
Federal Reserve Release



H.2

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

No. 13

Week Ending March 31, 2012

Testimony and Statements

The European Economic and Financial Situation -- statement by Steven B. Kamin, director, Division of International Finance, before a subcommittee of the House Committee on Financial Services on the economic situation in Europe and the Federal Reserve's response.

- Published, March 27, 2012

Mobile Payments -- statement by Sandra F. Braunstein, director, Division of Consumer and Community Affairs, before the Senate Committee on Banking, Housing, and Urban Affairs on consumer use of mobile financial services.

- Published, March 29, 2012

Personnel

Division of Banking Supervision and Regulation -- appointment of Michael Hsu as assistant director.

- Announced, March 28, 2012

Regulations and Policies

Federal Assistance to Swaps Entities -- interagency guidance to clarify that the effective date of section 716, the so-called Swaps Pushout provision, of the Dodd-Frank Act is July 16, 2013.

- Approved, March 28, 2012

Enforcement

Cadence Financial Corporation, Starkville, Mississippi -- written agreement dated November 17, 2010, terminated on March 20, 2012.

- Announced, March 27, 2012

Enforcement

- Orrstown Financial Services, Inc., Shippensburg, Pennsylvania, and Orrstown Bank
- written agreement with the Federal Reserve Bank of Philadelphia.
- Announced, March 27, 2012

H.2 Actions under delegated authority

March 25, 2012 to March 31, 2012

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

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 2850 Old Hardin Road, Billings.

- Approved, March 29, 2012

Bank Holding Companies

San Francisco

Carpenter Fund Manager Group, LLC, Irvine, California -- modification of certain commitments.

- Approved, March 30, 2012

Cleveland

Heritage Bancorp, Inc., Burlington, Kentucky -- waiver of application to acquire Commonwealth Trust Bancorp, Inc., Walton, in connection with the merger of their respective subsidiary banks, Heritage Bank, Inc., Erlanger, and Farmers National Bank, Walton.

- Granted, March 29, 2012

Secretary

SCBT Financial Corporation, Columbia, South Carolina -- to merge with Peoples Bancorporation, Inc., Easley, and thereby acquire its subsidiary banks, The Peoples National Bank; Bank of Anderson, N.A., Anderson; and Seneca National Bank, Seneca.

- Approved, March 30, 2012

Bank Holding Companies

Dallas

UTB Financial Holding Company, Dallas, Texas -- to become a bank holding company and to acquire United Texas Bank, Dallas.

- Approved, March 26, 2012

Bank Mergers

Secretary

1st United Bank, Boca Raton, Florida -- to merge with Anderen Bank, Palm Harbor (supplement to approval for 1st United Bancorp, Inc., Boca Raton, to acquire Anderen Financial, Inc., Palm Harbor, and Anderen Bank on February 3, 2012).

- Confirmed, March 28, 2012

(A/C)

International Operations

Director, BS&R

Citigroup Inc., New York, New York -- request for extension to retain certain properties.

- Granted, March 28, 2012

Membership

Chicago

First Heritage Bank, Shenandoah, Iowa -- to become a member of the Federal Reserve System.

- Approved, March 28, 2012

Savings and Loan Holding Companies

Director, BS&R

General Electric Company, Fairfield, Connecticut -- temporary relief for General Electric and its intermediate savings and loan holding companies, General Electric Capital Corporation, Norwalk, and GE Consumer Finance Inc., Stamford, from complying with certain regulatory reporting requirements.

- Granted, March 30, 2012

Kansas City

Lincoln Federal Bancorp, Inc., Lincoln, Nebraska, and Lincoln Federal Bancorp M.H.C. -- to engage in real estate development activities through Stone Bridge Creek, L.L.C., Lincoln, following the transfer of Stone Bridge Creek to Lincoln Federal Bancorp.

