
Federal Reserve Release



H.2

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

No. 24

Week Ending June 15, 2013

Forms

Forms -- initial Board review to implement the Report of Selected Money Market Rates (FR 2420) and to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).
- Proposed, June 14, 2013

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Andre Anderson as acting deputy director, effective September 1, 2013.
- Approved, May 29, 2013
(A/C)

Enforcement

Northwestern Bancorp, Traverse City, Michigan -- written agreement with the Federal Reserve Bank of Chicago.
- Announced, June 11, 2013

Saehan Bancorp, Los Angeles, California -- written agreement dated January 22, 2010, terminated June 5, 2013.
- Announced, June 11, 2013

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Kansas City

Adams Bank & Trust, Ogallala, Nebraska -- to establish a branch at 3221 South Jeffers Street, North Platte.

- Approved, June 11, 2013

Kansas City

Colorado Community Bank, Yuma, Colorado -- to establish a branch at 615 West 8th Street, Yuma.

- Approved, June 10, 2013

Kansas City

First Missouri Bank, Brookfield, Missouri -- to establish a branch at 1925 Burlington Avenue, North Kansas City.

- Approved, June 14, 2013

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 601 East Hopkins Avenue, Aspen.

- Approved, June 10, 2013

Philadelphia

Fleetwood Bank, Fleetwood, Pennsylvania -- to establish a branch at 1150 Berkshire Boulevard, Wyomissing.

- Approved, June 10, 2013

Bank Branches, Domestic

Chicago

North Shore Community Bank & Trust Company, Wilmette, Illinois -- to establish a branch at 2814 West Fullerton Avenue, Chicago.

- Approved, June 10, 2013

Bank Holding Companies

Kansas City

CBTCO Bancorp, Columbus, Nebraska, and CBTCO Acquisition Inc. -- to become bank holding companies by acquiring Bradley Bancorp, Columbus, and its subsidiary, Columbus Bank and Trust Company.

- Approved, June 14, 2013

Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- to become a bank holding company by acquiring Hiawatha National Bank, Hager City.

- Approved, June 10, 2013

General Counsel

Metropolitan Bank Group, Inc., Chicago, Illinois -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, June 14, 2013

Richmond

Virginia Community Capital, Inc., Christiansburg, Virginia -- to engage de novo in lending-related, advisory, and community development activities through its subsidiary, Community Capital Bank of Virginia, Christiansburg.

- Withdrawn, June 12, 2013

Banks, Foreign

New York

Banco Pine S.A., Sao Paulo, Brazil -- to establish a representative office in New York, New York.

- Withdrawn, June 12, 2013

Change in Bank Control

Chicago

Bosshard Financial Group, Inc., La Crosse, Wisconsin -- to retain control of Bosshard Financial and its subsidiaries, Grand Marsh State Bank, Grand Marsh, and Farmers State Bank-Hillsboro, Hillsboro.

- Permitted, June 13, 2013

Kansas City

Commerce Bank and Trust Holding Company, Topeka, Kansas -- to retain control of Commerce Bank and Trust and its subsidiary, CoreFirst Bank & Trust, Topeka.

- Permitted, June 13, 2013

Kansas City

First Central Nebraska Co., Broken Bow, Nebraska -- change in bank control of First Central Nebraska and its subsidiary, Nebraska State Bank and Trust Company, Broken Bow.

- Permitted, June 10, 2013

Chicago

Herky Hawk Financial Corp., Monticello, Iowa -- change in bank control of Herky Hawk Financial and its subsidiary, Citizens State Bank, Monticello.

- Permitted, June 14, 2013

Change in Bank Control

Kansas City

Mid-America Bancshares, Inc., Girard, Kansas -- to retain control of Mid-America Bancshares and its subsidiary, First National Bank of Girard, Girard.

- Permitted, June 14, 2013

Minneapolis

Park Falls Agency, Inc., Park Falls, Wisconsin -- to retain control of Park Falls Agency and its subsidiary, The First National Bank of Park Falls, Park Falls.

