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Federal Reserve Release

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H.2

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

No. 33

Week Ending August 18, 2012

### Forms

Forms -- initial Board review to extend with revision the Weekly Report of Dealer Positions (FR 2004A), Weekly Report of Cumulative Dealer Transactions (FR 2004B), Weekly Report of Dealer Financing and Fails (FR 2004C), Weekly Report of Specific Issues (FR 2004SI), Daily Report of Specific Issues (FR 2004SD), Supplement to the Daily Report of Specific Issues (FR 2004SD ad hoc), and Daily Report of Dealer Activity in Treasury Financing (FR 2004WI), and to implement the Banking Organization Systemic Risk Report (FR Y-15).

- Proposed, August 14, 2012

### Regulations and Policies

Regulation Z (Truth in Lending) -- publication for comment of interagency amendments to establish new appraisal requirements for "higher-risk mortgage loans," in accordance with the Dodd-Frank Act.

- Approved, August 14, 2012

### Enforcement

PNBK Sponsor LLC, Stamford, Connecticut; PNBK Investment Partners LLC; PNBK Holdings LLC; and Patriot National Bancorp, Inc. -- written agreement with the Federal Reserve Bank of New York.

- Announced, August 16, 2012

BS&R Banking Supervision and Regulation  
C&CA Consumer and Community Affairs  
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems  
IF International Finance  
MA Monetary Affairs

### Bank Branches, Domestic

#### Dallas

LegacyTexas Bank, Plano, Texas -- to establish a branch at 2101 Cedar Springs Road, Dallas.

- Approved, August 14, 2012

#### Cleveland

North Valley Bank, Zanesville, Ohio -- to establish a branch at 3636 Maple Avenue, Zanesville.

- Approved, August 13, 2012

#### Cleveland

The Farmers Citizens Bank, Bucyrus, Ohio -- to establish a branch at 7789 County Road 77, Mount Hope.

- Approved, August 15, 2012

### Bank Holding Companies

#### General Counsel and Director, BS&R

Ally Financial Inc., Detroit, Michigan -- revised response to request to allow a director of American International Group, Inc., Wilmington, Delaware, to also serve as a director of Ally Financial Inc.

- No Objection, August 13, 2012

Bank Holding Companies

San Francisco

America Start-Up Financial Institutions Investments I, L.P., Monterey Park, California, and CKH Capital, Inc. -- to become bank holding companies by acquiring shares of New Omni Bank, National Association, Alhambra.

- Approved, August 14, 2012

San Francisco

America Start-Up Financial Institutions Investments I, L.P., Monterey Park, California, and CKH Capital, Inc. -- to retain an interest in First PacTrust Bancorp, Inc., Irvine, and thereby indirectly retain Pacific Trust Bank and engage in operating a savings and loan association.

- Withdrawn, July 26, 2012

(A/C)

Richmond

BNC Bancorp, Thomasville, North Carolina -- waiver of application to acquire KeySource Financial, Inc., Durham, in connection with the merger of their respective subsidiary banks, Bank of North Carolina, Thomasville, and KeySource Commercial Bank, Durham.

- Granted, August 13, 2012

Boston

Meetinghouse Bancorp, Inc., Dorchester, Massachusetts -- to acquire Meetinghouse Bank, Dorchester, in connection with the bank's conversion from mutual to stock form.

- Approved, August 13, 2012

Chicago

North Milwaukee Bancshares, Inc., Milwaukee, Wisconsin -- to continue to engage in extending credit and servicing loans.

- Approved, August 17, 2012

### Bank Mergers

#### St. Louis

The Bank of Fayette County, Collierville, Tennessee -- to purchase certain assets and assume certain liabilities of the Whiteville branch of Merchants & Planters Bank, Bolivar, and to retain the acquired facility as a branch.

- Approved, August 13, 2012

### Change in Bank Control

#### Minneapolis

Security State Bank Holding Company, Fargo, North Dakota -- change in bank control of Security State and its subsidiary bank, Bank Forward, Hannaford.

- Permitted, August 17, 2012

### Extensions of Time

#### Director, BS&R

Citigroup Inc., New York, New York -- requests for extensions to retain certain properties held by indirect subsidiaries in Mexico and El Salvador.

