
Federal Reserve Release



H.2

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

No. 14

Week Ending April 6, 2013

Forms

Forms -- final 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) and to extend with revision the Senior Credit Officer Opinion Survey on Dealer Financing Terms (FR 2034).

- Approved, April 3, 2013

Forms -- initial Board review to extend with revision the Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060) and Notice Claiming Status as an Exempt Transfer Agent (FR 4013) and to extend without revision the Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006), Stock Redemption Notification (FR 4008), and Investment in Bank Premises Notification (FR 4014).

- Proposed, April 4, 2013

Personnel

Division of Banking Supervision and Regulation -- appointments of Catherine Piché and Ryan Lordos as assistant directors and of Keith Ligon as adviser.

- Approved, April 1, 2013

Regulations and Policies

Regulation NN (Retail Foreign Exchange Transactions) -- final rule to provide standards, in accordance with the Dodd-Frank Act, for Board-regulated institutions that engage in certain foreign exchange transactions with retail customers.

- Approved, April 1, 2013

Enforcement

HSH Nordbank AG, Hamburg, Germany, and HSH Nordbank AG, New York branch, New York, New York -- written agreement with the Federal Reserve Bank of New York and the New York State Department of Financial Services.

- Announced, April 4, 2013

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

Kansas City

Collegiate Peaks Bank, Buena Vista, Colorado -- to establish a branch at 3350 Brighton Boulevard, Denver.

- Approved, April 3, 2013

Philadelphia

Customers Bank, Phoenixville, Pennsylvania -- to establish a branch at 99 Park Avenue, Suite 1550, New York, New York.

- Withdrawn, April 4, 2013

Chicago

Rockford Bank and Trust Company, Rockford, Illinois -- to establish a branch 127 North Wyman Street, Rockford, and to relocate its main office to 4571 Guilford Road.

- Approved, April 4, 2013

Atlanta

United Legacy Bank, Longwood, Florida -- to establish a branch at 3825 Edgewater Drive, Orlando.

- Approved, April 5, 2013

Bank Holding Companies

Director, BS&R

The Bank of Santa Barbara, Santa Barbara, California -- relief from a commitment.

- Granted, April 2, 2013

Bank Holding Companies

Philadelphia

Customers Bancorp, Inc., Wyomissing, Pennsylvania -- to operate a savings association by acquiring Acacia Federal Savings Bank, Falls Church, Virginia.

- Withdrawn, April 4, 2013

Kansas City

Eagle Bancshares, Inc., Eagle, Nebraska -- to become a bank holding company by acquiring Eagle State Bank, Eagle.

- Approved, April 3, 2013

Richmond

Select Bank Financial Corporation, Forest, Virginia -- to become a bank holding company by acquiring Select Bank, Forest.

- Approved, April 2, 2013

Chicago

Union Financial Corporation, Lake Odessa, Michigan -- to provide certain regulatory compliance consulting services to unaffiliated community banks through a newly formed subsidiary, Union Consulting, LLC, Lake Odessa.

- Withdrawn, April 5, 2013

Banks, State Member

Chicago

Lake Forest Bank & Trust Company, Lake Forest, Illinois -- to make a public welfare investment.

- Withdrawn, March 27, 2013

(A/C)

Banks, State Member

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to make a public welfare investment.

- Withdrawn, March 27, 2013

(A/C)

Change in Bank Control

Kansas City

Canon Bank Corporation, Canon City, Colorado -- to retain control of Canon Bank Corporation, and its subsidiary, Canon National Bank, Canon City.

- Permitted, April 5, 2013

Minneapolis

Community Pride Bank Corporation, Ham Lake, Minnesota -- change in bank control of Community Pride Bank Corporation and its subsidiary, Community Pride Bank, Isanti.

- Permitted, April 3, 2013

Minneapolis

MPS Investment Company, Appleton, Minnesota -- change in bank control of MPS Investment Company and its subsidiary, Farmers and Merchants State Bank of Appleton, Appleton.

- Permitted, April 2, 2013

Kansas City

SSB Holdings, Inc., Wellington, Kansas -- to retain control of SSB Holdings and its subsidiary, Security State Bank, Wellington.

