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## Federal Reserve Release

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*H.2*

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

*No. 24*

*Week Ending June 13, 2015*

Change in Bank Control

First Mazon Bancorp, Inc., Mazon, Illinois -- change in bank control of First Mazon Bancorp and its subsidiary, Mazon State Bank, Mazon.

- Permitted, June 11, 2015

Forms

Forms -- initial Board review to extend without revision the Notice of Mutual Holding Company Reorganization (Form 1522), Application for Approval of a Minority Stock Issuance by a Savings Association Subsidiary of a Mutual Holding Company (Form 1523), Application for Conversion (Form 1680), Proxy Statement (Form 1681), Offering Circular (Form 1682), Order Form (Form 1683), and Savings and Loan Holding Company Application (Form H-(e)).

- Proposed, June 7, 2015

Forms -- final Board review to extend with revision the Consolidated Financial Statements for Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP), and Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP).

- Approved, June 11, 2015

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with the Guidance on Sound Incentive Compensation Policies (FR 4027) and Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products (FR 4029).

- Proposed, June 11, 2015

Forms -- initial Board review to extend with revision the Annual Company-Run Stress Test Report for \$10 billion to \$50 billion companies (FR Y-16).

- Proposed, June 11, 2015

Personnel

Office of Inspector General -- appointment of Peter Sheridan as assistant inspector general.

- Approved, June 8, 2015

Regulations and Policies

Regulatory Capital Rules -- final interagency amendments to clarify, correct, and update aspects of the regulatory capital framework applicable to banking organizations that are subject to the advanced approaches risk-based capital rule.

- Approved, June 11, 2015

Enforcement

First Utah Bank, Salt Lake City, Utah -- written agreement issued September 23, 2009, terminated June 2, 2015.

- Announced, June 9, 2015

MNB Holdings Corporation, San Francisco, California -- written agreement issued August 23, 2012, terminated June 8, 2015.

- Announced, June 11, 2015

Oregon Pacific Bancorp, Florence, Oregon, and Oregon Pacific Bank -- written agreement issued July 23, 2010, terminated June 8, 2015.

- Announced, June 11, 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**

## St. Louis

Citizens Bank, Hartford, Kentucky -- to establish a branch at 1021 South Main Street, Hartford.

- Approved, June 12, 2015

## Richmond

First Bank, Troy, North Carolina -- to establish a branch at 2939 Village Drive, Fayetteville.

- Approved, June 11, 2015

## Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to establish a branch near the intersection of Shamrock and Dublin-Granville Roads, Dublin.

- Approved, June 10, 2015

**Bank Holding Companies**

## Dallas

AmeriBancshares, Inc., Wichita Falls, Texas, and AmeriBancshares of Delaware, Inc., Wilmington, Delaware -- to acquire Northern Bancshares, Inc., Chillicothe, Texas, and thereby acquire First National Bank of Chillicothe.

- Approved, June 12, 2015

## Chicago

First Business Financial Services, Inc., Madison, Wisconsin -- to engage in certain community development activities.

- Withdrawn, June 12, 2015

**Bank Holding Companies**

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Approved, June 11, 2015

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida -- to merge with Grand Bankshares, Inc., West Palm Beach, and thereby acquire Grand Bank & Trust Company of Florida.

- Approved, June 8, 2015

Kansas City

UniBanc Corp., Maywood, Nebraska -- to acquire Bank of Stapleton, Stapleton, and to acquire assets of Stapleton Investment Company and thereby engage in general insurance activities in a town with a population not exceeding 5,000.

- Approved, June 9, 2015

Kansas City

Wells Bancshares, Inc., Platte City, Missouri -- to retain shares of and acquire Bedison Bancshares, Inc., Platte City, and its subsidiary, Bank CBO, Oregon.

- Approved, June 12, 2015

**Banks, State Member**

Director, BS&R

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

- Approved, June 8, 2015

**Banks, State Member**

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.  
- Approved, June 12, 2015

**Change in Bank Control**

Dallas

Security Holding Company, Fredericksburg, Texas -- to retain control of Security Holding Company and its subsidiary, Security State Bank & Trust, Fredericksburg.  
- Permitted, June 10, 2015

**Extensions of Time**

Minneapolis

Central Bank Corporation, Sault Sainte Marie, Michigan -- extension to September 16, 2015, to acquire shares of Lasco Development Corporation, Marquette, through Central Bank's subsidiaries, Central Savings Bank, Sault Sainte Marie, and Central Financial Corporation.  
- Granted, June 9, 2015

Secretary

Community Bank, Inc., DeWitt, New York -- commenter's request to extend the comment period on the application to merge with Oneida Financial Corp., Oneida, and thereby acquire Oneida Savings Bank and State Bank of Chittenango, Chittenango.  
- Denied, June 9, 2015

**Extensions of Time**

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to September 24, 2015, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, June 9, 2015

Minneapolis

SSB, Inc., Manistique, Michigan -- extension to September 16, 2015, to acquire shares of Lasco Development Corporation, Marquette, through SSB's subsidiary, State Savings Bank of Manistique, Manistique.

