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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. 47*

*Week Ending November 24, 2012*

**Forms**

Forms -- final Board review to amend the respondent panels for the Report of Changes in Organizational Structure (FR Y-10) and the Annual Report of Bank Holding Companies (FR Y-6).

- Approved, November 19, 2012

Forms -- initial Board review to extend with revision the interagency Suspicious Activity Report (FR 2230).

- Proposed, November 23, 2012

**Personnel**

Division of Monetary Affairs -- appointment of Stephen Meyer as deputy director; appointment of Fabio Natalucci, Gretchen Weinbach, and Egon Zakrajsek as associate directors; appointment of William Bassett, Margaret DeBoer, Jane Ihrig, and David Lopez-Salido as deputy associate directors; and appointment of Matthew Luecke, Thomas King, Edward Nelson, and Min Wei as assistant directors.

- Announced, November 19, 2012

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

**November 18, 2012 to November 24, 2012**

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**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**

#### St. Louis

Cass Commercial Bank, Bridgeton, Missouri -- to establish a branch at 12412 Powerscourt Drive, St. Louis.

- Approved, November 21, 2012

#### Minneapolis

Profinium Financial, Inc., Truman, Minnesota -- to establish a branch at 124 East Walnut Street, Mankato.

- Approved, November 20, 2012

### **Bank Holding Companies**

#### New York

Bank of China Limited, Beijing, People's Republic of China -- to engage de novo in acting as a futures commission merchant through BOCI Commodities & Futures (USA) LLC, New York, New York.

- Approved, November 23, 2012

#### St. Louis

C & J Bennett Family Limited Partnership, Hardinsburg, Kentucky -- to become a bank holding company by acquiring shares of Farmers Bancshares, Inc., Hardinsburg, and its subsidiary banks, The Farmers Bank and Leitchfield Deposit Bank & Trust Company, Leitchfield.

- Approved, November 19, 2012

**Bank Holding Companies**

St. Louis

Financial Services Holding Corporation, Henderson, Kentucky -- to acquire Harrison Bancorporation, Cynthiana, and its subsidiary bank, The Harrison Deposit Bank and Trust Company.

- Approved, November 20, 2012

San Francisco

Grandpoint Capital, Inc., Los Angeles, California -- to acquire Bank Capital Corporation, Phoenix, Arizona; The Biltmore Bank of Arizona; and 5055 Holdings, LLC, 5055-1 LLC, and 5055-2 LLC; and thereby to engage in extending credit and servicing loans.

- Approved, November 19, 2012

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- to acquire Heritage Bank, N.A., Phoenix, Arizona.

- Approved, November 20, 2012

Cleveland

InFirst Bancorp, MHC, Indiana, Pennsylvania, and InFirst Bancorp, Inc. -- to become bank holding companies by acquiring Indiana Savings Bank, Indiana.

- Approved, November 19, 2012

Kansas City

Legacy Financial, Inc., Johnson, Kansas -- to become a bank holding company by acquiring First National Bank of Syracuse, Syracuse.

- Approved, November 19, 2012

**Bank Holding Companies**

**Kansas City**

Pinnacle Bancorp, Inc., Central City, Nebraska -- waiver of application to acquire First State Bank of Joplin, Joplin, Missouri, in connection with the merger of First State Bank with and into Pinnacle Bancorp's subsidiary, Pinnacle Bank, Lincoln, Nebraska.

- Granted, November 23, 2012

**Chicago**

VisionBankshares, Inc., Boone, Iowa -- to become a bank holding company by acquiring Ogden Bancshares, Inc., Boone, and its subsidiary bank, VisionBank of Iowa, Ames.

- Approved, November 19, 2012

**Cleveland**

WesBanco, Inc., Wheeling, West Virginia -- waiver of application to acquire Fidelity Bancorp, Inc., Pittsburgh, Pennsylvania, in connection with the merger of their respective subsidiaries, WesBanco Bank, Inc., Wheeling, and Fidelity Savings Bank, Pittsburgh.

