
Federal Reserve Release



H.2

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

No. 47

Week Ending November 19, 2016

Testimony and Statements

Economic Outlook -- statement by Chair Yellen before the Joint Economic Committee of the U.S. Congress on the current economic outlook and monetary policy.

- Published, November 17, 2016

Bank Holding Companies

BOK Financial Corporation, Tulsa, Oklahoma -- to acquire MBT Bancshares, Inc., Kansas City, Missouri, and thereby indirectly acquire Missouri Bank and Trust Company of Kansas City.

- Approved, November 15, 2016

Reserve Bank Operations

Reserve Bank Post-Employment Restrictions -- policy revisions to broaden the scope of post-employment restrictions applicable to Federal Reserve Bank senior examiners and officers.

- Announced, November 18, 2016

Enforcement

J.P. Morgan Chase & Co., New York, New York -- issuance of a consent cease and desist order and assessment of a civil money penalty.

- Announced, November 17, 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

Central Bank, Storm Lake, Iowa -- to establish a branch at 300 East Hickman Road, Waukee.

- Approved, November 18, 2016

Richmond

Farmers Bank, Windsor Va., Windsor, Virginia -- to establish a branch at 1403 Greenbrier Parkway, Chesapeake.

- Approved, November 17, 2016

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 180 South Clinton Avenue, Rochester.

- Approved, November 18, 2016

Kansas City

RCB Bank, Claremore, Oklahoma -- to establish a branch at 800 Garth Brooks Boulevard, Yukon.

- Approved, November 18, 2016

Bank Holding Companies

Minneapolis

Big Muddy Bancorp, Inc., Dutton, Montana -- to acquire S.B.T. Financial, Inc., Townsend, and thereby indirectly acquire The State Bank of Townsend.

- Approved, November 17, 2016

Bank Holding Companies

Cleveland

Central Federal Corporation, Worthington, Ohio -- to become a bank holding company by acquiring CF Bank, Fairlawn, on its conversion from a thrift institution to a national bank.

- Approved, November 15, 2016

San Francisco

H Bancorp, LLC, Irvine, California -- to acquire additional shares of Bay Bancorp, Inc., Columbia, Maryland, and indirectly acquire Bay Bank, FSB, and thereby engage in operating a savings and loan association.

- Approved, November 18, 2016

Chicago

Treynor Bancshares, Inc., Treynor, Iowa -- to acquire additional shares of TS Contrarian Bancshares, Inc., Treynor, and thereby increase its indirect ownership of Bank of Tioga, Tioga, North Dakota.

- Approved, November 18, 2016

Chicago

Treynor Bancshares, Inc., Treynor, Iowa, and TS Contrarian Bancshares, Inc. -- to acquire First National Bank and Trust Company, Clinton, Illinois.

- Approved, November 18, 2016

Banks, Foreign

General Counsel

Nordea Bank AB, Stockholm, Sweden -- request to proceed with an internal reorganization prior to Board action on its application to establish a branch in New York, New York.

- Granted, November 18, 2016

Banks, State Member

Secretary

- Pacific Premier Bank, Irvine, California -- to make a public welfare investment.
- Approved, November 15, 2016

Change in Bank Control

Minneapolis

- Citizens State Bank of Arlington, Arlington, South Dakota -- to retain control of Citizens State Bank of Arlington, Arlington.
- Permitted, November 18, 2016

Atlanta

- Continental Bancorp, Miami, Florida -- change in bank control of Continental Bancorp and its subsidiary, Continental National Bank, Miami.
- Permitted, November 18, 2016

Kansas City

- Mulvane Bankshares, Inc., Mulvane, Kansas -- to retain control of Mulvane Bankshares, Inc., and its subsidiary, Carson Bank, Mulvane.
- Permitted, November 15, 2016

Extensions of Time

Dallas

- BankCap Equity Fund LLC, Dallas, Texas; BankCap Partners GP L.P.; and BankCap Partners Fund I, L.P. -- extension to February 18, 2017, to acquire shares of Vista Bancshares, Inc., Ralls, the parent company of Vista Bank.
- Granted, November 18, 2016

Extensions of Time

St. Louis

Midwest BankCentre, St. Louis, Missouri -- extension to May 18, 2017, to establish a branch at 1820 1st Capitol Drive, St. Charles.

