
Federal Reserve Release



H.2

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

No. 13

Week Ending March 28, 2015

Extensions of Time

American International Group, Inc., New York, New York; General Electric Capital Corporation, Inc., Norwalk, Connecticut; Prudential Financial, Inc., Newark, New Jersey; and MetLife, Inc., New York, New York -- interagency extension of the annual filing deadline for the four companies to submit their resolution plans under the Dodd-Frank Act and Regulation QQ from July 1 to December 31 beginning in 2016.

- Approved, March 20, 2015

(A/C)

Personnel

Office of Financial Stability Policy and Research -- appointment of Luca Guerrieri and Skander Van den Heuvel as assistant directors and Jennifer Roush as assistant director and chief of staff.

- Approved, March 27, 2015

Reserve Bank Operations

Federal Reserve Bank of New York -- appointment of Michael Strine as first vice president, effective July 1, 2015.

- Approved, March 20, 2015

(A/C)

Enforcement

Ocean Bankshares, Inc., Miami, Florida -- written agreement issued December 19, 2008, terminated March 23, 2015.

- Announced, March 26, 2015

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**

Kansas City

Bank of the Flint Hills, Wamego, Kansas -- to establish a branch at 2005 Clock Tower Place, Manhattan.

- Approved, March 26, 2015

San Francisco

California Republic Bank, Irvine, California -- to establish a branch at 9333 Genesee Avenue, San Diego.

- Approved, March 25, 2015

Bank Holding Companies

Minneapolis

American Bancor, Ltd., Dickinson, North Dakota -- to acquire United Community Bank of North Dakota, Leeds.

- Approved, March 27, 2015

Minneapolis

Landmark Investor Group, Inc., Eden Prairie, Minnesota -- to become a bank holding company by acquiring Landmark Community Bank, National Association, Isanti.

- Approved, March 27, 2015

Kansas City

NebraskaLand Financial Services, Inc., North Platte, Nebraska -- to retain NFS Holdings LLC, North Platte, and to continue to engage in lending and servicing loans.

- Approved, March 26, 2015

Bank Holding Companies

Dallas

Park Cities Financial Group, Inc., Dallas, Texas -- to become a bank holding company by acquiring CU Bank Shares, Inc., Dallas, and thereby indirectly acquiring Town North Bank, National Association.

- Approved, March 25, 2015

Bank Mergers

Minneapolis

Valley Bank of Ronan, Ronan, Montana -- to merge with Lake County Bank, Saint Ignatius, and thereby establish a branch.

- Approved, March 25, 2015

Banking Supervision & Regulation

Director, BS&R

Wells Fargo & Company, San Francisco, California -- authorization for Wells Fargo to exit the "parallel run" and begin using the advanced approaches rule to determine its risk-based capital requirements beginning April 1, 2015.

- Approved, March 27, 2015

Banks, State Member

Atlanta

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

- Approved, March 27, 2015

Director, BS&R

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

- Approved, March 23, 2015

Change in Bank Control

Kansas City

NBC Bancshares, LLC, Lincoln, Nebraska -- change in bank control of NBC Bancshares, LLC and its subsidiaries, Nebraska Bank of Commerce, Lincoln, and Mountain View Bank of Commerce, Westminster, Colorado.

- Permitted, March 26, 2015

Membership

Kansas City

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

- Approved, March 23, 2015

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota -- to become a member of the Federal Reserve System.

- Approved, March 27, 2015

Atlanta

Great Southern National Bank, Meridian, Mississippi -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, Great Southern Bank.

- Approved, March 25, 2015

Savings and Loan Holding Companies

Cleveland

CF Mutual Holding Company, Cincinnati, Ohio -- to form CF Mutual Holding Company, Cincinnati, and CF Bancorp, Inc., a stock savings and loan holding company, as part of a reorganization, and conversion of Cincinnati Federal Savings and Loan Association from mutual to stock form.