- Granted, November 20, 2012

**Change in Bank Control**

**Minneapolis**

C.F.C. Bancorp, Inc., Crystal Falls, Michigan -- change in bank control of C.F.C. Bancorp and its subsidiary bank, First National Bank of Crystal Falls, Crystal Falls.

- Permitted, November 20, 2012

Change in Bank Control

Dallas

First State Bancshares of Yoakum, Inc., Yoakum, Texas -- change in bank control of First State Bancshares and its subsidiary bank, First State Bank, Yoakum.

- Withdrawn, November 21, 2012

Kansas City

Platte County Bancshares, Inc., Platte City, Missouri -- change in bank control of Platte County Bancshares and its subsidiary bank, Platte Valley Bank of Missouri, Platte City.

- Permitted, November 20, 2012

Kansas City

SSB Holdings, Inc., Wellington, Kansas -- change in bank control of SSB Holdings and its subsidiary bank, Security State Bank, Wellington.

- Permitted, November 19, 2012

Kansas City

Sturm Financial Group, Inc., Denver, Colorado -- change in bank control of Sturm Financial Group and its subsidiary bank, ANB Bank, Denver.

- Permitted, November 19, 2012

Chicago

Town and Country Financial Corporation, Springfield, Illinois -- change in bank control of Town and Country Financial and its subsidiary banks, Town and Country Bank, Springfield, and Logan County Bank, Lincoln.

- Permitted, November 16, 2012

(A/C)

Extensions of Time

Director, BS&R

American Express Company, New York, New York, and American Express Travel Related Services Company, Inc. -- one-year extension of time to divest or conform certain impermissible nonbanking activities and investments.

- Granted, November 20, 2012

Financial Holding Companies

Atlanta

MidSouth Bancorp, Inc., Lafayette, Louisiana -- election to become a financial holding company.

- Effective, November 21, 2012

Membership

San Francisco

Silvergate Bank, La Jolla, California -- to become a member of the Federal Reserve System.

- Approved, November 21, 2012

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTERN FEDERAL BANK	Member	Application by Eastern Federal Bank, Norwich, Connecticut, 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: Federal Register:	Not applicable Not applicable
NEW HAMPSHIRE MUTUAL BANCORP	* 3A1	New Hampshire Mutual Bancorp, Manchester, New Hampshire to become a mutual holding company through the acquisition of Meredith Village Savings Bank, Meredith, New Hampshire, pursuant to section 3(a)(1) of the BHC Act.	Newspaper: Federal Register:	Not available 12/14/2012
NEW HAMPSHIRE MUTUAL BANCORP	* 3A3 * 3A5	New Hampshire Mutual Bancorp, Manchester, New Hampshire, to acquire Merrimack Bancorp, MHC, Concord, New Hampshire, and its subsidiary bank, Merrimack County Savings Bank, Concord, New Hampshire, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act.	Newspaper: Federal Register:	Not available 12/14/2012



**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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
886204	WATERTOWN SVG BK, WATERTOWN, MASSACHUSETTS	06/04/2012	10/07/2012	O	Int Sm Bank

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
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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 November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RBC Investor Services Bank S.A.	FBSEA	RBC Investor Services Bank S.A., Esch-sur-Alzette, Luxembourg, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act, as amended, and Section 211.4(a) (1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
9807	AMBOY BK, OLD BRIDGE, NEW JERSEY	03/21/2011	11/13/2012	S	Large Bank

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 24, 2012**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WATERFORD COMMERCIAL AND SAVINGS BANK SHAREHOLDERS VOTING TRUST	* 3A1	Waterford Commercial and Savings Bank Shareholders Voting Trust, Waterford, Ohio, to become a bank holding company by acquiring 57 percent of the outstanding voting shares of, and thereby acquire, The Waterford Commercial and Savings Bank, Waterford, Ohio	Newspaper:	12/06/2012
			Federal Register:	12/14/2012

