
Federal Reserve Release



H.2

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

No. 14

Week Ending April 4, 2015

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with Changes in Foreign Investments (Made Pursuant to Regulation K) (FR 2064), Recordkeeping and Disclosure Provisions associated with Stress Testing Guidance (Stress Testing Guidance) (FR 4202), and Microeconomic Survey (FR 3051).

- Proposed, April 1, 2015

Enforcement

Coast Bancorp, San Luis Obispo, California -- written agreement issued April 22, 2010, terminated March 26, 2015.

- Announced, March 31, 2015

Orrstown Financial Services, Inc., Shippensburg, Pennsylvania, and Orrstown Bank -- written agreement issued March 22, 2012, terminated April 1, 2015.

- Announced, April 2, 2015

Prairie Star Bancshares, Inc., Olathe, Kansas -- written agreement issued December 22, 2010, terminated March 25, 2015.

- Announced, March 31, 2015

Universal Financial, Inc., West Covina, California -- cease and desist order issued by the Office of Thrift Supervision September 17, 2010, terminated March 26, 2015.

- Announced, March 31, 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**

Cleveland

The Killbuck Savings Bank Company, Killbuck, Ohio -- to establish a branch at 132 South Mill Street, Fredericksburg.

- Approved, April 2, 2015

New York

Orange County Trust Company, Middletown, New York -- to establish a branch at 49 Maple Avenue, New York, and to increase its investment in bank premises.

- Withdrawn, March 31, 2015

Secretary

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish a branch at 250 Plaza Drive, Collegeville.

- Approved, April 2, 2015

Bank Holding Companies

Boston

Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts -- to acquire Hampden Bancorp, Inc., Springfield, and its subsidiary, Hampden Bank.

- Approved, April 2, 2015

Bank Holding Companies

Kansas City

Olney Bancshares of Texas, Inc., Olney, Texas -- to acquire Vintage Shares, Inc., Waxahachie, and its subsidiary, Vintage Bank; and for Olney Bankshares' subsidiary, Interbank, Oklahoma City, Oklahoma, to merge with Vintage Bank, Waxahachie, and to establish branches.

- Approved, March 30, 2015

St. Louis

Stupp Bros., Inc., St. Louis, Missouri, and Midwest BankCentre, Inc. -- to acquire Southern Bancshares Corp., St. Louis, and thereby indirectly acquire Southern Commercial Bank; and for Midwest BankCentre, Inc.'s subsidiary, Midwest BankCentre, Lemay, to merge with Southern Commercial Bank, St. Louis, and to retain the acquired facilities as branches.

- Approved, April 3, 2015

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- to merge with MoneyTree Corporation, Lenoir City, Tennessee, and thereby acquire its subsidiary, First National Bank.

- Approved, April 3, 2015

Bank Premises

New York

Orange County Trust Company, Middletown, New York -- to increase its investment in bank premises.

- Approved, April 3, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Freestone Capital Management, LLC, Seattle, Washington, et al. -- relief from certain commitments.

- Granted, April 1, 2015

Banks, State Member

Director, BS&R

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

- Approved, April 1, 2015

Change in Bank Control

Chicago

Bank of Highland Park Financial Corp, Highland Park, Illinois -- to retain control of Bank of Highland Park Financial Corp and its subsidiary, First Bank of Highland Park, Highland Park.

- Permitted, March 31, 2015

San Francisco

CalWest Bancorp, Rancho Santa Margarita, California -- change in bank control of CalWest Bancorp and its subsidiary, South County Bank, National Association, Rancho Santa Margarita.

- Permitted, April 3, 2015

Chicago

Centrue Financial Corporation, Ottawa, Illinois -- change in bank control of Centrue Financial Corporation and its subsidiary, Centrue Bank, Streator.

- Permitted, March 30, 2015

Change in Bank Control

Minneapolis

Merchants Financial Group, Inc., Winona, Minnesota -- to retain control of Merchants Financial Group and its subsidiary, Merchants Bank, National Association, Winona.

- Permitted, April 2, 2015

Minneapolis

Republic Bancshares, Inc., Duluth, Minnesota -- change in bank control of Republic Bancshares and its subsidiary, Republic Bank, Inc., Duluth.

- Permitted, March 31, 2015

Atlanta

Sevier County Bancshares, Inc., Sevierville, Tennessee -- change in bank control of Sevier County Bancshares and its subsidiary, Sevier County Bank, Sevierville.

