

---

**Federal Reserve Release**

---



*H.2*

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

*No. 9*

*Week Ending February 27, 2016*

Change in Bank Control

First Mazon Bancorp, Inc., Mazon, Illinois -- to retain control of First Mazon Bancorp, Inc., and its subsidiary, Mazon State Bank, Mazon.

- Permitted, February 24, 2016

Heartland BancCorp, Gahanna, Ohio -- to retain control of Heartland BancCorp and its subsidiary, Heartland Bank, Gahanna.

- Permitted, February 23, 2016

## **H.2 Actions under delegated authority**

**February 21, 2016 to February 27, 2016**

---

**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

First Home Bank, Seminole, Florida -- to establish a branch at 700 Central Avenue, St. Petersburg.

- Approved, February 26, 2016

#### St. Louis

Midwest BankCentre, St. Louis, Missouri -- to establish a branch at 5515 Dr. Martin Luther King Drive, St. Louis.

- Approved, February 25, 2016

#### Richmond

Union Bank & Trust, Richmond, Virginia -- to establish a branch at 1738 Amherst Street, Winchester.

- Approved, February 25, 2016

### **Bank Holding Companies**

#### General Counsel

Amboy Bancorp, Inc., Amboy, Illinois -- waiver of application to acquire Franklin Grove Bank, Franklin Grove, in connection with its merger with Amboy Bancorp's subsidiary, The First National Bank of Amboy, Amboy.

- Granted, February 25, 2016

**Bank Holding Companies**

General Counsel

Beneficial State Bancorp, Inc., Oakland, California -- waiver of application to acquire Pan American Bank, Los Angeles, in connection with its merger with Beneficial State Bank, Oakland.

- Granted, February 25, 2016

General Counsel

BNH Financial, Laconia, New Hampshire, and Bank of New Hampshire -- waiver of application to acquire Community Guaranty Corporation, Plymouth, and its subsidiary, Community Guaranty Savings Bank, in connection with the merger of BNH's subsidiary, Bank of New Hampshire, and Community Guaranty Savings Bank.

- Granted, February 25, 2016

Atlanta

Charter Financial Corporation, West Point, Georgia -- to become a bank holding company by merging with CBS Financial Corporation, Smyrna, and thereby acquiring Community Bank of the South.

- Approved, February 24, 2016

Chicago

Eastern Michigan Financial Corporation, Croswell, Michigan -- to merge with Ruth Bank Corporation, Ruth, and thereby indirectly acquire Ruth State Bank; and for Eastern Michigan Bank, Croswell, to merge with Ruth State Bank and thereby establish a branch at 7004 Atwater Road, Ruth.

- Approved, February 22, 2016

**Bank Holding Companies**

General Counsel

Emclaire Financial Corp., Emlenton, Pennsylvania, and The Farmers National Bank of Emlenton -- waiver of application to acquire United-American Savings Bank, Pittsburgh, in connection with its merger with Emclaire Financial Corp.'s subsidiary, The Farmers National Bank of Emlenton.

- Granted, February 19, 2016

(A/C)

Dallas

First Commercial Financial Corp., Seguin, Texas -- to acquire by merger Jourdanton Bancshares, Inc., Jourdanton, and indirectly acquire Jourdanton State Bank.

- Approved, February 26, 2016

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- to merge with Baylake Corp., Sturgeon Bay, and thereby indirectly acquire Baylake Bank.

- Approved, February 23, 2016

Atlanta

Southeast, LLC, Atlanta, Georgia -- to become a bank holding company by acquiring shares of Barwick Banking Company, Barwick.

- Approved, February 23, 2016

St. Louis

Stone Bancshares, Inc., Mountain View, Arkansas -- to become a bank holding company by acquiring Stone Bank, Mountain View.

- Approved, February 23, 2016

**Bank Holding Companies**

Cleveland

TriState Capital Holdings, Inc., Pittsburgh, Pennsylvania; and Chartwell Investment Partners, LLC, Berwyn -- to acquire the assets of The Killen Group, Inc., Berwyn.

- Approved, February 24, 2016

**Bank Mergers**

St. Louis

Citizens Bank, Hartford, Kentucky -- to purchase certain assets and assume certain liabilities of the branch of Your Community Bank, New Albany, Indiana, at 925 West Main Street, Munfordville, Kentucky, and to retain the acquired facility as a branch.

- Approved, February 22, 2016

**Change in Bank Control**

Minneapolis

Citizens Investment Co., Inc., Glenville, Minnesota -- change in bank control of Citizens Investment Co., Inc., and its subsidiary, Citizens State Bank of Glenville, Glenville.