- Withdrawn, March 27, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTHAMPTON SAVINGS BANK	* 18C * Branch	Easthampton Savings Bank, Easthampton, Massachusetts (ESB) to merge with The Citizens National Bank, Putnam, Connecticut, with ESB as the surviving entity.	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
956376	BANK OF EASTON, NORTH EASTON, MASSACHUSETTS	11/10/2014	03/11/2015	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 March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office located at 49 Maple Avenue, New York, New York.	Newspaper: Federal Register:	Not available Not applicable
ORANGE COUNTY TRUST COMPANY	Premises	Orange County Trust Company, Middletown, New York, provides notice to increase its investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ROYAL BANK OF CANADA	* 3A1 * 3A2 * 3A3	Royal Bank of Canada, Montreal, Canada and its direct, wholly-owned subsidiary, RBC USA Holdco, New York, New York, to acquire City National Corporation and indirectly acquire City National Bank, both of Los Angeles, California, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 04/23/2015
UNIONE DI BANCHE ITALIANE SCPA	FBSEA	Unione Di Banche Italiane S.C.P.A., Bergamo, Italy, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

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 March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MUTUAL HOLDING COMPANY	* MHC Formation	Application to reorganize into a MHC structure through the formation of First Mutual Holding Company, Lakewood, OH, that will control First Federal Saving and Loan Association of Lakewood, Lakewood, OH, in connection with the thrift's conversion from mutual to stock form	Newspaper: Federal Register:	04/19/2015 04/24/2015
HFB FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Bank Control by Laura Jenkins Cook to become a member of the previously approved David B. Cook Family Control Group consisting of David B. Cook, Erin E. Cook, Bobbie Cook, and David Alexander Cook, which collectively control ten percent or more of the outstanding voting shares of HFB Financial Corp., Middlesboro, Kentucky, and indirectly control the Home Federal Bank, Middlesboro, Kentucky	Newspaper: Federal Register:	Not available Not available
KILLBUCK SAVINGS BANK COMPANY, THE	* Branch	Application by The Killbuck Savings Bank Company, Killbuck, OH to establish a branch at 132 South Mill Street, Fredericksburg, OH.	Newspaper: Federal Register:	03/21/2015 Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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846619	CORTLAND SVG & BKG CO, CORTLAND, OHIO	11/04/2013	12/11/2014	S	Int Sm Bank
504311	GENOA BKG CO, GENOA, OHIO	02/25/2013	12/11/2014	S	Small Bank
615217	NORTH SIDE B&TC, CINCINNATI, OHIO	05/13/2013	12/11/2014	S	Int Sm Bank
1445943	WHITAKER BK, LEXINGTON, KENTUCKY	07/01/2013	12/11/2014	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CLARKE COUNTY	* Branch	Bank of Clarke County, Berryville, Virginia, has submitted an application to open a branch at 504 E. Market Street, Leesburg, Virginia.	Newspaper: Federal Register:	04/15/2015 Not applicable
BANK OF CLARKE COUNTY	Premises	Bank of Clarke County, Berryville, Virginia, has requested for approval to exceed the established limit for premises under Section 24A of the Federal Reserve Act, due to the construction of a previous branch (Ashburn, VA), and the land for a currently leased branch (Millbrook).	Newspaper: Federal Register:	Not applicable 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
679826	MIDDLEBURG BK, MIDDLEBURG, VIRGINIA	11/17/2014	03/04/2015	S	Large 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 March 28, 2015

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
FLAGLER BANK	CIC	After-the-fact change in control notice filed by Ronald Young Schram, Palm Beach, Florida, to retain 10 percent or more of the outstanding shares of Flagler Bank, West Palm Beach, Florida.	Newspaper: Federal Register:	04/03/2015 04/13/2015
FLAGLER BANK	CIC	After-the-fact change in control notice filed by Frank Jay Hessel, Coral Gables, Florida, to retain 10 percent or more of the outstanding shares of Flagler Bank, West Palm Beach, Florida.	Newspaper: Federal Register:	04/03/2015 04/13/2015
INTERCAM BANCO, S.A.	FBSEA	Intercam Banco, S.A., Mexico, D.F., Mexico, Institucion de Banco Multiple, to establish an agency in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
SUNSHINE BANCORP, INC.	* 3A1	Sunshine Bancorp, Inc., Plant City, Florida, a savings and loan holding company, to become a bank holding company, for a moment in time, through the acquisition of 100 percent of the outstanding shares of Community Southern Holdings, Inc., and its subsidiary, Community Southern Bank, both of Lakeland, Florida.	Newspaper: Federal Register:	Not available 04/17/2015