- Permitted, April 5, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 6, 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 April 6, 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
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 6, 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:	Not available
			Federal Register:	04/25/2013

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 6, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAZARD BANCORP	CIC	Notice of Change in Bank Control by Julie Rose Akemon, Individually, and the Julie Rose Akemon Control Group consisting of Julie Rose Akemon; Kemberly Clemons; Earl D. Clemons; David Clemons: the Jade Clemons Trust, Julie Rose Akemon, Trustee; the Rose Clemons Trust, Julie Rose Akemon, Trustee; Eva Dmitrieva, Vienna, Austria; the Eva Dmitrieva Trust, Earl D. Clemons, Trustee; and Leon L. Hollon, individually and as co-executor of the Estate of Edward L. Clemons; to acquire 10 percent or more of the shares and acquire control of Hazard Bancorp, Hazard, Kentucky, and thereby indirectly control the Peoples Bank and Trust Company, Hazard, KY, in connection with the partial distribution of Hazard Bancorp stock by the Estate of Edward L. Clemons to its beneficiaries.	Newspaper:	04/09/2013
			Federal Register:	04/23/2013
JOHN R TURNER HOLDING COMPANY	CIC	Notice of Change in Bank Control by Julie Rose Akemon, Individually, and the Julie Rose Akemon Control Group consisting of Julie Rose Akemon; Kemberly Clemons; Earl D. Clemons; David Clemons: the Jade Clemons Trust, Julie Rose Akemon, Trustee; the Rose Clemons Trust, Julie Rose Akemon, Trustee; Eva Dmitrieva, Vienna, Austria; the Eva Dmitrieva Trust, Earl D. Clemons, Trustee; and Leon L. Hollon, individually and as co-executor of the Estate of Edward L. Clemons; to acquire 10 percent or more of the shares and acquire control of John R. Turner Holding Company, Jackson, Kentucky, and thereby indirectly control the Citizens Bank and Trust, Jackson, KY and Farmers Deposit Bank, Middleburg, KY, in connection with the partial distribution of John R. Turner Holding Company stock by the Estate of Edward L. Clemons to its beneficiaries.	Newspaper:	04/09/2013
			Federal Register:	04/23/2013

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 6, 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:	Not available
			Federal Register:	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:	03/25/2013
			Federal Register:	03/25/2013

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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2836306	BUCKEYE CMNTY BK, LORAIN, OHIO	07/16/2012	03/22/2013	S	Small 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 April 6, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/17/2013 04/15/2013
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 04/19/2013
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:	03/08/2013 03/14/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
933023	CNB, CENTREVILLE, MARYLAND	12/03/2012	03/24/2013	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 6, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST UNITED BANCORP, INC.	* 3A5	1st United Bancorp, Boca Raton, Florida (Bancorp), to merge with Enterprise Bancorp, Inc., Palm Beach Gardens, Florida, and thereby acquire its subsidiary, Enterprise Bank of Florida, North Palm Beach, Florida (Bank). In addition, Bancorp's subsidiary, 1st United Bank, Boca Raton, Florida, will merge with Bank.	Newspaper:	Not available
	* 18C		Federal Register:	Not available
	* Branch			
BOND STREET MANAGEMENT, LLC	* 4c8	Bond Street Management, LLC, along with Bond Street Investors, LLC, and Bond Street Holdings Inc., all of Weston, Florida, to acquire Atlantic Coast Financial Corporation, and its subsidiary, Atlantic Coast Bank, FSB, both of Jacksonville, Florida, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y and 4(c)(8) of the Bank Holding Company Act.	Newspaper:	04/29/2013
			Federal Register:	05/03/2013
BOND STREET MANAGEMENT, LLC	* 3A3	Bond Street Management, LLC, along with Bond Street Investors, LLC, and Bond Street Holdings Inc., all of Weston, Florida, to acquire Atlantic Coast Bank, N.A., Waycross, Georgia, upon its conversion from a federal savings bank to a national bank.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	04/04/2013
First Partners Financial, Inc.	3A1	First Partners Financial, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First Partners Bank, both of Birmingham, Alabama.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	04/09/2013
			Federal Register:	04/22/2013
OLD FLORIDA BANCSHARES, INC.	* 3A3	Old Florida Bancshares, Inc., to acquire 100 percent of the outstanding shares of New Traditions National Bank, both of Orlando, Florida.	Newspaper:	04/12/2013
			Federal Register:	04/15/2013

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 April 6, 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
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
INDEPENDENT ALLIANCE BANKS, INC.	CIC	Mr. Leland E. Boren, Upland, Indiana, to acquire control above 10 percent of Independent Alliance Banks, Inc., Fort Wayne, Indiana, and thereby indirectly control IAB Financial Bank, Fort Wayne, Indiana, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available 04/26/2013
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
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
ROCKFORD BANK AND TRUST COMPANY	* Branch	Rockford Bank & Trust Company, Rockford, Illinois, to establish a branch at 127 North Wyman Street, Rockford, Illinois, concurrently with the relocation of the main office to 4571 Guilford Road, Rockford, Illinois.	Newspaper: Federal Register:	03/28/2013 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 6, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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194440	COMMERCIAL SVG BK, CARROLL, IOWA	12/10/2012	04/02/2013	S	Small Bank
845443	COMMUNITY FIRST BK, KEOSAUQUA, IOWA	12/17/2012	04/02/2013	S	Small Bank
2533119	NORTHSIDE CMNTY BK, GURNEE, ILLINOIS	11/26/2012	03/27/2013	S	Large Bank
123646	SALIN B&TC, INDIANAPOLIS, INDIANA	10/29/2012	03/20/2013	S	Int Sm Bank

