

---

**Federal Reserve Release**

---



*H.2*

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

*No. 40*

*Week Ending October 1, 2016*

### Testimony and Statements

Insurance Regulation -- statement by Thomas Sullivan, associate director, Division of Banking Supervision and Regulation, before a subcommittee of the House Committee on Financial Services on the Federal Reserve's involvement in a wide range of insurance supervisory and regulatory issues.

- Published, September 28, 2016

Supervision and Regulation -- statement by Chair Yellen before the House Committee on Financial Services on the Federal Reserve's regulation and supervision of financial institutions.

- Published, September 28, 2016

### Forms

Forms -- initial Board review to extend without revision the Intermittent Survey of Business (FR 1374) and Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248).

- Proposed, September 27, 2016

### Regulations and Policies

Capital Plan and Stress Test Rules -- publication for comment of a notice of proposed rulemaking to revise the rules to take into account differing expectations for sound capital planning depending on the size, scope of operations, activity, and systemic risk profile of banking organizations.

- Approved, September 23, 2016

(A/C)

### Enforcement

Agricultural Bank of China, Beijing, People's Republic of China; and Agricultural Bank of China New York Branch, New York, New York -- issuance of a consent cease and desist order.

- Announced, September 29, 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**

## Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 1800 Second Street, Sarasota, Florida.

- Approved, September 30, 2016

## St. Louis

First Western Bank, Booneville, Arkansas -- to establish a branch at 1106 South Walton Boulevard, Bentonville.

- Approved, September 29, 2016

## Richmond

TruPoint Bank, Grundy, Virginia -- to establish a branch at 116 Executive Park, Asheville, North Carolina.

- Approved, September 29, 2016

**Bank Holding Companies**

## Richmond

Farmers and Merchants Bancshares, Inc., Hampstead, Maryland -- to become a bank holding company by acquiring Farmers and Merchants Bank, Upperco, and election to become a financial holding company.

- Approved, September 29, 2016

## Philadelphia

Hamilton Bancorp, Inc., Ephrata, Pennsylvania -- to become a bank holding company by acquiring Stonebridge Bank, West Chester.

- Withdrawn, September 30, 2016

**Bank Holding Companies**

General Counsel

Horizon Bancorp, Michigan City, Indiana -- waiver of application to acquire CNB Bancorp, Attica, in connection with Central National Bank and Trust Company's merger with and into Horizon Bank, N.A., Michigan City.

- Granted, September 30, 2016

St. Louis

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

- Approved, September 28, 2016

Chicago

Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan, Peoria, Illinois -- to acquire additional shares of Mid Illinois Bancorp, Inc., Peoria, and thereby increase its indirect ownership of South Side Trust and Savings Bank.

- Approved, September 30, 2016

General Counsel

Sacramento Bancorp, Inc., Sacramento, Kentucky -- waiver of application to acquire Caneyville Bancshares, Inc., Caneyville, in connection with Bank of Caneyville's merger with and into Sacramento Deposit Bank, Sacramento.

- Granted, September 26, 2016

**Banks, State Member**

Atlanta

Compass Bank, Birmingham, Alabama -- to make a public welfare investment.

- Approved, September 27, 2016

**Banks, State Member**

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, September 28, 2016

**Change in Bank Control**

Atlanta

Brand Group Holdings, Inc., Lawrenceville, Georgia -- change in bank control of Brand Group Holdings, Inc., and its subsidiary, The Brand Banking Company, Lawrenceville.

- Permitted, September 29, 2016

Chicago

BTC Financial Corporation, Des Moines, Iowa -- to retain control of BTC Financial Corporation and its subsidiary, Bankers Trust Company, Des Moines.

- Permitted, September 26, 2016

Atlanta

Peoples BankTrust, Inc., Buford, Georgia -- to retain control of Peoples BankTrust, Inc., and its subsidiary, Peoples Bank & Trust, Buford.

- Permitted, September 30, 2016

Minneapolis

Stearns Financial Services, Inc. Employee Stock Ownership Plan, Saint Cloud, Minnesota -- change in bank control of Stearns Financial Services, Inc. Employee Stock Ownership Plan and its subsidiary, Stearns Financial Services, Inc., Saint Cloud.

- Permitted, September 29, 2016

**Change in Bank Control**

Minneapolis

Vision Bancshares, Inc., Saint Louis Park, Minnesota -- change in bank control of Vision Bancshares, Inc., and its subsidiary, Vision Bank, Saint Louis Park.

- Permitted, September 29, 2016

**Extensions of Time**

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- extension to April 20, 2017, to establish a branch at Gosnell Crossing, Fishersville.