- Granted, November 17, 2016

Secretary

People's United Financial, Inc., Bridgeport, Connecticut -- commenters' requests to extend the comment period on the application to acquire Suffolk Bancorp, Riverhead, New York, and thereby indirectly acquire Suffolk County National Bank of Riverhead (13 requests).

- Denied, November 16, 2016

Financial Holding Companies

Cleveland

Central Federal Corporation, Worthington, Ohio -- election to become a financial holding company.

- Effective, November 15, 2016

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending November 19, 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
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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 November 19, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	12/09/2016
			Federal Register:	12/14/2016
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, to establish a branch office to be located at 95 Matawan Road, Old Bridge, New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable
CITIBANK, N.A.	Investment	Citibank N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make additional investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CITIBANK, N.A.	Investment	Citibank N.A., Sioux Falls, South Dakota and Citibank Overseas Investment Corporation, New Castle, Delaware, to make an additional investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 19, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
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

NONE

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 19, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	Member	Application by First Financial Bank, Hamilton, Ohio to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable
UNITED COMMUNITY FINANCIAL CORPORATION	* 3A1 * 3A3 * 3A5	Application by United Community Financial Corp., Youngstown, Ohio, to become a bank holding company through its acquisition of Ohio Legacy Corp., North Canton, Ohio, and thereby acquire control of Premier Bank and Trust Company, North Canton, Ohio pursuant to Section 3 of the Bank Holding Company Act	Newspaper: Federal Register:	12/26/2016 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 19, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending November 19, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMPASS BANK	PWI	Compass Bank, Birmingham, Alabama, request for approval to make 24 public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
DESJARDINS GROUP, THE	* 3A5	The Desjardins Group, Levis, Quebec, Canada, to merge Caisse centrale Desjardins du Québec, Montreal, Quebec, Canada, with and into Fédération des caisses Desjardins du Québec, Levis, Quebec, Canada, with the federation as the surviving entity and the parent bank holding company for Desjardins FSB Holdings, Inc. and Desjardins Bank, N.A., both of Hallandale, Florida.	Newspaper: Federal Register:	11/27/2016 12/05/2016
FEDERATION DES CAISSES DESJARDINS DU QUEBEC	FBSEA	Fédération des caisses Desjardins du Québec, Levis, Quebec, Canada, to establish a federal branch in Hallandale, Florida, to establish a foreign branch located at 1001 East Hallandale Beach Boulevard, Hallandale, Florida.	Newspaper: Federal Register:	Not available 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
SUNRISE BANK	* Branch	Sunrise Bank, Cocoa Beach, Florida, to establish a branch located at 109 East Church Street, Orlando, Florida.	Newspaper: Federal Register:	11/27/2016 Not applicable

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.