- Granted, August 13, 2012

#### Director, BS&R

Citigroup Inc., New York, New York -- request for extension to retain certain properties held by indirect subsidiaries in Honduras.

- Granted, August 13, 2012

### International Operations

#### San Francisco

Wells Fargo & Company, San Francisco, California -- for Wells Fargo Bank, N.A., Sioux Falls, South Dakota, to establish a branch in the Dubai International Financial Centre, Dubai, United Arab Emirates.

- Approved, August 14, 2012

### Savings and Loan Holding Companies

#### Richmond

Hamilton Bancorp, Inc., Baltimore, Maryland -- to become a savings and loan holding company on conversion of Hamilton Bank, Baltimore, from mutual to stock form.

- Approved, August 13, 2012

#### Philadelphia

Malvern Federal Mutual Holding Company, Paoli, Pennsylvania -- to convert from mutual to stock form and to merge with Malvern Bancorp, Inc., Paoli, and for Malvern Bancorp, Inc., to become a savings and loan holding company by acquiring Malvern Federal Savings Bank.

- Approved, August 13, 2012

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 18, 2012**

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

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 acquire two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 09/17/2012
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 an additional investment in Banco de Chile, Santiago, Chile.	Newspaper: Federal Register:	Not applicable Not applicable
ELMIRA SAVINGS BANK	* Branch	Elmira Savings Bank, Elmira, New York to establish a branch office located at 2081 Lake Road, Elmira Heights, New York. (RSSD #4428059)	Newspaper: Federal Register:	08/29/2012 Not applicable
HANA FINANCIAL GROUP INC.	* 3A1	Hana Financial Group Inc., Seoul, Korea, to become a bank holding company by acquiring 71.37 percent of BNB Financial Services Corporation, New York, New York, and indirectly, BNB Bank, National Association, Fort Lee, New Jersey pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	09/03/2012 09/07/2012
NONGHYUP BANK	FBSEA	NongHyup Bank, Seoul, Korea, to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
ORIENTAL FINANCIAL GROUP INC.	* 3A3	Oriental Financial Group Inc, San Juan, Puerto Rico, to acquire 100 percent of BBVAPR Holding Corporation, San Juan, Puerto Rico and thereby indirectly acquire Banco Bilbao Vizcaya Argentaria Puerto Rico, San Juan, Puerto Rico.	Newspaper: Federal Register:	Not available 08/31/2012

**District: 2**

**Federal Reserve Bank of New York**

**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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
722816	SOLVAY BK, SOLVAY, NEW YORK	11/28/2011	07/25/2012	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CUSTOMERS BANCORP, INC	4c8	Customers Bancorp, Inc., Wyomissing, PA, to operate a savings association by acquiring Acacia Federal Savings Bank, Falls Church, VA.	Newspaper: Federal Register:	Not applicable 09/14/2012
FULTON FINANCIAL CORPORATION	* 3A3	Fulton Financial Corporation, Lancaster, PA, to acquire up to 7.32% of Bryn Mawr Bank Corporation, Bryn Mawr, PA.	Newspaper: Federal Register:	09/14/2012 09/14/2012
PATHFINDER BANCORP, M.H.C.	MHC Charter/Bylaw	Pathfinder Bancorp, Inc., MHC, Oswego, NY, proposed bylaw amendment.	Newspaper: Federal Register:	Not applicable Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

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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 August 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 7911 US 42, Florence, KY.	Newspaper:	08/25/2012
			Federal Register:	Not applicable
NEW RICHMOND BANCORPORATION	CIC	Interagency Notice of Change in Bank Control filed by Steven A. Bartels and Deborah E. Bartels, both of Franklin, NB proposing to acquire 50.33% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH.	Newspaper:	09/09/2012
			Federal Register:	08/31/2012
SUTTON BANCSHARES, INC.	CIC	The Sutton Bank Employee Stock Ownership / 401K Plan (Sutton Bancshares, Inc.), Attica, Ohio; Co-Trustees; Eric A. Gillett, James A. Gorrell; AND The Eric A. Gillette Family Control Group (Eric A. Gillett Revocable Trust Attica, Ohio; Denise E. Gillett Revocable Trust Attica, Ohio; Ronald L. and Jean E. Hamilton Huron, Ohio; John A. Pour Revocable Living Trust Troy, Ohio; Yvonna E. Pour Revocable Living Trust Troy, Ohio; Cheryl S. Beaver Troy, Ohio; Valeria A. Darling Attica, Ohio; Fred W. Darling, Attica, Ohio; Theresa M. Henderson Piqua, Ohio; Michelle R. Powell Troy, Ohio) AND The James A. Gorrell Family Control Group (James A. Gorrell, Tiffin, Ohio; and Barbara M. Gorrell, Dayton, Ohio), collectively, to acquire 10 percent or more of the shares and thereby control of Sutton Bancshares, Inc., Attica, Ohio and thereby indirectly control Sutton Bank, Attica, Ohio	Newspaper:	08/29/2012
			Federal Register:	08/30/2012

