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**Federal Reserve Release**

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

*No. 27*

*Week Ending July 6, 2013*

Forms

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

- Approved, July 2, 2013

Personnel

Office of the Secretary -- appointment of Michael J. Lewandowski as associate secretary, effective June 30, 2013.

- Announced, July 1, 2013

Regulations and Policies

Capital Rules -- Final and proposed rules to enhance regulatory capital requirements.

- Approved, July 2, 2013

Host-State Lending Ratios -- interagency release of the host-state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Published, July 1, 2013

Regulation Z (Truth in Lending) -- publication for comment of proposed interagency rule to create certain exemptions from the Dodd-Frank Act's appraisal requirements for a subset of higher-priced mortgage loans.

- Approved, July 3, 2013

Enforcement

Ameri-National Corporation, Overland Park, Kansas -- written agreement dated April 14, 2010, terminated June 28, 2013.

- Announced, July 2, 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**

## Boston

Bank Rhode Island, Providence, Rhode Island -- to establish a branch at 290 Main Street, Wakefield.

- Approved, July 3, 2013

**Bank Holding Companies**

## Kansas City

Equity Bancshares, Inc., Wichita, Kansas -- to acquire shares of Blue Valley Ban Corp., Overland Park.

- Withdrawn, July 1, 2013

## Dallas

Guaranty Bancshares, Inc., Mount Pleasant, Texas -- waiver of application to acquire The First State Bank, Hallsville, in connection with its merger with and into Guaranty's subsidiary, Guaranty Bond Bank, National Association, Mount Pleasant.

- Granted, July 3, 2013

## San Francisco

Heritage Financial Corporation, Olympia, Washington -- waiver of application to merge with Valley Community Bancshares, Inc., Puyallup, in connection with the merger of their respective subsidiaries, Heritage Bank, Olympia, and Valley Bank, Puyallup.

- Granted, July 5, 2013

**Bank Holding Companies**

Richmond

HomeTrust Bancshares, Inc., Asheville, North Carolina -- waiver of application to acquire BankGreenville Financial Corporation, Greenville, South Carolina, in connection with the merger of their respective subsidiaries, HomeTrust Bank, Asheville, and BankGreenville, Greenville.

- Granted, July 2, 2013

**Banks, State Member**

Chicago

Chemical Bank, Midland, Michigan -- to make a public welfare investment.

- Withdrawn, July 5, 2013

**Change in Bank Control**

Chicago

Independent Alliance Banks, Inc., Fort Wayne, Indiana -- change in bank control of Independent Alliance and its subsidiary, IAB Financial Bank, Fort Wayne.

- Permitted, July 2, 2013

Chicago

Johnson Financial Group, Inc., Racine, Wisconsin -- change in bank control of Johnson Financial and its subsidiary, Johnson Bank, Racine.

- Permitted, July 2, 2013

Kansas City

Texhoma Bancshares, Inc., Texhoma, Oklahoma -- to retain control of Texhoma and its subsidiary, Anchor D Bank, Texhoma.

- Permitted, July 3, 2013

Extensions of Time

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- request for a 24-month transition period under section 716(f) of the Dodd-Frank Act.

- Granted, July 2, 2013

Kansas City

Platte Valley Bank, Scottsbluff, Nebraska -- extension to October 16, 2013, to establish a branch at 1850 10th Street, Gering.

