
Federal Reserve Release



H.2

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

No. 16

Week Ending April 20, 2013

Testimony and Statements

Too Big to Fail -- statement by Scott G. Alvarez, General Counsel, to a subcommittee of the House Committee on Financial Services on the provisions of the Dodd-Frank Act designed to address the increased risks posed by systemically important financial institutions and to ensure that no institution is "too big to fail."

- Published, April 16, 2013

Forms

Forms -- final Board review (1) to extend without revision the Written Security Program for State Member Banks (FR 4004), Funding and Liquidity Risk Management Guidance (FR 4198), Notice by Financial Institutions of Government Securities Broker or Government Securities Dealer Activities (FR G-FIN), and Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (FR G-FINW) and (2) to extend with revision the Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (FR MSD-4) and Uniform Termination Notice for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (FR MSD-5).

- Approved, April 19, 2013

Enforcement

IT & S of Iowa, Inc., Oskaloosa, Iowa -- written agreement dated June 16, 2009, terminated April 15, 2013.

- Announced, April 18, 2013

Metropolitan Bank Group, Inc., Chicago, Illinois -- issuance of a consent cease and desist order.

- Announced, April 18, 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**

Secretary

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at 888 Kapahulu Avenue, Honolulu.

- Approved, April 15, 2013

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 3921 East County Road, Santa Rosa Beach, Florida.

- Approved, April 17, 2013

Kansas City

Commerce Bank, Kansas City, Missouri -- to establish a branch at 12503 Village Circle Drive, Sunset Hills.

- Approved, April 19, 2013

Dallas

Community Trust Bank, Choudrant, Louisiana -- to establish a mobile branch to serve Dallas, Texas, and the Dallas County area.

- Approved, April 17, 2013

Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at 37 and 131 in Thompson Thrift Development, Fishers Marketplace, Fisher.

- Approved, April 16, 2013

Bank Holding Companies

Atlanta

Old Florida Bancshares, Inc., Orlando, Florida -- to acquire New Traditions National Bank, Orlando.

- Approved, April 19, 2013

Richmond

Southern BancShares (N.C.), Inc., Mount Olive, North Carolina -- to acquire Heritage BancShares, Lucama, and thereby acquire Heritage Bank.

- Approved, April 17, 2013

Bank Mergers

St. Louis

The First Capital Bank of Kentucky, Louisville, Kentucky -- to purchase the assets and assume the deposit liabilities of First Federal Bank, Lexington, and to retain the acquired facilities as branches.

- Withdrawn, April 16, 2013

St. Louis

Ohio Valley Financial Group, Inc., Henderson, Kentucky -- to purchase the assets and assume the deposit liabilities of First Federal Bank, Lexington, and to retain the acquired facilities as branches.

- Withdrawn, April 17, 2013

San Francisco

Pacific Premier Bank, Irvine, California -- to acquire San Diego Trust Bank, San Diego, and thereby acquire three branches.

- Approved, April 19, 2013

Banks, State Member

Chicago

- State Bank of the Lakes, Antioch, Illinois -- to make a public welfare investment.
- Withdrawn, April 19, 2013

Change in Bank Control

San Francisco

- FNB Bancorp, South San Francisco, California -- to retain control of FNB Bancorp and its subsidiary, First National Bank of Northern California, South San Francisco.
- Permitted, April 17, 2013

Dallas

- Wichita Falls Bancshares, Inc., Wichita Falls, Texas -- change in bank control of Wichita Falls Bancshares and its subsidiary, First National Bank, Wichita Falls.
- Permitted, April 16, 2013

Extensions of Time

New York

- The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to August 14, 2013, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.
- Granted, April 17, 2013

Cleveland

- CenterGroup Financial, Inc., Milford, Ohio -- extension to July 18, 2013, to become a bank holding company by acquiring CenterBank, Milford.
- Granted, April 19, 2013

Financial Holding Companies

Kansas City

Exchange Company, Kearney, Nebraska -- election to become a financial holding company.

- Effective, April 15, 2013

Kansas City

JCK, Inc., Junction City, Kansas -- election to become a financial holding company.

