

---

**Federal Reserve Release**

---



*H.2*

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

*No. 38*

*Week Ending September 22, 2012*

**Enforcement**

Capital Community Bancorporation, Inc., Provo, Utah -- written agreement dated September 10, 2009, terminated September 13, 2012.

- Announced, September 20, 2012

Coconut Grove Bank, Miami, Florida -- written agreement dated March 17, 2010, terminated September 12, 2012.

- Announced, September 20, 2012

First Financial Holding Co., Ltd., Taipei, Taiwan; First Commercial Bank, Ltd.; and First Commercial Bank Los Angeles Branch, Los Angeles, California -- written agreement dated March 28, 2011, terminated September 11, 2012.

- Announced, September 18, 2012

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

**September 16, 2012 to September 22, 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

Community Trust Bank, Choudrant, Louisiana -- to establish a branch at 1912 Main Street, Madison, Mississippi.

- Approved, September 19, 2012

#### New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a limited-service branch at 280 Congress Street, Boston, Massachusetts.

- Approved, September 21, 2012

#### New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a limited-service branch at 72A Taunton Street, Plainville, Massachusetts.

- Approved, September 21, 2012

### **Bank Holding Companies**

#### San Francisco

FNB Bancorp, South San Francisco, California -- waiver of application to acquire Oceanic Bank, San Francisco, in connection with the merger of Oceanic into FNB's subsidiary bank, First National Bank of Northern California, South San Francisco.

- Granted, September 18, 2012

#### Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to acquire Clinton State Bank, Clinton.

- Approved, September 20, 2012

**Bank Holding Companies**

Dallas

HaleCo Bancshares, Inc., Plainview, Texas -- to acquire LubCo Bancshares, Inc., Slaton, and thereby acquire LubCo's subsidiary bank, Citizens Bank.

- Approved, September 19, 2012

Kansas City

Tri-County Financial Corporation, Wellington, Kansas -- to become a bank holding company by acquiring The Bank of Commerce and Trust Company, Wellington.

- Approved, September 20, 2012

**Bank Mergers**

Richmond

First Virginia Community Bank, Fairfax, Virginia -- to merge with 1st Commonwealth Bank of Virginia, Arlington.

- Approved, September 17, 2012

**Change in Bank Control**

St. Louis

American Founders Bancorp, Inc., Lexington, Kentucky -- change in bank control of American Founders and its subsidiary bank, American Founders Bank, Inc., Lexington.

- Withdrawn, September 18, 2012

Minneapolis

BNCCORP, Inc., Bismarck, North Dakota -- change in bank control of BNCCORP and its subsidiary bank, BNC National Bank, Glendale, Arizona.

- Permitted, September 18, 2012

Change in Bank Control

Kansas City

Cheyenne Banking Corporation, Cheyenne, Oklahoma -- change in bank control of Cheyenne Banking and its subsidiary bank, Security State Bank, Cheyenne.

- Withdrawn, September 19, 2012

Boston

Hampden Bancorp, Inc., Springfield, Massachusetts -- to retain control of Hampden Bancorp and its subsidiary bank, Hampden Bank, Springfield.

- Withdrawn, September 18, 2012

Richmond

New Peoples Bankshares, Inc., Honaker, Virginia -- change in bank control of New Peoples and its subsidiary bank, New Peoples Bank, Inc., Honaker (two notices).

- Permitted, September 17, 2012

Extensions of Time

Director, BS&R

The Goldman Sachs Group, Inc., New York, New York -- one-year extension of time to divest or conform certain impermissible nonbanking activities and investments.

- Granted, September 19, 2012

Director, BS&R

Morgan Stanley, New York, New York -- one-year extension of time to divest or conform certain impermissible nonbanking activities and investments.

- Granted, September 19, 2012

Extensions of Time

Atlanta

TGR Financial, Inc., Naples, Florida -- extension to October, 25, 2012, to become a bank holding company by acquiring First National Bank of the Gulf Coast, Naples.