- Granted, July 1, 2013

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DO BRASIL S.A.		Banco do Brasil S.A., Brasilia, Brazil, on behalf of its New York and Miami branches, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF NEW YORK MELLON CORPORATION, THE		The Bank of New York Mellon, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
CANADIAN IMPERIAL BANK OF COMMERCE		Canadian Imperial Bank of Commerce, New York Agency, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK		Credit Agricole Corporate & Investment Bank New York Branch, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
INVESTORS BANCORP, INC.	* 4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire Gateway Community Financial Corporation, MHC and Gateway Community Financial Corporation, and their wholly-owned subsidiary, GCF Bank, all of Sewell, New Jersey.	Newspaper: Federal Register:	07/10/2013 07/08/2013
NATIXIS		Natixis, New York Branch, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
SOCIETE GENERALE		Societe Generale, New York Branch, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
STANDARD CHARTERED BANK		Standard Chartered Bank, New York Branch, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable
TORONTO-DOMINION BANK, THE		Toronto-Dominion Bank, New York Branch, New York, New York, request for transition period to conform swaps activities to those permissible under section 716 of the Dodd-Frank Act.	Newspaper: Federal Register:	Not applicable Not applicable



**District: 2**

**Federal Reserve Bank of New York**

**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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 6, 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
PRUDENTIAL BANCORP, INC.	* 3A1	Prudential Mutual Holding Company, Philadelphia, PA, and Prudential Bancorp, Inc. of Pennsylvania, Philadelphia, PA, each to merge with and into Prudential Bancorp, Inc., Philadelphia, PA, and subsequently Prudential Bancorp, Inc. will acquire 100 percent of the outstanding stock of Prudential Saving Bank, Philadelphia, PA, in connection with the reorganization of Prudential Mutual Holding Company from a mutual structure to a stock form organization.	Newspaper: Federal Register:	Not available 07/18/2013

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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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 July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 6, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANKSHARES, INC.	* 3A5	United Bankshares, Inc., Charleston, West Virginia, and George Mason Bankshares, Inc., Fairfax, Virginia, to acquire 100% of the voting securities of Virginia Commerce Bancorp, Inc., Arlington, Virginia, and thereby indirectly acquire Virginia Commerce Bank, Arlington, Virginia.	Newspaper:	Not available
	* 18C		Federal Register:	08/01/2013
	* Branch			

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 07/05/2013
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available Not available
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 07/18/2013
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 40 Moss Lane, Suite 100, Franklin, Tennessee.	Newspaper: Federal Register:	06/28/2013 Not applicable
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 3301 Aspen Grove Drive, Suite 106, Franklin, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
GDW BANKSHARES, INC.	* 3A1	GDW Bankshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of The Geo. D. Warthen Bank, both of Sandersville, Georgia.	Newspaper: Federal Register:	Not available Not available
GDW BANKSHARES, INC.	* 3A1	GDW Bankshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of The Geo. D. Warthen Bank, both of Sandersville, Georgia.	Newspaper: Federal Register:	Not available Not available
GEORGIA COMMUNITY BANCORP, INCORPORATED	CIC	After-the-fact change in control notice filed by Lucie VanLandingham Beeley, Leesburg, Georgia, and Stevan Reynolds Tuck, Dawson, Georgia, to retain control of 27.50 percent of the outstanding shares of the Class B common stock of Georgia Community Bancorp, Inc., Dawson, Georgia, and its subsidiary, The Citizens State Bank of Taylor County, Reynolds, Georgia. Total proforma ownership is 100 percent.	Newspaper: Federal Register:	07/25/2013 07/15/2013