- Approved, March 29, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
GEORGETOWN BANCORP, MHC	* MHC Conversion * SLHC Formation	Georgetown Bancorp, MHC, Georgetown, Massachusetts proposes to convert to stock form and merge with Georgetown Bancorp, Inc., Georgetown, Massachusetts, which proposes to become a savings and loan holding company by acquiring 100 percent of Georgetown Savings Bank, Georgetown, Massachusetts.	Newspaper: Federal Register:	Not available 04/09/2012
MEETINGHOUSE BANCORP INC	* 3A1	Meetinghouse Bancorp, Inc., Dorchester, Massachusetts to acquire 100% of the outstanding capital stock of Meetinghouse Bank, Dorchester, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the bank from mutual to stock form.	Newspaper: Federal Register:	Not available 04/13/2012

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 March 31, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANARA BANK	FBSEA	Canara Bank, Bangalore, India to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
DANSKE BANK A/S	FBSEA	Danske Bank A/S, Copenhagen, Denmark, to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
DOHA BANK	FBSEA	Doha Bank, Doha, Qatar, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
FIVE STAR BANK	* 18C	Five Star Bank, Warsaw, New York, to purchase certain assets and assume certain liabilities of eight branches of First Niagara Bank N.A., Buffalo, New York and HSBC Bank USA N.A., McLean, Virginia.	Newspaper: Federal Register:	Not available Not applicable
Giannoulis 2011 CheckSpring Trust	CIC	Notice by the Giannoulis 2011 Checkspring Trust, Chicago, Illinois and Endy D. Zemenides, as trustee, to acquire control of CheckSpring Community Corporation, and thereby indirectly acquire control of CheckSpring Bank, both of Bronx, New York.	Newspaper: Federal Register:	Not available 04/18/2012

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 09/21/2011

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, for an increase in its investment in bank premises	Newspaper: Federal Register:	Not applicable Not applicable
BNC BANCORP	* 3A5	BNC Bancorp, High Point, North Carolina, to acquire 100% of the voting securities of KeySource Financial, Inc., Durham, North Carolina, and thereby indirectly acquire KeySource Commercial Bank, Durham, North Carolina.	Newspaper: Federal Register:	Not available 04/16/2012
CFG COMMUNITY BANK	* Branch	CFG Community Bank, Towson, Maryland, to establish a branch at 11 W. Ridgely Road, Lutherville, Maryland	Newspaper: Federal Register:	Not available Not applicable
HARVEST BANCORP, INC.	CIC	U.S. Immigration Investment Center, LLC, Washington, D.C., and Ms. Mahnaz Khazen, as its managing director, to acquire up to 24.9% of the voting securities of HarVest Bancorp, Inc., Gaithersburg, Maryland.	Newspaper: Federal Register:	Not available 04/10/2012
HOMETRUST BANCSHARES, INC.	* SLHC Formation	HomeTrust Bancshares, Inc., Clyde, North Carolina, to become a savings and loan holding company upon the conversion of HomeTrust Bank, Clyde, North Carolina, from a mutual to stock form of ownership.	Newspaper: Federal Register:	04/04/2012 04/19/2012
MAINSTREET BANK	* Branch	Main Street Bank, Herndon, Virginia, to establish a branch at 727 Elden Street, Herndon, Virginia	Newspaper: Federal Register:	04/06/2012 Not applicable
MORGANTON FEDERAL SAVINGS AND LOAN ASSOCIATION	Member	Morganton Savings Bank, S.S.B., Morganton, North Carolina, to become a state member bank upon the charter conversion of Morganton Federal Savings and Loan Association.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATEGRA CAPITAL PARTNERS I, LLC	* 3A1	Ategra Capital Partners I, LLC, Vienna, Virginia, to become a bank holding company by acquiring 87.50 percent of preferred stock of Florida Bancshares, Inc., and its subsidiary, First National Bank of Pasco, both of Dade City, Florida. The preferred shares are convertible into approximately 378,378 shares of common stock, which would equal 27.80 percent of the total common stock outstanding.	Newspaper: Federal Register:	04/27/2012 04/26/2012
FLORIDA BANCSHARES, INC.	CIC	Prior change in control notice filed by Ander P. and Sandra G. Gibbs, Dade City, Florida, to acquire 5,000 shares of series A convertible nonvoting preferred stock of Florida Bancshares, Inc., Dade City, Florida. The preferred shares are convertible into approximately 82,107 shares of common stock, which will increase Mr. and Mrs. Gibbs' total ownership to 136,161 shares of common stock or 14.29 percent of the total common stock outstanding.	Newspaper: Federal Register:	Not available 04/16/2012
ITAU BBA INTERNATIONAL LIMITED	Other Foreign	Itau BBA International Limited, London, England, to acquire control of Banco Itau Europa International, Miami, Florida, pursuant to section 211.5(d)(1) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
PEOPLES BANCSHARES, INC.	4c8	Peoples Bancshares, Inc., Mendenhall, Mississippi, requests to engage in making, acquiring, brokering, or servicing loans, or other extensions of credit, pursuant to section 225.28(b)(1), of Regulation Y and 4(c)8 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not available
PLATINUM BANK HOLDING COMPANY	* 3A1	Platinum Bank Holding Company, to become a bank holding company by acquiring 100 percent of the outstanding shares of Platinum Bank, both of Brandon, Florida.	Newspaper: Federal Register:	03/24/2012 04/27/2012

