
Federal Reserve Release



H.2

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

No. 30

Week Ending July 25, 2015

Bank Holding Companies

CIT Group, Inc., Livingston, New Jersey, and Carbon Merger Sub LLC, New York, New York -- to acquire IMB Holdco LLC, Pasadena, California, and thereby indirectly acquire OneWest Bank, National Association.

- Approved, July 19, 2015

Banking Supervision & Regulation

General Electric Capital Corporation (GECC), Norwalk, Connecticut -- order to apply enhanced prudential standards and reporting requirements to GECC, a nonbank financial company that the Financial Stability Oversight Council has designated for Board supervision.

- Approved, July 20, 2015

Resolution Plans -- joint Board and Federal Deposit Insurance Corporation guidance to 119 banking organizations concerning the updated resolution plans the firms will file in December 2015, in accordance with Regulation QQ and the Dodd-Frank Act.

- Approved, July 24, 2015

Resolution Plans -- joint Board and Federal Deposit Insurance Corporation guidance concerning the updated resolution plans to be submitted in December 2015, under Regulation QQ and the Dodd-Frank Act, by American International Group, Inc., New York, New York; Prudential Financial, Inc., Newark, New Jersey; and General Electric Capital Corporation, Norwalk, Connecticut.

- Approved, July 24, 2015

Regulations and Policies

Risk-Based Capital Surcharges (Regulation Q) -- final rule to establish risk-based capital surcharges for global systemically important U.S. bank holding companies.

- Approved, July 20, 2015

Enforcement

Atlantic Coast Financial Corporation, Jacksonville, Florida -- supervisory agreement issued by the Office of Thrift Supervision dated December 10, 2010, terminated July 15, 2015.

- Announced, July 21, 2015

China Construction Bank Corporation, Beijing, People's Republic of China; and China Construction Bank New York Branch, New York, New York -- written agreement with the Federal Reserve Bank of New York and the New York State Department of Financial Services.

- Announced, July 21, 2015

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to establish a branch at 40201 West Highway 51, Mannford.

- Approved, July 22, 2015

St. Louis

Midland States Bank, Effingham, Illinois -- to establish a branch at 8021 West Florissant Avenue, Jennings, Missouri.

- Approved, July 21, 2015

St. Louis

OakStar Bank, Springfield, Missouri -- to establish a branch at 340 South Springfield Avenue, Bolivar.

- Approved, July 21, 2015

Bank Holding Companies

St. Louis

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.

- Approved, July 21, 2015

Bank Holding Companies

San Francisco

CITIC Group Corporation, Beijing, People's Republic of China; CITIC Corporation Limited; and CITIC Limited, Hong Kong -- to retain CLSA Americas, LLC, New York, New York, and to continue to engage in certain nonbanking activities.

- Approved, July 23, 2015

Secretary

Cornerstone Bancshares, Inc., Chattanooga, Tennessee -- to merge with SmartFinancial, Inc., Pigeon Forge, and thereby indirectly acquire SmartBank.

- Approved, July 22, 2015

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- to acquire First Scottsdale Bank, N.A., Scottsdale, Arizona.

- Approved, July 20, 2015

Kansas City

Southwest Bancorp, Inc., Stillwater, Oklahoma -- to acquire First Commercial Bancshares, Inc., Edmond; and for Southwest's subsidiary, Bank SNB, Stillwater, to merge with First Commercial Bank, Edmond, and thereby establish branches.

- Approved, July 20, 2015

San Francisco

TAB Bank Holdings, Inc., Salt Lake City, Utah -- to become a bank holding company by acquiring Transportation Alliance Bank, Inc., dba TAB Bank, Ogden, on its conversion from an industrial bank to a commercial bank.

- Approved, July 21, 2015

Currency

Director, RBOPS

Federal Reserve Notes -- print order for fiscal year 2016.

- Approved, July 24, 2015

Extensions of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to October 23, 2015, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, July 16, 2015

(A/C)

Membership

New York

Greater Hudson Bank, Middletown, New York -- to become a member of the Federal Reserve System on conversion from a national bank to a state-chartered bank.

- Withdrawn, July 23, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH SHORE MUTUAL HOLDING COMPANY	* 4c8	Filing by South Shore Mutual Holding Company, Weymouth, Massachusetts, to acquire Satuit MHC, and its wholly-owned subsidiary, Scituate Federal Savings Bank, both of Scituate, Massachusetts, pursuant to section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	08/21/2015

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
782306	BROOKLINE BK, BROOKLINE, MASSACHUSETTS	03/23/2015	07/08/2015	S	Large Bank
442806	FIRST IPSWICH BK, IPSWICH, MASSACHUSETTS	03/23/2015	07/01/2015	S	Int Sm Bank
339773	NEEDHAM BK, NEEDHAM, MASSACHUSETTS	02/23/2015	07/01/2015	S	Int Sm Bank
35301	STATE STREET B&TC, BOSTON, MASSACHUSETTS	02/17/2015	07/07/2015	O	Whole/Ltd Purp

