
Federal Reserve Release



H.2

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

No. 2

Week Ending January 12, 2013

Forms

Forms -- final Board review to revise without extension the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

- Approved, January 11, 2013

Forms -- initial Board review to extend without revision the Notice of Branch Closure (FR 4031) and Reports Related to Securities of State Member Banks as Required by Regulation H (Reg H-1).

- Proposed, January 11, 2013

Monetary and Financial Policy

Term Deposit Facility -- TDF auction of \$3 billion in 28-day term deposits on January 14, 2013.

- Announced, January 9, 2013

Reserve Bank Operations

Board Policies on Federal Reserve Banks -- to revise or rescind several policies related to Reserve Bank operations and activities.

- Approved, December 20, 2012

(A/C)

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**

Kansas City

Cornerstone Bank, York, Nebraska -- to establish a branch at 211 Winters Avenue, Glenvil.

- Approved, January 8, 2013

St. Louis

Farmers Bank and Trust Company, Blytheville, Arkansas -- to establish a branch at 3644 West State Highway 18, Manila.

- Approved, January 11, 2013

Richmond

Farmers Bank, Windsor, Virginia -- to establish a branch at 28319 Southampton Parkway, Courtland, and to invest in bank premises.

- Approved, January 11, 2013

Dallas

HCSB, a State Banking Association, Plainview, Texas -- to establish a branch at 201 West 6th Street, Plainview.

- Approved, January 11, 2013

Bank Holding Companies

San Francisco

Carpenter Bank Partners, Inc., et al., Irvine, California -- modification of certain commitments.

- Granted, January 11, 2013

Bank Holding Companies

Minneapolis

First Dakota Financial Corporation, Yankton, South Dakota, and First Dakota National Bank -- waiver of application to acquire Bank 360, Beresford, in connection with its merger with and into First Dakota National Bank, Yankton.

- Granted, January 11, 2013

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make certain public welfare investments.

- Approved, December 17, 2012

(A/C)

Change in Bank Control

Chicago

Horizon Bancorp, Michigan City, Indiana -- change in bank control of Horizon Bancorp and its subsidiary, Horizon Bank, National Association, Michigan City.

- Permitted, January 9, 2013

Extensions of Time

San Francisco

FNB Bancorp, South San Francisco, California -- extension to February 13, 2013, to retain control of FNB Bancorp and its subsidiary, First National Bank of Northern California, South San Francisco.

- Granted, January 9, 2013

Extensions of Time

Secretary

Live Oak Bancshares, Inc., Wilmington, North Carolina -- commenters' requests to extend the comment period on the application to acquire Government Loan Solutions, Inc., Cleveland, Ohio.

- Denied, January 7, 2013

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to April 20, 2013, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, January 9, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
1854 BANCORP	* 3A1	1854 Bancorp, Cambridge, Massachusetts to become a mutual holding company through the acquisition of East Cambridge Savings Bank, Cambridge, Massachusetts, pursuant to section 3(a)(1) of the BHC Act.	Newspaper:	01/12/2013
	* 18C		Federal Register:	01/22/2013
FRANKLIN BANCORP MHC	* 3A1	Application by Franklin Bancorp MHC, Franklin, New Hampshire to establish a mutual bank holding company through the acquisition of Franklin Savings Bank, Franklin, New Hampshire. The filing was submitted pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	01/19/2013

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE CENTRALE POPULAIRE	FBSEA	Banque Centrale Populaire, Casablanca, Morocco, to establish a representative office in Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
STELLARONE BANK	* Branch	StellarOne Bank, Christiansburg, Virginia, to establish a branch at 9605 Gayton Road, Richmond, Virginia	Newspaper: Federal Register:	01/18/2013 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

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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 January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMALGAMATED INVESTMENTS COMPANY	CIC	The group consisting of the Robert M. Wrobel Trust, Mr. Robert Wrobel, Glencoe, Illinois, as Trustee; the Debra Wrobel Trust, Debra Wrobel, Glencoe, Illinois, as Trustee; three related Wrobel Family Trusts, Debra Wrobel, Glencoe, Illinois, as Trustee; and Dr. Jack Havdala, Jonesboro, Arkansas; propose to acquire above 25 percent of the shares of Amalgamated Investments Company, Chicago, Illinois and thereby indirectly acquire control of Amalgamated Bank of Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available 01/31/2013
FNBH BANCORP, INC.	CIC	Stanley Dickson, Jr., Gross Pointe Park, Michigan, as an individual, and the group consisting of Stanley Dickson, Jr., Gross Pointe Park, Michigan, Steven Dickson, Rancho Santa Fe, California, Kathryn J. Dickson, Howell, Michigan and Riddle Limited Partnership, Howell, Michigan ("Riddle LP"), propose to acquire control of FNBH Bancorp, Inc., Howell, Michigan ("FNBH"), and thereby indirectly control First National Bank in Howell, Howell, Michigan.	Newspaper: Federal Register:	Not available 01/31/2013
Lake Shore III Corporation	3A1	Lake Shore III Corporation, Glenwood City, Wisconsin, to become a bank holding company through the acquisition of Hiawatha National Bank, Hager City, Wisconsin.	Newspaper: Federal Register:	Not applicable Not applicable
STANDARD BANCSHARES, INC.	CIC	Trident SBI Holdings, L.P., Trident SBI GP 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 Capital LLC, Stone Point GP Ltd, SPC Management Holdings, LLC, CD Trident V, LLC, MH Trident V, LLC, JC Trident V, LLC, DW Trident V, LLC, NZ Trident V, LLC, and Charles A. Davis, all of Greenwich, Connecticut, and James D. Carey, Riverside, Connecticut, Meryl D. Hartzband and David J. Wermuth, both of New York, New York, and Nicholas D. Zerbib, Larchmont, New York, to acquire 10 percent or more of the voting shares of Standard Bancshares, Inc., and thereby indirectly acquire control of Standard Bank and Trust Company, both of Hickory Hills, Illinois.	Newspaper: Federal Register:	12/11/2012 01/07/2013
VAN BUREN BANCORPORATION	* 3A3	Van Buren Bancorporation, Inc., Keosauqua, Iowa, to acquire 100 percent of First Iowa State Bank, Albia, Iowa.	Newspaper: Federal Register:	Not available 02/01/2013