- Granted, September 20, 2012

Membership

Boston

Easthampton Savings Bank, Easthampton, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, September 19, 2012

Savings and Loan Holding Companies

Cleveland

ASB Financial Corporation, Portsmouth, Ohio -- waiver of application to acquire Cottage Savings Bank, Cincinnati, in connection with the merger of Cottage Savings with and into ASB's subsidiary thrift, American Savings Bank, FSB, Portsmouth.

- Granted, September 21, 2012

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAST CAMBRIDGE SAVINGS BANK	Member	Application by East Cambridge Savings Bank, Cambridge, Massachusetts, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
772008	SOUTH SHORE SVGS BK, SOUTH WEYMOUTH, MASSACHUSETTS	04/09/2012	08/26/2012	S	Large Bank

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 September 22, 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:	09/13/2012 09/17/2012
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota, pursuant to Section 211.9(f) of Regulation K, to make an investment in Citibank Zambia Limited, Lusaka, Zambia.	Newspaper: Federal Register:	Not applicable Not applicable
RSB BANCORP, MHC	* 3A1	RSB Bancorp, MHC and RSB Bancorp, Inc., both of Roselle, New Jersey, to become bank holding companies by acquiring 100 percent of Roselle Savings Bank, Roselle, New Jersey.	Newspaper: Federal Register:	Not available 09/26/2012
WING LUNG BANK LIMITED	FBSEA	Wing Lung Bank Limited, Hong Kong, to establish a federal branch in San Francisco, California and to upgrade its Los Angeles federal limited branch to a full service branch, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	09/27/2012 Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
176101	ORANGE CTY TC, MIDDLETOWN, NEW YORK	04/03/2012	09/04/2012	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 September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

---

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NATIONAL BANCSHARES CORPORATION	CIC	Notice by James Richard Smail and J.R. Smail, Inc., both of Wooster, Ohio, to acquire 10% or more of the shares and thereby control National Bancshares Corporation, Orrville, Ohio	Newspaper:	Not available
			Federal Register:	09/30/2012

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
614313	STATE B&TC, DEFIANCE, OHIO	06/04/2012	08/31/2012	S	Large Bank

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 September 22, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW PEOPLES BANKSHARES, INC.	CIC	Richard Geno Preservati, Captiva, Florida, individually to control up to 19.61% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia. Additionally, Richard Geno Preservati and Nancy Karen Preservati, Captiva, Florida, as a group acting in concert to control up to 19.61% of the outstanding voting shares of New Peoples Bankshares, Inc., Honaker, Virginia.	Newspaper: Federal Register:	10/22/2012 Not available
SCBT FINANCIAL CORPORATION	* 3A5 4c8	SCBT Financial Corporation, Columbia, South Carolina, to acquire 100% of the voting securities of The Savannah Bancorp, Inc., Savannah, Georgia, and thereby indirectly acquire The Savannah Bank, NA, Savannah, Georgia, and Bryan Bank & Trust, Richmond Hill, Georgia, and engage in financial and investment advisory activities.	Newspaper: Federal Register:	10/20/2012 10/19/2012

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
697978	COMMUNITY BK OF TRI-CTY, WALDORF, MARYLAND	06/11/2012	09/13/2012	S	Large Bank
969424	HIGHLANDS UNION BK, ABINGDON, VIRGINIA	05/14/2012	09/04/2012	S	Int Sm Bank

CRA Examinations scheduled for		Quarter of
Institution	Location	
NONE		



District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 22, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
EDBANCORP, INC.	* 3A5	EdBancorp, Inc. and its parent company, Educational Services of America, Inc., both of Knoxville, Tennessee, to merge with SouthEast Bancshares, Inc., and its subsidiary, SouthEast Bank & Trust, both of Athens, Tennessee.	Newspaper:	10/18/2012
			Federal Register:	10/12/2012

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
876634	CAPITAL CITY BK, TALLAHASSEE, FLORIDA	03/12/2012	09/20/2012	S	Large Bank
648130	COCONUT GROVE BK, MIAMI, FLORIDA	05/21/2012	09/11/2012	S	Int Sm Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location
NONE	

