
Federal Reserve Release



H.2

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

No. 52

Week Ending December 27, 2014

Board Operations

Board Budget -- operating and capital budgets for 2015.
- Approved, December 23, 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**

Secretary

Banco Popular North America, New York, New York -- to establish a branch at 85 Broad Street, New York.

- Approved, December 24, 2014

New York

Elmira Savings Bank, Elmira, New York -- to establish a branch at 712 North Franklin Street, Watkins Glen.

- Approved, December 26, 2014

St. Louis

The Monticello Banking Company, Monticello, Kentucky -- to establish a branch at 651 US 31W Bypass, Bowling Green.

- Approved, December 26, 2014

Bank Holding Companies

Richmond

First Capital Bancshares, Inc., Bennettsville, South Carolina -- to relocate to Laurinburg, North Carolina, and become a bank holding company on the relocation and conversion of its subsidiary, First Capital Bank, Bennettsville, from a federal savings bank to a North Carolina-chartered commercial bank.

- Approved, December 18, 2014

(A/C)

Bank Holding Companies

St. Louis

First Waterloo Bancshares, Inc., Waterloo, Illinois -- to acquire Prairie National Bank, Stewardson.

- Approved, December 26, 2014

Director, BS&R

Fulton Financial Corporation, Lancaster, Pennsylvania -- to make certain public welfare investments.

- Approved, December 23, 2014

Chicago

Treynor Bancshares, Inc., Treynor, Iowa, and TS Contrarian Bancshares, Inc. -- waiver of application to acquire Hanisch Bankshares, Ltd., Crosby, North Dakota, in connection with the merger of their respective subsidiaries, The Bank of Tioga, Tioga, and Farmers State Bank of Crosby, Crosby.

- Granted, December 24, 2014

Banks, State Member

Secretary

Bank of Hawaii, Honolulu, Hawaii -- to make a public welfare investment.

- Approved, December 23, 2014

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make certain public welfare investments.

- Approved, December 22, 2014

Banks, State Member

Director, BS&R

Lafayette Ambassador Bank, Bethlehem, Pennsylvania -- to make a public welfare investment.

- Approved, December 23, 2014

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, December 22, 2014

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, December 22, 2014

Director, BS&R

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments.

- Approved, December 23, 2014

Change in Bank Control

Atlanta

MidCountry Financial Corp, Macon, Georgia -- change in bank control of MidCountry Financial Corp and its subsidiary, MidCountry Bank, Marion, Illinois.

- Withdrawn, December 23, 2014

Minneapolis

N.A. Corporation, Roseville, Minnesota -- change in bank control of N.A. Corporation and its subsidiary, North American Banking Company, Roseville.

- Permitted, December 23, 2014

Change in Bank Control

Richmond

Regal Bancorp, Inc., Owings Mills, Maryland -- change in bank control of Regal Bancorp, Inc. and its subsidiary, Regal Bank & Trust, Owings Mills.

- Permitted, December 23, 2014

Extensions of Time

New York

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

- Granted, December 16, 2014

(A/C)

Financial Holding Companies

Chicago

United Community Financial Corporation, Grand Rapids, Michigan -- election to become a financial holding company.

- Effective, December 23, 2014

International Operations

Director, BS&R

Bank of America, National Association, Charlotte, North Carolina -- waiver of remainder of prior-notice period to make an investment in a new foreign bank subsidiary, Bank of America (China) Limited, Shanghai, People's Republic of China.

- Granted, December 22, 2014

Membership

Boston

Putnam Bank, Putnam, Connecticut -- to become a member of the Federal Reserve System.

- Approved, December 23, 2014

Regulations and Policies

Secretary

Regulation Z (Truth in Lending) -- annual adjustment of the dollar amount used to determine whether a small loan is exempt from the special appraisal requirements for higher-priced mortgage loans.

- Approved, December 19, 2014

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST CAMBRIDGE SAVINGS BANK	* 18C * Branch	East Cambridge Savings Bank, Cambridge, Massachusetts (ECSB) to merge with Chelsea Bank, Chelsea, Massachusetts, with ECSB as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
NEW HAMPSHIRE MUTUAL BANCORP	4c8	New Hampshire Mutual Bancorp, Manchester, New Hampshire (MHC), to establish MillRiver Trust Company, Concord, New Hampshire (MillRiver), and transfer the existing trust business from MHC's subsidiary bank, Merrimack County Savings Bank, Concord, New Hampshire to MillRiver pursuant to section 4(c) (8) of the Bank Holding Company Act of 1956 and Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

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
528102	NORTH BROOKFIELD SVG BK, NORTH BROOKFIELD, MASSACHUS	08/11/2014	12/08/2014	S	Small Bank

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 27, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available Not available
KOREA EXCHANGE BANK	FBSEA	Korea Exchange Bank, Seoul, Korea, to establish an agency in New York, New York, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	01/11/2015 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 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVERVIEW FINANCIAL CORPORATION	* 3A3	Riverview Financial Corporation, Halifax, PA, to acquire The Citizens National Bank of Meyersdale, Meyersdale, PA, through the merger of The Citizens National Bank of Meyersdale, with and into Riverview Bank, Marysville, PA.	Newspaper:	01/20/2015
			Federal Register:	01/26/2015