* Subject to the provisions of the Community Reinvestment Act

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 March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACKLEY STATE BANK	* 18C * Branch	Ackley State Bank, Ackley, Iowa, to purchase certain assets and assume certain deposits of the Iowa Falls branch of Liberty BAnk, F.S.B., West Des Moines, Iowa, and establish a branch at 315 Main Street, Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY BANCSHARES OF WISCONSIN, INC.	CIC	The Gus J. Lukas and Lorraine J. Lukas 2006 Trust for Lori J. Foy ("Trust"), and Lori J. Foy, Grafton, Wisconsin, individually and as trustee of Trust, and Lori J. Foy, together as a group acting in concert with Trust, Lori J. Foy as trustee, Paul Foy, Grafton, Wisconsin, John Lukas, Manitowoc, Wisconsin, Mark Lukas, Manitowoc, Wisconsin, and the Foy minor children, to retain control of 25 percent or more of the outstanding shares of Community Bancshares of Wisconsin, Inc., Grafton, Wisconsin, and thereby indirectly retain control of Cornerstone Community Bank, Grafton, Wisconsin.	Newspaper: Federal Register:	Not available 04/27/2012
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by Winifred J. Marquart, Herbert F. Johnson III, Samuel C. Johnson III, Odinn R. Johnson, Olivia S. Johnson, Conrad W. Leipold, Samuel C. Leipold, Michael D. Marquart, Samantha G. Marquart, and Isabelle C. Marquart as trustee or shareholder for various Johnson family trusts and companies (all of Racine, Wisconsin) as a group working in concert to retain control of Johnson Financial Group, Inc., Racine, Wisconsin, and thereby indirectly control Johnson Bank, Racine, Wisconsin.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
MOULTRIE BANCORP, INC.	CIC	Enclosed is a notice filed by the Duncan, Hrvol, and Molzen Families. The group includes: E. Ray Duncan ("Ray"); Sally F. Duncan ("Sally"); Gloria R. Foley ("Gloria"); Sally F. Duncan, as Trustee of the John K. Foley Revocable Living Trust; Sally F. Duncan, as Beneficiary of the Hardware State Bank 401K Plan; E. Ray Duncan, as Beneficiary of the Hardware State Bank 401K Plan; E. Ray Duncan, as Beneficiary of the Sullivan Bancshares, Inc. Employee Savings and Retirement Plan; Paul M. Hrvol; Michelle B. Hrvol; R. Reid Molzen; Christina D. Molzen; Paul M. Hrvol, as Beneficiary of the Sullivan Bancshares, Inc. Employee Savings and Retirement Plan; R. Reid Molzen, as Beneficiary of the Sullivan Bancshares, Inc. Employee Savings and Retirement Plan; and Michelle B. Hrvol, as Beneficiary of the Sullivan Bancshares, Inc. Employee Savings and Retirement Plan, collectively as a group acting in concert, and each of whom is of Sullivan, Illinois, except Ray, Sally, and Gloria are of Lovington, Illinois, intend to acquire 25 percent or more of the shares and thereby control of Moultrie Bancorp, Inc., Lovington, Illinois. Moultrie Bancorp, Inc. controls Hardware State Bank, Lovington, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Frank A. Peplinski, David Peplinski, Jerry Peplinski, Jerry Peplinski, as trustee of the Peplinski Family 2012 Trust, and the Peplinski Family 2012 Trust, Terry Peplinski, Lynda Watchowski, Lauren Peplinski, Crystal Stomack, Nicole Peplinski, Brandon Watchowski (all of Ubley, Michigan) and certain of their minor children as a group acting in concert, to acquire 25 percent or more of the shares and thereby control of Northstar Financial Group, Inc and indirectly, Northstar Bank, Bad Axe, Michigan and Seaway Community Bank, St. Clair, Michigan.	Newspaper:	Not available
			Federal Register:	04/16/2012
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Lynette Drake, as an individual, Lynette Drake as trustee of the Roberts Family, 2012 Trust, and the Roberts Family 2012 Trust, Maria Roberts, Maria Roberts, as trustee of the Ryan J. Roberts Trust, the Ryan J. Roberts Trust, Jeffrey Roberts, and Austin Drake (all of Bad Axe, Michigan) and certain of their minor children as a group acting in concert, to acquire 25 percent or more of the shares and thereby control of Northstar Financial Group, Inc., and indirectly, Northstar Bank, Bad Axe, Michigan, and Seaway Community Bank, St. Clair, Michigan.	Newspaper:	Not available
			Federal Register:	04/16/2012