- Effective, April 15, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company and State Street International Holdings, both of Boston, Massachusetts, seek prior notice pursuant to Section 211.9(f) of Regulation K to merge State Street Services (Poland) Limited sp.z o.o into State Street Bank GmbH, Munich, Germany in excess of the single equity investment limits.	Newspaper: Federal Register:	Not applicable Not applicable
STATE STREET BANK AND TRUST COMPANY	Foreign Branch	State Street Bank & Trust Company, Boston, Massachusetts, seeks prior notice to establish a branch in Krakow, Poland, pursuant to Section 211.3(b)(3) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

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 20, 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:	04/22/2013
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 12002 Anderson Road, Tampa, FL.	Newspaper: Federal Register:	Not available 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:	04/02/2013 04/02/2013
RICHWOOD BANKING COMPANY, INC., THE	Premises	Richwood Banking Company, Richwood, Ohio to increase its investment in bank premises in the amount of \$1.7 million, exceeding the investment in premises limit	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPGEN CAPITAL GROUP III LLC	* 3A3	CapGen Capital Group III LLC and CapGen Capital Group III LP, both located in New York, New York, to increase their investment up to 25% of the voting securities of Seacoast Banking Corporation of Florida, Stuart, Florida, and thereby indirectly control Seacoast National Bank, Stuart, Florida.	Newspaper:	Not available
			Federal Register:	Not available

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 April 20, 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:	05/08/2013
	* 18C		Federal Register:	05/10/2013
	* Branch			
CEDARSTONE FINANCIAL, INC.	* 3A1	CedarStone Financial, Inc., to become a bank holding company by acquiring CedarStone Bank, both of Lebanon, Tennessee.	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

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 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD FINANCIAL GROUP, INC.	CIC	Sabina Bosshard, Homer, Minnesota, individually, and as co trustee of the Sabina Bosshard Irrevocable Trust ("Trust"), and Sabina Bosshard, together as a group acting in concert with Trust, the Lindsey Bosshard Trust, Jeff Gray, LaCrosse, Wisconsin, as co trustee of Trust and trustee of the Lindsey Bosshard Trust, Ross E. Parke, New York, New York, as independent trustee of Trust, Kurt Bosshard, Kapaa, Hawaii, John Bosshard III, McCarthy, Alaska, William Bosshard and Andrew Bosshard, both of La Crosse, Wisconsin, Carlista Bosshard, Madison, Wisconsin, Joseph Bosshard and Makenzie Bosshard, both of Boulder, Colorado, Nathan Bosshard-Blakely, Berkeley, California, Elizabeth Bosshard-Blakely, South Pasadena, California, Alexandra Bosshard, Sandy, Utah, and John Bosshard, Superior, Colorado, to retain control of 25 percent or more of the outstanding voting shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and thereby to indirectly retain control of Grand Marsh State Bank, Grand Marsh, Wisconsin, and Farmers State Bank of Hillsboro, Hillsboro, Wisconsin.	Newspaper: Federal Register:	03/21/2013 02/11/2013
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 05/08/2013

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERKY HAWK FINANCIAL CORP.,	CIC	Notice by Daniel Kumley, Mount Vernon, Iowa, Matthew Kumley, Monticello, Iowa, and Sarah Jones, Dyer, Indiana, to join the Audrey G. Savage Family Control group and thereby gain control of Herky Hawk Financial Corp., Monticello, Iowa and thereby indirectly control Citizens State Bank, Monticello, Iowa.	Newspaper: Federal Register:	Not available 05/07/2013
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