- Permitted, February 25, 2016

Kansas City

Cornerstone Alliance, Ltd., Winfield, Kansas -- change in bank control of Cornerstone Alliance, Ltd., and its subsidiary, CornerBank, Winfield.

- Permitted, February 25, 2016

Cleveland

Heartland BancCorp, Gahanna, Ohio -- to retain control of Heartland BancCorp and its subsidiary, Heartland Bank, Gahanna.

- Permitted, February 22, 2016

**Extensions of Time**

Secretary

Royal Bank of Canada, Montreal, Canada -- extension for the Royal Bank of Canada's subsidiary, RBC USA Holdco Corporation, New York, New York, to comply with the filing requirements of the FR Y-14 series of reports beginning with the reporting period ending on December 31, 2016.

- Granted, February 25, 2016

**Savings and Loan Holding Companies**

General Counsel

OceanFirst Financial Corp., Toms River, New Jersey -- waiver of application to acquire Cape Bancorp, Inc., Cape May Court House, New Jersey, in connection with the merger of their subsidiaries, Cape Bank and OceanFirst Bank, Toms River.

- Granted, February 22, 2016

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending February 27, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			



**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 February 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORDEA BANK AB (PUBL)	FBSEA	Nordea Bank AB (publ), Stockholm, Sweden, to establish a NY State-licensed branch, in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	01/09/2016
			Federal Register:	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 February 27, 2016**

<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**

---

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 February 27, 2016**

<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**

---

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 February 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SELECT BANK	* 18C * Branch	Select Bank, Forest, Virginia, has submitted an application to acquire certain assets and assume certain liabilities of the Bedford, Virginia, branch of The Bank of Fincastle, Fincastle, Virginia.	Newspaper:	03/06/2016
			Federal Register:	Not applicable
VIRGINIA COMMONWEALTH BANK	* Branch	Virginia Commonwealth Bank, Petersburg, Virginia, has submitted an application to open a new branch at 900 North Parham Road, 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
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

---

NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending February 27, 2016**

<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: Federal Register:	08/27/2015 Not available
PROFESSIONAL HOLDING CORP.	* 3A3	Professional Holding Corp., Coral Gables, Florida, to acquire 100 percent of FirstCity Bank of Commerce, Palm Beach Gardens, Florida.	Newspaper: Federal Register:	Waived 03/21/2016
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make four low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
WCSB HOLDING COMPANY, INC.	* 3A1	WCSB Holding Company, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Wilcox County State Bank, both of Abbeville, Georgia.	Newspaper: Federal Register:	Not available 02/29/2016