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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

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

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- 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 August 18, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK AND TRUST COMPANY	* Branch	Citizens Bank and Trust Company, Blackstone, Virginia, to establish a branch at the corner of Iron Bridge Road and Oliver's Way, Chesterfield, Virginia	Newspaper: Federal Register:	Not available Not applicable
FIA CARD SERVICES, NATIONAL ASSOCIATION	Investment	FIA Card Services, N.A., Wilmington, Delaware, to acquire Bank America International Investment Corporation, Chicago, Illinois, an Edge Corporation.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
430278	BALTIMORE CTY SVG BK FSB, BALTIMORE, MARYLAND	04/23/2012	07/26/2012	S	Int Sm Bank
2353595	FIRST CMNTY BK NA, BLUEFIELD, VIRGINIA	03/26/2012	07/23/2012	S	Large Bank

**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 August 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DRUMMOND BANKING COMPANY	* 3A5	Drummond Banking Company, Chiefland, Florida, to merge with Williston Holding Company, and thereby directly acquire Perkins State Bank, both of Williston, Florida.	Newspaper: Federal Register:	Not available Not available
FEB BANCSHARES, INC.	CIC	Prior change in control notice filed by Guice Slawson, Jr., Joe Stinson Slawson, and William Edgar Slawson, all of Montgomery, Alabama, to collectively acquire 91.4 percent of the outstanding shares of FEB Bancshares, Inc., and its subsidiary, Farmers Exchange Bank, both of Louisville, Alabama.	Newspaper: Federal Register:	Not available 08/28/2012
MID STATE BANKS, INC.	CIC	Prior change in control notice filed by Robert Wayne Lowe, Warner Robbins, Georgia, to acquire an additional 8.94 percent of the outstanding shares of Mid State Banks, Inc., Hawkinsville, Georgia, and its subsidiary, PlantersFIRST Bank, Cordele, Georgia. Total pro forma ownership will equal 31.38 percent.	Newspaper: Federal Register:	Not available 08/30/2012
SOUTHERN BANC COMPANY, INC., THE	CIC	Prior change in control notice filed by James Brawner Little, III, Birmingham, Alabama, to acquire up to 25 percent of the outstanding shares of The Southern Banc Company, Inc., and its subsidiary, The Southern Bank Company, both of Gadsden, Alabama.	Newspaper: Federal Register:	08/29/2012 08/30/2012