- Granted, September 28, 2016

Richmond

First Bank, Troy, North Carolina -- extension to November 8, 2016, to establish a branch at 639 West 15th Street, Washington.

- Granted, September 28, 2016

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, September 29, 2016

**Membership**

St. Louis

The First National Bank of Kinmundy, Kinmundy, Illinois -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, September 28, 2016

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TIAA BOARD OF OVERSEERS	* SLHC Acquisition	TCT Holdings, Inc., Teachers Insurance and Annuity Association of America and TIAA Board of Overseers, each of New York, and each a unitary savings and loan holding company, request approval pursuant to Section 10(e)(1)(A)(ii) of the Home Owners Loan Act and the Board of Governors of the Federal Reserve System's 12 C.F.R. §238.11(e) of Regulation LL for the acquisition of EverBank Financial Corp., a unitary savings and loan holding company, and its subsidiary, EverBank, a federal stock savings association, both of Jacksonville, Florida.	Newspaper: Federal Register:	10/21/2016 Not available
WATERTOWN SAVINGS BANK	* Branch	Application by Watertown Savings Bank, Waltham, Massachusetts, to establish a branch at 1265 main street, Waltham, Massachusetts, pursuant to section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

---

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

---

NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MSB FINANCIAL CORP	CIC	Notice of Change in Control by Mr. Lawrence B. Seidman, Wayne, New Jersey; Seidman and Associates, LLC; Seidman Investment Partnership, LP; Seidman Investment Partnership II, LP; Seidman Investment Partnership III, LP, all of Parsippany, New Jersey; LSBK06-08, LLC, Palm Beach, Florida; Broad Park Investors, LLC; Chewy Goopy Cookies, LP, both of West Orange, New Jersey; CBPS, LLC, New York, New York; and 2514 Multi-Strategy Fund LP, Tampa, Florida, to increase their ownership above 10 percent of the shares of MSB Financial Corp, Millington, New Jersey.	Newspaper:	10/02/2016
			Federal Register:	09/28/2016
NEWTOWN SAVINGS BANK	* 3A3 * 3A1	NSB Holdings, Inc., and NSB Mutual Holding Company, both of Newtown, Connecticut, to become bank holding companies by acquiring 100 percent of the voting shares of Newtown Savings Bank, Newtown, Connecticut, pursuant to Section 3(a)(1) and 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	09/29/2016

**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 October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MONUMENT BANCORP INC	* 3A1	Monument Bancorp, Inc., Doylestown, PA, to become a bank holding company by acquiring Monument Bank, Doylestown, PA.	Newspaper:	10/31/2016
			Federal Register:	10/26/2016
MONUMENT BANK	* 18C	Monument Bank ("Monument"), Doylestown, PA, to merge with Monument Interim Bank, Doylestown, PA, in connection with the purposed reorganization of Monument into Monument Bancorp, Inc., Doylestown, PA.	Newspaper:	10/31/2016
			Federal Register:	Not applicable

**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 October 1, 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 October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HOMETRUST BANCSHARES, INC.	* 3A5	HomeTrust Bancshares, Inc., Asheville, North Carolina, to acquire 100% of the voting securities of TriSummit Bancorp, Inc., Kingsport, Tennessee, and thereby indirectly acquire TriSummit Bank, Kingsport, Tennessee. Additionally, HomeTrust Bank, Asheville, North Carolina, to merge with TriSummit Bank.	Newspaper:	Not available
	* 18C		Federal Register:	Not available
	* Branch			

**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

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FARMERS AND MERCHANTS BANK	* Branch	First Farmers and Merchants Bank, Columbia, Tennessee, to establish a branch located at 121 First Avenue, South, Franklin, Tennessee.	Newspaper: Federal Register:	10/14/2016 Not applicable
FIRST IC FINANCIAL CORP.	3A1	First IC Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First Intercontinental Bank, both of Doraville, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable
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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 17 low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 2411 Jenks Avenue, Panama City, Florida.	Newspaper: Federal Register:	10/11/2016 Not applicable
SUNSHINE BANCORP, INC.	* SLHC Formation 4c8	Sunshine Bancorp, Inc., Plant City, Florida (Sunshine), to become a savings and loan holding company. Sunshine currently is a savings and loan holding company; Sunshine proposes to become a bank holding company for a moment in time by merging with FNB Bancorp Inc., Orlando, Florida and acquire its subsidiary bank, Florida Bank of Commerce, Orlando Florida, (FB Bank). Sunshine will retain its savings association, Sunshine Bank, Plant City, Florida. After the acquisition, Sunshine proposes to merge FB Bank with Sunshine Bank, with Sunshine Bank as the surviving entity, and become a savings and loan holding company.	Newspaper: Federal Register:	10/04/2016 09/21/2016