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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 November 19, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN TRUST & SAVING BANK	* Branch	American Trust & Savings Bank, Dubuque, Iowa, to establish a branch at 7204 University Avenue, Windsor Heights, Iowa.	Newspaper: Federal Register:	11/15/2016 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 12/14/2016
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
FARMERS & MERCHANTS BANCORP	CIC	Notice by Mike Weis and Valerie Weis, Norwalk, Iowa, individually and as controlling shareholders of Interstate Enterprises, Ltd. a wholly-owned subsidiary of Interstate 35 Telephone Company, Truro, Iowa, and as a group acting in concert with: Paul Cain, Van Meter, Iowa; Kelly Cain, Van Meter, Iowa; David Cain, Van Meter, Iowa; Meghan E. Cain, Van Meter, Iowa; Stephen Cain, Winterset, Iowa; Marvin A. Eivins, Winterset, Iowa; Lillian K. Eivins, Winterset, Iowa; Susan Eivins Brakhane, Winterset, Iowa; James W. Mease, Winterset, Iowa; Sue A. Mease, Winterset, Iowa; Justin J. Mease, Ankeny, Iowa; April S. Schaefer, Cedar Rapids, Iowa; Shane K. Pashek, Winterset, Iowa; Ann Pashek, Winterset, Iowa; Taylor E. Pashek, Winterset, Iowa; Hunter K. Pashek, Winterset, Iowa; Ellie L. Pashek, Winterset, Iowa; Connor J. Pashek, Winterset, Iowa; S. James Smith, Winterset, Iowa; Linda J. Smith, Earlham, Iowa; Kari L. Brett, Altoona, Iowa; Ellen D. Wade, Beacon, New York; M. Randall Townsend, Winterset, Iowa; Kimberly A. Townsend, Winterset, Iowa; Megan A. Townsend, Winterset, Iowa; David E. Trask, Winterset, Iowa; Judith A. Trask, Winterset, Iowa; Kristin Elizabeth Weis, Winterset, Iowa, to acquire control of more than 25 percent of the voting shares of Farmers and Merchants Bancorp, Winterset, Iowa, and thereby indirectly control Farmers & Merchants State Bank, Winterset, Iowa.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 19, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FENTURA FINANCIAL, INC.	* 3A5	Fentura Financial, Inc., Fenton, Michigan, to acquire via merger 100 percent of Community Bancorp, Inc., Saint Charles, Michigan, and thereby indirectly acquire Community State Bank, Saint Charles, Michigan.	Newspaper: Federal Register:	Not available 11/29/2016
FIRST STATE ASSOCIATES, INC.	CIC	Notice by Derek S. Nolan, Parker, South Dakota, individually and thereby acting in concert with Donald D. Nolan, Parker, South Dakota, to acquire control of more than 10 percent of the voting shares of First State Associates, Inc., Hawarden, Iowa. First State Associates, Inc. controls First State Bank, Hawarden, Iowa; Farmers State Bank, Marion, South Dakota; and Miner County Bank, Howard, South Dakota.	Newspaper: Federal Register:	Not available 11/25/2016
HURON VALLEY BANCORP, INC.	CIC	Notice by Blair M. Bowman, Brighton, Michigan, and Peter D. Scodeller, Beverly Hills, Michigan, together as a group acting in concert to acquire 29.83 percent of the voting shares of Huron Valley Bancorp, Inc., Milford, Michigan, and thereby indirectly control Huron Valley State Bank, Milford, Michigan.	Newspaper: Federal Register:	11/15/2016 11/15/2016
MERCHANTS BANCORP	* 3A3	Merchants Bancorp, Carmel, Indiana to acquire Bluestem Development Corporation and thereby indirectly acquire Joy State Bank, both of Joy, Illinois.	Newspaper: Federal Register:	Not available 12/16/2016
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin, to establish a branch at 4732 West Lisbon Avenue, Milwaukee, Wisconsin.	Newspaper: Federal Register:	11/25/2016 Not applicable
UNITED COMMUNITY BANCORP, INC.	* 3A5	United Community Bancorp, Inc., Chatham, Illinois, to merge with Liberty Bancshares, Inc., Alton, Illinois and thereby indirectly acquire Liberty Bank, Alton, Illinois.	Newspaper: Federal Register:	Not available 12/12/2016
WEST TOWN BANCORP, INC.	4c8	West Town Bancorp, Raleigh, North Carolina, to acquire 43.5 percent of Windsor Advantage, LLC, Indianapolis, Indiana and thereby engage in the nonbanking activity of extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 12/13/2016

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 19, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK	* 3A1	Central Bank, and its wholly-owned subsidiary, Central Acquisition Sub, Inc., both of Little Rock, Arkansas, to become bank holding companies through the merger of the acquisition subsidiary with and into Pinnacle Bancshares, Inc., Rogers, Arkansas. Simultaneously with the merger, Pinnacle Bank, Rogers, Arkansas, will be merged with and into Central Bank.	Newspaper: Federal Register:	12/10/2016 12/13/2016
FNBC BANCORP INC	CIC	Notice by the Pat McInnis Cooper Marital Trust, John A. Cooper III as trustee, individually and as part of a family control group that also includes the Pat McInnis Cooper Family Trust, John A. Cooper III as trustee, the Pat McInnis Cooper GS Trust, John A. Cooper III as trustee, and the John A. Cooper Jr. Family Trust, John A. Cooper III as trustee, all of Rogers, Arkansas, for the marital trust to retain control of 44.44 percent and for the family control group to retain control of 64.49 percent of FNBC Bancorp, Inc., Ash Flat, Arkansas.	Newspaper: Federal Register:	Not available 12/05/2016
GERMANTOWN CAPITAL CORPORATION, INC.	CIC	Notice by Jeffrey Harris Lowery, MD, Eads, Tennessee, to acquire additional shares of and thereby control more than 10 percent of Germantown Capital Corporation, Inc., Germantown, Tennessee.	Newspaper: Federal Register:	11/28/2016 12/06/2016
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to indirectly acquire 100 percent of Pinnacle Bancshares, Inc., Rogers, Arkansas, and thereby indirectly acquire Pinnacle Bank, Rogers, Arkansas.	Newspaper: Federal Register:	12/14/2016 Not available