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY FINANCIAL INC.	Investment	Pursuant to Regulation K, 12 C.F.R. 211.9(f), Ally Financial, Inc. proposes an internal reorganization under which it will merge the following subsidiaries with and into its mid-tier bank holding company, IB Finance Holding Company, LLC, Detroit, Michigan. The four subsidiaries are GMAC International Holdings B.V., Gravenhage, Netherlands, GMAC Continental Corporation, Detroit, Michigan, GMAC Latin America Holdings LLC, Detroit, Michigan, and Ally US LLC, Detroit, Michigan.	Newspaper: Federal Register:	Not applicable Not applicable
AMERICAN HEARTLAND BANCSHARES, INC.	4c8	American Heartland Bancshares, Inc., Sugar Grove, Illinois, to engage de novo in lending through a newly established subsidiary, American Heartland Holdings, LLC, Sugar Grove, Illinois.	Newspaper: Federal Register:	Not applicable Not available
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to purchase the assets and assume the liabilities of 21 branches of Independent Bank, Ionia, Michigan, and thereby establish 21 branches.	Newspaper: Federal Register:	Not available Not applicable
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan, to establish a branch at 433 West Main Street, Benton Harbor, Michigan.	Newspaper: Federal Register:	08/15/2012 Not applicable
HIGH POINT FINANCIAL SERVICES, INC.	CIC	Jeffrey D. Snyder and Rhonda R. Snyder, both of Baileyville, Illinois, to retain and acquire 10 percent or more of the shares and thereby control High Point Financial Services, Inc., Forresteron, Illinois.	Newspaper: Federal Register:	Not available Not available
ST. CHARLES BANK & TRUST COMPANY	* Branch	Saint Charles Bank and Trust Company, Saint Charles, Illinois, to establish a branch located at 514 West State Street, Geneva, Illinois 60134.	Newspaper: Federal Register:	08/23/2012 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
41245	FARMERS & MRCH BK ORFORDVILLE, ORFORDVILLE, WISCONSIN	01/23/2012	08/08/2012	S	Small Bank
2687133	PREMIER BK, DUBUQUE, IOWA	03/19/2012	07/23/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 18, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
RELIABLE COMMUNITY	* 3A3	Reliable Community Bancshares, Inc., Perryville,	Newspaper:	09/06/2012
BANCSHARES, INC.	* 3A1	Missouri, to acquire 100 percent of First Southeast Missouri Bancorporation, Inc., Scott City, Missouri, and thereby indirectly acquire Security Bank and Trust Company, Scott City, Missouri. Also, a companion filing for First Southeast Acquisition Corporation, Perryville, Missouri, to become a bank holding company by acquiring 100 percent of First Southeast Missouri Bancorporation, Inc., Scott City, Missouri, and thereby indirectly acquire Security Bank and Trust Company, Scott City, Missouri.	Federal Register:	09/10/2012

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Table with 6 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Rows include BANK OF FAYETTEVILLE, ARKANSAS and REELFOOT BK, UNION CITY, TENNESSEE.

Table with 2 columns: CRA Examinations scheduled for, Quarter of. Includes Institution and Location headers and a row with NONE.

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire 100 percent of North Country Bank, National Association, McClusky, North Dakota.	Newspaper: Federal Register:	Not available 09/06/2012
BNCCORP, INC.	CIC	MVC Private Equity Fund, LP, Purchase, NY; MVC GP II, LLC, Purchase, NY; MVC Financial Services, Inc., Purchase, NY; MVC Partners LLC, Purchase, NY; MVC Capital, Inc., Purchase, NY; The Tokarz Group Advisors LLC, Purchase, NY; Michael Tokarz, Purchase, NY; and James Pinto, Greenwich, CT (collectively "MVC"), intend to apply to the Federal Reserve Board for permission to acquire 24.76 percent of the shares of BNCCORP, Inc., Bismarck, ND. Additionally, MVC; Prairie Petroleum Inc., Denver, CO; Eugene Nicholas, Cando, ND; Timothy Dodd, Ottertail, Minnesota; Jeffrey Topp, Grace City, ND; Janet Topp, Grace City, ND; Roger Kenner, Leeds, ND; Bradley Fay, Bismarck, ND; and William Coleman, Denver, CO, as a group acting in concert intend collectively to acquire more than 25 percent of BNCCORP, Inc., and thereby acquire BNC National Bank, Glendale, Arizona.	Newspaper: Federal Register:	08/22/2012 08/28/2012
FRANSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100% of Clinton Bancshares, Inc., and thereby indirectly acquire Clinton State Bank, Clinton, Minnesota.	Newspaper: Federal Register:	Not available 09/07/2012

