
Federal Reserve Release



H.2

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

No. 13

Week Ending March 30, 2013

Regulations and Policies

Regulation PP (Definitions Relating to Title I of the Dodd-Frank Act) -- final rule to establish the requirements for (1) determining if a company is "predominantly engaged in financial activities" and (2) defining "significant nonbank financial company" and "significant bank holding company," in accordance with the Dodd-Frank Act.

- Approved, March 28, 2013

Enforcement

Citigroup Inc., New York, New York -- issuance of a consent cease and desist order.

- Announced, March 26, 2013

East Dubuque Bancshares, Inc., East Dubuque, Illinois, and East Dubuque Savings Bank, Dubuque, Iowa -- written agreement dated April 19, 2010, terminated March 20, 2013.

- Announced, March 26, 2013

H.2 Actions under delegated authority

March 24, 2013 to March 30, 2013

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

ANB Bank, Denver, Colorado -- to establish a branch at 3851 Sol Danza Drive, Castle Rock, and an associated mobile branch (two notices).

- Approved, March 26, 2013

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 1280 Grand Boulevard, Kansas City, Missouri.

- Withdrawn, March 25, 2013

Bank Holding Companies

Secretary

Bank of the Ozarks, Inc., Little Rock, Arkansas -- waiver of application to acquire The First National Bank of Shelby, Shelby, North Carolina, in connection with the merger of The First National Bank of Shelby with and into Ozark's subsidiary, Bank of the Ozarks, Little Rock.

- Granted, March 28, 2013

Director, BS&R

Caja de Ahorros y Pensiones de Barcelona, Barcelona, Spain, and CaixaBank, S.A. -- modification of a commitment.

- Granted, March 28, 2013

Bank Holding Companies

Atlanta

The First Bancshares, Inc., Hattiesburg, Mississippi -- to acquire First National Bank of Baldwin County, Foley, Alabama.

- Approved, March 28, 2013

Dallas

R Corp Financial, Round Rock, Texas -- to become a bank holding company by acquiring R Bank, Round Rock.

- Approved, March 25, 2013

Banks, Foreign

Director, BS&R

Canadian Imperial Bank of Commerce, Toronto, Canada -- waiver of remainder of prior-notice period to convert its agency at 425 Lexington Avenue, New York, New York, to a branch.

- Granted, March 26, 2013

Director, BS&R

Commonwealth Bank of Australia, Sydney, Australia -- waiver of remainder of prior-notice period to establish a representative office in Houston, Texas.

- Granted, March 27, 2013

Change in Bank Control

Atlanta

First Home Bancorp, Inc., Seminole, Florida -- to retain control of First Home Bancorp and its subsidiary, First Home Bank, Seminole.

- Permitted, March 29, 2013

Change in Bank Control

Minneapolis

Full Service Insurance Agency, Inc., Buxton, North Dakota -- change in bank control of Full Service Insurance Agency and its subsidiary, First State Bank, Buxton.

- Permitted, March 29, 2013

Extensions of Time

Kansas City

Premier Bancshares, Inc., Omaha, Nebraska -- extension to June 27, 2013, to become a bank holding company by acquiring Premier Bank, Omaha.

- Granted, March 26, 2013

Financial Holding Companies

Chicago

Alpine Bancorporation, Inc., Belvidere, Illinois -- election to become a financial holding company.

- Effective, March 26, 2013

International Operations

Director, BS&R

USB European Holdings Company, Minneapolis, Minnesota -- waiver of remainder of prior-notice period to invest in Santander Elavon Merchant Services, Entidad de Pago, S.L., Madrid, Spain.

- Granted, March 28, 2013

Membership

Kansas City

First National Bank, Independence, Kansas -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank to be known as FirstBank of Independence.

- Approved, March 28, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
INVESTORS BANCORP, INC.	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire Roma Financial Corporation MHC, Roma Financial Corporation, both of Robbinsville, New Jersey, and their wholly-owned subsidiaries, Roma Bank, Robbinsville, New Jersey and RomAsia Bank, South Brunswick Township, New Jersey.	Newspaper:	Not available
			Federal Register:	03/01/2013

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRINCETON CAPITAL LLC	* SLHC Formation	Princeton Capital, LLC, West Trenton, NJ to become a savings and loan holding company by acquiring up to 88% of the Bank of Maumee, Maumee, Ohio.	Newspaper: Federal Register:	Not available 04/25/2013
SUNNYSIDE BANCORP INC	* SLHC Formation	Sunnyside Bancorp, Inc., Irvington, NY, to form a holding company by acquiring Sunnyside Federal Savings and Loan Association of Irvington, Irvington, NY, a federally chartered mutual savings and loan association converting to a federally chartered stock formation.	Newspaper: Federal Register:	04/17/2013 04/19/2013