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 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANC CORP	* 3A5	First Citizens Bancorp, Sandusky, OH to acquire	Newspaper:	Not available
	* 3A3	TCNB Financial Corp., Dayton, OH pursuant to	Federal Register:	Not available
	* 18C	section 3 of the Bank Holding Company Act		
	* Branch	AND Citizens National Bank of Southwestern		
	Ohio, Dayton, OH, to merge with and into			
		Citizens Banking Company, Sandusky, OH		
		pursuant to section 18(c) of the Federal Deposit		
		Insurance Act and section 9 of the Federal		
		Reserve Act		

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CLARKE COUNTY	* Branch	Bank of Clarke County, Berryville, Virginia, intends to open a new branch at 44810 Saramac Street, Ashburn, Virginia.	Newspaper:	01/10/2015
			Federal Register:	Not applicable
BB&T CORPORATION	* 3A5	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of Susquehanna Bancshares, Inc., Lititz, Pennsylvania, and thereby indirectly acquire control of Susquehanna Bank, Lititz, Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BANK	* 18C * Branch	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:	01/05/2015
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
849432	BANK OF MONROE, UNION, WEST VIRGINIA	08/25/2014	12/11/2014	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 December 27, 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
CITIZENS BANCORP INVESTMENT, INC.	* 3A3 * 3A5	Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to acquire 100 percent of the outstanding shares of TraCorp, Inc., Tullahoma, Tennessee. In addition, Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to merge with TraCorp, Inc., and thereby acquire its subsidiary, Traders Bank, both of Tullahoma, Tennessee.	Newspaper: Federal Register:	Not available Not available
COMMERCE UNION BANK	* 18C	Commerce Union Bank, Springfield, Tennessee, to merge with Reliant Bank, Brentwood, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
IBERIABANK CORPORATION	* 3A5 * 18C * Branch	IBERIABANK Corporation, Lafayette, Louisiana (BHC), to merge with Georgia Commerce Bancshares, Inc., and its subsidiary bank, Georgia Commerce Bank (Bank), both of Atlanta, Georgia. In addition, BHC's subsidiary, IBERIBANK, Lafayette, Louisiana, to merge with Bank.	Newspaper: Federal Register:	01/16/2015 01/17/2015
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

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMB FINANCIAL CORP.	* 3A1	AMB Financial Corporation, Munster, Indiana, proposes to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of American Community Bank of Indiana, Munster Indiana (formerly American Savings, FSB, Munster, Indiana, a federal savings bank that proposes to convert to a commercial bank).	Newspaper: Federal Register:	Not available Not available
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
COMMUNITY GRAIN CO.	CIC	Notice by William C. Hess, individually, and acting in concert with wife, Karen, both of Carroll, Iowa, to gain control of Community Grain Co., Carroll, Iowa, and thereby indirectly control Iowa Savings Bank, Carroll, Iowa. In addition, Timothy O. Lee, Coon Rapids, Iowa, to retain control of Community Grain Co.	Newspaper: Federal Register:	Not available 12/08/2014
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 01/02/2015
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 01/15/2015
MIDWESTONE FINANCIAL GROUP, INC.	* 3A3	Notice by MidWestOne Financial Group, Inc., Iowa City, Iowa, to acquire up to 100 percent of the voting shares of Central Bancshares, Inc., Golden Valley, Minnesota, and thereby indirectly acquire Central Bank, Golden Valley, Minnesota.	Newspaper: Federal Register:	Not available 01/23/2015
OSSIAN FINANCIAL SERVICES, INC.	CIC	Michael G. Lewis, individually and as trustee of the W.W. Pete Archbold Trust, Ossian, Indiana, to individually acquire 10 percent or more of the outstanding shares of Ossian Financial Services, Inc., and Michael G. Lewis, individually and as trustee of the W.W. Pete Archbold Trust, together as a group acting in concert with the W.W. Pete Archbold Trust, David Lewis, Gary Lewis, Tonya Lewis, Barbara Gehring, Kent Gehring, and Diane Scheumann, all of Ossian, Indiana, to acquire 10 percent or more of the outstanding shares of Ossian Financial Services, Inc., and thereby indirectly acquire control of Ossian State Bank, both of Ossian, Indiana.	Newspaper: Federal Register:	12/12/2014 01/16/2015

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to increase its ownership in CrossFirst Holdings, LLC, Leawood, Kansas, from 9.24% to 9.90% through the purchase of up to 224,334 additional common member units.	Newspaper:	01/14/2015
			Federal Register:	01/26/2015

