
Federal Reserve Release



H.2

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

No. 17

Week Ending April 27, 2013

Monetary and Financial Policy

Term Deposit Facility -- to conduct small-value fixed-rate offerings of term deposits with full allotment of tenders.

- Announced, April 26, 2013

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Laurence Mize, Marybeth Traverso, David Mills, Lorelei Pagano, and Shaun Ferrari as assistant directors, and Michael Lambert and Gregory Evans as associate directors, effective May 5, 2013.

- Approved, April 25, 2013

Regulations and Policies

Foreign Remittance Transfers -- biennial report to Congress on the use of the automated clearinghouse system and other payment mechanisms for remittance transfers to foreign countries, in accordance with the Dodd-Frank Act.

- Approved, April 25, 2013

Reserve Bank Operations

Federal Reserve Bank of Richmond -- appointment of Mark L. Mullinix as first vice president and chief operating officer, effective June 1, 2013.

- Approved, April 19, 2013

(A/C)

Enforcement

Freedom Bancorporation, Inc., Lindstrom, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, April 25, 2013

Enforcement

Freedom Bank of Oklahoma, Tulsa, Oklahoma -- written agreement with the Federal Reserve Bank of Kansas City and the Oklahoma State Banking Department.

- Announced, April 25, 2013

Plumas Bancorp, Quincy, California -- written agreement dated July 25, 2011, terminated April 18, 2013.

- Announced, April 23, 2013

H.2 Actions under delegated authority

April 21, 2013 to April 27, 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 16479 North Dallas Parkway, Addison, Texas.

- Approved, April 25, 2013

Kansas City

RCB Bank, Claremore, Oklahoma -- to establish branches at 855 West Covell Road, 3600 South Boulevard Street, and 16461 North Pennsylvania Avenue, all in Edmond.

- Approved, April 23, 2013

Bank Holding Companies

New York

Lakeland Bancorp, Inc., Oak Ridge, New Jersey -- waiver of application to acquire Somerset Hills Bancorp, Bernardsville, in connection with the merger of their respective subsidiary banks, Lakeland Bank, Newfoundland, and Somerset Hills Bank, Bernardsville.

- Withdrawn, April 26, 2013

St. Louis

Midland States Bancorp, Inc., Effingham, Illinois -- to acquire Grant Park Bancshares, Inc., Grant Park; and for Midland's subsidiary, Midland States Bank, Effingham, to merge with The First National Bank of Grant Park, Grant Park, and thereby establish branches.

- Approved, April 25, 2013

Bank Holding Companies

Chicago

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

- Approved, April 24, 2013

San Francisco

RBB Bancorp, Los Angeles, California -- waiver of application to acquire Los Angeles National Bank, Buena Park, in connection with the merger of Los Angeles National Bank with and into RBB's subsidiary, Royal Business Bank, Los Angeles.

- Granted, April 24, 2013

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Heritage Bank of North Florida, Orange Park, Florida, and thereby establish branches.

- Withdrawn, April 22, 2013

Banks, State Member

Atlanta

Paradise Bank, Boca Raton, Florida -- to establish a financial subsidiary, PB Insurance Services, LLC, Boca Raton, and thereby engage in insurance activities.

- Approved, April 26, 2013

Change in Bank Control

Chicago

First Busey Corporation, Champaign, Illinois -- change in bank control of First Busey Corporation and its subsidiary, Busey Bank, Champaign.

- Permitted, April 26, 2013

Minneapolis

WEB, Inc., Fairmont, Minnesota -- to retain control of WEB, Inc. and its subsidiary, State Bank of Fairmont, Fairmont.

- Permitted, April 26, 2013

Membership

Cleveland

The Ohio Valley Bank Company, Gallipolis, Ohio -- to become a member of the Federal Reserve System.

- Approved, April 26, 2013

St. Louis

Petit Jean State Bank, Morrilton, Arkansas -- to become a member of the Federal Reserve System.

