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**Federal Reserve Release**

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

*No. 46*

*Week Ending November 14, 2015*

Bank Holding Companies

Baylake Corp., Sturgeon Bay, Wisconsin, and Baylake Bank -- to merge with NEW Bancshares, Inc., Kewaunee, and thereby indirectly acquire its subsidiary bank, Union State Bank; and for Baylake Bank to merge with Union State Bank, Kewaunee, and thereby establish branches.

- Approved, November 11, 2015

Bank Mergers

Farmers Bank of Northern Missouri, Unionville, Missouri -- to merge with Flowers National Bank, Cainsville, and thereby establish branches.

- Approved, November 11, 2015

Banks, Nonmember, and Miscellaneous Institutions

CLS Bank International, New York, New York -- to add the Hungarian forint as a settlement-eligible currency.

- Approved, November 8, 2015

Forms

Forms -- final Board review to extend with revision the Complex Institution Liquidity Monitoring Report (FR 2052a) and Liquidity Monitoring Report (FR 2052b).

- Approved, November 11, 2015

Forms -- initial Board review to extend with revision the Federal Reserve Payments Study, including the Depository and Financial Institutions Payments Survey (FR 3066a); Networks, Processors, and Issuers Payments Surveys (FR 3066b); Check Sample Survey (FR 3066c); and Retail Payments Survey Supplement (FR 3066d).

- Proposed, November 14, 2015

Regulations and Policies

Financial Market Infrastructures -- publication for comment of proposed changes to the Federal Reserve's supervisory rating system for financial market infrastructures subject to Federal Reserve supervision.

- Approved, November 2, 2015

(A/C)

Savings and Loan Holding Companies

SFSB, Inc., Bel Air, Maryland -- dissolution plan, waiver of notice requirement for shareholder meeting, and bylaw amendment.

- Approved, November 13, 2015

Enforcement

Credit Suisse AG, Zurich, Switzerland -- denial of request by Roger Schaerer, an institution-affiliated party, to withdraw a notice of prohibition issued against him.

- Announced, November 10, 2015

East West Bank, Pasadena, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, November 12, 2015

The Bank of Nova Scotia, Toronto, Canada, and Bank of Nova Scotia New York Agency, New York, New York -- written agreement with the Federal Reserve Bank of New York and the New York State Department of Financial Services.

- Announced, November 10, 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**

## Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- to establish a branch at 7177 Nolensville Pike, Nolensville.

- Approved, November 13, 2015

## Richmond

Frontier Community Bank, Waynesboro, Virginia -- to establish a branch at 1013 Richmond Avenue, Staunton.

- Approved, November 13, 2015

**Bank Holding Companies**

## Kansas City

Capital Bank Holdings, Inc., Tulsa, Oklahoma -- to become a bank holding company by acquiring Freedom Bank of Oklahoma, Tulsa; and for Essay Bank Holdings, LLC, Tulsa, to become a bank holding company by acquiring shares of Capital Bank Holdings.

- Approved, November 9, 2015

## St. Louis

F & M Bancshares, Inc., Trezevant, Tennessee -- waiver of application to acquire Medina Bancshares, Inc., Medina, in connection with the merger of Medina Banking Company, Medina, with and into Farmers and Merchants Bank, Trezevant.

- Granted, November 12, 2015

**Change in Bank Control**

Richmond

ASB Bancorp, Inc., Asheville, North Carolina -- change in bank control of ASB Bancorp, Inc., and its subsidiary, Asheville Savings Bank, SSB, Asheville.

- Permitted, November 13, 2015

Minneapolis

BanCommunity Service Corporation, Saint Peter, Minnesota -- to retain control of BanCommunity Service Corporation and its subsidiary, First National Bank Minnesota, Saint Peter.

- Permitted, November 10, 2015

Dallas

CentraBanc Corporation, Waco, Texas -- change in bank control of CentraBanc Corporation and its subsidiary, Central National Bank, Waco.

- Permitted, November 9, 2015

Dallas

Kleberg and Company Bankers, Inc., Kingsville, Texas -- change in bank control of Kleberg and Company Bankers and its subsidiary, Kleberg Bank, N.A., Kingsville.

- Permitted, November 13, 2015

San Francisco

Private Bancorp of America, Inc., La Jolla, California -- change in bank control of Private Bancorp of America, Inc., and its subsidiary, San Diego Private Bank, Coronado.