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
WBSB BANCORP, MHC	* MHC Conversion	WBSB Bancorp, MHC proposes to convert to stock form and merge with and into WBSB Bancorp, Inc. (the "Bancorp"), an existing savings and loan holding company. Immediately after the merger, the Bancorp will merge with and into a new company called Westbury Bancorp, Inc., which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of Westbury Bank, a federal stock savings bank headquartered in West Bend, Wisconsin.	Newspaper:	Not available
			Federal Register:	12/18/2012

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* 18C * Branch	Arvest Bank, Fayetteville, Arkansas, to purchase certain assets and assume certain liabilities of 29 branch offices of Bank of America, N.A., Charlotte, North Carolina, and to retain the acquired facilities as a branch offices.	Newspaper: Federal Register:	02/08/2013 Not applicable
JACKSONVILLE BANCORP, INC	* 3A1	Jacksonville Bancorp, Inc., Jacksonville, Illinois, proposes to become a bank holding company through the termination of the savings and loan holding company election by its subsidiary savings association, Jacksonville Savings Bank, Jacksonville, Illinois, pursuant to Section 10(l) of the Home Owners Loan Act.	Newspaper: Federal Register:	01/25/2013 01/31/2013
OHIO VALLEY FINANCIAL GROUP, INC.	Premises	Ohio Valley Financial Group, Henderson, Kentucky, to increase its amount of permitted investment in bank premises by \$1,900,000, from \$7,500,000 to \$9,400,000, or 188% of capital stock and related surplus.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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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 January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
N.A. CORPORATION	CIC	Change in Control notice by James and Nita Wallenfelsz, both of North Oaks, Minnesota, to acquire 25 percent or more of the shares of N.A. Corporation, Roseville, Minnesota, and thereby indirectly gain control of North American Banking Company, Roseville, Minnesota.	Newspaper: Federal Register:	Not available 01/07/2013
STERLING FINANCIAL GROUP, INC.	CIC	Thomas Winkels, individually and as trustee of six McNeilus Family Trusts, and Donna McNeilus, individually, all of Dodge Center, Minnesota, to acquire or retain control of 25 percent or more of the shares and thereby control of Sterling Financial Group, Inc., Rochester, Minnesota (SFG). SFG controls Sterling State Bank, Austin, Minnesota. In addition, Thomas Winkels; Myrlane Winkels, Dodge Center, Minnesota; Christopher Winkels, New Market, Minnesota; Sara Winkels, Dodge Center, Minnesota; and the six McNeilus Family Trusts, Dodge Center, Minnesota; comprise the Winkels and McNeilus Family Trust group, and Donna McNeilus; Justin McNeilus, Byron, Minnesota; Christina McNeilus, Dodge Center, Minnesota; and Kimberly McNeilus, Dodge Center, Minnesota; to join the McNeilus Family Shareholder group which both control 25% or more of the shares and thereby control SFG and indirectly control Sterling State Bank.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
F&M BANK & TRUST COMPANY, THE	4c8	F&M Bank & Trust Company, Tulsa, Oklahoma, established two operating subsidiaries, Blackburn Holdings OK. LLC, Tulsa, Oklahoma; and Blackburn Holdings TX, LLC, Dallas, Texas, for the purpose of holding other real estate owned by the bank.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST COMMERCIAL BANCSHARES, INC.	CIC	Notice submitted by the Davis Family Trust; Steven C. Davis, P.C.; the Steven C. Davis Succession Trust; the Ricky J. Davis Succession Trust; and the Kenneth R. Davis Succession Trust, all of Oklahoma City, Oklahoma; and Scott R. Duncan, Oklahoma City, Oklahoma, as trustee of the Steven C. Davis Succession Trust, the Ricky J. Davis Succession Trust, and the Kenneth R. Davis Succession Trust, to become a part of the group acting in concert to acquire control of First Commercial Bancshares, Inc., Edmond, Oklahoma, parent of First Commercial Bank, Edmond, Oklahoma.	Newspaper: Federal Register:	01/22/2013 01/18/2013
SELKO BANCO, INC.	CIC	Notice submitted by Dalene M. Selko, to acquire control of Selko Banco, Inc., parent of Bank of Mead, all of Mead, Nebraska.	Newspaper: Federal Register:	Not available 01/31/2013
WHITEWATER BANCSHARES, INC.	CIC	Notice submitted by the Donald L. Patry Revocable Trust, Newton, Kansas; Ellen M. Patry Revocable Trust, Newton, Kansas, and Ellen Patry, trustee, Newton, Kansas; Corey and Cynthia Patry, Wichita, Kansas; Brandon Patry, Valley Center, Kansas, and Katie Patry, Valley Center, Kansas, as a group acting in concert, to retain control of Whitewater Bancshares, Inc., parent of Bank of Whitewater, both in Whitewater, Kansas.	Newspaper: Federal Register:	Not available 01/25/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTSTAR BANK	* Branch	WestStar Bank, El Paso, Texas, to establish a de novo branch at 555 South Telshor Blvd., Las Cruces, New Mexico 88011.	Newspaper:	01/18/2013
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	10/30/2012

District: 12

Federal Reserve Bank of San Francisco

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