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEERWOOD BANCSHARES, INC.	* 3A3	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:	Not available
	* 3A1		Federal Register:	12/08/2014
DUTTON BANCORPORATION, INC.	* 3A3	Dutton Bancorporation, Inc., Dutton, Montana, to acquire 100 percent of W.C. Edwards Holding Company, Denton, Montana, and thereby indirectly acquire Farmers State Bank, Denton, Montana.	Newspaper:	Not available
			Federal Register:	01/16/2015
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 4930 South Western Avenue, Sioux Falls, South Dakota.	Newspaper:	01/01/2015
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	01/12/2015
UNITED BANCORPORATION	CIC	Change in Control notice by Gregory Robert LeGare, Osseo, Wisconsin, to acquire 25 percent or more of the shares of United Bancorporation, and thereby indirectly gain control of United Bank, Osseo, Wisconsin; Farmers State Bank, Stickney, South Dakota; Clarke County State Bank, Osceola, Iowa; Bank of Poynette, Poynette, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; and Lincoln Community Bank, Merrill, Wisconsin.	Newspaper:	Not available
			Federal Register:	01/08/2015

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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666358	FIRST CITIZENS BK OF BUTTE, BUTTE, MONTANA	08/25/2014	12/08/2014	S	Small Bank
126553	NORTH SHORE BK OF COMMERCE, DULUTH, MINNESOTA	07/28/2014	12/15/2014	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 27, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCORPORATION, INC.	* 3A3	American Bancorporation, Inc., Sapulpa, Oklahoma, to acquire 100 percent of the voting shares of Pawhuska Financial Corp., parent of First National Bank in Pawhuska, both in Pawhuska, Oklahoma.	Newspaper: Federal Register:	01/19/2015 01/26/2015
CSB BANCSHARES, INC. AMENDED ESOP	* 3A3 * 18C * Branch	CSB Bancshares, Inc. Amended Employee Stock Ownership Plan and Trust, Ellsworth, Kansas (ESOP), to acquire indirectly, and CSB Bancshares, Inc., Ellsworth, Kansas (Bancshares), to acquire 100 percent of the outstanding shares of State Bank of Delphos, Delphos, Kansas. In connection with the acquisition, ESOP will acquire additional shares of and retain 30.94 percent of the outstanding voting shares of Bancshares. Immediately thereafter, Citizens State Bank and Trust Company, Ellsworth, Kansas, will merge with State Bank of Delphos and, incident thereto, establish three branches in Delphos, Minneapolis, and Glasco, all in Kansas.	Newspaper: Federal Register:	Not available 01/23/2015
ERICK BANCSHARES, INC.	* 3A3	Erick Bancshares, Inc., Erick, Oklahoma, to acquire 100 percent of the voting shares of First State Bank, Porter, Oklahoma.	Newspaper: Federal Register:	Not available Not available
FIRST AMERICAN BANK OF ERICK ESOP 401(K) PLAN	* 3A1	First American Bank of Erick ESOP/401(k) Plan, Erick, Oklahoma, to become a bank holding company through the acquisition of 30.5 percent, of Erick Bancshares, Inc., parent of First American Bank, both in Erick, Oklahoma.	Newspaper: Federal Register:	Not available Not available
FIRST YORK BAN CORP.	* 3A3 * 18C * Branch	First York Ban Corp., York, Nebraska, to acquire 100 percent of the voting shares of Loup Valley Bancshares, North Loup, Nebraska, parent of North Loup Valley Bank, North Loup, Nebraska. Cornerstone Bank, York, Nebraska, to merge with North Loup Valley Bank, North Loup, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available 01/23/2015
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: Federal Register:	12/31/2014 12/15/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 27, 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:	Not available
			Federal Register:	Not applicable
LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	CIC	Retroactive Notice by Guadalupe Alonzo Cantu, individually and as trustee for Allysa Nichole Cantu, Alexis C. Cantu, GAC 2004 GRAT No. 1, YRC 2004 GRAT No. 1, Alexis C. Cantu UGTM, and Allysa Nichole Cantu UGTM; Yolanda R. Cantu, individually and as trustee for Alexis Cantu; Elvia Cantu Saenz, individually and as trustee of the Alonzo Cantu 2011 Exempt Family Trust; Jesus A. Saenz, individually; Elida F. Cantu, individually; and Victor Haddad, individually, and as trustee of the Alonzo Cantu 2005 Exempt Family Trust and the Yolanda R. Cantu 2005 Exempt Family Trust, all of McAllen, Texas; Samuel David Deanda, Jr., individually and as trustee of the Yolanda R. Cantu 2011 Exempt Family Trust, and Vivian Deanda, individually, both of Mission, Texas; Cantu Ventures, Ltd., Cantu Management, LLC, Alycan, Ltd., all of McAllen, Texas; collectively a group acting in concert to retain control of greater than 25 percent of Lone Star National Bancshares-Texas, Inc., McAllen, Texas, and thereby, indirectly, Lone Star National Bank, Pharr, Texas.	Newspaper:	Not available
			Federal Register:	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.

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 27, 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
WESTERN ALLIANCE BANK	Member	Western Alliance Bank, Phoenix, Arizona, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable 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	

* Subject to the provisions of the Community Reinvestment Act