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MADISON FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Bank Control submitted by Michael R. Eaves, as an individual, Richmond, KY and Interagency Notice of Change in Bank Control submitted by Dr. William R. Allen and Pattris S. Allen and Dr. William R. Allen and Pattris S. Allen's IRA and/or 401K account(s); Michael R. Eaves and Ava M. Eaves and Michael R. Eaves and Ava M. Eaves' IRA and/or 401K account(s); Michael D. Eidson and Kathleen H. Eidson and Michael D. Eidson's IRA account(s); Jeffrey E. Neal and Debra G. Neal and Jeffrey E. Neal and Debra G. Neal's IRA and/or 401K account(s); Corey E. Neal; and Stuart K. Olds, all of Richmond, KY and J. Michael Burns, Nicholasville, KY to acquire 10% or more of the outstanding voting shares of Madison Financial Corporation, Richmond, KY.	Newspaper: Federal Register:	Not available 04/02/2013
WVS FINANCIAL CORP.	CIC	Interagency Notice of Change in Bank Control submitted by WVS Financial Corp., ESOP and John W. Grace, Trustee, Pittsburgh, PA to retain 13.45% of the outstanding voting shares of WVS Financial Corp., Pittsburgh, PA and to acquire additional shares not to exceed 24.9% of WVS Financial Corp. total shares outstanding.	Newspaper: Federal Register:	Not available 03/25/2013