- Permitted, November 13, 2015

Extensions of Time

Chicago

Parkway Bancorp, Inc., Harwood Heights, Illinois -- extension to February 14, 2016, to acquire Park Bancorp, Inc., Chicago, and indirectly acquire Park Federal Savings Bank and thereby operate a savings association.

- Granted, November 10, 2015

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- annual indexing of the reserve requirement exemption amount, low reserve tranche, nonexempt deposit cutoff level, and reduced reporting limit for 2016.

- Approved, November 12, 2015

Savings and Loan Holding Companies

St. Louis

Central Federal Bancshares, Inc., Rolla, Missouri -- to become a savings and loan holding company by acquiring Central Savings and Loan Association of Rolla, Rolla.

- Approved, November 12, 2015

Boston

PB Bancorp, Inc., Putnam, Connecticut -- to become a savings and loan holding company by acquiring Putnam Bank, Putnam, in connection with the conversion of Putnam Bancorp MHC, from mutual to stock form.

- Approved, November 10, 2015

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO SANTANDER, S.A.	CIC	Filing by Banco Santander, S.A., Madrid, Spain, to transfer control of its wholly-owned Edge Corporation subsidiary, Banco Santander International, Miami, Florida, to its wholly-owned subsidiary and designated U.S. Intermediate holding company, Santander Holdings USA, Boston, Massachusetts, in connection with an internal corporate reorganization to comply with the Enhanced Prudential Standards Final Rule.	Newspaper: Federal Register:	Not applicable Not applicable
BROOKLINE BANK	* Branch	Application by Brookline Bank, Brookline, Massachusetts, to establish a branch at 1220 Boylston Street, Chestnut Hill, Massachusetts, pursuant to Subpart A, Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
ESB BANCORP MHC	* 3A3 * 3A5	Applications by: i) ESB Bancorp MHC, Easthampton, Massachusetts ("ESB MHC") to merge with Hometown Community Bancorp MHC, Oxford, Massachusetts ("Hometown MHC"), with ESB MHC as the surviving entity to be known as "Hometown Financial Group, MHC"; and ii) ESB Bancorp, Inc., Easthampton, Massachusetts ("ESB Bancorp"), to merge with Hometown Community Bancorp, Inc., Oxford, Massachusetts ("Hometown Bancorp"), with ESB Bancorp as the surviving entity to be known as "Hometown Financial Group, Inc." pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended. Upon consummation of the merger, Easthampton Savings Bank and Hometown Bank will remain separate wholly-owned subsidiaries of Hometown Financial Group, Inc.	Newspaper: Federal Register:	Not available 11/27/2015
RADIUS INVESTMENT CORP.	* SLHC Formation	Application by Radius Investment Corp., Boston, Massachusetts, and Radius Merger Sub., Inc., Boston, Massachusetts, both newly formed companies, to become savings and loan holding companies by acquiring Radius Bancorp, Inc. and therefore Radius Bank, both of Boston, Massachusetts, its wholly owned subsidiary federal savings association.	Newspaper: Federal Register:	Not available 12/07/2015
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 \$50 million in WNC Institutional Tax Credit Fund 41, L.P. pursuant to section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

**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
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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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location

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NONE

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 14, 2015**

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

**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

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NONE

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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
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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: 5****Federal Reserve Bank of Richmond****Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PARK STERLING CORPORATION	* 3A5	Park Sterling Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of First Capital Bancorp, Inc., Glen Allen, Virginia, and thereby indirectly acquire First Capital Bank, Glen Allen, Virginia.	Newspaper:	11/28/2015
			Federal Register:	11/27/2015
PREMIER FINANCIAL BANCORP, INC.	* 3A5	Premier Financial Bancorp, Inc., Huntington, West Virginia, has submitted an application to acquire First National Bankshares Corporation, Ronceverte, West Virginia, and thereby indirectly acquire its subsidiary First National Bank, Ronceverte, West Virginia.	Newspaper:	11/02/2015
			Federal Register:	11/16/2015
XENITH BANK	* Branch	Xenith Bank, Richmond, Virginia, to establish a branch at 2325 Dulles Corner Boulevard, Suite 550, Herndon, Virginia.	Newspaper:	11/19/2015
			Federal Register:	Not applicable