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 19, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Retroactive change in control notice by Michael L. Frei, Wagner, South Dakota, individually and with power to vote the shares held in the Jill M. Frei Trust, to retain control of 25 percent or more of the shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly retain control of Commercial State Bank of Wagner, Wagner, South Dakota.	Newspaper: Federal Register:	Not available 11/29/2016
NATCOM BANCSHARES,INC.	* 3A3	NATCOM Bancshares, Inc., Superior, Wisconsin, to acquire 49 percent of the shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly acquire Republic Bank, Inc., Duluth, Minnesota.	Newspaper: Federal Register:	Not available Not available
WELLS FINANCIAL CORP.	4c8	Wells Financial Corp., Wells, Minnesota, to purchase a letter of credit from its subsidiary bank, Wells Federal Bank, Wells, Minnesota, and thereby engage, de novo, in lending activities pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

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Institution	Location

NONE

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 19, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF BURLINGTON	Member	Bank of Burlington, Burlington, Colorado, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
EMPRISE FINANCIAL CORPORATION	CIC	Matthew A. Michaelis, Wichita Kansas, as proposed trustee of the Isabella Michaelis EFC Trust, the Margaret Michaelis EFC Trust, and the Henry Michaelis EFC Trust; Amy L. Madsen, Wichita, Kansas, as proposed trustee of the Mallory Loflin EFC Trust, the Mick Madsen EFC Trust, and the Morgan Madsen EFC Trust; and Laura L. Haunschild, Redwood, California, as proposed trustee of the Walter Bachmann EFC Trust, the Karl Bachman EFC Trust, and the Markus Bachmann EFC Trust; and each of the trusts, to acquire shares of Emprise Financial Corporation, Wichita, Kansas, as members of the Michaelis Family Group, which acting in concert controls in excess of 25 percent of the shares of Emprise Financial Corporation. Emprise Financial Corporation controls Emprise Bank, Wichita, Kansas.	Newspaper: Federal Register:	12/03/2016 12/05/2016
EQUITY BANCSHARES, INC.	* 3A3 * 3A1 * 18C * Branch	Equity Bancshares, Inc., Wichita, Kansas, to acquire, through its subsidiary, Prairie Merger Sub, Inc., Wichita, Kansas, 100 percent of the voting shares of Prairie State Bancshares, Inc., Hoxie, Kansas, parent of State Bank, Hoxie, Kansas. Immediately thereafter, Prairie State Bancshares, Inc. will merge into Equity Bancshares, Inc. In conjunction with this transaction, State Bank, Hoxie, Kansas, will be merged with and into Equity Bank, Andover, Kansas.	Newspaper: Federal Register:	12/10/2016 12/13/2016
FARMERS BANCSHARES, INC.	CIC	Wayne L Culley and Patricia J Culley, as co-trustees of the Wayne L Culley Revocable Trust and the Patricia J Culley Revocable Trust, all of Cameron, Missouri and Keith Culley and Marcella Culley, both of St. Joseph, Missouri, as members of the Culley Family Control Group, to acquire 10 percent or more of the shares and thereby control of Farmers Bancshares Inc., parent of Independent Farmers Bank, both of Maysville, Missouri.	Newspaper: Federal Register:	11/16/2016 11/22/2016
FARMERS BANCSHARES, INC.	CIC	Vivian Reedy, Bella Vista, Arkansas, and Sharon Meek, Broken Arrow, Oklahoma, co-trustees of the Coy E. Reedy Trust B, Bella Vista, Arkansas, to retain 10 percent or more of the shares and thereby control of Farmers Bancshares Inc., parent of Independent Farmers Bank, both of Maysville, Missouri.	Newspaper: Federal Register:	11/16/2016 12/01/2016