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANCSHARES, INC.	CIC	Olivia Britton Holding, Raleigh, North Carolina, to retain control of 11.5% of First Citizens BancShares, Inc., Raleigh, North Carolina.	Newspaper: Federal Register:	04/17/2013 04/15/2013
FIRST CITIZENS BANCSHARES, INC.	CIC	Frank Brown Holding, Jr., Raleigh, North Carolina, to retain control of 10.5% of First Citizens BancShares, Inc., Raleigh, North Carolina.	Newspaper: Federal Register:	Not available 04/15/2013
INDEPENDENCE BANCSHARES, INC.	CIC	Gordon A. Baird, Darien, Connecticut, individually to control up to 12.11% of the outstanding voting shares of Independence Bancshares, Inc., Greenville, South Carolina. Additionally, Gordon A. Baird and Alvin G. Hageman, Westport, Connecticut, together with Baird Hageman & Co., LLC, Darien, Connecticut, as a group acting in concert to control up to 14.42% of the outstanding voting shares of Independence Bancshares, Inc., Greenville, South Carolina	Newspaper: Federal Register:	04/13/2013 04/09/2013
SOUTHERN BANCSHARES (N.C.), INC.	CIC	Hope Holding Connell, Raleigh, North Carolina, to retain control of 11.9% of Southern BancShares (N.C.), Inc., Mount Olive, North Carolina.	Newspaper: Federal Register:	Not available Not available
SURREY BANCORP	CIC	Betty J. Wright, Mount Airy, North Carolina, to individually control 11.21% of Surrey Bancorp, Mount Airy, North Carolina, and together with the Hylton Wright Living Trust Agreement and ARMAT Foundation, as a group acting in concert, to control 12.31% of Surrey Bancorp.	Newspaper: Federal Register:	Not available 03/14/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENTERPRISE CAPITAL CORPORATION, INC.	CIC	Prior change in control notice filed by William Henry Carr, Enterprise, Alabama, and Jerry Newman Carr, Cornelius, North Carolina, to acquire 31.12 percent of the outstanding shares of Enterprise Capital Corporation, Inc., and its subsidiary bank, The Citizens Bank, both of Enterprise, Alabama.	Newspaper: Federal Register:	Not available 04/04/2013
FLORIDA CAPITAL GROUP, INC.	CIC	Prior change in control notice filed by Phillip Bruce Culpepper, Tallahassee, Florida; Richard Rene Dostie, Jacksonville, Florida; Charles Eldridge Hughes, Jr., Jacksonville, Florida; Jan Malcolm Jones, Jr., Jacksonville, Florida; James Thomas Katsur, Longwood, Florida; William Andrew Krusen, Jr., Tampa, Florida; Allan Scott Martin, Tampa, Florida; Linda Claire McGurn, Micanopy, Florida; and Manuel Gonzalo Sanchez, Gainesville, Florida; to collectively acquire 25.34 percent of the outstanding shares of Florida Capital Group, Inc., and its subsidiary, Florida Capital Bank, both of Jacksonville, Florida.	Newspaper: Federal Register:	Not available 04/04/2013
UNITED LEGACY BANK	* Branch	United Legacy Bank, Longwood, Florida, to establish a branch located at 3825 Edgewater Drive, Orlando, Florida, to be known as United Legacy Bank - College Park Office.	Newspaper: Federal Register:	Not available Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL STATE BANK	* 18C * Branch	Central State Bank, Muscatine, Iowa, to merge with sister banks: West Chester Savings Bank, Washington, Iowa; and Freedom Security Bank, Coralville, Iowa. As a result of the proposed mergers, all offices of target banks will become offices of Central State Bank, Muscatine, Iowa.	Newspaper: Federal Register:	Not available Not applicable
COMMERCIAL BANCSHARES, INC.	CIC	Lolita A. Kachel, previous owner of 50.9 percent of the outstanding shares of Commercial Bancshares, Inc., Whitewater, Wisconsin, as of 12/28/2012, has gifted all her shares to her children, David S. Kachel, Jon D. Kachel, Linda Kachel, Kerri Kachel, Laurence D. Kachel, Thomas D. Kachel and Michael S. Kachel. Jon D. Kachel is the controlling share holder, President and Director of Commercial Bancshares, Inc., Whitewater, Wisconsin, and President, CEO and Director of Commercial Bank, Whitewater, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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:	02/04/2013 01/31/2013
GREENWOODS FINANCIAL GROUP, INC.	CIC	LAF GW Investments, LLC (LAF GW), an Arkansas limited liability company, individually, with Stephen L. LaFrance, Jr., Little Rock, Arkansas, as the sole manager, and LAF GW and Stephen L. LaFrance, Jr., together as a group acting in concert with JSJ Properties, LLC, a Missouri limited liability company, with Stephen L. LaFrance, Jr., Jason P. LaFrance, and Joe Courtright, both of Little Rock, Arkansas, as managers, LAF Brothers Properties, LLC, an Arkansas limited liability company, with Stephen L. LaFrance, Jr. and Jason P. LaFrance as managers, the Stephen L. LaFrance, Sr. GW Investments Trust, with Stephen L. LaFrance, Jr. and Jason P. LaFrance as trustees, Jason P. LaFrance, and the Amy LaFrance Bancroft GW Investments Trust, with Stephen L. LaFrance, Sr., Pine Bluff, Arkansas, as trustee, to acquire 10 percent or more of the outstanding voting shares of Greenwood Financial Group, Inc., and thereby indirectly acquire control of The Greenwood's State Bank, both of Lake Mills, Wisconsin.	Newspaper: Federal Register:	03/05/2013 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT ALLIANCE BANKS, INC.	CIC	Leland Emerson Boren, as an individual, to acquire voting control of over 10 percent of Independent Alliance Banks, Fort Wayne, Indiana, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available Not available
JOHNSON FINANCIAL GROUP, INC.	CIC	The Exempt Family Trust u/a Imogene P. Johnson 2012 Gift Trust and Helen P. Johnson-Leipold as trustee, Racine, Wisconsin, to join the existing Johnson Family Control Group through the acquisition of shares of Johnson Financial Group, Inc. and the indirect acquisition of shares of Johnson Bank, both of Racine, Wisconsin, pursuant to the Change in Bank Control Act of 1978 (12 U.S.C. 18170).	Newspaper: Federal Register:	Not available 04/16/2013
LWCBANCORP, INC.	CIC	The Sharon L. Hearn Irrevocable Family Trust, James E. Hearn, as trustee of the Sharon L. Hearn Irrevocable Family Trust, James E. Hearn and Sharon L. Hearn, all of Naples, Florida, Keith E. Hearn and Natalie Guetierrez-Hearn, both of New Lenox, Illinois, and Gregory F. Steil, Hinsdale, Illinois, together as a group acting in concert, to acquire 10 percent or more of the voting shares of LWC Bancorp, Inc., and thereby indirectly acquire control of LincolnWay Community Bank, both of New Lenox, Illinois.	Newspaper: Federal Register:	04/06/2013 04/04/2013
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 35 percent to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	04/12/2013 04/19/2013
NI BANCSHARES CORPORATION	CIC	The notice filed pursuant to the Change in Bank Control Act of 1978 by Ms. Marjorie Jane Danielson, Freeport, Maine, as an individual, Ms. Anne Danielson Pick, St. Paul, Minnesota, as an individual; and by the control group consisting of the Clifford and Marjorie Danielson for M. Jane Danielson Child's Trust, Sycamore, Illinois; the Clifford and Marjorie Danielson for M. Jane Danielson's Descendants Trust, Sycamore, Illinois; the Clifford and Marjorie Danielson for Anne Pick Child's Trust, Sycamore, Illinois; the Clifford and Marjorie Danielson for Anne Pick's Descendants Trust, Sycamore, Illinois; to retain control of NI Bancshares, Corporation, Sycamore, Illinois and thereby retain indirect control The National Bank & Trust Company, Sycamore, Illinois.	Newspaper: Federal Register:	04/04/2013 03/28/2013