**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 February 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CALUMET BANCORPORATION INC.	* 3A5	Calumet Bancorporation, Inc., Chilton, Wisconsin, to acquire via merger 100 percent of Calumet Bancshares, Inc., Brillion, Wisconsin, and thereby indirectly acquire Calumet County Bank, Brillion, Wisconsin.	Newspaper:	Not available
			Federal Register:	03/18/2016
COMMUNITY SHORES BANK CORPORATION	CIC	Bruce J. Essex, Jr. individually and as Trustee of the Bruce J. Essex, Jr. 2016 Revocable Trust; and the Bruce J. Essex, Jr. 2016 Revocable Trust, both of Spring Lake, Michigan, to acquire ten percent or more of the outstanding voting stock and thereby control Community Shores Bank Corporation and indirectly control Community Shores Bank both of Muskegon, Michigan. In addition, The Bruce J. Essex, Jr. 2016 Revocable Trust to be added to the Essex Family Control Group approved in April 2009.	Newspaper:	03/01/2016
			Federal Register:	03/01/2016
		Bruce J. Essex, Sr., individually, of Twin Lake, Michigan, to acquire ten percent or more of the outstanding voting stock and thereby control Community Shores Bank Corporation and indirectly control Community Shores Bank both of Muskegon, Michigan.		
COMMUNITY SHORES BANK CORPORATION	CIC	Robert L. Chandonnet, individually, of Muskegon, Michigan, to acquire ten percent or more of the outstanding voting stock and thereby control Community Shores Bank Corporation and indirectly control Community Shores Bank both of Muskegon, Michigan.	Newspaper:	Not available
			Federal Register:	03/01/2016
COUNTRY BANCORPORATION	CIC	Notice by Thomas R. Bernau, Des Moines, Iowa, and John W. Bernau, Manchester, Iowa, each individually and as co-trustees of the Kay J. A. Bernau Marital Election Trust and the Kay J. A. Bernau Marital Trust; and together as a family control group acting in concert with the Bernau Family Control Group consisting of the William R. and Kay J. A. Bernau Family Trust for Thomas R. Bernau and the William R. and Kay J. A. Bernau Family Trust for John W. Bernau, to retain control of 100 percent of the voting shares of Country Bancorporation, Crawfordsville, Iowa. Country Bancorporation controls eight banks: Peoples Savings Bank, Crawfordsville, Iowa; Walker State Bank, Walker, Iowa; Center Point Bank and Trust Company, Center Point, Iowa; Peoples Trust and Savings Bank, Riverside, Iowa; Hiawatha Bank and Trust Company, Hiawatha, Iowa; White State Bank, South English, Iowa; The Exchange State Bank, Springville, Iowa; and Lone Tree Service Company, Lone Tree, Iowa, which controls Farmers and Merchants Savings Bank, Iowa City, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending February 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to merge with Cheviot Financial Corp., Cheviot, Ohio, a savings and loan holding company and thereby indirectly acquire control of Cheviot Savings Bank, Cheviot, Ohio, a chartered savings and loan association.	Newspaper:	02/20/2016
			Federal Register:	02/29/2016
NORTHWEST BANCORPORATION OF ILLINOIS, INC.	CIC	Mr. James J. Dolan, Naples, Florida as trustee of Voting Trust Agreement; Mrs. Patricia D. Dolan as trustee of Royston Road Trust, Naples, Florida; and Mr. Gregory F. Dolan as trustee of JJD 2012 Family Trust, Washington, DC, as a group acting in concert to acquire control of Northwest Bancorporation of Illinois, Inc. and thereby indirectly acquire control of First Bank and Trust Company of Illinois, both of Palatine, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
ROYAL FINANCIAL, INC.	* 4c8	Royal Financial, Inc., Chicago, Illinois, intends to apply for permission to merge with Park Bancorp, Inc., Chicago, Illinois. Royal Financial, Inc. also intends to acquire control of Park Bancorp, Inc.'s subsidiary bank, Park Federal Savings Bank, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
STC BANCSHARES CORP.	CIC	Robert Greco, Wayne, Illinois; Gian Greco, Wayne, Illinois; Pasquale Greco, St. Charles, Illinois, Francesca Greco, Jaffe, St. Charles, Illinois and Eduardo Greco, St. Charles, Illinois; together as a group acting in concert, have applied to the FRB for permission to acquire over ten percent (10%) of the voting shares of STC Bancshares Corp., St. Charles, Illinois, and thereby indirectly control of STC Capital Bank, St. Charles, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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 February 27, 2016**

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

**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 February 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MACKINAC FINANCIAL CORPORATION	* 3A3	Mackinac Financial Corporation, Manistique, Michigan, to acquire 100 percent of The First National Bank of Eagle River, Eagle River, Wisconsin.	Newspaper:	03/14/2016
			Federal Register:	03/11/2016
NATCOM BANCSHARES,INC.	CIC	Change in Control Notice by The Marathon 2016 Irrevocable Trust, Mitchell, South Dakota (FNN Trust Company, Mitchell, South Dakota, Trustee; Todd L. Johnson, Duluth, Minnesota, Investment Advisor); and the Cordoba 2016 Irrevocable Trust, Mitchell, South Dakota (FNN Trust Company, Trustee; Todd L. Johnson, Investment Advisor), to retain shares of NATCOM Bancshares, Inc., Superior, Wisconsin ("NATCOM"), and join the Todd Johnson Shareholder Group, which controls 25% or more of NATCOM Bancshares, Inc., Superior, Wisconsin, and thereby indirectly retain control of National Bank of Commerce, Superior, Wisconsin. In addition, the NEX.gen 2016 Irrevocable Trust, Mitchell, South Dakota (FNN Trust Company and Jeffrey Thompson, Hermantown, Minnesota, Co-Trustees; Bruce Thompson, Superior, Wisconsin, Trust Protector), to join the Todd Johnson Shareholder Group as a result of adding Todd L. Johnson as a Co-Trustee of the NEX.gen 2016 Irrevocable Trust.	Newspaper:	03/10/2016
			Federal Register:	03/15/2016
SCOTLAND HOLDING COMPANY	CIC	Change in Control notice by Dick D. Behl, Scotland, South Dakota, to acquire 25 percent or more of the shares of Scotland Holding Company, Scotland, South Dakota, and thereby indirectly gain control of Farmers & Merchants State Bank, Scotland, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available