**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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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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with Jacksonville Bancorp, Inc., and thereby acquire its subsidiary, The Jacksonville Bank, both of Jacksonville, Florida.	Newspaper: Federal Register:	11/27/2015 12/07/2015
CENTRAL STATE BANK	* Branch	Central State Bank, Calera, Alabama, to establish a branch located at 9331 Alabama Highway 119, Alabaster, Alabama.	Newspaper: Federal Register:	11/26/2015 Not applicable
FINEMARK HOLDINGS, INC.	CIC	Harbour FM, L.P., New York, New York and its general partner, the Linda S. Lucas 2015 Revocable Trust, New York, New York (Co-trustees Linda S. Lucas, Fort Myers, Florida; David H. Lucas, Fort Myers, Florida; and Edward G. Beimfohr, Bonita Springs, Florida) propose to acquire 10 percent or more of the shares of FineMark Holdings, Inc., Fort Myers, Florida (FHI), and join the Lucas family control group, which was previously approved on January 13, 2015. In addition, (i) David H. Lucas seeks permission to acquire 10 percent or more of the shares and thereby control of FHI and (ii) The Amended and Restated Edward G. Beimfohr Revocable Trust (Trustee Edward G. Beimfohr); The Thomas A. Lucas Trust, dated January 27, 2015 (Trustee Thomas Lucas, Laguna Niguel, California); Michael Lucas, Las Vegas, Nevada; The Connelly Living Trust, dated March 12, 1998 (Trustee Gene Connelly, Irvine, California); and Rebecca Sanders, Fort Myers, Florida seek permission to acquire shares of FHI and join the Lucas family control group. FHI controls FineMark National Bank & Trust, Fort Myers, Florida.	Newspaper: Federal Register:	Not available Not available
FIRST GUARANTY BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Edgar Ray Smith, III, William Kent Hood, Savannah K. Conti, William K. Conti, Amite Mini Storage, LLC, Hood Investments, LLC, WKH Management, Inc., Smith and Hood Investments, LLC, all of Amite, Louisiana; Sophia M. Pray, Hudson M. Pray, both of Hammond, Louisiana; Big 4 Investments, LLC, Roseland, Louisiana; to retain 10 percent or more of First Guaranty Bancshares, Inc., and its subsidiary, First Guaranty Bank, both of Hammond, Louisiana.	Newspaper: Federal Register:	11/22/2015 12/02/2015
NORTHSIDE BANCSHARES, IN	CIC	Prior change in control notice filed by Donald Joseph Leeper, Adairsville, Georgia, to acquire up to 25 percent or more of the outstanding shares of NorthSide Bancshares, Inc., and NorthSide Bank, both of Adairsville, Georgia.	Newspaper: Federal Register:	12/03/2015 12/02/2015

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	08/27/2015
			Federal Register:	Not available
SABAL PALM BANCORP, INC.	* 3A1	Sabal Palm Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Sabal Palm Bank, both of Sarasota, Florida.	Newspaper:	Not available
			Federal Register:	Not available

**District: 6**

**Federal Reserve Bank of Atlanta**

**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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANDERSON BANCORP, INC.	CIC	Notice by AB Anderson Family Trust, Oneida, Illinois, and John W. Anderson, Galesburg, Illinois, individually and as trustee of the AB Anderson Family Trust, together as a group acting in concert with Ann Mustard, Dulles, Virginia, and B. Susan Hill, Galesburg, Illinois, to retain 25 percent or more of the shares and thereby control Anderson Bancorp, Inc., Oneida, Illinois and indirectly control Anderson State Bank, Oneida, Illinois.	Newspaper: Federal Register:	Not available 11/27/2015
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 branch offices at 222 Ellis Street, Kewaunee, Wisconsin; 3223 Main Street, Green Bay, Wisconsin; 931 Maquette Drive, Kewaunee, Wisconsin; and, 2221 Lincoln Avenue, Two Rivers, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
BRIDGEVIEW BANCORP, INC.	CIC	Thomas P. Haleas, Clarendon Hills, Illinois, Peter J. Haleas, Evanston, Illinois, Peter E. Haleas Sarasota, Florida, and Sophia M. Haleas, Clarendon Hills, Illinois, as a group acting in concert to retain 25 percent or more of the shares of Bridgeview Bancorp, Inc., Bridgeview, Illinois and thereby indirectly control Bridgeview Bank Group, Bridgeview, Illinois.	Newspaper: Federal Register:	Not available Not available
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan applied to the Federal Reserve Board for permission to establish a mobile branch (courier service) that will serve business customers in the following counties: Alcona, Allegan, Alpena, Antrim, Arenac, Bay, Barry, Benzie, Berrien, Branch, Calhoun, Cass, Cheboygan, Charlevoix, Clare, Crawford, Emmet, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ionia, Iosco, Isabella, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Sanilac, Tuscola, Van Buren, and Wexford.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY FINANCIAL CORP.	* 3A3	Community Financial Corp., Edgewood, Iowa, to acquire 100 percent of Linn County State Bank, Coggon, Iowa.	Newspaper: Federal Register:	Not available 11/27/2015