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 July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of its intention to make a portfolio investment.	Newspaper: Federal Register:	Not applicable Not applicable
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office to be located at 42 Waller Avenue, White Plains, 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 July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE FINANCIAL CORPORATION	CIC	Mr. George K. Miller, Ft. Lauderdale, FL, to acquire up to 30.26% of Cornerstone Financial Corporation, Mt. Laurel, NJ	Newspaper:	Not available
			Federal Register:	Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 25, 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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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 July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MONROE, THE	* Branch Premises	The Bank of Monroe, Union, West Virginia, to establish a branch at 9679 Seneca Trail South, Fairlea, West Virginia, and to increase its investment in bank premises up to \$1,431,000.	Newspaper:	08/14/2015
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	04/06/2015	07/09/2015	S	Int Sm 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 July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC CAPITAL BANCSHARES, INC.	CIC	Prior change in control notice filed by Trident IV, L.P.; Trident IV Professionals Fund, L.P.; Trident Capital IV, L.P.; Stone Point Capital LLC; Stone Point GP Ltd.; CD Trident III, LLC; JC Trident GP, LLC; DW Trident GP, LLC; NZ Trident GP, LLC; Charles A. Davis, all of Greenwich, Connecticut; James D. Carey, Riverside, Connecticut; David J. Wermuth, New York, New York; and Nicolas D. Zerbib, Larchmont, New York, to acquire 10 percent or more of the voting shares and thereby control of Atlantic Capital Bancshares, Inc., and its subsidiary, Atlantic Capital Bank, both of Atlanta, Georgia.	Newspaper: Federal Register:	Not available 08/05/2015
CUMBERLAND BANCORP, INC.	CIC	After-the-fact change in control notice filed by Anthony Thomas Moore and Allison Tate Moore, both of Burns, Tennessee, to retain 12.076 percent of the outstanding shares of Cumberland Bancorp, Inc., and its subsidiary, Cumberland Bank & Trust Company, both of Clarksville, Tennessee.	Newspaper: Federal Register:	Not available 08/05/2015
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 2460 Lacy Lane, Suite 112, Carrollton, Texas, to be known as the Carrollton Texas Branch.	Newspaper: Federal Register:	08/03/2015 Not applicable

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
3370133	SUNRISE BK, COCOA BEACH, FLORIDA	03/09/2015	06/17/2015	S	Small Bank

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 July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAYLAKE BANK	* 18C * Branch	Baylake Bank, Sturgeon Bay, Wisconsin, to merge with Union State Bank. As a result of the merger, Baylake Bank, Sturgeon Bay, Wisconsin, will establish a branch office at 222 Ellis Street, Kewaunee, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
HEARTLAND FINANCIAL USA, INC.	* 3A3	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire 100 percent of Premier Valley Bank, Fresno, California.	Newspaper: Federal Register:	08/17/2015 Not available
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
OXFORD FINANCIAL CORPORATION	CIC	Notice by George P. Colis, John N. Colis, Leslie C. Ward and Valerie Colis, all of Oak Brook, Illinois, as trustees of the Oxford Exempt Trust, Oakbrook, Illinois have applied under the Change in Bank Control to acquire, a controlling interest in Oxford Financial Corporation, Oakbrook, Illinois, and thereby indirectly acquire control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available Not available
PARKWAY BANCORP, INC.	* 4c8	Parkway Bancorp, Inc., Harwood Heights, Illinois, to acquire 100 percent of the voting shares of Park Bancorp, Inc., Chicago, Illinois, and indirectly acquire Park Federal Savings Bank, Chicago, Illinois, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y and Section 4(c)(8) of the BHC Act.	Newspaper: Federal Register:	Not available 08/07/2015
SBC, INCORPORATED	CIC	Mary K. Sullivan, individually, and as trustee of the following trusts: The John C. Wheeler Irrevocable Trust dated 7/14/89 FBO John Douglas Wheeler; The Mary Alice Wheeler Trust FBO John Douglas Wheeler dated 4/28/98; and The Mary Alice Wheeler Trust FBO John D. Wheeler Family dated 4/12/06, together with John D. Wheeler, as trustee of The John D. Wheeler Revocable Trust, as a group acting in concert, to acquire, 100 percent of the shares and thereby control of SBC, Incorporated, Countryside, Illinois, and thereby indirectly control Countryside Bank, Countryside, Illinois, pursuant to the Change in Bank Control Act of 1978 (12 U.S.C. 1817(j)).	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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
371232	FIRST CMNTY B&TC, BEECHER, ILLINOIS	04/13/2015	06/26/2015	S	Small Bank
1007846	FIRST MIDWEST BK, ITASCA, ILLINOIS	03/02/2015	07/17/2015	O	Large 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 July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 306 N. Cedar Street, Belton, Arkansas.	Newspaper:	08/08/2015
			Federal Register:	Not applicable
FIRST STATE BANCSHARES, INC.	* 3A3	First State Bancshares, Inc., Farmington, Missouri, to acquire 100 percent of Central Bank, Lebanon, Missouri.	Newspaper:	08/26/2015
			Federal Register:	08/24/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
126049	BANK OF STAR CITY, STAR CITY, ARKANSAS	03/16/2015	06/22/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 9