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
OSB FINANCIAL CORPORATION	* 3A1	OSB Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring 100 percent of OSB Community Bank, Brooklyn, Michigan.	Newspaper: Federal Register:	Not available Not available
QCR HOLDINGS, INC.	* 3A3	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of Community National Bancorporation, Waterloo, Iowa, and thereby indirectly acquire Community National Bank, Waterloo, Iowa.	Newspaper: Federal Register:	04/03/2013 04/04/2013

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

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NONE			

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 1280 Grand Boulevard, Kansas City, Missouri.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST COMPANY	CIC	Change in Control Notice by William P. Von Holtum, Edina, Minnesota, individually and as trustee of the voting trust of the John E. Von Holtum Estate, Edina, Minnesota, to retain control of 25% or more of Central Trust Company, Edina, Minnesota, and thereby indirectly retain control of Central Bank and Trust, Lander, Wyoming; CenBank, Buffalo Lake, Minnesota; and VH Bancorporation, Inc., Edina, Minnesota, which owns Grand Marais State Bank, Grand Marais, Minnesota. In addition, Megan E. Von Holtum and Christopher J. Von Holtum, both of Edina, Minnesota, to join the Von Holtum Family Group, which owns 25% or more of the shares of Central Trust Company.	Newspaper: Federal Register:	Not available Not available
FINLAYSON BANCSHARES, INC.	CIC	Post notice by Tina Pogatchnik Rabe, Hinckley, Minnesota, individually and as trustee of two Pogatchnik family trusts, to retain 25 percent or more of the shares of Finlayson Bancshares, Inc., Finlayson, Minnesota. Also, post notice by D.A. Pogatchnik Family Trust, Hinckley, Minnesota, Tina Pogatchnik Rabe, trustee; Dean L. Pogatchnik Grandchildren's Trust, Finlayson, Minnesota, Bruce A. Pogatchnik, trustee; and Bruce Pogatchnik Family Trust, Hinckley, Minnesota, Tina Pogatchnik Rabe, trustee, to join the Pogatchnik family group which controls 25 percent or more of Finlayson Bancshares, and thereby indirectly controls Northview Bank, Sandstone, Minnesota, and First Independent Bank, Russell, Minnesota.	Newspaper: Federal Register:	Not available Not available
FORT RIDGELY NATIONAL BANCORPORATION, INC.	CIC	Change in Control notice by Joseph Robert Dickson III, Citrus Heights, California, David W. Dickson, Northbrook, Illinois, and Samuel J. Dickson, Fairfax, Minnesota, to each retain 25 percent or more of the shares of Fort Ridgely National Bancorporation, Inc., Fairfax, Minnesota, and thereby indirectly retain control of First National Bank of Fairfax, Fairfax, Minnesota.	Newspaper: Federal Register:	Not available 04/01/2013
J & B Financial Holdings, Inc.	* 3A1	J & B Financial Holdings, Inc., Minneapolis, Minnesota, to become a bank holding company by acquiring 100% of Mills Resolute Bank, Sanborn, Minnesota.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEACKCO BANK HOLDING COMPANY, INC.	CIC	The 2012 Jack W. Steele Irrevocable Trust and the 2012 Donna D. Steele Irrevocable Trust ("Trusts"), both of Huron, South Dakota; Preston B. Steele, individually and as trustee of Trusts, and Tasha J. Lee, individually and as trustee of Trusts, both of Huron, South Dakota; and American Bank & Trust, Wessington Springs, South Dakota, as trustee of Trusts, to retain and acquire control of Leackco Bank Holding Company, Inc., Wolsey, South Dakota, and thereby indirectly retain and acquire control of American Bank & Trust, Wessington Springs, South Dakota, and American State Bank of Pierre, Pierre, South Dakota.	Newspaper: Federal Register:	Not available 04/09/2013
MIDWEST BANCORPORATION, INC.	* 3A1 4c8	MidWest Bancorporation, Inc., Eden Prairie, Minnesota, to become a bank holding company as a result of the proposed conversion of its wholly-owned subsidiary, Star Bank, Bertha, Minnesota, from a federal savings bank to a Minnesota state-chartered commercial bank. Midwest Bancorporation, Inc., Eden Prairie, MN, through Todd County Agency, Inc., Eden Prairie, MN, and its subsidiary West Central Agency, Inc., Graceville, MN, to engage in general insurance agency activities under 225.28(b)(11)(iii)(A) of Regulation Y.	Newspaper: Federal Register:	Not available 04/29/2013
ONE CORPORATION	CIC	Post notice by the Elizabeth Ann Soderberg Irrevocable Trust, New Richmond, Wisconsin, Scott H. Soderberg, Eden Prairie, Minnesota, individually and as trustee, the Scott H. Soderberg Irrevocable Trust, New Richmond, Wisconsin, and Elizabeth Ann Soderberg, Minnetonka, Minnesota, individually and as trustee to join the Soderberg family control group which controls 25 percent or more of the shares of One Corporation, New Richmond, Wisconsin and thereby indirectly retain and acquire control of First National Community Bank, New Richmond, Wisconsin.	Newspaper: Federal Register:	Not available Not available
WEB, INC.	CIC	Change in Control notice by the William E. Blomster 2011 Irrevocable Trust, Fairmont, Minnesota, and Mark C. Hooper, as trustee of the Trust, to retain 25 percent or more of the shares of WEB, Inc., Fairmont, Minnesota, and thereby indirectly retain control of State Bank of Fairmont, Fairmont, Minnesota.	Newspaper: Federal Register:	04/12/2013 04/11/2013