**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.

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
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**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANQUE CENTRALE POPULAIRE	FBSEA	Banque Centrale Populaire, Casablanca, Morocco, to establish a representative office in Washington, D.C.	Newspaper:	Not available
			Federal Register:	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
746429	BANK OF MCKENNEY, MCKENNEY, VIRGINIA	08/06/2012	11/11/2012	S	Small Bank
722432	BANK OF ROMNEY, ROMNEY, WEST VIRGINIA	07/23/2012	10/25/2012	O	Small Bank
658924	FARMERS & MINERS BK, PENNINGTON GAP, VIRGINIA	07/30/2012	11/08/2012	S	Small Bank
506922	SANDY SPRING BK, OLNEY, MARYLAND	05/21/2012	10/25/2012	S	Large Bank

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
COLONIAL VA BK	GLOUCESTER, VIRGINIA
CONGRESSIONAL BK	POTOMAC, MARYLAND
FIRST CENTURY BK NA	BLUEFIELD, WEST VIRGINIA
FIRST CMNTY BK NA	BLUEFIELD, VIRGINIA
HOMETOWN BK	ROANOKE, VIRGINIA
MINERS EXCH BK	COEBURN, VIRGINIA
PEOPLES CMNTY BK	MONTROSS, VIRGINIA
SHORE BK	OLNEY, VIRGINIA

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending November 24, 2012**

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

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2860440	1ST UNITED BK, BOCA RATON, FLORIDA	07/23/2012	11/12/2012	S	Int Sm Bank
3597592	FOOTHILLS B&T, MARYVILLE, TENNESSEE	07/16/2012	11/05/2012	S	Small Bank

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
CITIZENS TR BK	ATLANTA, GEORGIA
MIDSOUTH BK	MURFREESBORO, TENNESSEE
PARADISE BK	BOCA RATON, FLORIDA

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF PONTIAC	* 18C	Interagency Bank Merger Application requesting approval of the merger of Bluestem National Bank, Fairbury, Illinois with and into Bank of Pontiac, Pontiac, Illinois.	Newspaper: Federal Register:	11/16/2012 Not applicable
CENTRAL STATE BANK	* 18C * Branch	Central State Bank, Elkader, Iowa, to merge with Farmers Savings Bank, Walford, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 345 Highway 151, Walford, Iowa.	Newspaper: Federal Register:	Not available Not applicable
CHARLEVOIX FIRST CORPORATION	CIC	Members of the Irish and Hodgson family which include: Ann Kennedy Irish, Harbor Springs, Michigan, as trustee of the Ann Kennedy Irish Trust; David H. Irish, Harbor Springs, Michigan, as trustee of the David H. Irish Trust; Tracy Irish Texter, Middleville, Michigan and John F. Texter, Middleville, Illinois, as trustees of John F. Texter and Tracy I. Texter Trust; Susan Irish Stewart, Harbor Springs, Michigan, as trustee of the Susan Irish Stewart Revocable Intervivos Trust; Colin David Irish, Marquette, Michigan; Perry Irish Hodgson, Charlevoix, Michigan; Liam Foster Hodgson, Beaver Island, Michigan; Alexander Irish Hodgson, Charlevoix, Michigan; and Raymond Earhart Hodgson, Charlevoix, Michigan, to be added to the Hodgson Family Control Group and to thereby retain control of 25 percent or more of Charlevoix First Corporation, Charlevoix, Michigan and indirectly Charlevoix State Bank, Charlevoix, Michigan.	Newspaper: Federal Register:	Not available Not available
GUTHRIE COUNTY BANCSHARES, INC.	CIC	Notice by Roger D. Underwood, individually and acting in concert with Michael L. Underwood, both of Guthrie Center, Iowa, to gain control of Guthrie County Bancshares, Inc., Guthrie Center, Iowa and thereby Guthrie County State Bank, Panora, Iowa.	Newspaper: Federal Register:	Not available 12/04/2012