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 19, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST LIBERTY CAPITAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	First Liberty Capital Corporation Employee Stock Ownership Plan, to acquire an additional 5.62 percent for a total of 37.61 percent of the voting shares of the First Liberty Capital Corporation, parent of The First National Bank of Hugo, all of Hugo, Colorado.	Newspaper:	12/03/2016
			Federal Register:	11/25/2016
GRAND CAPITAL CORPORATION	4c8	Grand Capital Corporation, Tulsa, Oklahoma, to engage in extending credit and servicing loans.	Newspaper:	Not applicable
			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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 19, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKCAP EQUITY FUND, LLC	* 3A3	Application by BankCap Equity Fund, LLC, BankCap Partners GP, L.P., and BankCap Partners Fund I, L.P., each a registered bank holding company located in Dallas, Texas, to acquire up to 24.73 percent of voting shares of Silvergate Capital Corporation, La Jolla, California, indirectly through BankCap Partners Opportunity Fund, L.P., Dallas, Texas. Silvergate Capital Corporation is the parent company of Silvergate Bank, also of La Jolla, California.	Newspaper:	12/05/2016
			Federal Register:	12/12/2016
FIRST ARTESIA BANCSHARES INC.	4c8	Prior notice by First Artesia Bancshares, Inc., Artesia, New Mexico, to engage in activities related to extending credit as permitted by 12 C.F.R. 225.28(b)(1) and Section 4(c)(8) of the Bank Holding Company Act.	Newspaper:	Not applicable
			Federal Register:	Not applicable
INTERNATIONAL BANCSHARES CORPORATION	* 3A3	Application by International Bancshares Corporation and IBC Subsidiary Corporation, both of Laredo, Texas, to acquire International Bank of Commerce, Oklahoma City, Oklahoma (in organization).	Newspaper:	12/02/2016
			Federal Register:	11/29/2016

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 19, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
SECURITY HOLDING COMPAN	CIC	Notice by the Kemp Family 2016 Trust, Gillespie County, Texas, Brian Daniel Kemp, San Marcos, Texas, Cynthia Susan Kemp, Fredericksburg, Texas, and Daniel Wesley Kemp, Fredericksburg, Texas, as trustees of the Kemp Family 2016 Trust; the Keller Family 2016 Trust, Gillespie, Texas, Stephanie Ann Iglar, San Angelo, Texas, Kory Allen Keller, Fredericksburg, Texas, and Stacy Lynn Loth, Harper, Texas, as trustees of the Keller Family 2016 Trust; the Kathleen Keller 2016 Trust, Blanco County, Texas, Jody Lynn Lapp, Cottonville, Maryland, as trustee of the Kathleen Keller 2016 Trust; and the Kay Durst Family 2016 Trust, Gillespie County, Texas, Kimberly Durst Bonnen, Friendswood, Texas, and Kristy Kay LeJeune, College Station, Texas, as trustees of the Kay Durst Family 2016 Trust; t o j o i n t h e Bonnen/Durst/Hayne/Iglar/Keller/Kemp/LeJeune/Loth control group, a group acting in concert previously cleared by the Federal Reserve Board under the Change in Bank Control Act on June 15, 2015, to retain control of 25 percent or more of the shares of Security Holding Company (the "Company"), and indirectly Security State Bank & Trust (the "Bank"), both of Fredericksburg, Texas. Notice by Brian Daniel Kemp, San Marcos, Texas, Cynthia Susan Kemp, Fredericksburg, Texas, and Daniel Wesley Kemp, Fredericksburg, Texas, who were previously cleared by the Federal Reserve Board on June 15, 2016 as part of the Bonnen/Durst/Hayne/Iglar/Keller/Kemp/LeJeune/Loth control group, to control 10 percent or more of the shares of Company and indirectly Bank.	Newspaper: 11/22/2016 Federal Register: 12/01/2016

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.

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- 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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 19, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANCORP	* 3A3 * 18C	AltaPacific Bancorp, Santa Rosa, California, to acquire Commerce Bank of Temecula Valley, Murrieta, California, and merge it with & into AltaPacific Bank, Santa Rosa, California.	Newspaper: Federal Register:	Not available 11/25/2016
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 3121 W. Olympic Blvd. #101, Los Angeles, Californi	Newspaper: Federal Register:	Not available Not applicable
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

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.

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- 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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act