- Withdrawn, March 31, 2015

Chicago

Sullivan Bancshares, Inc., Sullivan, Illinois -- change in bank control of Sullivan Bancshares and its subsidiary, First National Bank of Sullivan, Sullivan.

- Permitted, April 3, 2015

Extensions of Time

Secretary

Form FR XX-1 (Financial Company (as defined) Report of Consolidated Liabilities) -- extension to June 1, 2015, of the reporting deadline for Form FR XX-1 and Regulation XX for TIAA-CREF, Donegal Mutual Insurance Company, Massachusetts Mutual Life Insurance Company, Northwestern Mutual Life Insurance Company, State Farm Mutual Automobile Insurance Company, BMW AG, and Alfa Mutual Insurance Company.

- Granted, April 1, 2015

Membership

Boston

BankNewport, Newport, Rhode Island -- to become a member of the Federal Reserve System.

- Approved, April 1, 2015

Richmond

First Bank, Troy, North Carolina -- to become a member of the Federal Reserve System.

- Approved, April 2, 2015

Boston

Martha's Vineyard Savings Bank, Edgartown, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, April 3, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTHAMPTON SAVINGS BANK	* 18C	Easthampton Savings Bank, Easthampton, Massachusetts (ESB) to merge with The Citizens National Bank, Putnam, Connecticut, with ESB as the surviving entity.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
ESB BANCORP INC	* 3A3	Application by ESB Bancorp, Inc., Easthampton, Massachusetts, to acquire Citizens National Bancorp, Inc. and its subsidiary bank, The Citizens National Bank, both of Putnam, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	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
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 April 4, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROYAL BANK OF CANADA	* 3A1	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:	04/19/2015
	* 3A2		Federal Register:	04/23/2015
	* 3A3			
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:	04/29/2015
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP, INC., THE	4c8	Bancorp, Inc., Wilmington, DE, filed an after-the fact notice to retain its 49% ownership interest in Walnut Street 2014-Issuer, LLC, Gladwyne, PA, held indirectly through its wholly owned subsidiary, The Bancorp Bank, Wilmington, DE, and to continue to engage in permissible non-banking activities pursuant to 12 C.F.R. 225.28(b)(1).	Newspaper: Federal Register:	Not applicable 04/21/2015
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a branch office located at 1642 Fairmount Avenue, Philadelphia, PA.	Newspaper: Federal Register:	04/09/2015 Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS NATIONAL BANC CORP.	* 3A5	Application by Farmers National Banc Corp., Canfield, Ohio to acquire 100% of the voting shares of National Bancshares Corporation, Orrville, Ohio and thereby indirectly acquire First National Bank, Orrville, Ohio, pursuant to section 3 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 05/01/2015
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

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District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, has submitted an application to open a new branch at 250 Pantops Mountain Road, Charlottesville, Virginia.	Newspaper:	04/10/2015
			Federal Register:	Not applicable
HOWARD BANCORP, INC.	* 3A5	Howard Bancorp, Inc., Ellicott City, Maryland, to acquire 100% of the voting securities of Patapsco Bancorp, Inc., Dundalk, Maryland, and thereby indirectly acquire The Patapsco Bank, Dundalk, Maryland.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMERCE BANCSHARES, INC.	* 3A3	American Commerce Bancshares, Inc., Breman, Georgia, to acquire 100 percent of the outstanding shares of ProBank, Tallahassee, Florida.	Newspaper: Federal Register:	Not available 05/01/2015
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
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:	04/11/2015 04/17/2015

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 April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BUSINESS FINANCIAL SERVICES, INC.	4c8	First Business Financial Services, Inc., Madison, Wisconsin, to engage in certain community development activities by making a qualifying community welfare investment in a fund of funds.	Newspaper: Federal Register:	Not applicable 04/14/2015
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 01/02/2015
FORESIGHT FINANCIAL GROUP, INC.	* 3A3	Foresight Financial Group, Inc., Rockford, Illinois, to acquire 100 percent of the voting shares of the State Bank of Herscher, Herscher, Illinois.	Newspaper: Federal Register:	Not available 04/30/2015
HORIZON BANCORP	* 4c8 * 18C	Notice by Horizon Bancorp, Michigan City, Indiana, to acquire 100 percent of the voting shares of Peoples Bancorp, Auburn, Indiana, and indirectly acquire Peoples Federal Savings Bank of DeKalb County, Auburn, Indiana, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y. In connection with this application, Horizon Bank, N.A., Michigan City, Indiana will merge with Peoples Federal Savings Bank of DeKalb County, Auburn, Indiana, and thereby establish 15 branches, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not available
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:	04/09/2015 03/31/2015