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
PSB HOLDINGS, INC.	* 3A3	PSB Holdings, Inc., Wausau, Wisconsin, to acquire 100 percent of the outstanding capital stock of Marathon State Bank, Marathon, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
SPECTOR PROPERTIES, INC	CIC	Notice by Steven D. Spector of Glenview, Illinois, as an individual and as trustee of the Alan L. Spector GST Family Trust, the Walter W. Spector, Steven D. Spector, Andrew M. Spector, and Nancy S. Spector Dynasty Trusts, and two Phillip J. Spector GST Trusts and as a group working in concert with Steven D. Spector, Walter W. Spector of Saratoga, California, Andrew M. Spector of Bexley, Ohio, Nancy S. Spector of Chicago, Illinois, the Phillip J. Spector GST Trust - FBO Michael Spector, Michael Spector, of Bettendorf, Iowa, and Steven Spector trustees, the Phillip J. Spector GST Trust - FBO Shelley Caesar, Shelley Caesar of Fox River Grove, Illinois, and Steven D. Spector trustees, and the Alan L. Spector GST Family Trust, the Walter W. Spector Dynasty Trust, the Steven D. Spector Dynasty Trust, the Andrew M. Spector Dynasty Trust, the Nancy S. Spector Dynasty Trust (Steven D. Spector trustee) to acquire and/or retain 25 percent or more of the shares of Spector Properties, Inc., Chicago, Illinois and thereby indirectly acquire/retain control of Andalusia Community Bank, Andalusia, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

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NONE			

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District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending March 31, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the Northeast Corner of Fremont Avenue and Republic Street, Springfield, Missouri.	Newspaper: Federal Register:	04/06/2012 Not applicable
COOPER INVESTMENTS, INC	* 3A1	Cooper Investments, Inc., Farmington, Missouri, to become a bank holding company through the retention of at least 25 percent of the voting shares of First State Bancshares, Inc., Farmington, Missouri, and thereby indirectly control First State Community Bank, Farmington, Missouri.	Newspaper: Federal Register:	04/23/2012 04/23/2012
FIRST BANCORP OF INDIANA, INC.	CIC	Notice by E. Harvey Seaman III individually and as co-trustee of the Revocable Trust E. Harvey Seaman III U/A 10/21/1998 and the Revocable Trust Tamara J. Seaman U/A 10/21/1998, and Tamara J. Seaman, as co-trustee of those trusts, all of Evansville, Indiana, to acquire up to 11.7 percent of First Bancorp of Indiana, Inc., Evansville, Indiana.	Newspaper: Federal Register:	04/14/2012 Not available
FORDYCE BANK & TRUST CO.	* 18C	Fordyce Bank & Trust Company, Fordyce, Arkansas, to merge with The Bank of Rison, Rison, Arkansas.	Newspaper: Federal Register:	04/30/2012 Not applicable