- Permitted, June 11, 2013

St. Louis

Reliance Bancshares, Inc., Des Peres, Missouri -- to retain control of Reliance Bancshares and its subsidiary, Reliance Bank, St. Louis.

- Permitted, June 13, 2013

Extensions of Time

Secretary

UnionBanCal Corporation, San Francisco, California -- request for an extension of time to file certain regulatory reports.

- Granted in part, June 11, 2013

Financial Holding Companies

Chicago

Ann Arbor Bancorp, Inc., Ann Arbor, Michigan -- election to become a financial holding company.

- Effective, June 12, 2013

Membership

Chicago

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

- Approved, June 14, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 290 Main Street, South Kingstown, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
HOMETOWN COMMUNITY BANCORP MHC	* 3A1 * 3A3	Application by Hometown Community Bancorp, MHC, Oxford, Massachusetts, a mutual bank holding company, to form a wholly-owned, mid-tier, stock bank holding company, Hometown Community Bancorp, Inc., Oxford, Massachusetts, through its acquisition of 100% of the shares of Hometown Bank, A Cooperative Bank, Webster, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 07/01/2013

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 June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
INVESTORS BANCORP, INC.	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire Gateway Community Financial Corporation, MHC and Gateway Community Financial Corporation, and their wholly-owned subsidiary, GCF Bank, all of Sewell, New Jersey.	Newspaper:	Not available
			Federal Register:	07/08/2013

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELANCO, MHC	* MHC Conversion * SLHC Formation	Delanco, MHC, Delanco, NJ, proposes to convert to stock form and merge with and into Delanco Bancorp, Inc., Delanco, New Jersey, which proposes to become a savings and loan holding company by acquiring Delanco Federal Savings Bank, Delanco, NJ.	Newspaper: Federal Register:	Not available 07/15/2013
WOODLANDS BANK	* Branch	Woodlands Bank, Williamsport, PA, to establish a branch office located at the corner of Church and Jay Streets, Lock Haven, PA.	Newspaper: Federal Register:	06/26/2013 Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
VIRGINIA NATIONAL BANKSHARES CORPORATION	* 3A1	Virginia National Bankshares Corporation, Charlottesville, Virginia, to become a bank holding company by acquiring 100% of the voting shares of Virginia National Bank, Charlottesville, Virginia.	Newspaper:	06/17/2013
			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 June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with The Prosperity Banking Company, St. Augustine, Florida, and thereby acquire its subsidiary, Prosperity Bank, St. Augustine, Florida.	Newspaper: Federal Register:	Not available Not available
Community Southern Holdings, Inc.	3A1	Community Southern Holdings, Inc., notice to become a bank holding company by acquiring Community Southern Bank, both of Lakeland, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
FBDC FINANCIAL CORP.	* 3A1	FBDC Financial Corp., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Fidelity Bank, both of Fort Payne, Alabama.	Newspaper: Federal Register:	Not available Not available
FIRST FLORIDA BANCORP, INC.	3A1	First Florida Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of First Florida Bank, both of Destin, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
NOBLEBANK & TRUST, N.A.	Member	NobleBank & Trust, N.A., Anniston, Alabama, to become a member of the Federal Reserve system.	Newspaper: Federal Register:	Not applicable Not applicable
OVERTON FINANCIAL SERVICES, INC.	CIC	Prior change in control notice filed to add (1) the Amanda Marie Rios 2012 Irrevocable Trust, Paul Roberts, Trustee, (2) the Amy Beth Windle Oakley 2012 Irrevocable Trust, Paul Roberts, Trustee, (3) the John David Windle 2012 Irrevocable Trust, Paul Roberts, Trustee, (4) the Mark Edward Windle 2012 Irrevocable Trust, Paul Roberts, Trustee, and (5) the Thomas Alfred Windle 2012 Irrevocable Trust, Paul Roberts, Trustee, all of Livingston, Tennessee, to the currently approved control group of (1) the Jack Windle Irrevocable Life Insurance Trust, Livingston, Tennessee, Joyce D. Windle and John D. Copeland, Trustees, (2) The Credit Shelter Trust under the Last Will and Testament of Jack Allen Windle, Livingston, Tennessee, Joyce D. Windle, John D. Copeland, and Thomas A. Windle, Trustees, and (3) The Tennessee Qualified Terminable Interest Trust, Livingston, Tennessee, Joyce D. Windle, John D. Copeland, and Thomas A. Windle, Trustees, for Overton Financial Services, Inc. (Overton), and its subsidiary bank, Union Bank & Trust Company (Bank), both of Livingston, Tennessee. Collectively, the new control group controls 100 percent of the outstanding stock of Overton and Bank. Additionally, the Jack Windle Irrevocable Life Insurance Trust has filed a change in control notice to add Thomas A. Windle as a trustee.	Newspaper: Federal Register:	07/01/2013 07/05/2013