* Subject to the provisions of the Community Reinvestment Act

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
B.O.E. BANCSHARES, INC.	CIC	Notification by Lisa J. Green, Lawton, Oklahoma, as trustee of the 2000 Green Family Trust, to acquire control of B.O.E. Bancshares, Inc., parent of Liberty National Bank, both in Lawton, Oklahoma.	Newspaper: Federal Register:	Not available 04/16/2013
BIG MAC BANCSHARES, INC.	CIC	Notice submitted by Troy and Crystal Faulkender, Oakley, Kansas; Jay and Brandy Todd, Rexford, Kansas; Darvin and Tammi Strutt, Colby, Kansas; Sharon and Ronnie Schamberger, Hoxie, Kansas; Crystal Ann Trauer, trustee of the Laurence Duane Trauer Tax Shelter Trust and the Crystal Ann Trauer Revocable Trust, both in Hays, Kansas; Nichole and Bret Tremblay, Manhattan, Kansas; Leslea and Brett Oelke, Hoxie, Kansas; Brittany Schamberger, Hoxie, Kansas, Taylore Schamberger, Hoxie, Kansas; Jerry and Melissa Spresser, Hoxie, Kansas; Larry and Julia Spresser, Pittsburg, Kansas; Brian and Sheri Baalman, Menlo, Kansas; and Samuel Brookover, Scott City, Kansas, as a group acting in concert, to acquire control of Big Mac Bancshares, Inc., Hoxie, Kansas, parent of Peoples State Bank, McDonald, Kansas.	Newspaper: Federal Register:	Not available 03/25/2013
EQUITY BANCSHARES, INC.	* 3A2	Equity Bancshares, Inc., Wichita, Kansas, to bid to acquire up to 100 percent of the fixed rate cumulative perpetual preferred stock, Series A, of Blue Valley Ban Corp., Overland Park, Kansas, issued under the Troubled Asset Relief Program of the U.S. Treasury in an upcoming, but not yet scheduled auction sponsored by the U.S. Treasury.	Newspaper: Federal Register:	Not available 04/26/2013
VISION BANCSHARES, INC.	CIC	Notice by the Bill and Twylah Horne Irrevocable Trust and Bill J. Horne, Jr., Ada, Oklahoma; Twylah Jenonne Kesler, Edmond, Oklahoma; and Jeanetta Bagwell, Ada, Oklahoma; as trustees and parties to the Vision Bancshares, Inc. Voting Agreement, to retain control of Vision Bancshares, Inc., parent of Vision Bank, National Association, both of Ada, Oklahoma.	Newspaper: Federal Register:	03/25/2013 03/20/2013

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.