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
PERRY INVESTMENT COMPANY	CIC	Notice by the Garst Family (Elizabeth Garst, Edward Garst and Rachel Garst of Coon Rapids, Iowa; Jennifer Garst, Ames, Iowa; Kate Garst Revocable Trust, Des Moines, Iowa, Kate Garst Trustee; Sarah Garst, West Des Moines, Iowa), as a group acting in concert and individually by Elizabeth Garst, Sarah Garst, and Sally Garst Haerr, Fairfield, Iowa, for approval to increase control to more than 25 percent of Perry Investment Company, Perry, Iowa, and thereby indirectly control Raccoon Valley Bank, Perry, Iowa.	Newspaper: Federal Register:	Not available 10/02/2012
TOWN AND COUNTRY BANK	* 18C	Town and Country Bank, Springfield, Illinois, to purchase 100 percent of the assets and assume liabilities of Logan County Bank, Lincoln, Illinois.	Newspaper: Federal Register:	Not available Not applicable
UNITED COMMUNITY MHC	* MHC Conversion * SLHC Formation	United Community MHC, a mutual holding company, proposes to convert to stock form and merge with United Community Bancorp, an existing savings and loan holding company. The existing United Community Bancorp will merge with a new company, also called United Community Bancorp, which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of United Community Bank, a federal savings bank, all of Lawrenceburg, Indiana.	Newspaper: Federal Register:	Not available 10/22/2012

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3029589	CEDAR RAPIDS B&TC, CEDAR RAPIDS, IOWA	05/07/2012	09/10/2012	S	Int Sm Bank
222147	CITIZENS BK, FLINT, MICHIGAN	11/01/2010	09/04/2012	S	Large Bank
653648	FIRST AMER BK, FORT DODGE, IOWA	01/30/2012	09/04/2012	S	Large Bank
832470	INDIANA B&TC, COLUMBUS, INDIANA	10/24/2011	09/15/2012	S	Large Bank
184142	LAPEER CTY B&TC, LAPEER, MICHIGAN	05/21/2012	09/12/2012	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
524757	FARMERS BK, PARSONS, TENNESSEE	06/11/2012	09/06/2012	S	Small Bank
34555	MACON-ATLANTA ST BK, MACON, MISSOURI	05/21/2012	08/31/2012	S	Small Bank
2939391	PEOPLES BK, SHERIDAN, ARKANSAS	06/18/2012	09/19/2012	S	Small Bank
3395293	TRIUMPH BK, MEMPHIS, TENNESSEE	06/04/2012	09/17/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LAKESIDE BANK HOLDING COMPANY	CIC	Retroactive change in control notice by Brian Darold Petersen, Livingston, Montana, to retain 25% or more of the shares of Lakeside Bank Holding Company, New Town, North Dakota, and thereby indirectly retain control of Lakeside State Bank, New Town, North Dakota, and McKenzie County Bank, Watford City, North Dakota.	Newspaper:	Not available
			Federal Register:	09/24/2012

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
993353	BANK OF GLEN ULLIN, GLEN ULLIN, NORTH DAKOTA	05/07/2012	09/12/2012	S	Small Bank
456157	PEOPLES BK WI, HAYWARD, WISCONSIN	05/14/2012	09/07/2012	O	Small Bank