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
WINTRUST FINANCIAL CORPORATION	* 3A3	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:	Not available
	* 18C		Federal Register:	04/17/2015
	* Branch			

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 April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANCORP, INC. COMBINED BENEFIT RETIREMENT 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:	05/01/2015 04/27/2015
GREENVILLE BANCSHARES, INC.	CIC	Notice by Michael J. Hackworth and Jennifer Hackworth Thompson, as co-trustees of the L. Dwayne Hackworth Irrevocable Trust, all of Ellington, Missouri, individually to acquire up to 49 percent of the outstanding common stock of Greenville Bancshares, Inc., Piedmont, Missouri (Bancshares), and as members of a family control group also consisting of the trust and L. Dwayne Hackworth, that will own 100 percent of Bancshares.	Newspaper: Federal Register:	03/31/2015 03/30/2015
LINCO BANCSHARES, INC.	* 3A3 * 18C * Branch	LINCO Bancshares, Inc., Columbia, Missouri, to acquire 100 percent of Community First Bank, Fairview Heights, Illinois. Also Providence Bank, Columbia, Missouri, to merge with Community First Bank, Fairview Heights, Illinois, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	04/29/2015 05/04/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

**Federal Reserve Bank of Minneapolis
Filings received during the week ending April 4, 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
INTER-MOUNTAIN BANCORP., INC.	* 3A5	Inter-Mountain Bancorp, Inc., Bozeman, Montana, to merge with Teton Bancshares, Inc., Fairfield, Montana, and thereby indirectly acquire Teton Banks, Fairfield, Montana.	Newspaper: Federal Register:	Not available 05/01/2015
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:	04/15/2105 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:	04/12/2015 04/08/2015

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
RUM RIVER BANCORPORATION, INC.	CIC	Change in Control notice by Eric Ross Allen, Los Angeles, California, to acquire 10 percent or more of the shares of Rum River Bancorporation, Inc., Milaca, Minnesota, and thereby indirectly gain control The First National Bank of Milaca, Milaca, Minnesota.	Newspaper: Federal Register:	Not available 04/22/2015
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: Federal Register:	04/15/2015 04/16/2015

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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- 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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
INTRUST FINANCIAL CORPORATION	4c8	INTRUST Financial Corporation, Wichita, Kansas, to engage in an interest rate swap transaction with RJ Capital Services, Inc., St. Petersburg, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
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:	05/02/2015 04/24/2015
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:	04/15/2015 04/08/2015
TRINITY CAPITAL CORPORATION	CIC	Notice by The Delle Foundation, Susan J. Seestrom, Robert D. Castille, all in Los Alamos, New Mexico; and Jeffrey F. Howell, Austin, Texas; to retain control of Trinity Capital Corporation, parent of Los Alamos National Bank, both in Los Alamos, New Mexico.	Newspaper: Federal Register:	Not available Not available
TRINITY CAPITAL CORPORATION	CIC	Notice by Trinity Capital Corporation Employee Stock Ownership Plan, Los Alamos, New Mexico, and co-trustee John Brunett, Santa Fe, New Mexico; to retain control of Trinity Capital Corporation, parent of Los Alamos National Bank, both in Los Alamos, New Mexico.	Newspaper: Federal Register:	Not available 04/23/2015

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 4, 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
NEWCASTLE BANCSHARES, INC.	* 3A1	Newcastle Bancshares, Inc., Newcastle, Texas, to become a bank holding company through the acquisition of 100 percent of Farmers State Bank of Newcastle, Newcastle, Texas.	Newspaper: Federal Register:	Not available 05/04/2015
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

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 4, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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
PACWEST BANCORP	* 3A3 4c8	PacWest Bancorp, Los Angeles, California, to acquire via merger Square 1 Financial, Inc., and thereby indirectly acquire its subsidiary bank, Square 1 Bank, both of Durham, North Carolina, and 2) to also acquire a nonbank company, Square 1 Venture Management 1, L.P., Durham, North Carolina, and thereby engage in funds management, investment advisory, and private placement activities, pursuant to sections 225.28(b)(6)(i), (b)(7)(i) and (b)(7)(III), respectively.	Newspaper: Federal Register:	Not available 05/01/2015
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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