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NONE					

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 March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a mobile branch to serve the Tarrant County area, including the city of Fort Worth, Texas.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at 16479 North Dallas Parkway, Addison, Texas 75001.	Newspaper: Federal Register:	Not available Not applicable
F & M BANCSHARES, INC.	CIC	Notice by Scotty D. Allen, Stephenville, Texas, to acquire up 24.99 percent and thereby control of F & M Bancshares, Inc., De Leon, Texas, and indirectly Farmers and Merchants Bank, De Leon, Texas.	Newspaper: Federal Register:	Not available 04/15/2013
HILLISTER ENTERPRISES II, INC.	* 3A5 * 3A3	Hillister Enterprises, II, Inc., Umphrey II Family Limited Partnership, and CBFH, Inc., all of Beaumont, Texas, to acquire VB Texas, Inc., Houston, Texas, and therefore indirectly, Vista Bank Texas, Houston, Texas.	Newspaper: Federal Register:	Not available Not available
IBT BANCORP, INC.	CIC	Notice by Larry Alton Jobe, Dallas, Texas; Leland A. Jobe, Dallas, Texas; Jennifer M. Jobe, Dallas, Texas; Lezlie MacElroy, Pilot Point, Texas; and Lorrie J. Fry, Austin, Texas, collectively a group acting in concert, to control, retain, and acquire 10 percent or more of IBT Bancorp, Inc., Irving, Texas, and indirectly, Independent Bank of Texas, Irving, Texas.	Newspaper: Federal Register:	Not available 04/15/2013
TEXAS HERITAGE BANCSHARES, INC.	* 3A3	Texas Heritage Bancshares, Inc., Hondo, Texas, to acquire 100 percent of the common stock of Uvalde National Bank, Uvalde, Texas.	Newspaper: Federal Register:	Not available 04/04/2013

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 30, 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: Federal Register:	Not available 10/30/2012
GOLD CANYON BANK	CIC	Notice of Change in Control by Peter John Kovalski, Metuchen, New Jersey, to acquire up to 24.9 percent of the voting common stock of Gold Canyon Bank, Gold Canyon, Arizona.	Newspaper: Federal Register:	Not available 04/08/2013
HERITAGE BANK OF COMMERCE	* Branch	Heritage Bank of Commerce, San Jose, California, to establish a branch office at 333 W. El Camino Real, Sunnyvale, California, and request for approval for closure of its Mountain View Office located at 175 East El Camino Real, Mountain View, California.	Newspaper: Federal Register:	04/01/2013 Not applicable
PACIFIC PREMIER BANK	* 18C * Branch	Pacific Premier Bank, Irvine, California, to acquire San Diego Trust Bank, San Diego, California, and thereby acquire three branch offices.	Newspaper: Federal Register:	04/13/2013 Not applicable
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Thian Control Group, including Yee Phong (Alan) Thian, Fen Fen Thian, Min Yaw Thian, Min Tat Thian, and Gim Tie (Tony) Kheng, all of Arcadia, California; Fui Ming (Catherine) Thian, Lawrence S K Law, and Jor Leong Law all of Calabasas, California; Yee Chin (Victor) Thian of Glendale, California; Jennifer Wei Lim Kheng of San Francisco, California; Jor Teck Law of Beijing, China; Min Yang Thian of Kuala Lumpur, Malaysia; Min Jie Thian of New York, New York; United Overseas Investment, Inc. and Eastern Union, Inc., both of Sherman Oaks, California; and their related family members and interests, to retain 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly retain 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 02/15/2013
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Kao Control Group, including Dr. Ruey Chyr Kao, Je Tsu Kao, and James Kao, all of Las Vegas, Nevada; Dr. Min Hwan Kao and Yu Fan Kao of Leawood, Kansas; Daniel J. Kao and Linda Lee Kao of La Jolla, California; Christina Kao of Piscataway, New Jersey; and their related family members, to acquire 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly acquire 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 02/15/2013

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 30, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Chang Control Group, including Louis C. Chang and Su-Cheng C. Chang, both of Palos Verdes Estates, California; Peter Ming Chang of Los Alamitos, California; and their related family members, to acquire 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly acquire 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper:	Not available
			Federal Register:	02/15/2013

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.

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CRA Examinations scheduled for	Quarter of
Institution	Location
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* Subject to the provisions of the Community Reinvestment Act