* 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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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 March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FIRST MENASHA BANCSHARES, INC.	CIC	Notice by Oliver Pierce Smith, Neenah, Wisconsin, to retain control of more than 10 percent of voting shares of First Menasha Bancshares, Inc., Neenah, Wisconsin, and thereby indirectly control First National Bank Fox Valley, Neenah, Wisconsin.	Newspaper: Federal Register:	03/27/2015 04/03/2015
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by the Bradford Powers Leipold 2014 Trust, with Johnson Bank as trustee, to join the existing Johnson Family Control Group through the retention of voting shares of Johnson Financial Group, Inc., Racine, Wisconsin, and the indirect retention of shares of Johnson Bank.	Newspaper: Federal Register:	Not available 03/31/2015
WINTRUST FINANCIAL CORPORATION	* 3A3 * 18C * Branch	Notice by Wintrust Financial Corporation, Rosemont, Illinois, to merge with Community Financial Shares, Inc., Glen Ellyn, Illinois, and thereby indirectly acquire Community Bank-Wheaton/Glen Ellyn, Illinois. Simultaneously with the holding company merger, Wintrust Financial Corporation's subsidiary bank, Wheaton Bank & Trust Company, Wheaton, Illinois, intends to merge with Community Bank-Wheaton/Glen Ellyn, Glen Ellyn, Illinois. As a result of the merger, Wheaton Bank & Trust Company, Wheaton, Illinois, will establish a branch facility at the following locations: 357 Roosevelt Road, Glen Ellyn, Illinois; 100 North Wheaton Avenue, Wheaton, Illinois; and 370 S. County Farm Road, Wheaton, Illinois.	Newspaper: Federal Register:	Not available 04/17/2015

* Subject to the provisions of the Community Reinvestment Act

District: 7

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 March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST FINANCIAL SERVICES	* Branch	BankFirst Financial Services, Columbus, Mississippi, to establish a branch facility located at 112 Sheffield Loop, Suite B, Hattiesburg, Mississippi.	Newspaper: Federal Register:	04/04/2015 Not applicable
FIRST STATE BANCORP, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	First State Bancorp, Inc., Combined Retirement Benefit Plan (FKA First State Bancorp, Inc. Employee Stock Ownership Plan), Caruthersville, Missouri, to acquire additional shares of First State Bancorp, Inc., Caruthersville, Missouri, for total ownership of up to 40 percent.	Newspaper: Federal Register:	04/18/2015 04/27/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
657459	MIDWEST BANKCENTRE, SAINT LOUIS, MISSOURI	12/01/2014	03/16/2015	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
DUKE FINANCIAL GROUP, INC.	CIC	Change in Control notice by Elizabeth J. Hyduke Kelm, Golden Valley, Minnesota, individually and as co-Trustee of a trust benefiting Elizabeth J. Hyduke-Kelm, and Elizabeth J. Hyduke-Kelm as co-Trustee of three family trusts, Minneapolis, Minnesota; and Stephen P. Hyduke, individually and as co-Trustee of a trust benefiting Stephen P. Hyduke, Minneapolis, Minnesota, to each acquire 25% or more of the shares of Duke Financial Group, Inc., Minneapolis, Minnesota, and thereby indirectly gain control of Peoples Bank of Commerce, Cambridge, Minnesota and State Bank of New Prague, New Prague, Minnesota.	Newspaper: Federal Register:	Not available 04/17/2015
NORTHEAST SECURITIES CORPORATION	CIC	Change in Control notice by The Belva H. Rasmussen 2012 Irrevocable Trust (Trust), Roseville, Minnesota, Pamela M. Harris, Falcon Heights, Minnesota, and Eva B. Rasmussen, Edina, Minnesota, individually and as trustees of the trust to acquire 25 percent or more of Northeast Securities Corporation, Minneapolis, Minnesota, and thereby indirectly gain control of Northeast Bank, Minneapolis, Minnesota. In addition, Benjamin T. Rasmussen, Edina, Minnesota, to retroactively join the Rasmussen Family Control Group, which controls 25 percent or more of Northeast Securities Corporation, Minneapolis, Minnesota.	Newspaper: Federal Register:	Not available 04/15/2015
REDWOOD FINANCIAL, INC.	CIC	J. Scott Nelson, Redwood Falls MN, individually and as a trustee of the HomeTown Bank Employee Stock Ownership Plan, Redwood Falls MN (ESOP), to acquire and retain 10 percent or more of the shares and thereby control of Redwood Financial, Inc., Redwood Falls, MN (RFI) and thereby indirectly acquire and retain control of Hometown Bank, Redwood Falls, MN. In addition, J. Scott Nelson; John Nelson, Redwood Falls, MN; Sarah Hoyt, St Paul MN; and ESOP to acquire and retain 10 percent or more of the shares of RFI, and thereby indirectly acquire and retain control of Hometown Bank, Redwood Falls, MN, as members of the Nelson family shareholder group acting in concert. ESOP trustees are J. Scott Nelson, James Tersteeg, and Thomas Stotesbery, each of Redwood Falls, MN.	Newspaper: Federal Register:	Not available 04/08/2015

