
Federal Reserve Release



H.2

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

No. 22

Week Ending May 30, 2015

Personnel

Division of International Finance -- appointment of Beth Anne Wilson as senior associate director and Carol Bertaut and Paul Wood as assistant directors.

- Announced, May 26, 2015

Regulations and Policies

Regulatory Burden Reduction -- publication for comment of the third in a series of interagency notices on potential areas for regulatory burden relief for insured depository institutions, as required by the Economic Growth and Regulatory Paperwork Reduction Act.

- Approved, May 22, 2015

(A/C)

Enforcement

Discover Financial Services, Riverwoods, Illinois -- written agreement with the Federal Reserve Bank of Chicago

- Announced, May 28, 2015

Meta Financial Group, Inc., Sioux Falls, South Dakota -- cease and desist order issued by the Office of Thrift Supervision, dated July 15, 2011, terminated May 21, 2015.

- Announced, May 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**

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 902 Lincoln Highway East, New Haven.

- Withdrawn, May 29, 2015

Secretary

Fifth Third Bank, Cincinnati, Ohio -- to establish a temporary branch at Kennesaw State University, 1000 Chastain Road, Kennesaw, Georgia.

- Approved, May 28, 2015

Cleveland

Heartland Bank, Gahanna, Ohio -- to establish a branch at 3971 Main Street, Hilliard, and to exceed the limit on investment in bank premises.

- Approved, May 29, 2015

Atlanta

InsBank, Nashville, Tennessee -- to establish a branch at 5614 Franklin Pike Circle, Brentwood.

- Approved, May 29, 2015

New York

Orange County Trust Company, Middletown, New York -- to establish a branch at 50 Main Street, White Plains.

- Approved, May 26, 2015

Bank Branches, Domestic

Richmond

Select Bank, Forest, Virginia -- to establish a courier service to pick up customer deposits in Lynchburg and in Amherst, Appomattox, Bedford, and Campbell counties.

- Approved, May 28, 2015

Bank Holding Companies

Director, BS&R

BB&T Corporation, Winston-Salem, North Carolina -- relief from certain commitments.

- Granted, May 29, 2015

Kansas City

Docking Bancshares, Inc., Arkansas City, Kansas -- to acquire Relianz Bancshares, Inc., Wichita, parent of RelianzBank; and for Docking Bancshares' subsidiary, Union State Bank, Arkansas City, to merge with RelianzBank and thereby establish a branch.

- Approved, May 26, 2015

Kansas City

Foundation First Corporation, Omaha, Nebraska -- to engage in lending activities.

- Approved, May 28, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Trishield Capital Management LLC, New York, New York -- relief from certain commitments.

- Granted, May 26, 2015

Banks, State Member

Atlanta

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments (two requests).

- Withdrawn, May 27, 2015

Change in Bank Control

Atlanta

Citizens National Bancorp, Inc., Athens, Tennessee -- change in bank control of Citizens National Bancorp and its subsidiary, Citizens National Bank, Athens.

- Permitted, May 29, 2015

Atlanta

First American Bancorp, Athens, Georgia -- change in bank control of First American Bancorp and its subsidiary, First American Bank and Trust Company, Athens.

- Permitted, May 29, 2015

Minneapolis

First BancShares, Inc., of Cold Spring, Cold Spring, Minnesota -- to retain control of First BancShares, Inc., of Cold Spring and its subsidiary, Granite Community Bank, Cold Spring.

- Permitted, May 28, 2015

Kansas City

Trinity Capital Corporation, Los Alamos, New Mexico -- to retain control of Trinity Capital Corporation and its subsidiary, Los Alamos National Bank, Los Alamos.

- Withdrawn, May 29, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESSAGUSSETT MUTUAL HOLDING COMPANY	* 3A3	Application by Wessagussett Mutual Holding Company, its mid-tier subsidiary Wessagussett Bancorp, Inc. and its subsidiary bank, Weymouth Bank, all of East Weymouth, Massachusetts to acquire Equitable Bancorp, MHC, its mid-tier subsidiary Equitable Bancorp, Inc. and its subsidiary bank, Equitable Co-operative Bank, all of Lynn, Massachusetts, 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:	06/13/2015

