
Federal Reserve Release



H.2

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

No. 26

Week Ending June 27, 2015

Enforcement

Bank of the Orient, San Francisco, California -- issuance of a consent cease and desist order.

- Announced, June 23, 2015

Fayette County Bank, St. Elmo, Illinois -- prompt corrective action directive dated October 2, 2014, terminated June 22, 2015.

- Announced, June 25, 2015

Fayette County Bank, St. Elmo, Illinois -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, June 25, 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 Holding Companies**

Richmond

Live Oak Bancshares, Inc., Wilmington, North Carolina -- to acquire Independence Trust Company, Franklin, Tennessee, a limited-purpose savings association, through merger with its parent company, Independence Holding Corporation.

- Withdrawn, June 26, 2015

Bank Mergers

Chicago

Isabella Bank, Mount Pleasant, Michigan -- to purchase certain assets and assume certain liabilities of the Saginaw branch of Flagstar Bank, Troy, and thereby establish a branch.

- Approved, June 25, 2015

Chicago

Isabella Bank, Mount Pleasant, Michigan -- to purchase the assets and assume the liabilities of the Midland branch of Independent Bank, Grand Rapids, and thereby establish a branch.

- Approved, June 25, 2015

Kansas City

Rose Hill Bank, Rose Hill, Kansas -- to purchase certain assets and assume certain liabilities of three Salina branches of Simmons First National Bank of Pine Bluff, Pine Bluff, Arkansas.

- Approved, June 24, 2015

Bank Premises

New York

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

- Withdrawn, June 25, 2015

Change in Bank Control

Kansas City

CCSB Financial Corp., Liberty, Missouri -- change in bank control of CCSB Financial Corp. and its subsidiary, Clay County Savings Bank, Liberty.

- Permitted, June 24, 2015

Chicago

Stephenson National Bancorp, Inc., Marinette, Wisconsin -- to retain control of Stephenson National Bancorp, Inc. and its subsidiary, Stephenson National Bank and Trust, Marinette.

- Permitted, June 23, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	PWI	State Street Bank and Trust Company, Boston, Massachusetts, seeks prior approval for a public welfare investment of up to \$55 million in Raymond James Tax Credit Fund 41, LLC pursuant to section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			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
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 June 27, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, 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
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice of an overseas investment pursuant to Section 211.9(f) of Regulation K.	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 City, New York.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ESQUIRE FINANCIAL HOLDINGS, INC.	* 3A1	Esquire Financial Holdings, Inc., Garden City, NY, to convert from a savings and loan holding company to a bank holding company in connection with the reorganization of its wholly owned subsidiary, Esquire Bank, Garden City, NY, from a stock federal savings bank to a national bank.	Newspaper:	Not available
			Federal Register:	Not available

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 27, 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:	07/01/2015
	* 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
Old Fort Banking Company Employee Stock Ownership Plan	* 3A1	Application by The Old Fort Banking Company Employee Stock Ownership Plan and Trust, Old Fort, Ohio ("ESOP") to form a bank holding company through its acquisition of 45 percent of the outstanding common shares of Gillmor Financial Services, Inc., Old Fort, Ohio, and indirectly acquire control of The Old Fort Banking Company, Old Fort, Ohio	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	06/14/2015
	* 18C		Federal Register:	06/19/2015
	* Branch			
MIDDLEBURG BANK	* Branch	Middleburg Bank, Middleburg, Virginia, to establish a branch at 1600 Forest Avenue, Richmond, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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
355821	BANK OF FLOYD, FLOYD, VIRGINIA	02/02/2015	05/06/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC CAPITAL BANCSHARES, INC.	* 3A5	Atlantic Capital Bancshares, Inc., Atlanta, Georgia, proposes to merge with First Security Group, Inc., and thereby acquire its subsidiary, FSGBank, NA, both of Chattanooga, Tennessee, pursuant to section 3(a)(5) of the Bank Holding Company Act (the Act). In connection with this proposal, Atlantic Capital Bancshares' parent companies BankCap Equity Fund, LLC; BankCap Partners GP L.P.; BankCap Partners Fund I, L.P.; and BCP Fund I Southeast Holdings, LLC, all of Dallas, Texas, will indirectly acquire First Security Group, Inc. and FSGBank, NA, pursuant to section 3(a)(3) of the Act.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
HAMILTON STATE BANCSHARES, INC.	* 3A5	Hamilton State Bancshares, Inc., Hoschton, Georgia, to merge with Highland Financial Services, Inc., Marietta, Georgia, and thereby acquire its subsidiary, Highland Commercial Bank, Marietta, Georgia.	Newspaper:	07/21/2015
			Federal Register:	07/24/2015
HOME BANCORP, INC.	* 4c8	Home Bancorp, Inc., Lafayette, Louisiana, to acquire Louisiana Bancorp, Inc., Metairie, Louisiana, and thereby acquire Bank of New Orleans, Metairie, Louisiana, a federal savings association.	Newspaper:	Not available
			Federal Register:	Not available
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, to make seven low income housing welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	06/29/2015
			Federal Register:	06/19/2015

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 07/16/2015
EXCHANGE STATE BANK	Member	Exchange State Bank, Adair, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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 07/13/2015
MID ILLINOIS BANCORP, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1 4c8	Mid Illinois Bancorp, Inc., Employee Stock Ownership Plan, Peoria, Illinois, to become a bank holding company by acquiring up to 30 percent of Mid Illinois Bancorp, Inc., Peoria, Illinois, and thereby acquire control of South Side Trust and Savings Bank, Peoria, Illinois. ESOP also requests permission to engage in extending credit and servicing loans pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 07/17/2015
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 07/10/2015