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
TYSAN CORPORATION, THE	CIC	Change in Control notice by Joel Sanders, Oakland, California, and James N. Sanders, Plymouth, Minnesota, as trustees of the Joel Sanders GRAT dated December 1, 2014, Oakland, California (GRAT); Sheva Sanders, Minneapolis, Minnesota, as a voting member of Rifkind Sanders, LLC, Minneapolis, Minnesota (LLC); Miriam Sanders, Minneapolis, Minnesota, as trustee of the Disclaimer Trust, Minneapolis, Minnesota (Disclaimer Trust); and Jerel Shapiro and Judith Shapiro, both of Minneapolis, Minnesota, as trustees of both the Judith T. Shapiro GST Trust, Minneapolis, Minnesota (JTS Trust) and the Jonathan J. Tychman Non Exempt Trust, Minneapolis, Minnesota (JJT Trust), for retroactive permission for the GRAT, LLC, Disclaimer Trust, JTS Trust, and JJT Trust to join the Tychman/Sanders group, which controls 25 percent or more of The Tysan Corporation, Minneapolis, Minnesota, and thereby indirectly gain control of Lake Community Bank, Long Lake, Minnesota, and Pine Country Bank, Little Falls, Minnesota. In addition, Jerel Shapiro and Judith Shapiro individually, and as trustees, of several Tychman/Sanders Group Trusts, to retain 25 percent or more of the shares of The Tysan Corporation, Minneapolis, Minnesota.	Newspaper:	Not available
			Federal Register:	04/16/2015

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
EQUITABLE FINANCIAL MHC	* MHC Conversion * SLHC Formation	Equitable Financial Corp., proposes to become a savings and loan holding company by acquiring 100 percent of Equitable Bank, both of Grand Island, Nebraska. Upon the conversion of Equitable Financial MHC to stock form, Equitable Financial MHC and Equitable Financial Corp, the existing mid-tier holding company of Equitable Bank, will cease to exist, and Equitable Bank will become a wholly-owned subsidiary of Equitable Financial Corp, a de novo company.	Newspaper: Federal Register:	04/15/2015 04/13/2015
GARNETT BANCSHARES, INC.	CIC	Notice submitted by Scott Warren Cooper, Garnett, Kansas, to retain control of Garnett Bancshares, Inc., Garnett, Kansas, parent of Patriots Bank, Garnett, Kansas.	Newspaper: Federal Register:	Not available 04/13/2015
JONES NATIONAL CORPORATION	* 3A3 4c8	Jones National Corporation, Seward, Nebraska, to acquire 100 percent of the voting shares of Valparaiso Enterprises, Inc., parent of Oak Creek Valley Bank, both in Valparaiso, Nebraska. Jones National Corporation, Seward, Nebraska, to engage in general insurance activities through the acquisition of Valparaiso Enterprises, Inc., Valparaiso, Nebraska.	Newspaper: Federal Register:	Not available 04/24/2015
KANZA FINANCIAL CORPORATION	CIC	Notice by John E. Boyer, individually and as trustee of the Merlyn Boyer Irrevocable GST Trust, the John E. Boyer Grandchildren's Trust, the Emily Ryan Boyer Irrevocable Trust, and the Jack Eric Boyer Irrevocable Trust, all of Kingman, Kansas; and Emily Boyer, Kingman, Kansas, as a member of The Boyer Family Group; to retain control of KANZA Financial Corporation, parent of KANZA Bank, both in Kingman, Kansas.	Newspaper: Federal Register:	04/09/2015 04/07/2015
SOUTHEAST KANSAS BANCSHARES, INC.	CIC	Notice by the Frank D. Dunnick Trust, Pittsburg, Kansas, and Kevin F. Mitchelson and Larry J. Dunnick, both of Pittsburg, Kansas, as co-trustees, to acquire control of Southeast Kansas Bancshares, Inc., Girard, Kansas, parent of Prescott State Bank Holding Company, Inc. and Prescott State Bank, both in Prescott, Kansas; and Exchange State Bank, Saint Paul, Kansas.	Newspaper: Federal Register:	Not available 04/08/2015
UMB FINANCIAL CORPORATION	* 3A1 * 3A3	UMB Financial Corporation and Lakes Merger Sub LLC, both in Kansas City, Missouri, to acquire 100 percent of the voting shares of Marquette Financial Companies, Minneapolis, Minnesota, parent of Meridian Bank, National Association, Phoenix, Arizona, and Meridian Bank Texas, Fort Worth, Texas. Immediately thereafter, Lakes Merger Sub LLC will merge into UMB Financial Corporation.	Newspaper: Federal Register:	04/23/2015 04/20/2015

