
Federal Reserve Release



H.2

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

No. 15

Week Ending April 13, 2013

Testimony and Statements

Independent Consultants -- statement by Richard Ashton, deputy general counsel, before a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs about the use of third-party consulting firms in Federal Reserve enforcement actions.

- Published, April 11, 2013

Forms

Forms -- initial Board review to extend without revision the Reporting and Disclosure Requirements Associated with the Policy on Payments System Risk (FR 4102) and to extend with revision the Transfer Agent Registration and Amendment Form (FR TA-1).

- Proposed, April 8, 2013

Personnel

Management Division -- appointments of Marie Savoy as senior associate director and David Harmon as deputy director and chief human capital officer, effective April 7, 2013.

- Announced, April 8, 2013

Office of the Chief Operating Officer -- appointment of Micheline Casey as chief data officer and Sandra Cannon as deputy chief data officer.

- Approved, April 8, 2013

Regulations and Policies

Regulation QQ (Resolution Plans) -- interagency guidance and extension of filing date for submission of resolution plans for the banking organizations that submitted initial resolution plans in 2012, in accordance with the Dodd-Frank Act.

- Approved, April 12, 2013

Regulations and Policies

Regulation TT (Supervision and Regulation Assessments of Fees) -- publication for comment of proposed rule to collect assessments for the supervision and regulation of bank holding companies and savings and loan holding companies with \$50 billion or more in total consolidated assets and nonbank financial companies designated for Board supervision by the Financial Stability Oversight Council, in accordance with the Dodd-Frank Act.

- Approved, April 12, 2013

H.2 Actions under delegated authority

April 7, 2013 to April 13, 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

Dallas

Community Trust Bank, Choudrant, Louisiana -- to establish a branch at 800 Gessner Road, Houston, Texas.

- Approved, April 9, 2013

Dallas

Community Trust Bank, Choudrant, Louisiana -- to establish a mobile branch to serve the Tarrant County, Texas, area, including the city of Fort Worth.

- Approved, April 11, 2013

San Francisco

Heritage Bank of Commerce, San Jose, California -- to establish a branch at 333 West El Camino Real, Sunnyvale, and to close an office at 175 East El Camino Real, Mountain View.

- Approved, April 8, 2013

Bank Holding Companies

Kansas City

Midwest Banco Corporation, Cozad, Nebraska -- waiver of application to acquire FNB Financial Services, Inc., Cambridge, in connection with the merger of their respective subsidiaries, First Bank and Trust Company, Cozad, and The First National Bank of Cambridge, Cambridge.

- Granted, April 11, 2013

Bank Holding Companies

Minneapolis

Midwest Bancshares, Inc., Tyndall, South Dakota -- to acquire Commercial Bank of Minnesota, Heron Lake, Minnesota, and to acquire Risk Management Partners, Inc., and thereby engage in general insurance agency activities in a town with a population not exceeding 5,000.

- Approved, April 12, 2013

Chicago

OSB Financial Corporation, Brooklyn, Michigan -- to become a bank holding company by acquiring OSB Community Bank, Brooklyn.

- Withdrawn, April 9, 2013

Chicago

QCR Holdings, Inc., Moline, Illinois -- to acquire Community National Bancorporation, Waterloo, Iowa, and its subsidiary, Community National Bank.

- Approved, April 10, 2013

Secretary

Texas Heritage Bancshares, Inc., Hondo, Texas -- to acquire Uvalde National Bank, Uvalde.

- Approved, April 11, 2013

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, April 12, 2013

Change in Bank Control

Richmond

Surrey Bancorp, Mount Airy, North Carolina -- change in bank control of Surrey Bancorp and its subsidiary, Surrey Bank & Trust, Mount Airy.

- Permitted, April 12, 2013

Kansas City

Vision Bancshares, Inc., Ada, Oklahoma -- to retain control of Vision Bancshares and its subsidiary, Vision Bank, National Association, Ada.

- Permitted, April 12, 2013

Currency

Director, RBOPS

Federal Reserve Notes -- revision of print order for fiscal year 2013.

- Approved, April 10, 2013

Reserve Bank Operations

Director, RBOPS

Federal Reserve Bank of San Francisco -- capital funding request to complete the CashForward project.

- Approved, April 10, 2013

Director, RBOPS

Federal Reserve Bank of San Francisco -- capital funding request to upgrade the Banknote Processing System.

- Approved, April 10, 2013

Savings and Loan Holding Companies

Richmond

Bay-Vanguard, MHC, Sparrows Point, Maryland, and BV Financial Inc. -- to acquire Vigilant Federal Savings Bank, Baltimore.