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST CAPITAL CORPORATION	* 3A5	BankFirst Capital Corporation, Macon, Mississippi, to merge with Newton County Bancorporation, Inc., Newton, Mississippi, and thereby indirectly acquire Newton County Bank, Newton, Mississippi.	Newspaper:	07/24/2015
			Federal Register:	07/24/2015
BANKFIRST FINANCIAL SERVICES	* 18C * Branch	BankFirst Financial Services, Macon, Mississippi, to merge with Newton County Bank, Newton, Mississippi, and to retain the acquired facilities as branch offices.	Newspaper:	07/24/2015
			Federal Register:	Not applicable
RCSBANK	Member	RCSBank, New London, Missouri, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHOICE FINANCIAL HOLDINGS, INC.	* 3A3	Choice Financial Holdings, Inc., Fargo, North Dakota, to acquire 100 percent of Northland Financial, Steele, North Dakota.	Newspaper:	07/10/2015
			Federal Register:	07/10/2015
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Gerald Lee Reiter, New London, MN; Stanley Glenn Lilleberg, Atwater, MN; Keith Gerard Bangasser, Spicer, MN; Andrew Joseph Steil, St Cloud, MN; Dennis Alvin Kamstra, Nisswa, MN; Joseph Leo Reiter, Willmar, MN; Kristen Janet Nelson, Spicer, MN; and Thomas J. Nelson, Woodbury MN, as a group acting in concert to acquire 25 percent or more of the voting common stock of First BancShares, Inc. of Cold Spring, MN ("Company"), and thereby indirectly acquire control of Granite Community Bank, Cold Spring, MN. In addition, Gerald Lee Reiter and Stanley Glenn Lilleberg each intend to individually acquire 25 percent or more of the voting common stock of Company.	Newspaper:	07/13/2015
			Federal Register:	07/13/2015
WEST CONCORD BANCSHARES, INC.	CIC	Change in Control notice by Mary Ellen Organ, individually and as part of the Organ Family Group, to retain 25% or more of the shares of West Concord Bancshares, Inc., West Concord, Minnesota, and thereby indirectly retain control of Farmers State Bank of West Concord, West Concord, Minnesota. In addition, Mary Ellen Organ, West Concord, Minnesota, Erick Organ, Pine Island, Minnesota, and Kenneth Organ, Northfield, Minnesota, to join the Organ Family Control group.	Newspaper:	Not available
			Federal Register:	07/07/2015

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HERITAGE BANK	* Branch	American Heritage Bank, Sapulpa, Oklahoma, to establish a branch at 40201 West Highway 51, Mannford, Oklahoma.	Newspaper: Federal Register:	07/07/2015 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:	07/03/2015 Not applicable
MADISON COUNTY FINANCIAL, INC.	CIC	Notice by David J. Warnemunde and David D. Warnemunde, both of Madison, Nebraska, as members of the Warnemunde family group acting in concert, to acquire control of Madison County Financial, Inc., parent of Madison County Bank, both in Madison, Nebraska.	Newspaper: Federal Register:	Not available 07/13/2015
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:	07/03/2015 07/03/2015
SOUTHWEST BANCORP, INC.	* 3A3 * 18C * Branch	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 nine branches (Rockwell branch, Shields branch, Mem branch, and Classen branch, all in Oklahoma City, Oklahoma; Edmond branch, Edmond, Oklahoma; Highlands Ranch branch, Highlands Ranch, Colorado; Hampden and Logan branch, Englewood, Colorado, Colorado Lone Tree branch, Lone Tree, Colorado; and Colorado Springs branch, Colorado Springs, Colorado.	Newspaper: Federal Register:	Not available 07/13/2015
TCM COMPANY	CIC	Notice submitted by Susan Chrastil, Crete, Nebraska, to retain voting shares of TCM Company, Crete, Nebraska, parent of City Bank & Trust Co., Lincoln, Nebraska.	Newspaper: Federal Register:	Not available 07/07/2015
UNION STATE BANK OF EVEREST, THE	* 18C * Branch	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: Federal Register:	Not available Not applicable

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 June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

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
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 June 27, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF TOKYO-MITSUBISHI UFJ, LTD., THE	FBSEA	The Bank of Tokyo-Mitsubishi UFJ, Ltd, Tokyo, Japan, request for prior approval to upgrade their Dallas, Texas, Representative office to an Agency office, pursuant to Section 211.24(a)(2) of Regulation K.	Newspaper: Federal Register:	07/13/2015 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
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
OLYMPIC BANCORP, INC.	* 3A5	Olympic Bancorp, Inc., Port Orchard, Washington, to merge with Puget Sound Financial Services, Inc., and thereby indirectly acquire Fife Commercial Bank, both of Fife, Washington.	Newspaper: Federal Register:	Not available 07/23/2015
SEACOAST COMMERCE BANC HOLDINGS	CIC	Notice filed by Irving (Bud) Moore Feldkamp, III, The Irving M. Feldkamp and Pamela Jo Feldkamp Family Trust of 2003, both of Redlands, California, Irving M. Feldkamp, IV, Paragold, LP, both of San Bernardino, California, and Burlington National Indemnity, Ltd., Grand Cayman, Cayman Island, to acquire up to 24.99 percent of the voting securities of Seacoast Commerce Banc Holdings and thereby indirectly acquire Seacoast Commerce Bank, both of San Diego, California.	Newspaper: Federal Register:	07/13/2015 07/15/2015
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

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