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
859002	EASTHAMPTON SVG BK, EASTHAMPTON, MASSACHUSETTS	01/12/2015	05/28/2015	S	Large Bank
163370	MANSFIELD CO-OP BK, MANSFIELD, MASSACHUSETTS	01/20/2015	05/19/2015	S	Int Sm 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 May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment in Binghamton Gateway LLC, Binghamton, New York, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
METROPOLITAN COMMERCIAL BANK	* 18C	Metropolitan Commercial Bank, New York, New York, to acquire certain assets and assume certain liabilities related to a Cash Pass Network prepaid card program of MetaBank, Storm Lake, Iowa, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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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 May 30, 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2963547	LANDMARK CMNTY BK, PITTSTON, PENNSYLVANIA	01/12/2015	05/27/2015	S	Small Bank

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 May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELMARVA BANCSHARES, INC.	* 3A5	Delmarva Bancshares, Inc., Cambridge,	Newspaper:	Not available
	* 18C	Maryland, to acquire 100% of the voting	Federal Register:	Not available
	* Branch	securities of Easton Bancorp, Inc., Easton, Maryland, and thereby indirectly acquire Easton Bank & Trust Company, Easton, Maryland.		

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
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 May 30, 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:	07/25/2013 08/08/2013
CITIZENS SOUTHERN BANCSHARES, INC.	CIC	Prior change in control notice filed by Anthony J. Burnett, William E. Collins, Sr., William E. Collins, Jr., Martha Sue Collins, Tom J. Eskridge, Jr., and Connie E. Eskridge, all of Vernon, Alabama, and J. Steven Roy and Traci L. Roy, both of Dothan, Alabama, to acquire 56.83 percent of the outstanding stock of Citizens Southern Bancshares, Inc., and its subsidiary bank, Citizens State Bank, both of Vernon, Alabama	Newspaper: Federal Register:	Not available 06/05/2015
CORNERSTONE BANCSHARES, INC.	* 3A5	Cornerstone Bancshares, Inc., Chattanooga, Tennessee, to merge with SmartFinancial, Inc., Pigeon Forge, Tennessee, and thereby acquire its subsidiary, SmartBank, Pigeon Forge, Tennessee.	Newspaper: Federal Register:	Not available 06/30/2015
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:	02/05/2015 Not applicable
QUANTUM CAPITAL CORP.	CIC	Prior change in control notice filed by Infinity Trust, Atlanta, Georgia, and its co-trustees Bryan Cohen, Cumming, Georgia; Suleka Neelagaru, Atlanta, Georgia; and Bradley Day, Norcross, Georgia, to acquire 25 percent or more of the outstanding stock of Quantum Capital Corporation, and its subsidiary bank, Quantum National Bank, both of Suwanee, Georgia.	Newspaper: Federal Register:	06/10/2015 06/11/2015

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
SBT BANCSHARES, INC.	CIC	The Mary Helen Cheramie and Albert A. Cheramie Irrevocable Grantor Trust F/B/O Marc Anthony Cheramie, Marc Anthony Cheramie Trustee, Golden Meadow, Louisiana; The Mary Helen Cheramie and Albert A. Cheramie Irrevocable Grantor Trust F/B/O Deborah Cheramie Serigny, Deborah Cheramie Serigny Trustee, Cut Off, Louisiana; The Mary Helen Cheramie and Albert A. Cheramie Irrevocable Grantor Trust F/B/O Adam Cheramie, Adam Cheramie Trustee, Golden Meadow, Louisiana; and The Mary Helen Cheramie and Albert A. Cheramie Irrevocable Grantor Trust F/B/O Whitney Cheramie, Adam Cheramie Trustee, Golden Meadow, Louisiana, to retain 20 percent or more of the outstanding shares of SBT Bancshares, Inc., and its subsidiary, State Bank and Trust Company, both of Golden Meadow, Louisiana.	Newspaper: Federal Register:	Not available 06/19/2015
TOUCHMARK BANCSHARES, INC.	CIC	Prior change in control notice filed by 4580 Trust (Shveta S. Raju and Asha J. Shah, co-trustees); 3490 Trust (Deep J. Shah and Asha J. Shah, co-trustees); 2764 Trust (Deep J. Shah and Shveta S. Raju, co-trustees); and Deep J. Shah, all of Duluth, Georgia; for permission to join the previously approved Shah Family control group, which collectively owns 10 percent or more of Touchmark Bancshares, Inc, and its subsidiary, Touchmark National Bank, both of Alpharetta, Georgia.	Newspaper: Federal Register:	06/09/2015 05/26/2015