- Approved, April 23, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 27, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKLINE BANK	* Branch	Application by Brookline Bank, Brookline, Massachusetts, to establish a full-service branch at 456 Main Street, Waltham, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	05/04/2013
			Federal Register:	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 27, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2

Federal Reserve Bank of New York

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884303	CHEMUNG CANAL TC, ELMIRA, NEW YORK	05/29/2012	03/18/2013	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 27, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS BANK OF BANGOR	* Branch	Merchants Bank, Bangor, PA, to establish a branch office located at 2 West Broad Street, Bethlehem, PA.	Newspaper:	05/07/2013
			Federal Register:	Not applicable

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 27, 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:	04/16/2013
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 12002 Anderson Road, Tampa, FL.	Newspaper:	04/16/2013
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 27, 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: Federal Register:	05/18/2013 05/23/2013
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, to establish a branch at 11815 Fountain Way, Suite 510, Newport News, Virginia.	Newspaper: Federal Register:	05/02/2013 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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 27, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDARSTONE FINANCIAL, INC.	* 3A1	CedarStone Financial, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of CedarStone Bank, both of Lebanon, Tennessee.	Newspaper: Federal Register:	Not available 05/17/2013
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: Federal Register:	Not available 04/04/2013
FLORIDIAN COMMUNITY HOLDINGS, INC.	CIC	Floridian Community Holdings, Inc., Davie, Florida, prior change in control notice filed by Harvey Alan Sorkin, Palm Beach Gardens, Florida, to acquire 10 percent or more of the outstanding shares of Floridian Community Holdings, Inc., and its subsidiary, Floridian Community Bank, Inc., both of Davie, Florida.	Newspaper: Federal Register:	05/06/2013 05/15/2013
OAKWORTH CAPITAL, INC.	* 3A1	Oakworth Capital, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Oakworth Capital Bank, both of Birmingham, Alabama.	Newspaper: Federal Register:	Not available Not available
PROGRESS FINANCIAL CORPORATION	* 3A1	Progress Financial Corporation, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Progress Bank and Trust, both of Huntsville, Alabama.	Newspaper: Federal Register:	Not available Not available

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 27, 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
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
IXONIA BANCSHARES, INC.	CIC	Notice filed by John D. Crouch, Fox Point, Wisconsin, to join the existing Lubar Family Control Group and retain voting shares of Ixonia Bancshares, Inc., Ixonia, Wisconsin, and thereby indirectly retain shares of Ixonia Bank, Ixonia, Wisconsin.	Newspaper: Federal Register:	Not available 05/14/2013

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
457547	CENTRUE BK, STREATOR, ILLINOIS	06/11/2012	04/17/2013	S	Large Bank

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 27, 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:	04/26/2013
			Federal Register:	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:	Not available
			Federal Register:	05/13/2013

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 27, 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:	05/09/2013
			Federal Register:	05/13/2013

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
277558	FIRST ST BK OF ST ROBERT, SAINT ROBERT, MISSOURI	01/28/2013	04/19/2013	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 27, 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
FIRST STATE BANK SOUTHWEST 2010 AMENDED AND RESTATED KSOP PLAN AND TRUST	CIC	Change in Control notice by Connie Jean Lonneman, Adrian, Minnesota, individually and as proposed co-trustee to acquire control of the First State Bank Southwest 2010 Amended and Restated KSOP Plan and Trust, and thereby acquire 25 percent or more of the shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota, which controls First State Bank Southwest, Pipestone, Minnesota.	Newspaper: Federal Register:	Not available Not available
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
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 05/13/2013

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 27, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	05/08/2013 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 05/06/2013
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

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823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	12/03/2012	04/12/2013	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 27, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 CENTRAL NEBRASKA CO.	CIC	Notification by Gene R. Giles, Alliance, Nebraska, Sally J. Giles, Denver, Colorado, Randall D. Giles, San Diego, California, Nicholas G. Giles, Lincoln, Nebraska, and Lucas G. Giles, Lincoln, Nebraska, all of the Giles family group; the Bradley S. Norden Irrevocable Trust and the Brett A. Norden Irrevocable Trust, Brett A. Norden and Bradley S. Norden, as co-trustees of both trusts, all of Highlands Ranch, Colorado, and as members of the Norden family group; the Michael L. Ryan 2011 Irrevocable Trust and the Cheryl L. Ryan 2012 Irrevocable Trust, both of Minden, Nebraska, Jeffrey M. Ryan, Heartwell, Nebraska, and Jamie Johnson, Minden, Nebraska, as co-trustees of both trusts; and Walter D. Wood Revocable Trust, Walter D. Wood, trustee, both of Omaha, Nebraska, as part of the Ryan/Wood family group; to acquire control of First Central Nebraska Co., parent of Nebraska State Bank and Trust Company, both in Broken Bow, Nebraska.	Newspaper: Federal Register:	Not available 05/14/2013
FIRST NEBRASKA BANK	* Branch	First Nebraska Bank, Valley, Nebraska, to establish a mobile branch for operation in and around Valley, Nebraska that will be associated with the branch at 330 North Spruce Street, Valley, Nebraska. First Nebraska Bank, Valley, Nebraska, to establish a mobile branch for operation in and around Bennet, Nebraska that will be associated with the branch at 50 Monroe Street, Bennet, Nebraska. First Nebraska Bank, Valley, Nebraska, to establish a mobile branch for operation in and around Emerson, Nebraska that will be associated with the branch at 1002 Main Street, Emerson, Nebraska. First Nebraska Bank, Valley, Nebraska, to establish a mobile branch for operation in and around Stanton, Nebraska that will be associated with the branch at 1019 Ivy Street, Stanton, Nebraska.	Newspaper: Federal Register:	05/03/2013 Not applicable
KCB BANK	* Branch	KCB Bank, Kearney, Missouri, to establish a branch at Northridge Center, Suit J, 13100 Kansas Avenue, Bonner Springs, Kansas.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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
547550	BANK OF CMRC, RAWLINS, WYOMING	01/14/2013	04/12/2013	S	Small Bank
405959	F&M B&TC, TULSA, OKLAHOMA	03/05/2012	06/25/2012	S	Large Bank
542854	FARMERS ST BK, PINE BLUFFS, WYOMING	01/28/2013	04/22/2013	S	Small Bank