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MARSELLES BANCORPORATION, INC.	CIC	Notice by the group consisting of: JPMorgan Chase Bank, N.A., Naperville, Illinois as Trustee of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Charles M. Shea, Wilmette, Illinois, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Molly Boed, Wassenaar, Netherlands, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Betty J. Bradshaw, Wheaton, Illinois, as committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust, to retain control of the outstanding shares of Marseilles Bancorporation, Inc., and thereby retain indirect control Marseilles Bank, both of Marseilles, Illinois.	Newspaper: Federal Register:	Not available 11/20/2012
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch facility to be located at 14624 North Scottsdale Road, Scottsdale, Arizona.	Newspaper: Federal Register:	11/09/2012 Not applicable
ONTARIO BANCORPORATION, INC.	CIC	Richard P. DelMedico, Ontario, Wisconsin, Doreen M. Dahl, Cashton, Wisconsin, Denise M. Gunderson, Byron, Minnesota, Diana M. Fischer, Reno, Nevada, and Debra M. Schmitz, Norwalk, Wisconsin, together as a group acting in concert, to retain control of 25 percent or more of the outstanding shares of Ontario Bancorporation, Inc., and thereby indirectly retain control of Bank of Ontario, both of Ontario, Wisconsin.	Newspaper: Federal Register:	Not available 10/19/2012
STANDARD BANCSHARES, INC.	CIC	Trident SBI Holdings, LLC; Trident V, L.P.; Trident V Parallel Fund, L.P.; Trident V Professionals Fund, L.P.; Trident Capital V, L.P.; Trident Capital V-PF, L.P.; Stone Point GP Ltd; CD Trident V, LLC; and Charles A. Davis, all of Greenwich, Connecticut, as a group acting in concert, to acquire control of Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire control of Standard Bank and Trust Company, Hickory Hills, Illinois.	Newspaper: Federal Register:	Not available Not available
TALMER BANCORP INC.	* 4c8	Talmer Bancorp, Inc., Troy, Michigan, requests approval to acquire First Place Bank, Warren, Ohio, a savings Association.	Newspaper: Federal Register:	Not available 11/30/2012

\* 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
74140	ISABELLA BK, MOUNT PLEASANT, MICHIGAN	10/31/2011	11/03/2012	S	Large Bank

CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)

Institution	Location
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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RELIANCE BANCSHARES, INC.	CIC	Notice by Thomas H. Brouster, Sr., St. Louis, Missouri, to gain control of Reliance Bancshares, Inc., Des Peres, Missouri.	Newspaper: Federal Register:	Not available Not available
SCOTTRADE FINANCIAL SERVICES, INC.	* SLHC Acquisition	Scottrade Financial Services, Inc., St. Louis, Missouri, to acquire 100% of Bunker Hill Bancorp, Inc., St. Louis, Missouri, and thereby indirectly acquire Boulevard Bank, Neosho, Missouri.	Newspaper: Federal Register:	12/23/2012 Not available
South Porte Financial, Inc.	3A1	South Porte Financial, Inc., Marion, Illinois, to become a bank holding company by acquiring 100 percent of South Porte Bank, Marion, Illinois (formerly Bellerive Bank, Plymouth, Illinois).	Newspaper: Federal Register:	Not applicable Not applicable

**District: 8****Federal Reserve Bank of St. Louis****Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
476445	BANK OF LAKE VILLAGE, LAKE VILLAGE, ARKANSAS	08/13/2012	11/15/2012	S	Small Bank
2747466	EXCHANGE BK NE MO, KAHOKA, MISSOURI	07/23/2012	11/09/2012	S	Small Bank
618740	OHIO VALLEY FNCL GROUP, HENDERSON, KENTUCKY	07/30/2012	11/06/2012	S	Small Bank
753548	SCOTT COUNTY ST BK, SCOTTSBURG, INDIANA	07/23/2012	11/01/2012	S	Small Bank
2571081	SIMMONS FIRST BK OF HOT SPRING, HOT SPRINGS, ARKANSAS	08/20/2012	11/15/2012	S	Small Bank

