Allegiance Bancshares, Inc., Houston, Texas -- waiver of application to acquire Farmers & Merchants Bancshares, Inc., Houston, in connection with the merger of their respective subsidiaries, Allegiance Bank Texas and Enterprise Bank.

- Granted, December 12, 2014

Bank Holding Companies

Atlanta

Community Bancorp of Louisiana, Inc., Raceland, Louisiana -- to merge with United Community Bancshares, Inc., Gonzales, and thereby acquire United Community Bank.

- Approved, December 11, 2014

St. Louis

Community Bank Shares of Indiana, Inc., New Albany, Indiana -- to merge with First Financial Service Corporation, Elizabethtown, Kentucky, and thereby acquire First Federal Savings Bank of Elizabethtown.

- Approved, December 11, 2014

Dallas

Diamond A Financial, L.P., Dallas, Texas; Maedgen & White, L.P.; Hilltop Holdings Inc.; and PlainsCapital Corporation -- to acquire SWS Group, Inc., Dallas, and thereby acquire Southwest Securities, FSB; and for PlainsCapital Bank, Dallas, to merge with Southwest Securities, FSB and to establish branches at the existing locations.

- Approved, December 11, 2014

Chicago

First Busey Corporation, Champaign, Illinois -- to acquire Herget Financial Corporation, Pekin, and thereby acquire Herget Bank, National Association.

- Approved, December 8, 2014

Secretary

Pacific Premier Bancorp, Inc., Irvine, California -- to acquire Independence Bank, Newport Beach, and for Pacific Premier Bank, Irvine, to merge with Independence Bank and thereby establish branches.

- Approved, December 11, 2014

Bank Holding Companies

San Francisco

PB Holdings, Inc., Irvine, California -- to acquire CGB Asset Management, Inc., Irvine.

- Approved, December 9, 2014

Atlanta

ServisFirst Bancshares, Inc., Birmingham, Alabama -- to merge with Metro Bancshares, Inc., Douglasville, Georgia, and thereby acquire Metro Bank.

- Approved, December 12, 2014

Atlanta

SNB Holdings, Inc., Slocomb, Alabama -- waiver of application to acquire Hartford Financial Corporation, Hartford, in connection with the merger of their respective subsidiaries, Friend Bank, Slocomb, and City Bank of Hartford, Hartford.

- Granted, December 11, 2014

Bank Mergers

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to merge with 1st Bank, N.A., Texarkana, Texas, and to retain the acquired facilities as branches.

- Approved, December 12, 2014

Bank Premises

Dallas

Farmers National Bank of Newcastle, Newcastle, Texas -- request to exceed the limit on investment in bank premises.

- Withdrawn, December 11, 2014

Banks, State Member

Secretary

- Bank of Hawaii, Honolulu, Hawaii -- to make certain public welfare investments.
- Approved, December 9, 2014

Change in Bank Control

Kansas City

- Greeley Bancshares, Inc., Greeley, Kansas -- to retain control of Greeley Bancshares, Inc. and its subsidiary, Bank of Greeley, Greeley.
- Permitted, December 11, 2014

Extensions of Time

Director, BS&R

- Canadian Imperial Bank of Commerce, Toronto, Canada -- extension of time to divest or conform certain merchant banking investments.
- Granted, December 11, 2014

Secretary

- Ford Financial Fund II LP, et al., Dallas, Texas -- commenter's request to extend the comment period on the application to become bank holding companies by acquiring Mechanics Bank, Richmond, California.
- Denied, December 9, 2014

Financial Holding Companies

Chicago

- The Farmers Bancorp, Frankfort, Indiana -- election to become a financial holding company.
- Effective, December 8, 2014

Financial Holding Companies

St. Louis

River Valley Bancorp, Madison, Indiana -- election to become a financial holding company.