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 27, 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 5324 Kirby Drive, West University Place Texas, Houston, Texas 77005.	Newspaper:	04/26/2013
			Federal Register:	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:	04/24/2013
			Federal Register:	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:	Not available
			Federal Register:	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:	04/28/2013
			Federal Register:	04/29/2013
SOUTHWEST BANCSHARES, INC.	4c8	Prior notice prior notice pursuant to Section 4 (c)(8) of the BHC Act and Section 225.24 of Regulation Y filed by Southwest Bancshares, Inc., San Antonio, Texas, to acquire San Antonio Capital & Trust Holdings, LLC, San Antonio, Texas, and therefore indirectly, San Antonio Capital & Trust Company, LLC; San Antonio Trust Company, LTA; and San Antonio Capital Management, LLC, all of San Antonio, Texas, and therefore engage in 'trust company functions' and 'financial and investment advisory activities' pursuant to Section 225.28(b)(5) and Section 225.28(b)(6) , respectively, of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available

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
844567	POINTBANK, PILOT POINT, TEXAS	01/02/2013	05/20/2013	S	Small Bank
908861	TRANSPECOS BANKS, PECOS, TEXAS	06/06/2011	05/24/2013	NI	Small Bank

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 27, 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: Federal Register:	04/30/2013 Not applicable
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 3435 Wilshire Boulevard, Suite 100, Los Angeles, California, and to close its branch office located at 5055 Wilshire Boulevard, Suite 100, Los Angeles, California.	Newspaper: Federal Register:	04/30/2013 Not applicable
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Thian Control Group, including Yee Phong (Alan) Thian, Fen Fen Thian, Min Yaw Thian, Min Tat Thian, and Gim Tie (Tony) Kheng, all of Arcadia, California; Fui Ming (Catherine) Thian, Lawrence S K Law, and Jor Leong Law all of Calabasas, California; Yee Chin (Victor) Thian of Glendale, California; Jennifer Wei Lim Kheng of San Francisco, California; Jor Teck Law of Beijing, China; Min Yang Thian of Kuala Lumpur, Malaysia; Min Jie Thian of New York, New York; United Overseas Investment, Inc. and Eastern Union, Inc., both of Sherman Oaks, California; and their related family members and interests, to retain 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly retain 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 02/15/2013
RBB BANCORP	CIC	Interagency Notice of Change in Control by the Kao Control Group, including Dr. Ruey Chyr Kao, Je Tsu Kao, and James Kao, all of Las Vegas, Nevada; Dr. Min Hwan Kao and Yu Fan Kao of Leawood, Kansas; Daniel J. Kao and Linda Lee Kao of La Jolla, California; Christina Kao of Piscataway, New Jersey; and their related family members, to acquire 10 percent or more of the voting stock of RBB Bancorp, and thereby indirectly acquire 10 percent or more of the voting stock of Royal Business Bank, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 02/15/2013
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

Filings received during the week ending April 27, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
TFB BANCORP, INC.	* 3A1	TFB Bancorp, Inc., to become a bank holding company by acquiring 100 percent of The Foothills Bank, both of Yuma, Arizona.	Newspaper:	05/24/2013
			Federal Register:	05/24/2013

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
NONE	

* Subject to the provisions of the Community Reinvestment Act