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
ARKANSAS COUNTY BK	DE WITT, ARKANSAS
ARVEST BK	FAYETTEVILLE, ARKANSAS
BANK OF FAYETTE CTY	MOSCOW, TENNESSEE
BANK OF OHIO COUNTY	DUNDEE, KENTUCKY
CALLAWAY BK	FULTON, MISSOURI
CASEY COUNTY BK	LIBERTY, KENTUCKY
CITIZENS BK	BATESVILLE, ARKANSAS
CITY B&TC OF MOBERLY	MOBERLY, MISSOURI
FARMERS B&TC	BLYTHEVILLE, ARKANSAS
FIRST ST BK OF ST ROBERT	SAINT ROBERT, MISSOURI
LEWISBURG BKG CO	LEWISBURG, KENTUCKY
PEOPLES BK OF ALTENBURG	ALTENBURG, MISSOURI
TEXICO ST BK	TEXICO, ILLINOIS



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEULAH BANCORPORATION, INC.	CIC	Notice of Change in Control by the Philip G. Amundson 2012 Irrevocable Grantor Trust, Sioux Falls, South Dakota, Matt Amundson, Trustee, Hendricks, Minnesota, Angie Mixner, Trustee, Sioux Falls, South Dakota, and Blair Folkens, Trustee, Brandson, South Dakota, to acquire 25 percent or more of the shares of Beulah Bancorporation, Inc., Sioux Falls, South Dakota, and thereby indirectly acquire control of First Security Bank - West, Beulah, North Dakota, and Valley Bank and Trust, Mapleton, Iowa. In addition, Philip G. Amundson 2012 Irrevocable Grantor Trust and its trustees, propose to join the Amundson Family group, which controls Beulah Bancorporation, Sioux Falls, South Dakota, and thereby indirectly controls, First Security Bank - West, Beulah, North Dakota, and Valley Bank and Trust, Mapleton, Iowa.	Newspaper: Federal Register:	Not available 11/15/2012
M & H FINANCIAL SERVICES, INC.	CIC	Retroactive Change in Control Notice by Quoin Financial Bank 401(K) Profit Sharing Plan, Miller, South Dakota (First Bank & Trust, Brookings, South Dakota, trustee; Tom, Jerry, and Garry Peterka with power to vote), and Goodman Group Management Deferred Compensation Rabbi Trust Plan, F/B/O Dan Peterka, Phoenix, Arizona (Wilmington Trust Retirement and Institutional Services Company, Phoenix, Arizona, trustee; Dan Peterka with power to vote), to join the Peterka Family Group which controls 25 % or more of the shares of M & H Financial Services Inc., Miller, South Dakota, and thereby indirectly controls Quoin Financial Bank, Miller, South Dakota.	Newspaper: Federal Register:	11/06/2012 11/02/2012
MILLER FAMILY 2012 TRUST U/A DATED DECEMBER 21, 2012, THE	* SLHC Formation	The Miller Family 2012 Trust U/A Dated December 21, 2012, St. Cloud, Minnesota, to become a savings and loan holding company through the acquisition of 31.14% of the voting shares of Liberty Financial Services of St. Cloud, Inc., St. Cloud, Minnesota, a unitary savings and loan holding company that owns 100% of the voting shares of Liberty Savings Bank, FSB, St. Cloud, Minnesota.	Newspaper: Federal Register:	Not available 12/10/2012
PLATO HOLDINGS, INC.	CIC	Change in Control notice by Stephen Wellington, Jr., Saint Paul, Minnesota, to acquire 10 percent or more of the shares of Plato Holdings, Inc., Saint Paul, Minnesota, and thereby indirectly gain control of Drake Bank, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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
	NONE				

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
AMERICAN BK	SAINT PAUL, MINNESOTA
AMERICAN BK	BOZEMAN, MONTANA
AMERICAN ST BK OF PIERRE	PIERRE, SOUTH DAKOTA
FARMERS ST BK OF MADELIA	MADELIA, MINNESOTA
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CACHE HOLDINGS, INC.	CIC	Notice submitted by Gentner Drummond and Wendy Drummond, both of Tulsa, Oklahoma; and Jonathan Drummond, Stillwater, Oklahoma, as a group acting in concert, to acquire control of Cache Holdings, Inc., Broken Arrow, Oklahoma, parent of Patriot Bank, Broken Arrow, Oklahoma.	Newspaper: Federal Register:	11/21/2012 11/20/2012
INTERBANK	* 18C	InterBank, Oklahoma City, Oklahoma, to merge with Town and Country Bank, Stephenville, Texas, and incident thereto, to establish branches in Stephenville (2), Glen Rose, Granbury, Bluff Dale, and Aledo, all in Texas.	Newspaper: Federal Register:	Not available Not applicable
WYOMING NATIONAL BANK	Member	Wyoming National Bank, Riverton, Wyoming, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
403151	CORNERSTONE BK, YORK, NEBRASKA	07/23/2012	10/29/2012	S	Int Sm Bank
94755	SUNDANCE ST BK, SUNDANCE, WYOMING	07/30/2012	10/24/2012	S	Small Bank