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	

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District: 9

**Federal Reserve Bank of Minneapolis
Filings received during the week ending March 31, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNCCORP, INC.	CIC	Change in Control Notice by MVC Private Equity Fund, L.P., Purchase, New York, to gain control of BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly gain control of BNC National Bank, Glendale, Arizona.	Newspaper: Federal Register:	Not available Not available
IPSWICH COMMUNITY BANCSHARES, INC.	* 3A1	Ipswich Community Bancshares, Inc., Ipswich, South Dakota, to become a bank holding company by acquiring 100% of Yellowstone Trail Bancorporation, Ipswich, South Dakota, which owns Ipswich State Bank, Ipswich, South Dakota.	Newspaper: Federal Register:	Not available 04/27/2012
KERKHOVEN BANCSHARES, INC.	CIC	Change in Control Notice by Sharon Bauman, Apple Valley, Minnesota, Virginia Bauman, Farmington, Minnesota, and Michael Murray, Irving, Texas, as individuals, to acquire and retain 10 percent or more of the voting shares of Kerkhoven Bancshares, Inc., Kerkhoven, Minnesota, and thereby indirectly acquire and retain control of Financial Security Bank, Kerkhoven, Minnesota. In addition, Sharon Bauman, Virginia Bauman, Michael Murray, Florence Bauman, and Russell Bauman, to join the Bauman family control group which controls Kerkhoven Bancshares, Inc., Kerkhoven, Minnesota, and thereby indirectly controls Financial Security Bank, Kerkhoven, Minnesota.	Newspaper: Federal Register:	Not available 04/10/2012
LEACKCO BANK HOLDING COMPANY, INC.	* 3A3 * 18C	Leackco Banking Holding Company, Inc., Wolsey, South Dakota, to acquire 100% of ASB Bank Holding Company, Pierre, South Dakota, and thereby indirectly acquire American State Bank of Pierre, Pierre, South Dakota. In addition, American State Bank of Pierre to merge with ASB Interim Bank, Wessington Springs, South Dakota, and to remain the resultant bank.	Newspaper: Federal Register:	Not available Not available
WELLS FINANCIAL CORP.	* 3A1	Wells Financial Corp., Wells, Minnesota, to become a bank holding company as a result of the proposed conversion of its wholly-owned subsidiary, Wells Federal Bank, Wells, Minnesota, from a federal savings bank to a Minnesota state-chartered commercial bank.	Newspaper: Federal Register:	Not available 04/27/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANCSHARES, INC.	CIC	Notice by Travis Carr, Andover, Kansas, to remain a member of the Carr Family Group acting in concert, which controls Community State Bancshares, Inc., parent of Community Bank of Wichita, Inc., both in Wichita, Kansas.	Newspaper: Federal Register:	03/31/2012 04/18/2012
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 13300 East Colfax Avenue, Aurora, Colorado.	Newspaper: Federal Register:	04/09/2012 Not applicable
KREY CO. LTD.	CIC	Notice by Arthur L. Loomis, II, Patricia A. Loomis, Genevieve E. Loomis, and Julia P. Loomis, all of Niskayuna, New York; Frederick S. Loomis, Anne M. Loomis, and J. Porter Loomis, all of Pratt, Kansas; Howard K. Loomis, Jr., Karen P. Loomis, Katherine P. Loomis, Margaret P. Loomis, and Victoria K. Loomis, all of Los Gatos; California, as individuals and/or trustees of the following trusts: 2011 Arthur L. Loomis, II Gift Trust, Julia P. Loomis Revocable Trust, Arthur L. Loomis, II Revocable Trust, Genevieve E. Loomis Revocable Trust, all of Niskayuna, New York; Howard K. Loomis Revocable Trust, 2010 Howard K. Loomis Irrevocable Family Trust, Porter Legacy Trust, Florence Porter Loomis Trust, 2010 Florence Porter Loomis Irrevocable Family Trust, 2011 Frederick S. Loomis Gift Trust, 2011 J. Porter Loomis Gift Trust, all of Pratt, Kansas; 2011 Howard K. Loomis Jr. Gift Trust, The Loomis 1993 Revocable Trust, both of Los Gatos, California; and Flopper, L.P., How-Kan, L.P., and Driftwood, LLC, all of Pratt, Kansas; and all as members of the Loomis Family Group, to retain control of Krey Co. Ltd., parent of The Peoples Bank, both in Pratt, Kansas.	Newspaper: Federal Register:	Not available Not available
OVERBROOK BANKSHARES, INC.	CIC	Notice by Bobbie R. Needham, Broken Arrow, Oklahoma; Matthew K. Needham and Amanda L. Needham, Basehor, Kansas; Michael L. Needham and Andrea M. Needham, Olathe Kansas; and Russ A. Hoffman and Megan L. Hoffman, Wichita, Kansas; all as members of the Needham family group, to retain control of Overbrook Bankshares, Inc., parent of The First Security Bank, both in Overbrook, Kansas.	Newspaper: Federal Register:	Not available 04/17/2012
RYAN BANCSHARES, INC.	CIC	Notice by William Bradley Gibley and Lita Gibley, both of Hydro, Oklahoma, and Gaylon Vogt, Weatherford, Oklahoma, to acquire control of Ryan Bancshares, Inc., parent of The First State Bank, both in Ryan, Oklahoma.	Newspaper: Federal Register:	Not available 04/03/2012