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
PIEDMONT BANCORP, INC.	CIC	Charles P. Stephens, Atlanta, Georgia, individually and as trustee of MAD Trust for S.D. Stephens, SDT U/A 12-23-92 trust, MAD GST for CA Stephens trust, and MAD GST for SR Stephens trust; Sandra D. Stephens, Atlanta, Georgia, individually and as trustee of MAD Trust for S.D. Stephens, MAD GST for CA Stephens trust, and MAD GST for SR Stephens trust; Scott R. Stephens, Lake Panasofkee, Florida, individually and as trustee of MAD Trust for S.D. Stephens; Charles A. Stephens, Atlanta, Georgia, individually; Stephanie T. Stephens, Atlanta, Georgia, individually; Longball Ventures LLC, Jacksonville, Florida; M. Austin Davis Foundation, Jacksonville, Florida; Ventura Investments, LLC, Jacksonville, Florida; SDT U/A 12-23-92 trust, Jacksonville, Florida; MAD GST for CA Stephens trust, Jacksonville, Florida; and MAD GST for SR Stephens trust, Jacksonville, Florida intend to apply to the Federal Reserve Board for permission to retain 10 percent or more of the shares of Piedmont Bancorp, Inc., and its subsidiary bank, The Piedmont Bank, both of Norcross, Georgia.	Newspaper:	07/12/2013
			Federal Register:	07/01/2013
STATE INVESTORS BANCORP, INC.	CIC	After-the-fact change in control notice filed by State-Investors Bank Employee Stock Ownership Plan (ESOP), Lawrence C. Caldwell, Jr., Daniel M. McGowan, and Mahlon L. Oustalet, trustees of the ESOP, all of Metairie, Louisiana, to retain 10 percent or more of the outstanding shares of State Investors Bancorp, Inc., and its subsidiary, State-Investors Bank, both of Metairie, Louisiana.	Newspaper:	07/01/2013
			Federal Register:	07/02/2013

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 June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AJS BANCORP, MHC	* MHC Conversion	AJS Bancorp, MHC, a federally chartered mutual holding company, to convert to stock form and merge with AJS Bancorp, Inc., a federal corporation, both in Midlothian, Illinois. AJS Bancorp, Inc. will be merged into a new Maryland corporation named AJS Bancorp, Inc., which proposes to become a savings and loan holding company by acquiring 100 percent of the voting shares of A.J. Smith Federal Savings Bank, Midlothian, Illinois.	Newspaper: Federal Register:	Not available 07/12/2013
CENTRAL SOUTH BANCORPORATION, INC.	CIC	Notice by the Downing Family (D. Robert and Ardene K. Downing, Kamie Lynn-Downing and Gary L. Haynes, and Karey Downing and Todd R. Bishop, and Downing Family Investments, Inc., all of Indianola, Iowa) together as a group acting in concert, to retain control of Central South Bancorporation, Inc., Indianola, Iowa, and thereby indirectly Peoples Savings Bank, Indianola, Iowa.	Newspaper: Federal Register:	Not available 06/27/2013
CLEAR LAKE BANK AND TRUST COMPANY	* 18C * Branch	Clear Lake Bank & Trust Co., Clear Lake, Iowa, to purchase the assets and assume the liabilities of two Mason City, Iowa, branch offices of Community National Bank, Waterloo, Iowa. Clear Lake Bank & Trust Co. will establish a branch at 100 E State Street, Mason City, Iowa. The office located at 3124 Fourth Street SW, will immediately be consolidated with Clear Lake Bank & Trust Co.'s branch office located at 425 Tiffany Drive, both of Mason City, Iowa.	Newspaper: Federal Register:	Not available Not applicable
FIRST BANCORP, INC.	CIC	Notice filed by Maureen Sue Breckenridge, George Breckenridge Trust, Gregory Alan Wessel and Wayne Donn Wrage, all of Yates City, Illinois, as a group acting in concert, to control over 25 percent of the outstanding shares of First Bancorp, Yates City, Illinois, and thereby indirectly control Bank of Yates City, Yates City, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST FARMERS BANK & TRUST	* 18C	First Farmers Bank & Trust Company, Converse, Indiana, proposes to acquire certain assets and assume certain liabilities of Bank of Indiana, N.A., Dana, Indiana, and thereby establish 3 branches.	Newspaper: Federal Register:	Not available Not applicable
IXONIA BANCSHARES, INC.	CIC	Notice filed by Kristine Lubar MacDonald, Minneapolis, Minnesota, to join the existing Lubar Family Control Group through the acquisition of voting shares of Ixonia Bancshares, Inc., Ixonia, Wisconsin, and the indirect acquisition of shares of Ixonia Bank, Ixonia, Wisconsin.	Newspaper: Federal Register:	Not available 07/03/2013