- Effective, December 8, 2014

International Operations

Director, BS&R

PNC Bank, National Association, Wilmington, Delaware -- to amend the articles of association of its Edge corporation, PNC Bank International, Pittsburgh, Pennsylvania, to reflect the relocation of its home office to Wilmington.

- Approved, December 8, 2014

Membership

Dallas

Farmers National Bank of Newcastle, Newcastle, Texas -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution.

- Approved, December 12, 2014

Kansas City

The First National Bank of Bancroft, Bancroft, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, First Bank of Bancroft.

- Approved, December 10, 2014

Savings and Loan Holding Companies

Dallas

Peruna LLC, Dallas, Texas -- waiver of application to acquire SWS Group, Inc., Dallas, in connection with the merger of their respective subsidiaries, PlainsCapital Bank and Southwest Securities, FSB.

- Granted, December 11, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 13, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREENFIELD CO-OPERATIVE BANK	* 18C * Branch	Greenfield Co-operative Bank, Greenfield, Massachusetts (GCB) to merge with Northampton Co-operative Bank, Northampton, Massachusetts, with GCB as the surviving entity.	Newspaper: Federal Register:	01/09/2015 Not applicable
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: Federal Register:	12/12/2014 Not applicable
PUTNAM BANK	Member	Application by Putnam Bank, Putnam, Connecticut, 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: Federal Register:	Not applicable 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 13, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 (RSSD# 4785912).	Newspaper: Federal Register:	12/09/2014 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:	12/09/2014 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
STERLING BANCORP	* 3A5	Sterling Bancorp, Montebello, New York, to acquire 100 percent of Hudson Valley Holding Corporation, and thereby indirectly acquire Hudson Valley Bank, N.A., both of Yonkers, New York, pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 01/09/2015

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 13, 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

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
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 13, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANCORP INC.	* 3A5	Application by Peoples Bancorp Inc., Marietta, Ohio to acquire 100 percent of the voting shares of NB&T Financial Group, Inc., Wilmington, Ohio and thereby indirectly acquire National Bank and Trust Company, Wilmington, Ohio, pursuant to section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
WESBANCO, INC.	* 4c8	WesBanco, Inc., Wheeling, West Virginia, to acquire 100 percent of the voting shares of ESB Financial Corporation, Ellwood City, Pennsylvania and thereby indirectly acquire ESB Bank, Ellwood City, Pennsylvania, pursuant to Section 4(c)8 of the Bank Holding Company Act.	Newspaper: Federal Register:	01/15/2015 12/28/2014

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.

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
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 13, 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

District: 5

Federal Reserve Bank of Richmond

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 13, 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:	12/31/2014 12/09/2014
HOME BANCORP, INC.	* 3A1	Home Bancorp, Inc., Lafayette, Louisiana, to become a bank holding company by acquiring 100 percent of the outstanding shares of Home Bank, N.A., after its conversion from a federal savings bank, to a national bank.	Newspaper: Federal Register:	Not available Not available
HOME BANCORP, INC.	4c8	Home Bancorp, Inc., Lafayette, Louisiana, to acquire 100 percent of the outstanding shares of Home Bank, N.A., Lafayette, Louisiana, after its conversion from a federal savings bank, to a national bank, and thereby engage in making, acquiring, brokering, or servicing loans, or other extensions of credit.	Newspaper: Federal Register:	Not applicable Not available

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 13, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make five public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
UPPER CUMBERLAND BANCSHARES, INC.	CIC	Prior change in control filed by Tommy Charles Fitzgerald, Byrdstown, Tennessee, to acquire an additional 15.37 percent of the outstanding shares of Upper Cumberland Bancshares, Inc. and People's Bank and Trust Company of Pickett County, both of Byrdstown, Tennessee. Total pro forma ownership will equal 27.7 percent.	Newspaper: Federal Register:	12/24/2014 12/31/2014