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FAYETTE BANCORPORATION	CIC	Notice by the 2012 Clair J. Lensing Irrevocable Trust, Susan J. Elizondo GST-Exempt Under the Trust, James F. Lensing GST-Exempt Under the Trust, and Clair J. Lensing Jr. GST-Exempt Under the Trust, with Hills Bank & Trust Co., Hills, Iowa, serving as trustee with beneficiaries being Susan Elizondo, Bettendorf, Iowa, James F. Lensing, Mason City, Iowa, and Clair J. Lensing Jr., Oelwein, Iowa, to join the Lensing Family Control Group and retain control of Fayette Bancorporation, Marion, Iowa.	Newspaper: Federal Register:	Not available 11/23/2015
FIRST CITIZENS NATIONAL BANK	Member	First Citizens Bank, Mason City, Iowa, to remain a member of the Federal Reserve System upon its conversion from a national bank to a state charter bank.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana, to acquire via merger 100 percent of Ameriana Bancorp, New Castle, Indiana, and thereby indirectly acquire Ameriana Bank, New Castle, Indiana.	Newspaper: Federal Register:	Not available 11/02/2015
FORT MADISON FINANCIAL COMPANY	* 3A3	Fort Madison Financial Company, Fort Madison, Iowa, to acquire 100 percent of Keokuk Savings Bank & Trust Company, Keokuk, Iowa.	Newspaper: Federal Register:	11/29/2015 11/27/2015
GARRETT STATE BANK, THE	* Branch	Garrett State Bank, Garrett, Indiana to establish a branch located at 502 S. Gonser St. Ashley, Indiana.	Newspaper: Federal Register:	Not available Not applicable
GNB BANK	* 18C * Branch	GNB Bank, Grundy Center, Iowa, to merge with its sister bank, Ackley State Bank, Ackley, Iowa. As a result of the merger, all locations of Ackley State Bank will become branches of GNB Bank.	Newspaper: Federal Register:	Not available Not applicable
TOWN AND COUNTRY FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Town and Country Financial Corporation, Springfield, Illinois, to merge with West Plains Investors, Inc., and thereby indirectly acquire Premier Bank of Jacksonville, both of Jacksonville, Illinois and an application by Town and Country Bank, Springfield, Illinois, to merge with Premier Bank of Jacksonville and operate all offices of Premier Bank of Jacksonville as branches.	Newspaper: Federal Register:	Not available 11/30/2015

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 4801 S. University Drive, Suite 1, Fort Lauderdale, Florida.	Newspaper:	11/20/2015
			Federal Register:	Not applicable
DIAMOND BANK	* Branch	Diamond Bank, Murfreesboro, Arkansas, to establish a branch facility to be located at 2215 East Parkway, Russellville, Arkansas.	Newspaper:	11/28/2015
			Federal Register:	Not applicable
SBW BANCSHARES, INC.	CIC	Notice by John M. Huetsch, individually and as trustee of the John O. Huetsch Trust u/a dated 1/31/2012, both of Waterloo, Illinois, to retain control of greater than 10 percent of SBW Bancshares, Inc., Waterloo, Illinois.	Newspaper:	Not available
			Federal Register:	12/02/2015