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending April 6, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBANC HOLDING COMPANY, INC.	CIC	Notice by Charles C. Martin, individually and as a member of a family control group that includes his wife Lynne B. Martin, both of Bowling Green, Kentucky, to retain control of Ambanc Holding Company, Inc., Bowling Green, Kentucky.	Newspaper: Federal Register:	04/26/2013 Not available
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 3921 East County Road 30-A, Santa Rosa Beach, Florida.	Newspaper: Federal Register:	04/12/2013 Not applicable
HOPFED BANCORP, INC.	* 3A1	Hopfed Bancorp, Inc., Hopkinsville, Kentucky, to become a bank holding company through the conversion of its wholly owned subsidiary, Heritage Bank, Hopkinsville, Kentucky, from a federally chartered savings bank to a state chartered commercial bank.	Newspaper: Federal Register:	05/07/2013 Not available
RENASANT CORPORATION	* 3A5	Renasant Corporation, Tupelo, Mississippi, to merge with First M & F Corporation, Kosciusko, Mississippi, and thereby indirectly acquire Merchants & Farmers Bank, Kosciusko, Mississippi.	Newspaper: Federal Register:	05/03/2013 05/03/2013

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	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 6, 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 04/22/2013
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 04/22/2013
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:	04/15/2013 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:	04/26/2013 05/02/2013

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 6, 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 control of First National Community Bank, New Richmond, Wisconsin.	Newspaper: Federal Register:	Not available 04/23/2013
PSB FINANCIAL SHARES, INC.	CIC	Change in Control Notice by Kevin Lee Mulder, Minneapolis, Minnesota, to acquire voting shares of PSB Financial Shares, Inc., Prinsburg, Minnesota, which owns PrinsBank, Prinsburg, Minnesota, and thereby join the Mulder Family Group, which controls 25% or more of PSB Financial Shares, Inc.	Newspaper: Federal Register:	Not available Not available

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
382050	CENTRAL SVG BK, SAULT SAINTE MARIE, MICHIGAN	11/05/2012	03/21/2013	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 April 6, 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
CBTCO BANCORP	* 3A1	CBTCO Bancorp and CBTCO Acquisition Inc., Columbus, Nebraska, to become bank holding companies through the acquisition of 100 percent of the voting shares of Bradley Bancorp., parent of Columbus Bank and Trust Company, both in Columbus, Nebraska.	Newspaper: Federal Register:	Not available 05/07/2013
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to establish a branch at 12503 Village Circle Drive, Sunset Hills, Missouri.	Newspaper: Federal Register:	04/13/2013 Not applicable
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:	04/28/2013 04/26/2013
RCB BANK	* Branch	RCB Bank, Claremore, Oklahoma, to establish branches at 855 W. Covell Road, 3600 S. Boulevard Street, and 16461 N. Pennsylvania Avenue, all in Edmond, Oklahoma.	Newspaper: Federal Register:	04/16/2013 Not applicable

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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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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 6, 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:	04/10/2013 04/15/2013
FRIENDSWOOD CAPITAL CORPORATION	CIC	Notice by John C. Landers, Houston, Texas, individually and as co-trustee of the Brittney Reimert Family Share Trust, the Chelsea Reimert Family Share Trust, and the Jeffery Reimert Family Share Trust, all of Houston, Texas, to acquire 10 per cent or more of the shares and thereby control of Friendswood Capital Corporation, Webster, Texas, and thus indirectly obtain control of Texan Bank, Sugar Land, Texas.	Newspaper: Federal Register:	Not available 04/26/2013
HENDERSON CITIZENS BANCSHARES, INC.	* 3A3	Henderson Citizens Bancshares, Inc., Henderson, Texas, to acquire 100 percent of the common stock of The East Texas National Bank of Palestine, Palestine, Texas.	Newspaper: Federal Register:	Not available Not available
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 04/29/2013
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:	04/06/2013 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 6, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish an in-store branch located within the Safeway Kapahulu Store at 888 Kapahulu Avenue, Honolulu, Hawaii.	Newspaper: Federal Register:	04/08/2013 Not applicable
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
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

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 6, 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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2714217	BANK OF SACRAMENTO, SACRAMENTO, CALIFORNIA	12/03/2013	03/26/2013	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act