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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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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
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 13, 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 01/12/2015
FIRST INDEPENDENCE CORPORATION	CIC	Gregory Jackson, Detroit, Michigan, individually, and together as a group acting in concert with Roy S. Roberts, Bloomfield Hills, Michigan, to acquire 25 percent or more of the voting shares of First Independence Corporation, Detroit, Michigan, and thereby indirectly acquire control of First Independence Bank, Detroit, Michigan.	Newspaper: Federal Register:	Not available Not available
LEVEL ONE BANCORP, INC.	* 3A5	Level One Bancorp, Inc., Farmington Hills, Michigan, to merge with Lotus Bancorp, Inc., Novi, Michigan, and thereby indirectly acquire Lotus Bank, Novi, Michigan.	Newspaper: Federal Register:	Not available Not available
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

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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982348	IOWA ST BK, HULL, IOWA	08/18/2014	12/06/2014	S	Int Sm Bank
433943	WASHINGTON ST BK, WASHINGTON, IOWA	08/04/2014	11/25/2014	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 13, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
HEARTLAND BANK	* Branch	Heartland Bank, Little Rock, Arkansas, to establish a branch facility to be located at One Information Way, Suite 300, Little Rock, Arkansas.	Newspaper:	12/29/2014
			Federal Register:	Not applicable
SOUTHERN BANCORP BANK	* Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 2212 Malvern Avenue, Suite 1, Hot Springs National Park, Arkansas.	Newspaper:	12/29/2014
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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
48374	FIRST FINANCIAL BK, EL DORADO, ARKANSAS	06/09/2014	11/25/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 13, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BORDER BANCSHARES, INC.	* 3A3	Border Bancshares Inc., Greenbush, Minnesota, to acquire 100 percent of First Advantage Bank, Coon Rapids, Minnesota.	Newspaper: Federal Register:	12/28/2014 01/12/2015
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:	01/10/2015 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:	01/03/2015 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:	12/28/2014 12/26/2014
PARK FINANCIAL GROUP, INC.	* 3A1	Park Financial Group, Inc., Minneapolis, Minnesota, to become a bank holding company by acquiring 100 percent of Park State Bank, Duluth, Minnesota.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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1401891	VALLEY BK GLASGOW, GLASGOW, MONTANA	09/08/2014	12/05/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 13, 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 Bancshares, Inc., parent of First National Bank in Frankfort, both in Frankfort, Kansas.	Newspaper: Federal Register:	Not available 12/26/2014
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:	12/19/2014 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
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with First State Bank, Yukon, Oklahoma, 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:	12/28/2014 12/29/2014
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3	Olney Bancshares of Texas, Inc., Olney, Texas, to acquire 100 percent of the voting shares of Waukomis Bancshares, Inc., Yukon, Oklahoma.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 13, 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
945053	RCB BK, CLAREMORE, OKLAHOMA	07/14/2014	11/27/2014	S	Large 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 December 13, 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
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:	12/14/2014 Not applicable
LEA COUNTY BANCSHARES, INC.	CIC	Notice by Michael K. Pearson and Keith W. Pearson, both of Hobbs, New Mexico, collectively as a group acting in concert, to control 25 percent or more of Lea County Bancshares, Inc., Hobbs, New Mexico, and indirectly, Lea County State Bank, Hobbs, New Mexico.	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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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
667757	COMMUNITY TR BK, CHOUDRANT, LOUISIANA	09/16/2013	01/10/2015	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 13, 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
EAST WEST BANK	PWI	East West Bank, Pasadena, California, requests to make a \$10.0 million public welfare investment in the Garnet Fund XLI LLC.	Newspaper: Federal Register:	Not applicable 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 COMMERCE BANK	* 18C	Pacific Commerce Bank, Los Angeles, California, to acquire Vibra Bank, Chula Vista, California.	Newspaper: Federal Register:	01/08/2015 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.

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
795968	BANK OF HAWAII, HONOLULU, HAWAII	04/29/2013	12/01/2014	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act