* Subject to the provisions of the Community Reinvestment Act

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
398051	FARMERS & MRCH BK ASHLAND, ASHLAND, NEBRASKA	12/08/2014	03/20/2015	S	Small Bank
277053	FIRST ST BK OF CO, HOTCHKISS, COLORADO	10/06/2014	03/19/2015	S	Small Bank
502559	GUNNISON B&TC, GUNNISON, COLORADO	12/09/2014	03/10/2015	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCBS HOLDING LLC	* 3A1	CCBS Holding LLC, Irving, Texas, to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act by acquiring up to 77.37 percent of Canyon Bancorporation, Inc., Tucson, Arizona, and thereby indirectly acquiring control of Canyon Community Bank, National Association, Tucson, Arizona.	Newspaper: Federal Register:	Not available 04/23/2015
HAPPY STATE BANK	* Branch	Happy State Bank, Happy, Texas, to establish a branch at 4411 98th Street, Lubbock, Texas 79424.	Newspaper: Federal Register:	04/04/2015 Not applicable
HAPPY STATE BANK	* Branch	Happy State Bank, Happy, Texas, to establish a branch at 2525 Ridgmar Boulevard, Fort Worth, Texas 76116.	Newspaper: Federal Register:	04/04/2015 Not applicable
VERITEX COMMUNITY BANK	* 18C * Branch	Veritex Community Bank, Dallas, Texas, to merge with Independent Bank of Texas, Irving, Texas, and to establish two branches at 4300 North Belt Line Road, Irving, Texas 75038, and 1518 Legacy Drive, Suite 100, Frisco, Texas 75034.	Newspaper: Federal Register:	Not available Not applicable
VERITEX HOLDINGS, INC.	* 3A5	WCM Holdings, Inc., WCM-Parkway, Ltd., and Veritex Holdings, Inc., all of Dallas, Texas, to acquire by merger IBT Bancorp, Inc., Irving, Texas, and indirectly Independent Bank of Texas, Irving, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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919568	FIRST CAP BK, QUANAH, TEXAS	10/20/2014	03/23/2015	S	Small Bank

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 March 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
American Continental Bancorp	3A1	American Continental Bancorp, to become a Bank Holding Company by acquiring 100 percent of American Continental Bank, both of City of Industry, California.	Newspaper: Federal Register:	Not applicable Not applicable
BANNER CORPORATION	* 3A3	Banner Corporation and Banner Merger Sub, LLC, both of Walla Walla, Washington, to acquire 100 percent of the voting shares of Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire American West Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 03/02/2015
CALWEST BANCORP	CIC	Change in Bank Control Notice filed by Bruce M. Williams and Joyce L. Williams, Anaheim, California; Brian Edward Williams, Yorba Linda, California; Ashley Maureen Williams, Orange, California; Brooke Ann Williams, Anaheim, California; Michael Robert Williams, Las Vegas, Nevada; Rebecca Kristy Williams, Fullerton, California; the Gladys M. Bryant Living Trust, Anaheim, California; and Bruce M. Williams as Trustee of the Gladys M. Bryant Living Trust, Anaheim, California, to acquire and retain 10 percent or more of the shares of CalWest Bancorp, and thereby indirectly South County Bank National Association, both of Rancho Santa Margarita, California.	Newspaper: Federal Register:	Not available 03/05/2015
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a new branch office within its Houston Commercial Banking Office to be located at 9090 Katy Freeway, Suite 109, Houston, Texas.	Newspaper: Federal Register:	Not available Not applicable
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
TERRITORIAL BANCORP INC.	CIC	Notice by Territorial Savings Bank Employee Stock Ownership Trust and trustees David Murakami and Richard Murakami, all of Honolulu, Hawaii, to increase its holdings in excess of 10 percent of the outstanding common shares of Territorial Bancorp, Inc., and thereby indirectly acquire control of Territorial Savings Bank, both of Honolulu, Hawaii.	Newspaper: Federal Register:	Not available 04/14/2015

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
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* Subject to the provisions of the Community Reinvestment Act