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by the Danielle Marie Marquart 2013 Trust to acquire shares of Johnson Financial Group, Inc., Racine, Wisconsin, pursuant to the Change in Bank Control Act of 1978. As a result of the proposed transaction, JFG shares and other assets previously held by the Danielle Marie Marquart Trust u/a with Winifred J. Marquart & Michael D. Marquart dated 4/21/95 will be held by the Trust. Johnson Bank will serve as trustee of the Trust.	Newspaper: Federal Register:	Not available 06/21/2013
LAMPLIGHTER FINANCIAL, MHC	* MHC Conversion	Lamplighter Financial, MHC, a federally chartered mutual holding company, to convert to stock form and merge with Waterstone Financial, Inc., a federal corporation, both in Wauwatosa, Wisconsin. Waterstone Financial, Inc. will be merged into a new Maryland corporation named Waterstone Financial, Inc., which proposes to become a savings and loan holding company by acquiring 100 percent of the voting shares of WaterStone Bank SSB, a Wisconsin stock savings bank.	Newspaper: Federal Register:	Not available 07/15/2013
WASHINGTON BANCORP	CIC	Notice of Change in Control by Washington Bancorp Employee Stock Ownership Plan to retain control of 17.52 percent of the outstanding voting shares of Washington Bancorp, and thereby indirectly control of Federation Bank, all of Washington, Iowa.	Newspaper: Federal Register:	Not available 07/01/2013