- Granted, June 9, 2015

**Financial Holding Companies**

Atlanta

USAmeriBancorp, Inc., Clearwater, Florida -- election to become a financial holding company.

- Effective, June 12, 2015

**Membership**

Kansas City

BankLiberty, Liberty, Missouri -- to become a member of the Federal Reserve System on conversion from a federal savings bank to a state-chartered bank.

- Approved, June 10, 2015

**Membership**

Kansas City

Central Bank of Sedalia, Sedalia, Missouri -- to retain membership in the Federal Reserve System on conversion from a national bank (Third National Bank of Sedalia) to a state-chartered bank.

- Approved, June 12, 2015

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANDROSCOGGIN BANCORP, INC.	4c8	Androscoggin Bancorp, MHC (MHC) and Androscoggin Bancorp, Inc., both of Lewiston, Maine, to establish Portland Trust Company, LLC, Portland, Maine (PTC), and transfer the existing trust business from MHC's subsidiary bank, Androscoggin Savings Bank, Lewiston, Maine to PTC, pursuant to section 4(c)(8) of the Bank Holding Company Act of 1956 and Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
WESSAGUSSETT MUTUAL HOLDING COMPANY	* 3A3 * 3A5	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:	06/11/2015
			Federal Register:	06/13/2015

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank Costa Rica, San Jose, Costa Rica.	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:	06/27/2015 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 City, New York.	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 June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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
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 June 13, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CF MUTUAL HOLDING COMPANY	* MHC Formation	Applications to reorganize into a hybrid MHC/Stock SLHC structure through the	Newspaper:	Not available
	* MHC Mid-Tier Formation	formation of CF Mutual Holding Company and Cincinnati Bancorp, Inc., a mid-tier stock SLHC, both located in Cincinnati, OH, that will control Cincinnati Federal Savings Loan Association which in turn is converting from mutual to stock form	Federal Register:	07/09/2015

**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					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DELMARVA BANCSHARES, INC.	* 3A5	Delmarva Bancshares, Inc., Cambridge, Maryland, to acquire 100% of the voting securities of Easton Bancorp, Inc., Easton, Maryland, and thereby indirectly acquire Easton Bank & Trust Company, Easton, Maryland.	Newspaper:	Not available
	* 18C		Federal Register:	06/19/2015
	* Branch			
NORTH STATE BANK	Member	North State Bank, Raleigh, North Carolina, has submitted an application for membership in the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
UNION BANKSHARES, INC.	CIC	Mr. Ralph Ellison Mann, Sinks Grove, West Virginia, and Ms. Margaret Mann Thiessen, Grainau, Bavaria, Germany, as a group acting in concert to control up to 10.27% of the issued and outstanding shares of common stock of Union Bankshares, Inc., Union, West Virginia.	Newspaper:	Not available
			Federal Register:	06/26/2015

**District: 5**

**Federal Reserve Bank of Richmond**

**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.

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SBT BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by 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
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make two public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable

\* 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					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAYLAKE CORP.	* 3A5	Baylake Corp., Sturgeon Bay, Wisconsin, to acquire via merger NEW Bancshares, Inc., Kewaunee, Wisconsin, and thereby indirectly acquire Union State Bank, Kewaunee, Wisconsin.	Newspaper: Federal Register:	Not available Not available
HEARTLAND FINANCIAL USA, INC.	* 3A3	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire 100% of First Scottsdale Bank, N.A., Scottsdale, Arizona.	Newspaper: Federal Register:	Not available Not available
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
New Bancorp, Inc.	* SLHC Formation	New Bancorp, Inc., a newly formed Maryland Corporation, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of New Buffalo Savings Bank, both of New Buffalo, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of New Buffalo Savings Bank, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PORT BANCSHARES, INC.	CIC	<p>Notice by Mark D. Schowalter, Port Washington, Wisconsin, individually, and acting in concert with the Ronald J. and Elizabeth A. Schowalter Living Trust, with Ronald J. Schowalter and Elizabeth A. Schowalter as co-trustees, all of Port Washington, Wisconsin; 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.</p>	Newspaper:	Not available
			Federal Register:	06/16/2015
WHEATON BANK & TRUST COMPANY	* 18C * Branch	<p>Wheaton Bank &amp; Trust Company, Wheaton, Illinois, to purchase the assets and assume the liabilities of a Hinsdale Bank &amp; Trust Company, Hinsdale, Illinois, branch and to establish a branch at 500 South County Farm Road, Wheaton, Illinois.</p>	Newspaper:	Not available
			Federal Register:	Not applicable