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 20, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility located at 17 West Government Street, Suite A, Pensacola, Florida.	Newspaper: Federal Register:	Not available Not applicable
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, Beacon Insurance Agency, Inc., Janet 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
PETIT JEAN STATE BANK	Member	Petit Jean State Bank, Morrilton, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
RELIANCE BANCSHARES, INC.	CIC	<p>Notice by Thomas H. Brouster, Sr., St. Louis, MO, acting individually, and in concert with a control group, to retain control of Reliance Bancshares, Inc., Des Peres, MO. The control group consists of Mr. Brouster, the members of the Brouster Investment Group approved on February 19, 2013 to gain control of Reliance Bancshares, Inc., and the following new members of the Brouster Investment Group: Richard R. and Nancy J. Arnoldy, JTWROS St. Louis, MO; Kenneth M. Bartz, St. Louis, MO; Lawrence Callahan and IRA FBO Lawrence Callahan Pershing LLC as Custodian Roth Account, both of Olivette, MO; Timothy J. Danis, Vero Beach, FL; Thomas P. Danis, St. Louis, MO; Nancy P. Demko Living Trust dtd 1-13-84, Nancy P. Demko, Trustee, Chesterfield, MO; Jacqueline A. Demko Revocable Trust and Jacqueline A. Demko Roth IRA, both of Chesterfield, MO; Joseph D. Demko Living Trust UAD 7/15/2003, Joseph D. Demko, Trustee, Glendale, MO; McRee Lesche Engler Fund (J. Curtis Engler), St. Louis, MO; David N. Flowers, Greenville, IL; Duane Flowers, Trustee of the Linda Flowers Trust, Greenville, IL; John Curtis Flowers Trust dtd 2-17-1998, John Curtis Trustee, Greenville, IL; J. Rush James III u/a dtd 1-30-1997, James R. James III Trustee, St. Louis, MO; PTC Custodian Prototype SEP IRA FBO John C. Kirkham, and John C. Kirkham and Marylyn J. Kirkham as Joint Tenants, both of Chesterfield, MO; Linda W. Lynch Revocable Trust Dated 1/27/94, Linda W. Lynch Trustee, St. Louis, MO; Thomas J. Lynch Revocable Trust dtd 1-27-94, Thomas J. Lynch Trustee, St. Louis, MO; David Meiners, St. Louis, MO; Elizabeth H. O'Keefe, Trustee of the Elizabeth H. O'Keefe Living Trust dated 9/18/03, Olivette, MO; Henry G. Ollinger Lifetime Trust dtd 9/15/82 and Marcia A. Ollinger Lifetime Trust dtd 9/15/82 as joint tenants, and Marcia A. Ollinger Lifetime Trust dtd 9/15/82, all of St. Louis, MO; Thomas Geo Pappas, St. Louis, MO; DLP2005 Trust, David L. Payne, Trustee, St. Louis, MO; Michael O. Schmelzle Trustee of the Michael O. Schmelzle Revocable Trust u/a dtd November 9, 2007, Shrewsbury, MO; Craig A. Schriewer, St. Louis, MO; M. Todd Smith and Barbara L. Smith, joint tenants, St. Peters, MO; Andrew P. Thome, Chesterfield, MO; Howard Weiser and Maureen Weiser, JTWROS, Town & Country, MO; and AD Welsh, Trustee of the AD Welsh Revocable Living Trust dtd 9/18/2000, Ft. Myers, FL.</p>	Newspaper:	Not available
			Federal Register:	Not available

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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 20, 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
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:	04/12/2013 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
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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 05/06/2013
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:	05/02/2013 04/29/2013
TRAXSHARES, INC.	CIC	Notice of Change in Control by the Traxshares Trust U/A dated December 5, 2012, ("Trust") and Greg Gerard Traxler, Le Center, Minnesota, individually and as Co-Trustee of the Trust, to retain 25 percent or more of the shares of Traxshares, Inc., Le Center, Minnesota, and thereby indirectly retain control of The First National Bank of Le Center, Le Center, Minnesota.	Newspaper: Federal Register:	Not available 05/08/2013

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 April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/05/2013 03/25/2013
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
FIRST MISSOURI BANK	* Branch	First Missouri Bank, Brookfield, Missouri, to establish a branch at 1925 Burlington Avenue, North Kansas City, Missouri.	Newspaper: Federal Register:	05/01/2013 Not applicable
GOERING MANAGEMENT COMPANY, LLC	* 3A3	Goering Management Company, L.L.C. and Goering Financial Holding Company Partnership, L.P., to retain 43.72 percent of the voting shares of Bon, Inc., all of Moundridge, Kansas, parent of Home State Bank & Trust Co., McPherson, Kansas, and The Citizens State Bank, Moundridge, Kansas.	Newspaper: Federal Register:	05/04/2013 05/20/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBC BANCSHARES, INC.	* 3A1	FBC Bancshares, Inc., Conroe, Texas, to become a bank holding company by acquiring 100 percent of First Bank, N.A., Conroe, Texas.	Newspaper: Federal Register:	05/12/2013 05/17/2013
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 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
LOUISE BANCSHARES, INC.	4c8	Louise Bancshares, Inc., Louise, Texas, to acquire indirectly through its wholly owned subsidiary, The First State Bank, Louise, Texas, a 90 percent interest in Hancock Mortgage Partners, LLC, Sugar Land, Texas, to engage in lending activities pursuant to 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 20, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN SECURITY BANK	* Branch	American Security Bank, Newport Beach, California, to establish a branch office located at 495 E. Rincon Street, Suite 150, Corona, California.	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	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:	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
NONE	

* Subject to the provisions of the Community Reinvestment Act