**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 September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>		
EXCHANGE BANCORP OF MISSOURI, INC.	* 3A1	Northern Missouri Bancshares, Inc., Unionville, Missouri, to acquire indirectly, and Exchange Bancorp of Missouri, to acquire, through its newly formed subsidiary, Slater Acquisition Corp., both of Fayette, Missouri; Slater Bancshares, Inc., parent of State Bank of Slater, both in Slater, Missouri. Immediately thereafter, Slater Acquisition Corp. will merger into Slater Bancshares, Inc. Exchange Bank of Missouri, Fayette, Missouri, to merge with State Bank of Slater, Slater, Missouri, and incident thereto, to establish a branch.	Newspaper:	Not available	
	* 3A3		Federal Register:	10/22/2012	
	* 18C				
	* Branch				
FIRST MISSOURI BANK	* 18C	First Missouri Bank, Brookfield, Missouri, to merge with Citizens Bank of Blythedale, Blythedale, Missouri, and incident thereto, to establish 3 branches in Blythedale, Eagleville, and Ridgeway, Missouri.	Newspaper:	10/05/2012	
	* Branch		Federal Register:	Not applicable	
SSB HOLDINGS, INC.	CIC	Notice by W.M. Ferguson Testamentary Trust, and Martin J. Peck, individually and as trustee, to acquire control of SSB Holdings, Inc., parent of Security State Bank, all of Wellington, Kansas.	Newspaper:	10/05/2012	
			Federal Register:	10/11/2012	
VALLEY BANCORP, INC.	CIC	Notice by Timothy C. Kohart, Syracuse, Kansas, individually, including as co-trustee of the Valley Bancorp, Inc. ESOP, and together with his spouse, Marilyn S. Kohart, Syracuse, Kansas, acting as a group in concert, to retain control of Valley Bancorp, Inc., parent of Valley State Bank, both in Syracuse, Kansas.	Newspaper:	09/18/2012	
			Federal Register:	09/20/2012	
WEED INVESTMENT GROUP, INC.	* 3A3	Weed Investment Group, Inc., Cheyenne Wells, Colorado, to acquire 100 percent of the voting shares of Kit Carson Insurance Agency, Inc., Kit Carson, Colorado, parent of The Kit Carson State Bank, Kit Carson, Colorado.	Newspaper:	Not available	
			Federal Register:	10/05/2012	
YORKTOWN FINANCIAL HOLDINGS, INC.	* 3A1	Yorktown Financial Holdings, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of CNBO Bancorp, Inc., parent of Century Bank of Oklahoma, both in Pryor, Oklahoma. Yorktown Financial Holdings, Tulsa, Oklahoma, to engage indirectly in mortgage lending activities, through the acquisition of 100 percent of CNBO Bancorp, Inc., parent of Century Bank of Oklahoma, both in Pryor, Oklahoma, which owns a 51 percent interest in Century Home Mortgage of Oklahoma, LLC, Tulsa, Oklahoma, which owns a 32.67 percent interest in Oklahoma Mortgage Lenders, a series of The Lending Partners, Ltd., Plano, Texas.	Newspaper:	Not available	
	4c8		Federal Register:	10/15/2012	

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
921655	COTTONWOOD VALLEY BK, CEDAR POINT, KANSAS	06/18/2012	09/14/2012	S	Small Bank
662350	WAHOO ST BK, WAHOO, NEBRASKA	05/21/2012	08/29/2012	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HENDERSON CITIZENS BANCSHARES, INC.	* 3A5	Henderson Citizens Bancshares, Inc., Henderson, Texas, to acquire by merger 100 percent of First White Oak Bancshares, Inc., White Oak, Texas, and indirectly acquire White Oak State Bank, White Oak, Texas.	Newspaper:	Not available
			Federal Register:	10/19/2012

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
423458	SOUTHWEST BK, FORT WORTH, TEXAS	03/19/2012	09/28/2012	S	Large Bank
468954	TRADITION BK, HOUSTON, TEXAS	04/16/2012	09/24/2012	S	Int Sm Bank

**CRA Examinations scheduled for**

**Quarter of**

Institution

Location

---

NONE

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending September 22, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GREEN DOT BANK DBA BONNEVILLE BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain liabilities of Synovus Bank, Columbus, Georgia.	Newspaper: Federal Register:	09/11/2012 Not applicable
PACIFIC PREMIER BANK	* Branch	Pacific Premier Bank, Costa Mesa, California, to open a branch office at 12901 Von Karman, 2nd Floor, Irvine, California.	Newspaper: Federal Register:	10/03/2012 Not applicable
WESTERN ALLIANCE BANCORPORATION	* 3A5 4c8	Western Alliance Bancorporation, Phoenix, Arizona, to merge with Western Liberty Bancorp, and thereby indirectly acquire its subsidiary bank, Service1st Bank of Nevada, both of Las Vegas, Nevada; and 2) Western Alliance Bancorporation, Phoenix, Arizona, to acquire Las Vegas Sunset Properties, Las Vegas, Nevada, and thereby engage in extending credit and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y.	Newspaper: Federal Register:	09/21/2012 09/21/2012

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

---

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

---

\* Subject to the provisions of the Community Reinvestment Act