**Federal Reserve Bank of Minneapolis
Filings received during the week ending July 25, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to retain and acquire additional stock and increase its ownership interest up to 32.48% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available 08/21/2015
UNITED BANCORPORATION	CIC	Change in Control notice by Gregory Fred Bormann, Mitchell, South Dakota, to acquire 25 percent or more of the shares of United Bancorporation, Osseo, Wisconsin, and thereby indirectly gain control of Farmers State Bank, Stickney, South Dakota; United Bank, Osseo, Wisconsin, Clarke County State Bank, Osceola, Iowa; Bank of Poynette, Poynette, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; and Lincoln Community Bank, Merrill, Wisconsin.	Newspaper: Federal Register:	Not available 08/03/2015
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: Federal Register:	Not available 07/07/2015

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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786555	PEOPLES ST BK OF PLAINVIEW, PLAINVIEW, MINNESOTA	04/06/2015	07/10/2015	S	Small Bank
309851	ROOT RIVER ST BK, CHATFIELD, MINNESOTA	03/24/2015	06/30/2015	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 July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK OF NORTHERN MISSOURI	* 18C * Branch	Farmers Bank of Northern Missouri, Unionville, Missouri, to merge with Flowers National Bank, Cainsville, Missouri, and incident thereto to establish branches in Cainsville and Bethany, both in Missouri.	Newspaper: Federal Register:	Not available Not applicable
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 36 North 50th Avenue, Brighton, Colorado.	Newspaper: Federal Register:	Not available Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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828651	ANB BK, DENVER, COLORADO	03/09/2015	07/06/2015	S	Large Bank
883959	BANK OF KREMLIN, KREMLIN, OKLAHOMA	04/06/2015	06/22/2015	S	Small Bank
925859	CHETOPA ST B&TC, CHETOPA, KANSAS	04/13/2015	07/15/2015	S	Small Bank
12656	EMERALD BK, BURDEN, KANSAS	03/23/2015	06/22/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 25, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
GIDDINGS BANCSHARES, INC.	CIC	Prior notice by Fred Luecke, Giddings, Texas; Susan Luecke Walther, Lincoln, Texas; Jimmie Luecke, Giddings, Texas; and Jimmie Luecke, Giddings, Texas as the general partner of the Jimmie Luecke Children Partnership, Ltd. II (together, the Luecke family group), to own and retain greater than 25 percent of Giddings, Bancshares, Inc., Giddings, Texas, and indirectly, First National Bank of Giddings, Giddings, Texas.	Newspaper: Federal Register:	Not available Not available
HAPPY BANCSHARES, INC.	CIC	Notice by Happy Bancshares, Inc., Employee Stock Ownership Plan with 401(k) Provisions, Vicki Wilmarth, Trustee, Amarillo, Texas, to acquire up to 24.9 percent of Happy Bancshares, Inc., Canyon, Texas, and indirectly, Happy State Bank, Happy, Texas.	Newspaper: Federal Register:	Not available Not available
KIMBLE COUNTY BANCSHARES, INC.	* 3A1	Kimble County Bancshares, Inc., Junction, Texas, to become a bank holding company by acquiring 100 percent of First State Bank, Junction, Texas.	Newspaper: Federal Register:	Not available 08/10/2015
SOUTHWEST UNITED BANCSHARES, INC.	* 3A1	Southwest United Bancshares, Inc., El Paso, Texas to become a bank holding company through the acquisition of United Bank of El Paso del Norte, El Paso, Texas.	Newspaper: Federal Register:	Not available Not available

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 25, 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
COASTAL FINANCIAL CORPORATION	* 3A3 * 18C * Branch	Coastal Financial Corporation, Everett, Washington, to acquire Prime Pacific Financial Services, Inc., and thereby indirectly acquire its subsidiary bank, Prime Pacific Bank, National Association, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 08/24/2015
COMMENCEMENT BANK	* Branch	Commencement Bank, Tacoma, Washington, to establish a branch office at 348 Roosevelt Avenue, Enumclaw, Washington.	Newspaper: Federal Register:	08/01/2015 Not applicable
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
Puget Sound Bancorp, Inc.	3A1	Puget Sound Bancorp, Inc. to become a bank holding company by acquiring 100 percent of Puget Sound Bank, both of Bellevue, Washington.	Newspaper: Federal Register:	Not applicable 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
478766	LIBERTY BK, SOUTH SAN FRANCISCO, CALIFORNIA	12/01/2014	06/18/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act