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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 August 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN NATIONAL CORPORATION	* 3A3	American National Corporation, Omaha, Nebraska, to acquire 100 percent of the voting shares of Western Bank, St. Paul, Minnesota.	Newspaper: Federal Register:	Not available 09/07/2012
BATES COUNTY BANCSHARES, INC.	CIC	Notification by Randal S. Shannon, Drexel, Missouri, to acquire control of Bates County Bancshares, Inc., parent of Security Bank, both in Rich Hill, Missouri.	Newspaper: Federal Register:	Not available 09/06/2012
CONVERSE COUNTY CAPITAL CORPORATION	CIC	Notice by Tom Saunders, Douglas, Wyoming, to retain control of Converse County Capital Corporation, parent of Converse County Bank, both in Douglas, Wyoming. In addition, Brittanie Ann Saunders Trust, Marissa Kay Saunders Trust, Rachel Christine Saunders Trust, Emma Nichole Saunders Trust, Benjamin Don Saunders Trust, Garret Alexander Saunders Trust, Madison Ann Saunders Trust, Rebecca Ann Lutter Trust, Claire Elizabeth Lutter Trust, and Hallie Ann Lutter Trust, all of Douglas, Wyoming, as members of the Saunders Family Group acting in concert, to retain control of Converse County Capital Corporation, parent of Converse County Bank, both in Douglas, Wyoming.	Newspaper: Federal Register:	Not available 08/27/2012
EQUITY BANK	* 18C * Branch	Equity Bank, Andover, Kansas, to merge with First Community Bank, Lee's Summit, Missouri, and incident thereto, to establish 16 branches: Sweet Springs, Windsor, Warrensburg North, Warrensburg South, Sedalia, Clinton, Warsaw Truman Hills, Warsaw Downtown, Knob Noster, Lee's Summit West, Lee's Summit, Higginsville Highway, Higginsville Downtown, Overland Park, Desoto, and Kansas City Tuileries.	Newspaper: Federal Register:	08/31/2012 Not applicable
FIRST BANK OF UTICA	* Branch	First Bank of Utica, Utica, Nebraska, to establish a branch at 407 7th Street, Milligan, Nebraska.	Newspaper: Federal Register:	08/31/2012 Not applicable
HIGH PLAINS BANKING GROUP, INC.	CIC	Notice by High Plains Banking Group, Inc. KSOP, Flagler, Colorado; Thomas Creighton, Jr., Denver, Colorado, individually and as trustee of High Plains Banking Group, Inc. KSOP; Lucy Loomis, Denver, Colorado; John and Johnita Creighton, Longmont, Colorado; Virginia Newton, Snowmass, Colorado; Ann Creighton, Sammamish, Washington; and Lavina Creighton, Atwood, Kansas, all to become members of the Creighton Family Group, to acquire control of High Plains Banking Group, Inc., parent of High Plains Bank, both in Flagler, Colorado. High Plains Banking Group, Inc., Flagler, Colorado, to redeem 19.4 percent of its outstanding common stock.	Newspaper: Federal Register:	07/20/2012 07/30/2012

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 18, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNION STATE BANK OF EVEREST, THE	* 18C * Branch	The Union State Bank of Everest, Everest, Kansas, to purchase certain assets and assume certain liabilities of the Atchison and Lancaster, Kansas branches of United Bank of Kansas, Lenexa, Kansas, and incident thereto, to establish branches at 734 Commercial, Atchison, Kansas, and 201 North Broadway, Lancaster, Kansas.	Newspaper:	09/09/2012
			Federal Register:	Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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
625654	COUNTRY CLUB BK, KANSAS CITY, MISSOURI	04/02/2012	07/25/2012	O	Int Sm Bank
945053	RCB BK, CLAREMORE, OKLAHOMA	04/16/2012	07/25/2012	S	Large 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 August 18, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 34% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper:	08/08/2012
			Federal Register:	08/17/2012
HALECO BANCSHARES, INC.	* 3A3	HaleCo Bancshares, Inc., Plainview, Texas, to acquire 100 percent of LubCo Bancshares, Inc., Slaton, Texas, and thereby indirectly acquire 100 percent of the outstanding shares of Citizens Bank, Slaton, Texas.	Newspaper:	Not available
			Federal Register:	09/13/2012

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
646453	COMMUNITY ST BK, AUSTIN, TEXAS	05/14/2012	09/07/2012	S	Small Bank

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 August 18, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
OREGON PACIFIC BANCORP	CIC	Gapstow Capital Partners, L.P.; CJA Private Equity Financial Restructuring Master Fund I, L.P.; CJA Private Equity Financial Restructuring Fund I, Ltd. and its investors; CJA Private Equity Financial Restructuring GP I, Ltd.; Christopher J. Acito & Associates GP, LLC; Christopher J. Acito; and Jack T. Thompson; all of New York, New York; and Timothy S.F. Jackson, Newtown, Connecticut, to acquire up to 24.9 percent of Oregon Pacific Bancorp, Florence, Oregon.	Newspaper:	Not available
			Federal Register:	Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act