* 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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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 May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBANK COMPANY, INC.	* 3A3	Ambank Company, Inc., Sioux Center, Iowa proposes to acquire 100 percent of Alton Bancorporation, Alton, Iowa, and thereby indirectly acquire Community Bank, Alton, Iowa.	Newspaper: Federal Register:	Not available 05/29/2015
FARMERS & MERCHANTS SAVINGS BANK	* Branch	Farmers & Merchants Savings Bank, Manchester, Iowa, to establish a branch at 2350 Edgewood Road SW, Cedar Rapids, Iowa.	Newspaper: Federal Register:	05/22/2015 Not applicable
HINSDALE BANK & TRUST COMPANY	* 18C * Branch	Hinsdale Bank & Trust Company, Hinsdale, Illinois, to merge with Suburban Bank & Trust Company, Elmhurst, Illinois, and all ten locations of Suburban Bank & Trust will become branches of Hinsdale Bank & Trust Company.	Newspaper: Federal Register:	Not available Not applicable
ISABELLA BANK	* 18C * Branch	Isabella Bank, Mount Pleasant, Michigan to purchase certain assets and assume certain liabilities of a branch of Flagstar Bank, Troy, Michigan, located at 4975 Bay Road, Saginaw, Michigan, which will operate as a branch of Isabella Bank.	Newspaper: Federal Register:	Not available Not applicable
ISABELLA BANK	* 18C * Branch	Isabella Bank, Mount Pleasant, Michigan intends to purchase the assets and assume the liabilities of a branch of Independent Bank, Ionia, Michigan, located at 210 South Saginaw Road, Midland, Michigan, which will operate as a branch of Isabella Bank.	Newspaper: Federal Register:	Not available Not applicable
OXFORD BANK CORPORATION	CIC	Notice by Robert A. Clemente, as Trustee of the OJT Irrevocable Trust dated 09/20/2010, Birmingham, Michigan, to acquire 36.36 percent of Oxford Bank Corporation, Oxford, Michigan, and thereby indirectly acquire control of Oxford Bank, Oxford, Michigan.	Newspaper: Federal Register:	05/18/2015 05/26/2015

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
PORT BANCSHARES, INC.	CIC	Notice by Ronald J. and Elizabeth A. Schowalter Living Trust, with Ronald J. Schowalter and Elizabeth A. Schowalter as co-trustees, all of Port Washington, Wisconsin (Living Trust); and the Living Trust, together as a group acting in concert with Mark D. Schowalter, Port Washington, Wisconsin, individually; the Mark D. Schowalter Family Endowment Trust and Mark D. Schowalter as trustee; the Schowalter Trusts f/b/o Steven R. Schowalter, Mark D. Schowalter, and Sally R. Savatski, with Steven R. Schowalter, Mark D. Schowalter, and Sally A. Savatski as co-trustees; Steven R. Schowalter, Port Washington, Wisconsin, individually; the Steven R. Schowalter Family Endowment Trust and Steven R. Schowalter as trustee; Sally A. Savatski, Port Washington, Wisconsin, individually; the Sally A. Savatski Family Endowment Trust and Sally A. Savatski as trustee; Wendy P. Schowalter, Port Washington, Wisconsin, individually; Catherine J. Schowalter, Port Washington, Wisconsin, individually; Robert A. Savatski, Port Washington, Wisconsin, individually; James S. Schowalter, Port Washington, Wisconsin, individually; Jennifer M. Schowalter, Port Washington, Wisconsin, individually; Mark D. Schowalter, Catherine J. Schowalter, Sally A. Savatski, Robert A. Savatski, James S. Schowalter, and Jennifer M. Schowalter, each as custodians under UGMA for certain Schowalter grandchildren, all of Port Washington, Wisconsin; Tracy N. Schowalter-Braun and Justin P. Braun, individually and as custodians under UGMA for certain Schowalter great-grandchildren, all of Cedarburg, Wisconsin; and the Schowalter Grandchildrens Trust, with Legacy Private Trust Company as trustee, all of Neenah, Wisconsin, to retain control of more than 50 percent of the outstanding voting stock of Port Bancshares, Inc., Port Washington, Wisconsin, and thereby indirectly control Port Washington State Bank, Port Washington, Wisconsin.	Newspaper:	Not available
			Federal Register:	06/16/2015
ST. CHARLES BANK & TRUST COMPANY	* Branch	St. Charles Bank and Trust Company, St. Charles, Illinois, to establish a branch located at 2287 West Galena Boulevard, Aurora, Illinois.	Newspaper:	05/25/2015
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEPHENSON NATIONAL BANCORP, INC.	CIC	William Staudenmaier, individually and as co-trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, together with Kathleen M. Staudenmaier, as co-trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, all of Wauwatosa, Wisconsin; Ann Marie Staudenmaier, Tomas Perez, Amalia Mercedes Perez, all of Takoma Park, Maryland; L. William Staudenmaier III and Heidi L. McNeil, as trustees of the L. WM Staudenmaier III and Heidi L. McNeil Revocable Trust, L. William Staudenmaier, Kathleen Louise McNeil Staudenmaier, all of Phoenix, Arizona; Michael Staudenmaier and Anne Carlson, both of Chicago, Illinois; Peter Staudenmaier, Milwaukee, Wisconsin; Suzanne Staudenmaier and Kelly McGee, both of Minneapolis, Minnesota; Therese Louise Staudenmaier, Daniel McCarthy, and Gabriel Liam McCarthy, all of Baltimore, Maryland; James T. Breeden Jr. and Gloria Lee, both of Oakland, California; Teresa Breedan Whatley, James T. Breeden, Margaret A. Breeden, all of Carson City, Nevada; Stephenson National Bank & Trust, as trustee of the Mary L. Staudenmaier Revocable Trust and certain minor Staudenmaier children, as a group acting in concert, to be added to the Staudenmaier Control Group, and thereby retain control of 39.32 percent of Stephenson National Bancorp, Inc., and thereby indirectly retain control of Stephenson National Bank and Trust, both of Marinette, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper:	Not available
			Federal Register:	06/11/2015
WHEATON BANK & TRUST COMPANY	* 18C * Branch	Wheaton Bank & Trust Company, Wheaton, Illinois, to purchase the assets and assume the liabilities of a Hinsdale Bank & Trust Company, Hinsdale, Illinois, branch and to establish a branch at 500 South County Farm Road, Wheaton, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
180443	IOWA PRAIRIE BK, BRUNSVILLE, IOWA	02/17/2015	05/26/2015	S	Small Bank