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCPLUS CORPORATION	4c8	BancPlus Corporation, Ridgeland, Mississippi, notification to engage in nonbanking activities, through a wholly owned subsidiary, Oakhurst Development, Inc., Ridgeland, Mississippi.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLAGSHIP FINANCIAL GROUP, INC.	CIC	Change in Control Notice by Gale M. Hoese, Glencoe, Minnesota, to acquire control of 10 percent or more of the voting shares of Flagship Financial Group, Inc., Eden Prairie, Minnesota, and thereby indirectly gain control of Flagship Bank Minnesota, Wayzata, Minnesota. In addition, Gale M. Hoese, Glencoe, Minnesota, Todd Hoese, Waconia, Minnesota, David Hoese, Glencoe, Minnesota, Jeremy Hoese, Glencoe, Minnesota, Tamara Hoese, Glencoe, Minnesota, Jon Hoese, Glencoe, Minnesota, Chad Hoese, Glencoe, Minnesota, David Schornack, Perham, Minnesota, and Denise Schornack, Perham, Minnesota, as a group acting in concert to acquire control of 25 percent or more of the voting shares of Flagship Financial Group, Inc.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK AT BROADMOOR, THE	* 18C	Colorado Community Bank, Highlands Ranch, Colorado, to merge with and into The Bank at Broadmoor, Colorado Springs, Colorado, and incident thereto, to establish branches in Yuma (2), Otis, Akron, Longmont, Denver, Sterling, Johnstown, Castle Rock (2), Milliken, Greeley, Severance, Evans, Loveland, Centennial, and Firestone, all in Colorado. The resulting bank will be known as Northstar Bank of Colorado, Highlands Ranch, Colorado. The Bank at Broadmoor, Colorado Springs, Colorado, to retain its former main banking office, located at 155 Lake Avenue, Colorado Springs, Colorado, as a branch.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
COMMERCE BANK	* 18C	Commerce Bank, Kansas City, Missouri, to merge with Summit Bank, Tulsa, Oklahoma, and incident thereto, to establish a branch.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
DS HOLDING COMPANY, INC.	* 3A3	DS Holding Company, Inc., parent of Omaha State Bank, to acquire 100 percent of the voting shares of Ashland Bancshares, Inc., parent of Centennial Bank, all of Omaha, Nebraska. Ashland Bancshares, Inc. will merge with and into DS Holding Company, Inc., and immediately thereafter, Omaha State Bank, will merge with and into Centennial Bank, to be known as Core Bank.	Newspaper:	07/07/2013
	* 3A5		Federal Register:	07/05/2013
REEVES BANCSHARES, INC.	4c8	Reeves Bancshares, Inc., proposes to engage in insurance services through the formation of Southwest Crop Insurance Agency, LLC, both in Gould, Oklahoma.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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
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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANCSHARES, INC.	* 3A5	Commercial Bancshares, Inc. of El Campo, Texas, to acquire by merger 100 percent of City State Bancshares, Inc., and indirectly acquire City State Bank, both of Palacios, Texas.	Newspaper: Federal Register:	06/29/2013 06/21/2013
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a branch to be located at Two Turtle Creek Village, 3838 Oak Lawn Avenue, Dallas, Texas 75219.	Newspaper: Federal Register:	06/11/2013 Not applicable
OVERTON FINANCIAL CORPORATION	* 3A3	Overton Financial Corporation, Overton, Texas, and Overton Delaware Corporation, Dover, Delaware, to acquire up to 50 percent of the issued and outstanding shares of voting common stock of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas.	Newspaper: Federal Register:	Not available Not available
OVERTON FINANCIAL CORPORATION	* 3A3	Overton Financial Corporation, Overton, Texas, to indirectly acquire, through Lindale Delaware Corporation, Dover, Delaware, an additional 21,951 common shares (6.08 percent) of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas; and Lindale Delaware Corporation, Dover, Delaware, to directly acquire 21,951 common shares (6.08 percent) of Longview Financial Corporation, Longview, Texas, and its wholly owned subsidiary, Texas Bank and Trust Company, Longview, Texas.	Newspaper: Federal Register:	06/11/2013 Not available
ROYALTY BANCSHARES, L.L.C.	* 3A1	Royalty Bancshares, LLC, Weatherford, Texas, proposes to become a bank holding company by acquiring 100 percent of Miami Bancshares, Inc., Miami, Texas, and thereby indirectly acquire First State Bank Miami, Miami, Texas.	Newspaper: Federal Register:	Not available 07/12/2013
TRIUMPH BANCORP, INC.	* 3A3	Triumph Bancorp, Inc., and Triumph Consolidated Cos., LLC, of Dallas, Texas, to acquire 100 percent of National Bancshares, Inc., Bettendorf, Iowa, and indirectly THE National Bank, Moline, Illinois.	Newspaper: Federal Register:	Not available 07/01/2013
VISTA BANK	* Branch	Vista Bank, Ralls, Texas, to establish a branch to be located at 4350 19th Street, Lubbock, Texas.	Newspaper: Federal Register:	06/11/2013 Not applicable

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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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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 15, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREEN DOT BANK DBA BONNEVILLE BANK	* 18C	Green Dot Bank, Provo, Utah, to acquire certain assets and assume certain liabilities of GE Capital Retail Bank, Draper, Utah.	Newspaper:	Not available
			Federal Register:	Not applicable

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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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