**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
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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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DARWIN BANCSHARES, INC.	* 3A5	Darwin Bancshares, Inc., Darwin, Minnesota, to merge with Winthrop Bancshares, Inc., Winthrop, Minnesota, and thereby indirectly acquire Winthrop State Bank, Winthrop, Minnesota.	Newspaper:	Not available
			Federal Register:	11/30/2015
FIDELITY HOLDING COMPAN	CIC	Change in Control Notice by the 2015 Grandchildren's Fidelity Trust under Agreement dated February 24, 2015, Paul Bennett Lewis and Russell Craig Flom as co-trustees, of the "Grandchildren's Fidelity Trust", to acquire 25 percent or more of the shares of Fidelity Holding Company, Minnetonka, Minnesota, and thereby indirectly gain control of Fidelity Bank, Edina, Minnesota.	Newspaper:	Not available
			Federal Register:	11/12/2015
FIRST SECURITY GROUP	CIC	Change in Control notice by Colter Cumin, Deer Lodge, Montana, to acquire 25 percent or more of the shares of First Security Group, Deer Lodge, Montana, and thereby indirectly gain control of First Security Bank Deer Lodge, Deer Lodge, Montana.	Newspaper:	Not available
			Federal Register:	11/24/2015
FREEDOM BANCORPORATION INC.	CIC	Change in Control Notice by Debra J. Erickson, Lakeland Shores, Minnesota, individually and as co-trustee of the Bank Stock Family Trust Created Under the David B. Erickson Revocable Trust dated May 12, 2010, Hudson, Wisconsin (Gary D. Vander Vorst, Hudson, Wisconsin, Co-Trustee), to acquire 28.79% or more of Freedom Bancorporation, Inc. ("Freedom BC"), Lindstrom, Minnesota, and thereby indirectly gain control of Lake Area Bank, Lindstrom, Minnesota. Additionally, the Descendants Separate Trust CLE Irrev Tr FBO DBE FBO Ashley B. Erickson, the Descendants Separate Trust CLE Irrev Tr FBO DBE FBO Bradley D. Erickson, and the Descendants Separate Trust CLE Irrev Tr FBO DBE FBO Grady L. Erickson, all of Hudson, Wisconsin (Gary D. Vander Vorst, trustee of the trusts), to retain shares of Freedom BC and thereby remain members of the Erickson Family Shareholder Group, which controls Freedom BC.	Newspaper:	Not available
			Federal Register:	12/03/2015
ROSEAU REALTY CO., INC.	CIC	Robert J. Foley, Roseau, Minnesota; Catherine Ann Swenson, San Luis Obispo, California; Elizabeth Foley, Burlingame, California; Colleen Foley-Sacks, Portland, Oregon; and Scott M. Foley, West St. Paul, Minnesota; individually, and as a group acting in concert, each to retain 10 percent or more of the shares of Roseau Realty Co., Inc., Roseau, Minnesota, and thereby indirectly retain control of Citizens State Bank of Roseau, Roseau, Minnesota.	Newspaper:	11/13/2015
			Federal Register:	11/27/2015

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TRADITION BANCSHARES, INC.	4c8	Tradition Bancshares, Inc., Edina, Minnesota, to acquire 22% of First Lawyers Trust Company, Rapid City, South Dakota.	Newspaper: Federal Register:	Not applicable Not applicable
WALKER BAN CO.	CIC	Change in Control Notice by Michael J. Elsenpeter, Walker, Minnesota, to individually acquire control of Walker Ban Co., Walker, Minnesota, and thereby indirectly gain control of First National Bank North, Walker, Minnesota.	Newspaper: Federal Register:	11/17/2015 11/16/2015