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN STATE BANK	* 18C * Branch	American State Bank, Arp, Texas, to acquire by merger East Texas National Bank of Palestine, Palestine, Texas; for consent to exercise trust powers pursuant to 12 C.F.R. Section 208.3(d) (2), and to establish branches at [locations of to be retained].	Newspaper: Federal Register:	Not available Not applicable
FIRST STATE BANCSHARES OF YOAKUM, INC.	CIC	Notice filed by Mr. Clay B. Hermann, New Braunfels, Texas, to acquire a controlling interest in First State Bank Bancshares of Yoakum, Inc., Yoakum, Texas, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available Not available
QUANAH FINANCIAL CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Quanah Financial Corporation Employee Stock Ownership Plan, Quanah, Texas, to retain 32.73 percent of Quanah Financial Corporation, Quanah, Texas, and indirectly First Capital Bank, Quanah, Texas.	Newspaper: Federal Register:	Not available 12/19/2012

**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
884358	FIRST ST BK, LIVINGSTON, TEXAS	06/18/2012	12/17/2012	S	Small Bank

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 24, 2012**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FNB BANCORP	CIC	Notice by Thomas Galt Atwood, Glen Ellen, California, and Cypress Abbey Company, Colma, California, to retain 10 percent or more of the outstanding shares of capital stock of FNB Bancorp, and thereby indirectly retain 10 percent or more of the voting shares of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available 10/30/2012
MALAGA FINANCIAL CORPORATION	CIC	Notice of Change in Control by Barbara Marie Kershaw, Newport Beach, California, to retain her controlling interest of approximately 17.1% of the voting common stock of Malaga Financial Corporation and thereby indirectly Malaga Bank, FSB, both of Palos Verdes Estates, California.	Newspaper: Federal Register:	Not available 11/21/2012
RBB BANCORP	CIC	Interagency Notice of Change in Control by Dr. Ruey Chry Kao, Je Tsu Kao, Daniel J. Kao & Linda Lee Kao, Christina Koa, Min-Hwan Kao & Yu-Fan C. Kao and related family members all of Las Vegas, Nevada, to acquire 10 percent or more of the voting shares of RBB Bancorp, and thereby indirectly acquire voting shares of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available Not available
RBB BANCORP	CIC	Interagency Notice of Change in Control by Louis C. Chang, Su Cheng C. Chang, Peter Chang, Ellen Chang, and related family members all of Los Alamitos, California, to retain 10 percent or more of the voting shares of RBB Bancorp and thereby indirectly retain 10 percent or more of the voting shares of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 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.

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- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3453737	ALTAPACIFIC BK, SANTA ROSA, CALIFORNIA	07/30/2012	11/15/2012	S	Small Bank
777366	BANK OF THE ORIENT, SAN FRANCISCO, CALIFORNIA	01/30/2012	05/30/2012	S	Large Bank
697763	WESTAMERICA BK, SAN RAFAEL, CALIFORNIA	04/09/2012	10/23/2012	S	Large Bank

**CRA Examinations scheduled for First Quarter of 2013 (January 1, 2013 - March 31, 2013)**

Institution	Location
EAST WEST BK	PASADENA, CALIFORNIA
FIRST UT BK	SALT LAKE CITY, UTAH
GOLD CANYON BK	GOLD CANYON, ARIZONA
PRESIDIO BK	SAN FRANCISCO, CALIFORNIA

\* Subject to the provisions of the Community Reinvestment Act