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CONNECTIONS BANCSHARES, INC.	* 3A1	Connections Bancshares, Inc., Ashland, Missouri, to become a bank holding company by acquiring 100 percent of Calvert Financial Corporation, Ashland, Missouri, and thereby indirectly acquiring Mainstreet Bank, Ashland, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHOICE FINANCIAL HOLDINGS, INC.	* 3A3	Choice Financial Holdings, Inc., Fargo, North Dakota, to acquire 100 percent of Northland Financial, Steele, North Dakota.	Newspaper:	Not available
			Federal Register:	07/10/2015

**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	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF BLUE VALLEY	* 18C	Bank of Blue Valley, Overland Park, Kansas, to assume certain liabilities of the Overland Park, Kansas branch of The Federal Savings Bank, Chicago, Illinois.	Newspaper: Federal Register:	07/06/2015 Not applicable
BANKLIBERTY	Member	BankLiberty, Liberty, Missouri, to become a member of the Federal Reserve System following its conversion from a federal savings bank to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
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:	05/31/2015 06/02/2015
CENTRAL BANK OF SEDALIA	Member	Third National Bank of Sedalia, Sedalia, Missouri, to continue membership in the Federal Reserve System upon its conversion to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST NORTHERN BANK OF WYOMING	* Branch	First Northern Bank of Wyoming, Buffalo, Wyoming, to establish a branch at 200 South Kendrick Avenue, Gillette, Wyoming.	Newspaper: Federal Register:	Not available Not applicable
NATIONAL BANK HOLDINGS CORPORATION	* 3A5 * 3A1	National Bank Holdings Corporation, Greenwood Village, Colorado, to acquire, through its subsidiary, NBH Colorado Corporation, Greenwood Village, Colorado, 100 percent of the voting shares of Pine River Bank Corporation, parent of Pine River Valley Bank, both in Bayfield, Colorado. Immediately thereafter, NBH Colorado Corporation will merge into National Bank Holdings Corporation.	Newspaper: Federal Register:	Not available 07/03/2015
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:	06/19/2015 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 13, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHWEST BANCORP, INC.	* 3A3	Southwest Bancorp, Inc., Stillwater, Oklahoma, to acquire 100 percent of the voting shares of First Commercial Bancshares, Inc., parent of First Commercial Bank, both in Edmond, Oklahoma. Bank SNB, Stillwater, Oklahoma, to merge with First Commercial Bank, Edmond, Oklahoma, and incident thereto, to establish eight branches (Rockwell branch, Shields branch, Mem branch, and Classen branch, all in Oklahoma City, Oklahoma; Highlands Ranch branch, Highlands Ranch, Oklahoma; Edmond branch, Edmond, Oklahoma; Hampden and Logan branch, Englewood, Colorado; Colorado Lone Tree branch, Lone Tree, Colorado; and Colorado Springs branch, Colorado Springs, Colorado.	Newspaper:	Not available
	* 18C		Federal Register:	07/13/2015
	* Branch			
UNION STATE BANK OF EVEREST, THE	* 18C	The Union State Bank of Everest, Everest, Kansas, to purchase certain assets and assume certain liabilities of the Plattsburg, Missouri branch of BankLiberty, Liberty, Missouri, and incident thereto, establish a branch.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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.

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending June 13, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a new branch office within the Safeway Lihue store located at 4454 Nuhou Street, Lihue, Hawaii.	Newspaper: Federal Register:	06/15/2015 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
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
WESTAMERICA BANK	* Branch	Westamerica Bank, San Rafael, California, to establish a branch office at 1333 Willow Pass Road, Concord, California.	Newspaper: Federal Register:	Not available 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	

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