**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
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	05/02/2016	08/09/2016	S	Int Sm Bank
3290240	TRUXTON TC, NASHVILLE, TENNESSEE	06/20/2016	09/25/2016	S	Int Sm 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 October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Midvale, Utah, requests prior approval to make public welfare investments in the Boston Capital Rocky Mountain Affordable Housing Fund - Kingman Heights, the Raymond James Housing Opportunity Fund 18 - El Camino Real, the Boston Capital Rocky Mountain Affordable Housing Fund - St. Francis, the Kickstart Seed Fund IV, LP, the Boston Capital Rocky Mountain Affordable Housing Fund - Northwest Passage, and the Boston Capital Rocky Mountain Affordable Housing Fund - Copper Range, and post approval for the Raymond James Housing Opportunity Fund 18 - Zuni II, the Raymond James Housing Opportunity Fund 18 - Rodeo Court, the Raymond James Housing Opportunity Fund 18 - Domingo, the Boston Capital Rocky Mountain Affordable Housing Fund - Wad Square, the Raymond James Housing Opportunity Fund 18 - Hillside Meadows, the PNC Affordable Rental Housing Preservation Fund 1, LLC, the HOMESTEAD Equity Fund XIII, the Boston Capital Rocky Mountain Affordable Housing Fund - Centennial Park, and the Boston Capital Rocky Mountain Affordable Housing Fund - Aspen Country, pursuant to section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, and thereby indirectly acquire Bank of Birmingham, Birmingham, Michigan.	Newspaper: Federal Register:	Not available 10/13/2016
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper: Federal Register:	Not available 09/26/2016
FIRST MERCHANTS CORPORATION	* 3A3	First Merchants Corporation, Muncie, Indiana, to acquire 12.11 percent of Independent Alliance Banks, Inc., and thereby indirectly acquire shares of IAB Financial Bank, both of Fort Wayne, Indiana, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 10/26/2016

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST MIDWEST BANCORP, INC.	* 3A3	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire via merger Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire Standard Bank and Trust Company, Hickory Hills, Illinois. In addition, Standard Bank and Trust Company to merge with and into First Midwest Bank, Itasca, Illinois. As a result of the merger, First Midwest Bank will establish 33 branches.	Newspaper:	Not available
	* 18C		Federal Register:	09/12/2016
	* Branch			
FIRST STATE BANCSHARES, INC.	* 3A5	First State Bancshares, Inc., New London, Wisconsin to merge with Rudolph Bancshares, Inc., Rudolph, Wisconsin and thereby indirectly control Farmers and Merchants Bank, Rudolph, Wisconsin.	Newspaper:	10/15/2016
			Federal Register:	10/17/2016
GREENWOODS FINANCIAL GROUP, INC.	CIC	The Stephen L. LaFrance, Jr. GW Investments Trust, the Jason P. LaFrance GW Investments Trust, the Amy Beth LaFrance GW Investments Trust, all of Little Rock, Arkansas, Stephen L. LaFrance, Jr., Little Rock, Arkansas, as trustee of the Stephen L. LaFrance, Jr. GW Investments Trust and co-trustee of the Jason P. LaFrance GW Investments Trust, Jason P. LaFrance, Little Rock, Arkansas, as co-trustee of the Jason P. LaFrance GW Investments Trust and as trustee of the Amy Beth LaFrance GW Investments Trust and the Amy LaFrance Bancroft GW Investments Revocable Trust, Little Rock, Arkansas, and Daniel B. Andrews, Sherwood, Arkansas, to acquire voting shares of Greenwood's Financial Group, Inc., Lake Mills, Wisconsin, and thereby join the existing LaFrance Family Control Group that was approved to acquire 10 percent or more of the outstanding shares of Greenwood's Financial Group, Inc. on May 20, 2013. Greenwood's Financial Group, Inc. controls The Greenwood's State Bank, Lake Mills, Wisconsin.	Newspaper:	09/28/2016
			Federal Register:	09/16/2016