**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 February 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN EXCHANGE COMPANY	CIC	Notification submitted by Andrew R. Clements and Aaron M. Clements, both of Elmwood, Nebraska, to acquire one percent or more of the shares and thereby become members of the Clements Family control group of American Exchange Company, parent of American Exchange Bank, both of Elmwood, Nebraska.	Newspaper: Federal Register:	Not available Not available
BANK OF BENNINGTON	* 18C * Branch	Bank of Bennington, Bennington, Nebraska, to purchase certain assets and assume certain liabilities of the Ashland, Nebraska Branch of Core Bank, Omaha, Nebraska, and incident thereto, to establish a branch.	Newspaper: Federal Register:	03/17/2016 Not applicable
CORNHUSKER BANK	* Branch	Cornhusker Bank, Lincoln, Nebraska, to establish a branch at 1101 Cornhusker Highway, Lincoln, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
FIRST WYOMING BANCORPORATION	* 3A3 * 3A5	First Wyoming Bancorporation, Laramie, Wyoming, to acquire by merger First Express of Nebraska, Inc., Gering, Nebraska, and thereby indirectly acquire control of Valley Bank and Trust Co., Scottsbluff, Nebraska.	Newspaper: Federal Register:	Not available 03/07/2016
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 1849 West Glendale Avenue, Phoenix, Arizona.	Newspaper: Federal Register:	03/03/2016 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 February 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARLILE BANCSHARES, INC.	CIC	Lee Equity Partners, LLC, et al., New York, New York; AlpInvest Partners B.V., et al., Amsterdam, The Netherlands; and HarbourVest Partners, LLC, et al., Boston, Massachusetts; to control directly or indirectly Carlile Bancshares, Inc., Fort Worth, Texas, and therefore, indirectly, NorthStar Bank of Texas, Denton, Texas, and NorthStar Bank of Colorado, Denver, Colorado.	Newspaper:	Not available
			Federal Register:	03/07/2016
TEXAS BRAND BANCSHARES, INC.	CIC	Notice by the "Leis Family Group" comprised of The Revocable Trust of Dorvin D. Leis, Garland, Texas; Charles S. Leis, Eagle, Idaho, Stephen T. Leis, Kihie, Hawaii, and Edward B. Tomlinson, II, Rowlett, Texas, as trustees and in individual capacity; and Stanley B. Leis, Eagle, Idaho, collectively to control and retain 25 percent or more of Texas Brand Bancshares, Inc., and therefore indirectly, Texas Brand Bank, both of Garland, Texas.	Newspaper:	Not available
			Federal Register:	Not available

**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

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending February 27, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIVE STAR BANCORP	CIC	Notice of Change in Control filed by Philip D. Oates, Kathryn Oates-Fairrington, and Larry E. Allbaugh, and related individuals and trusts to retain 25 percent or more of the voting shares of Five Star Bancorp, Sacramento, California, and thereby indirectly retain voting shares of Five Star Bank, Rocklin, California.	Newspaper:	Not available
			Federal Register:	03/08/2016
H BANCORP LLC	* 4c8 4c8	H Bancorp LLC, Irvine, California, to acquire, through merger, control of Hopkins Bancorp, Inc., Baltimore, Maryland, and thereby indirectly acquire Hopkins Federal Savings Bank, Baltimore, Maryland. Upon acquisition, Hopkins Federal Savings Bank will merge into Bay Bank, FSB, Columbia, Maryland, a wholly-owned subsidiary of Bay Bancorp, Inc. H Bancorp LLC to also acquire 51 percent of iReverse Home Loans, LLC, Owings Mill, Maryland, a subsidiary of Hopkins Federal Savings Bank, and thereby engage in activities related to extending credit pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	03/14/2016
			Federal Register:	03/21/2016
HERITAGE COMMERCE CORP	CIC	Notice of Change in Control filed by Castle Creek Capital Partners IV, LP, and individuals or entities that directly or indirectly control Castle Creek Capital Partners IV, LP (Castle Creek Capital IV LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Legions IV Corp., Mikesell Advisory Corp., Pietrzak Advisory Corp., John M. Eggemeyer, III, Mark G. Merlo, J. Mikesell Thomas and John T. Pietrzak), all of Rancho Santa Fe, California, to acquire 10 percent or more of the voting shares of Heritage Commerce Corp, and thereby indirectly acquire additional voting shares of Heritage Bank of Commerce, both of San Jose, California.	Newspaper:	Not available
			Federal Register:	03/16/2016
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:	07/15/2014
			Federal Register:	Not available
WESTAMERICA BANCORPORATION	CIC	Change in Bank Control Notice filed by T. Rowe Price Associates, Inc., Baltimore, Maryland, to retain 10 percent or more of Westamerica Bancorporation, and thereby indirectly in its subsidiary, Westamerica Bank, both of San Rafael, California.	Newspaper:	Not available
			Federal Register:	Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

---

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

---

NONE

\* Subject to the provisions of the Community Reinvestment Act