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
WILBURTON STATE BANCSHARES, INC.	CIC	Notice by Amos Kendall Bass III Revocable Trust, Rebecca Sue Bass Revocable Trust, and Rebecca Sue Bass, McAlester, Oklahoma, as trustee, to acquire control of Wilburton State Bancshares, Inc., parent of Wilburton State Bank, both in Wilburton, Oklahoma.	Newspaper:	04/13/2012
			Federal Register:	04/04/2012

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	* 3A3	Carlile Bancshares, Inc., Fort Worth, Texas, to acquire 100% of the common stock of Northstar Financial Corporation, Denton, Texas, and therefore indirectly Northstar Bank of Texas, Denton, Texas.	Newspaper: Federal Register:	Not available Not available
ODEM BANCSHARES, INC.	CIC	Mission-Heights Capital, Ltd., Houston, Texas, and Mission-Heights, LLC, Houston, Texas, general partner; and Charles Robert Miller, Jr., Odem, Texas, individually, intend to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares of Odem Bancshares, Inc., Odem, Texas, and thereby indirectly obtain control of First State Bank of Odem, Odem, Texas., in association with a request by Mission-Heights Capital, Ltd., to be treated as a Qualified Family Partnership (QFP).	Newspaper: Federal Register:	Not available 03/21/2012
UVALDE BANCSHARES INC	CIC	Notice by Mr. Jimmy Enriquez, of The Woodlands, Texas individually and as trustee for JE Trust No. 2, The Woodlands, Texas to acquire 100 percent of the shares and thereby control of Uvalde Bancshares, Inc., Dover, Delaware, and indirectly Uvalde National Bank, Uvalde, Texas.	Newspaper: Federal Register:	03/14/2012 03/16/2012

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 31, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CU BANCORP	* 3A1	CU Bancorp, to become a bank holding company by acquiring 100 percent of California United Bank, both of Encino, California and 2) CU Bancorp, Encino, California, to acquire Premier Commercial Bancorp, and thereby indirectly acquire Premier Commercial Bank, N.A., both of Anaheim, California.	Newspaper:	04/15/2012
	* 3A3		Federal Register:	04/19/2012
FIRST PACTRUST BANCORP, INC.	* 3A1	First PacTrust Bancorp, Inc., Chula Vista, California, to become a bank holding company by acquiring 100 percent of Beach Business Bank, Manhattan Beach, California, pursuant to section 3(a)(1) of the BHC Act, and 2)to retain 100 percent control of Pacific Trust Bank, fsb,Chula Vista, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper:	Not available
	* 4c8		Federal Register:	02/21/2012

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act