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LASALLE BANCORP, INC.	CIC	Gerald F. Fitzgerald, Jr., Palatine, Illinois; the Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, as Restated December 31, 2009, Palatine, Illinois with Gerald F. Fitzgerald, Jr., as trustee; S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; Julie F. Schauer, Palatine, Illinois; the Julie F. Schauer 1994 Trust, Palatine, Illinois, with Julie F. Schauer as trustee; the GFF Family Exempt Trust Dated January 18, 1988, Inverness, Illinois, with Gerald F. Fitzgerald, Jr., James G. Fitzgerald, Thomas G. Fitzgerald and Peter G. Fitzgerald, as co-trustees; Otis Road Investments, LP, Inverness, Illinois, with Otis Management LLC, Inverness, Illinois as its general partner; and Otis Management LLC, Inverness, Illinois with James G. Fitzgerald as its member, acting in concert, to retain and acquire 25 percent or more of the shares or LaSalle Bancorp, Inc. and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper:	Not available
			Federal Register:	08/24/2016
MONONA BANKSHARES, INC.	* 3A5	Monona Bankshares, Inc., Monona, Wisconsin, to merge with MCB Bankshares, Inc., and thereby indirectly acquire Middleton Community Bank, both of Middleton, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/21/2016
RIVER HOLDING COMPANY	* 3A5	River Holding Company, Stoddard, Wisconsin, to merge with Sparta Union Bancshares, Inc., Sparta, Wisconsin and thereby indirectly acquire Union National Bank and Trust Company, Sparta, Wisconsin.	Newspaper:	Not available
			Federal Register:	09/09/2016
SULLIVAN BANCSHARES, INC	* 3A5 * 3A1	Sullivan Bancshares, Inc., Sullivan, Illinois, to merge with Moultrie Bancorp, Inc., and thereby indirectly acquire Hardware State Bank, both of Lovington, Illinois.  Sullivan BancShares, Inc. Employee Savings & Retirement Plan, Sullivan, Illinois to become a bank holding company by acquiring up to 32.90 percent of Sullivan Bancshares, Inc., Sullivan, Illinois, and thereby acquire control of First National Bank of Sullivan, Sullivan, Illinois.	Newspaper:	Not available
			Federal Register:	10/13/2016

## 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
590949	BANK OF GENEVA, GENEVA, INDIANA	03/28/2016	11/05/2016	O	Small Bank
457547	CENTRUE BK, STREATOR, ILLINOIS	09/08/2014	10/13/2016	S	Large Bank
653648	FIRST AMER BK, FORT DODGE, IOWA	04/25/2016	09/06/2016	S	Large Bank
180845	ILLINI ST BK, OGLESBY, ILLINOIS	06/20/2016	09/24/2016	S	Small Bank
636771	INDEPENDENT BK, GRAND RAPIDS, MICHIGAN	06/13/2016	10/14/2016	S	Large Bank
58243	JOHNSON BK, RACINE, WISCONSIN	11/09/2015	09/23/2016	S	Large Bank
1917301	LAKE FOREST B&TC, LAKE FOREST, ILLINOIS	02/29/2016	10/14/2016	O	Large Bank
2687133	PREMIER BK, DUBUQUE, IOWA	06/06/2016	09/30/2016	S	Small Bank
2142155	QUAD CITY B&TC, BETTENDORF, IOWA	06/06/2016	10/16/2016	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS & MERCHANTS BANCORP, INC.	* 3A1	Farmers and Merchants Bancorp, Inc., Hannibal, Missouri, to become a bank holding company through the conversion of its thrift subsidiary, F&M Bank and Trust Company, Hannibal, Missouri, into a state nonmember bank.	Newspaper:	10/27/2016
			Federal Register:	Not available

**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
456045	CENTENNIAL BK, CONWAY, ARKANSAS	03/14/2016	09/29/2016	S	Large Bank
524757	FARMERS BK, PARSONS, TENNESSEE	06/20/2016	09/20/2016	S	Small Bank
314444	FBT BK & MTG, FORDYCE, ARKANSAS	04/18/2016	09/02/2016	S	Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	06/06/2016	09/08/2016	S	Int Sm Bank
894151	MID AMERICA B&TC, DIXON, MISSOURI	04/22/2013	09/12/2016	NI	Small Bank

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 October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS STATE BANK OF ARLINGTON	CIC	Change in Control Notice by John R. Rice, Brookings, South Dakota, and Mary D. Rice, Boston, Massachusetts, individually and as a group acting concert, to retain 25 percent or more of the shares of Citizens State Bank of Arlington, Arlington, South Dakota.	Newspaper: Federal Register:	Not available 10/18/2016
CURRIE BANCORPORATION, INC.	* 3A3	Currie Bancorporation, Inc., Currie, Minnesota, to acquire 100 percent of First State Bank of Okabena, Okabena, Minnesota.	Newspaper: Federal Register:	Not available 10/28/2016