- Approved, April 12, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 13, 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 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK BANK	* Branch	Adirondack Bank, Utica, New York, requests to establish a branch located at 808 Main Street, Sylvan Beach, New York, Oneida County.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	03/24/2013
			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 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMPLOYEES' STOCK OWNERSHIP PLAN OF CENLAR CAPITAL CORPORATION	* SLHC Formation	Employee Stock Ownership Plan of Cenlar Capital Corporation, Ewing, NJ, to become a savings and loan holding company by retaining up to 65% of Cenlar Capital Corporation, Ewing, NJ.	Newspaper: Federal Register:	05/09/2013 05/10/2013
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:	04/29/2013 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 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a temporary branch during the Marathon Classic Golf Tournament, July 18, 2013, through July 21, 2013, at the Highland Meadows Golf Club, 7455 Erie Street, Sylvania, OH.	Newspaper: Federal Register:	04/16/2013 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 732 Penn Avenue, Wilkinsburg, PA.	Newspaper: Federal Register:	04/16/2013 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 116 West 8th Avenue, Homestead, PA.	Newspaper: Federal Register:	04/16/2013 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 6571 Broadway Avenue, Unit 8, Cleveland, OH.	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 9019 Telegraph Road, Redford, MI.	Newspaper: Federal Register:	04/16/2013 Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 12002 Anderson Road, Tampa, FL.	Newspaper: Federal Register:	Not available Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 2810 Paces Ferry Road SE, Atlanta, GA.	Newspaper: Federal Register:	04/16/2013 Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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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 April 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/24/2013
			Federal Register:	04/19/2013

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 13, 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:	05/10/2013
	* Branch			
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:	04/29/2013
			Federal Register:	05/03/2013
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 SOUTHERN BANK	* Branch	First Southern Bank, Boca Raton, Florida, to establish a branch located at 901 E. Las Olas, Suite 201, Fort Lauderdale, Florida.	Newspaper:	05/01/2013
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 13, 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:	04/19/2013 04/16/2013
LAKE CITY BANK	* Branch	Lake City Bank, Warsaw, Indiana, to establish a branch at 37 and 131 in Thompson Thrift Development, Fishers Marketplace, Fisher, Indiana.	Newspaper: Federal Register:	04/05/2013 Not applicable

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 13, 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 04/26/2013
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:	05/14/2013 05/09/2013
INDEPENDENCE BANCSHARES, INC.	CIC	Notice by Christopher C. Reid, Owensboro, Kentucky, acting individually and in concert with a control group, to retain control of Independence Bancshares, Inc., Owensboro, Kentucky. The control group consists of Mr. Reid, Jacob Reid, Lauren Reid Patton, Cathy Switzer, Greg Mullican, Todd Switzer, Kyle Aud, Bridget Reid, Jennie Parker, Eve Holder, Matt Carter, Darrell Higginbotham, Gary White, all of Owensboro, Kentucky; Jim Davis, Scott Audas, Bob Cummins, Kay Bryant, all of Henderson, Kentucky; Danny Evitts, Scott Johnston, both of Paducah, Kentucky; Kelly Jackson, Alvaton, Kentucky; Tawna Wright, Calhoun, Kentucky; and Brad Howard, Bowling Green, Kentucky.	Newspaper: Federal Register:	Not available 05/01/2013
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
SOUTHERN ILLINOIS BANCORP, INC.	CIC	Notice by Ronald D. Absher, Carmi, Illinois, to retain control of Southern Illinois Bancorp, Inc., Carmi, Illinois.	Newspaper: Federal Register:	05/02/2013 04/30/2013

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 13, 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:	04/18/2013 04/22/2013
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
MENAHGA BANCSHARES, INC.	CIC	Change in control notice by James Day, Menahga, Minnesota, and Justin Day, Menahga, Minnesota, to each retain 25% or more of the voting shares of Menahga Bancshares, Inc., Menahga, Minnesota, and thereby indirectly retain control of First National Bank of Menahga & Sebeka, Menahga, Minnesota.	Newspaper: Federal Register:	Not available 05/01/2013

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/13/2013 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
PARK FALLS AGENCY, INC.	CIC	Thomas W. Armstrong, Park Falls, Wisconsin, and Bradley A. Trimmer, Park Falls, Wisconsin, individually and as Co-Trustees of the Arnold J. Stueber, Sr Revocable Trust, Park Falls, Wisconsin, and the Sadie A. Stueber Revocable Trust, Park Falls, Wisconsin, and Mary Luethmers, Park Falls, Wisconsin, individually, to each retain control of 25% or more of the shares of Park Falls Agency, Inc., Park Falls, Wisconsin, and thereby indirectly retain control of The First National Bank of Park Falls, Park Falls, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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 04/29/2013

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District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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 April 13, 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:	04/17/2013 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:	05/10/2013 05/07/2013
FARMBANK HOLDING, INC.	CIC	Notification by Timothy H. Hume, Leslie J. Hume, James H. Hume, and Kay L. Hume, all of Walsh, Colorado; and Samuel A. Hume, Fort Worth, Texas; to acquire control of FarmBank Holding, Inc., parent of First FarmBank, both in Greeley, Colorado.	Newspaper: Federal Register:	Not available 04/30/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/06/2013 Not applicable
FIRST NATIONAL BANK OF SEYMOUR, THE	Member	The First National Bank of Seymour, Seymour, Texas, to become a member of the Federal Reserve System through the conversion from a national bank charter and to continue to exercise trust powers pursuant to 12 C.F.R. Section 208.3(d)(2).	Newspaper: Federal Register:	Not applicable Not applicable
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 05/09/2013
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 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:	04/10/2013 04/15/2013

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 13, 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
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
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: Federal Register:	Not available 02/15/2013

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
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