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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
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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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY STATE BANCSHARES, INC.	CIC	Notification submitted by Steven D. Carr and Cheryl A. Carr, both of Wichita, Kansas, to acquire control of Community State Bancshares, Inc., Wichita, Kansas, parent of Community Bank of Wichita, Inc., Wichita, Kansas.	Newspaper: Federal Register:	Not available 11/16/2015
CORNERSTONE ALLIANCE, LTD.	CIC	Notice submitted by Howard Errol Snyder, Arlee, Montana, to acquire control of Cornerstone Alliance, Ltd., parent of CornerBank, both in Winfield, Kansas.	Newspaper: Federal Register:	Not available 11/16/2015
DONIPHAN BANCSHARES, INC	CIC	Notification submitted by Steven L. Anderson and L.F. Anderson, both of Hastings, Nebraska, and Linda K. Anderson, Rochester, Minnesota, to acquire control of Doniphan Bancshares, Inc., Doniphan, Nebraska, parent of the Bank of Doniphan, Doniphan, Nebraska.	Newspaper: Federal Register:	Not available 10/28/2015
DONIPHAN BANCSHARES, INC	CIC	Notification submitted by Kenneth S. Turner and Steven R. Turner, both of Trumbull, Nebraska, and Dennis E. Turner, Hastings, Nebraska, to acquire control of Doniphan Bancshares, Inc., Doniphan, Nebraska, parent of the Bank of Doniphan, Doniphan, Nebraska.	Newspaper: Federal Register:	Not available 10/28/2015
FIRST NATIONAL BANCSHARES CORPORATION OF FREDONIA	CIC	Notification submitted by the Franklin D. Gaines Wife's Trust and Beverly J. Tipton, individually and as trustee, both of Fredonia, Kansas; and Betheny L. Winkler, Santa Fe, New Mexico, and Michael D. Jeffers, Fredonia, Kansas, as trustees; to acquire control of First National Bancshares Corporation of Fredonia, parent of First National Bank in Fredonia, both of Fredonia, Kansas.	Newspaper: Federal Register:	Not available 11/09/2015
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 3594 Logan Street, Englewood, Colorado.	Newspaper: Federal Register:	Not available Not applicable
HAVILAND BANCSHARES, INC EMPLOYEE STOCK OWNERSH PLAN	* 3A1 4c8	Haviland Bancshares, Inc. Employee Stock Ownership Plan, Greensburg, Kansas, to become a bank holding company through the acquisition of an additional 4.4 percent (for a total of up to 28.0 percent) of the voting shares of Haviland Bancshares, Inc., parent of The Haviland State Bank, both in Haviland, Kansas; and thereby, engage indirectly in general insurance activities.	Newspaper: Federal Register:	Not available 12/04/2015
STOCKMENS FINANCIAL CORPORATION	4c8	Stockmens Financial Corporation, Rapid City, South Dakota, to acquire 8,800 shares (22 percent equity interest) in First Lawyers Trust Company, Rapid City, South Dakota.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WHITCORP FINANCIAL COMPANY	CIC	Notification submitted by Jennifer Whitham-Jensik, Fredonia, Kansas, trustee of both the Tyler F. Whitham Irrevocable Trust, and the Jessica P. Frampton Irrevocable Trust, to acquire control of Whitcorp Financial Company, Leoti, Kansas, parent of Western State Bank, Garden City, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

**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.

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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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 3145 South WW White Road, San Antonio, Texas 78219.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 2421 East 7th Street, Austin, Texas 78702.	Newspaper: Federal Register:	Not available Not applicable
NORMANGEE BANCSHARES, INC.	* 3A1	Application by Normangee Bancshares, Inc., Normangee, Texas, to become a bank holding company by acquiring 100 percent of Normangee State Bank, Normangee, Texas.	Newspaper: Federal Register:	Not available 11/27/2015

**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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE



**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 14, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GUARANTY FEDERAL BANCSHARES, INC.	CIC	Notice by Castle Creek Capital Partners V, LP, and persons or entities that are acting with or control Castle Creek Capital Partners V, LP, including Castle Creek Capital V LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Legions IV Corp., Mikesell Advisory Corp., Pietrzak Advisory Corp., Scavuzzo Advisory Corp., Volk Advisory Corp., Rana Advisory Corp., Szumski Advisory Corp., John M. Eggemeyer, III, Mark G. Merlo, J. Mikesell Thomas, John T. Pietrzak, Anthony R. Scavuzzo, David J. Volk, Sundeep Rana, and Martin Szumski, all of Rancho Santa Fe, California, and Mayo Clinic and Mayo Clinic Master Retirement Trust, of Rochester, Minnesota, to acquire up to 24.9 percent of the voting shares of Guaranty Federal Bancshares, Inc., and thereby indirectly acquire voting shares of Guaranty Bank, both of Springfield, Missouri.	Newspaper: Federal Register:	Not available 11/24/2015
HOMESTREET, INC.	* 3A1 4c8	HomeStreet, Inc., Seattle, Washington, 1) to become a bank holding company upon the conversion of HomeStreet Bank, also of Seattle, Washington, to a commercial bank; 2) to retain HomeStreet Capital Corporation, Seattle, Washington, and to engage in originating, selling, and servicing multi-family mortgage loans under the Fannie Mae Delegated Underwriting and Servicing Program; and 3) elects to become a financial holding company.	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
PACIFIC PREMIER BANCORP, INC.	* 3A3 * 18C * Branch	Pacific Premier Bancorp, Inc., Irvine, California, to acquire via merger Security California Bancorp, and thereby indirectly acquire Security Bank of California, both of Riverside, California; 2) Pacific Premier Bank, Irvine, California, to merge with Security Bank of California, Riverside, California; and 3) Pacific Premier Bank, Irvine, California, to acquire six branch offices of Security Bank of California, Riverside, California.	Newspaper: Federal Register:	Not available 11/09/2015

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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