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 May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE OZARKS INC	* 3A5	Bank of the Ozarks, Inc., Little Rock, Arkansas, to merge with Bank of the Carolinas Corporation, Mocksville, North Carolina, and thereby indirectly acquire Bank of the Carolinas, Mocksville, North Carolina.	Newspaper:	06/27/2015
			Federal Register:	06/30/2015
CITIZENS BANK, THE	* Branch	The Citizens Bank, Batesville, Arkansas, to establish a branch facility to be located at 1676 E. Joyce Boulevard, Fayetteville, Arkansas.	Newspaper:	06/10/2015
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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497851	SECURITY BK, NEWBERN, TENNESSEE	02/17/2015	05/27/2015	S	Small 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 May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
667252	STOCKMENS BK, CASCADE, MONTANA	02/10/2015	05/20/2015	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 May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURLINGTON HOLDINGS, INC.	* 3A1	Burlington Holdings, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Burlington Bancshares, Inc., parent of Bank of Burlington, all in Burlington, Colorado.	Newspaper: Federal Register:	Not available Not available
CCSB FINANCIAL CORP.	CIC	Notice submitted by David L. Johnson and Sandra L. Castetter, both of Kansas City, Missouri, each individually to acquire over 10 percent; and David L. Johnson and Sandra L. Castetter, together with Park GP, LLC, North Kansas City, Missouri, acting in concert to acquire up to 24.99 percent of the voting shares CCSB Financial Corp., parent of Clay County Savings Bank, both of Liberty, Missouri.	Newspaper: Federal Register:	Not available 06/02/2015
COMMERCE BANK AND TRUST HOLDING COMPANY EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, to acquire up to 30.20 percent of the voting shares of Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all in Topeka, Kansas.	Newspaper: Federal Register:	Not available 06/30/2015
PB FINANCIAL GROUP, INC.	CIC	Notice by Justine Hurry, Glenbrook, Nevada, to acquire control of PB Financial Group, Inc., and thereby acquire control of Premier Bank, both in Denver, Colorado.	Newspaper: Federal Register:	Not available 06/03/2015
ROSE HILL BANK	* 18C * Branch	Rose Hill Bank, Rose Hill, Kansas, to purchase certain assets and assume certain liabilities of three branches of Simmons First National Bank of Pine Bluff, Pine Bluff, Arkansas. The branches are all located in Salina, Kansas.	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 30, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
682563	FROST BK, SAN ANTONIO, TEXAS	05/13/2013	07/06/2015	S	Large 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 May 30, 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
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
HERITAGE BANK OF COMMERCE	* 18C * Branch	Heritage Bank of Commerce, San Jose, California, to acquire Focus Business Bank, San Jose, California.	Newspaper: Federal Register:	Not available Not applicable
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

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.

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