**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 October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BIG MAC BANCSHARES, INC.	* 3A5	Big Mac Bancshares, Inc., Hoxie, Kansas, to acquire 100 percent of the voting shares of Financial Shares, Inc., Morland, Kansas, and thereby indirectly acquire Citizens State Bank, Morland, Kansas.	Newspaper:	10/22/2016
			Federal Register:	10/21/2016
GOERING MANAGEMENT COMPANY, LLC	* 3A3	Goering Management Company, LLC, and Goering Financial Holding Company Partnership, LP, both of Moundridge, Kansas, to acquire additional shares, for a total ownership of up to 65 percent of the voting shares of Bon, Inc., parent of The Citizens State Bank, both in Moundridge, Kansas.	Newspaper:	Not available
			Federal Register:	10/17/2016
SUNFLOWER REINCORPORATION SUB, INC.	* 3A1 * 3A5	Sunflower Reincorporation Sub, Inc., Salina, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Sunflower Financial, Inc., parent of Sunflower Bank, NA, both in Salina, Kansas. Immediately thereafter, Sunflower Reincorporation Sub, Inc., Salina, Kansas, to merge with Strategic Growth Bank Incorporated, El Paso, Texas, and its subsidiaries, Strategic Growth Bancorp Incorporated, parent of Capital Bank SSB, both in El Paso, Texas; and First National Bancorp Incorporated, parent of The First National Bank of Santa Fe, both in Albuquerque, New Mexico.	Newspaper:	Not available
			Federal Register:	Not available

**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
921655	COTTONWOOD VALLEY BK, CEDAR POINT, KANSAS	06/27/2016	09/29/2016	S	Small Bank
701950	KCB BK, KEARNEY, MISSOURI	09/21/2015	08/30/2016	S	Small Bank
2371508	PATRIOT BK, TULSA, OKLAHOMA	06/20/2016	09/22/2016	S	Small Bank
955959	SECURITY ST BK, BASIN, WYOMING	06/13/2016	09/15/2016	S	Int Sm Bank
671053	STOCK EXCH BK, CALDWELL, KANSAS	06/06/2016	09/08/2016	S	Small Bank
662350	WAHOO ST BK, WAHOO, NEBRASKA	06/20/2016	09/22/2016	S	Small Bank
2806840	WYOMING CMNTY BK, RIVERTON, WYOMING	06/13/2016	09/12/2016	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 October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANCHOR BANCSHARES, INC.	* 3A1	Application by Anchor Bancshares, Inc., Houston, Texas, to acquire First Bancshares of Texas, Inc., McGregor, Texas, and therefore indirectly Security Bank of Crawford, Crawford, Texas.	Newspaper:	09/30/2016
			Federal Register:	09/30/2016
CALDWELL HOLDING COMPANY	* 3A5	Application by Caldwell Holding Company, Columbia, Louisiana, intends to acquire Progressive National Financial Corporation, and therefore, indirectly, Progressive National Bank, both of Mansfield, Louisiana.	Newspaper:	Not available
			Federal Register:	10/31/2016

**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
819855	PEOPLES BK, LUBBOCK, TEXAS	06/06/2016	10/24/2016	S	Int Sm Bank
423458	SOUTHWEST BK, FORT WORTH, TEXAS	04/11/2016	10/14/2016	S	Large Bank
706151	STATE BK OF TX, HOUSTON, TEXAS	05/19/2016	10/28/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

---

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending October 1, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF UTAH	* Branch	Bank of Utah, Ogden, Utah, to establish a branch office in Bountiful, Utah.	Newspaper: Federal Register:	Not available Not applicable
GREEN DOT BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain deposit liabilities from Sunrise Banks, National Association, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
NEIGHBORHOOD BANCORP	CIC	Change in Bank Control Notice by Stephen S. Taylor, Jr., to acquire 10 percent or more of the voting shares of Neighborhood Bancorp, National City, California, and thereby indirectly acquire 10 percent or more of the voting shares of Neighborhood National Bank, San Diego, California.	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
WELLS FARGO & COMPANY	CIC	Change in Bank Control Notice filed by Berkshire Hathaway, Inc., et al, Omaha, Nebraska, to acquire over 10.0 percent of the voting common stock of Wells Fargo & Company, San Francisco, California.	Newspaper: Federal Register:	07/14/2016 07/19/2016
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$25.0 million in R4 Housing Partners VI LP.	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
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

---

NONE

\* Subject to the provisions of the Community Reinvestment Act