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LOUISIANA BANCORP, INC.	CIC	After-the-fact change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), George Vernon Curry, Jr., and Lisa Rae Whittington, the trustees of the ESOP, both of Metairie, Louisiana, to retain approximately 17.9 percent of the outstanding shares and to acquire additional shares not to exceed 24.9 percent of the shares of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper:	Not available
			Federal Register:	07/12/2013
NCG BANCO, S.A.	FBSEA	NCG Banco, S.A., A Coruna, Spain, to establish an international representative-administrative office located in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
COMMUNITY HOLDINGS CORPORATION	CIC	Jay D. Bergman, Joliet, Illinois, to acquire up to 100 percent of the outstanding voting stock of Community Holdings Corp., Palos Hills, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST AMERICAN BANK CORPORATION	* 4c8	Notice by First American Bank Corporation, Elk Grove Village, Illinois, to acquire up to 100 percent of the voting shares of PNA Bank, Chicago, Illinois, through the merger of PNA Bank, Chicago, Illinois, with and into First American Bank, Elk Grove Village, Illinois, and thereby operate a savings association.	Newspaper: Federal Register:	Not available Not available
FIRST MERCHANTS CORPORATION	* 4c8	CFS Bancorp, Inc., Munster, Indiana, is proposed to merge with and into First Merchants Corporation, Muncie, Indiana. As a result of the merger, First Merchants Corporation, Muncie, Indiana, will also acquire 100 percent of the voting shares of Citizens Financial Bank, Munster, Indiana, a federal savings bank, the wholly-owned subsidiary of CFS Bancorp, Inc., Munster, Indiana. Immediately following the merger, Citizens Financial Bank would be merged with and into First Merchants Bank, N.A., Muncie, Indiana, the wholly-owned subsidiary of First Merchants Corporation, Muncie, Indiana.	Newspaper: Federal Register:	Not available Not available
HEARTLAND FINANCIAL USA, INC.	* 3A5	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire via merger Morrill Bancshares, Inc., Merriam, Kansas, and thereby indirectly acquire Morrill & Janes Bank and Trust Company, Overland Park, Kansas.	Newspaper: Federal Register:	Not available Not available
HOME BANCORP WISCONSIN, INC.	* 3A1	Home Bancorp Wisconsin, Inc., Madison, Wisconsin, to become a bank holding company through the acquisition of all of the outstanding voting stock of Home Savings Bank, Madison, Wisconsin. The bank holding company will be formed in connection with the proposed mutual-to-stock conversion of Home Savings Bank, a state chartered mutual savings bank. Pre filing review to determine compliance with Subpart E of Regulation MM, Conversions from Mutual to Stock Form.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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
LWCBANCORP, INC.	CIC	Gregory F. Steil, Hinsdale, Illinois, individually intends to retain 10 percent or more of the shares and thereby control LWC Bancorp, Inc., New Lenox, Illinois.	Newspaper: Federal Register:	Not available Not available
STC BANCSHARES CORP.	* 3A3	STC Bancshares Corp., St. Charles, Illinois, to acquire 100 percent of the voting shares of Bank of Palatine, Palatine, Illinois.	Newspaper: Federal Register:	Not available 07/26/2013
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:	07/19/2013 07/01/2013

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANC INVESTORS, LLC	* 3A1	Banc Investors, L.L.C., Town and Country, Missouri, to acquire 33.32 percent of the voting shares of 1st Advantage Bancshares, Inc., St. Peters, Missouri, and thereby indirectly acquire 1st Advantage Bank, St. Peters, Missouri.	Newspaper:	07/28/2013
			Federal Register:	08/01/2013
CENTENNIAL BANK	* 18C * Branch	Centennial Bank, Conway, Arkansas, to merge with Liberty Bank of Arkansas, Jonesboro, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	07/28/2013
			Federal Register:	Not applicable
HOME BANCSHARES, INC.	* 3A5	Home Bancshares, Inc., Conway, Arkansas, to acquire through merger Liberty Bancshares, Inc. and thereby indirectly acquire Liberty Bank of Arkansas, both of Jonesboro, Arkansas.	Newspaper:	07/28/2013
			Federal Register:	08/02/2013
NATIONAL BANKING CORP.	CIC	Notice by BJO Limited Partnerships, an Arkansas Limited Partnership, North Little Rock Arkansas, to retain control of National Banking Corp., North Little Rock, Arkansas.	Newspaper:	07/31/2013
			Federal Register:	07/22/2013

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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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 July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCIAL BANK OF MOTT EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Retroactive notice by Charlotte Aldinger and Jeri Haberstroh, both of Mott, North Dakota, as trustees/administrators of the Commercial Bank of Mott Employee Stock Ownership Plan, Mott, North Dakota ("ESOP"), to retain control of ESOP and thereby indirectly retain control of Commercial Bank of Mott, Mott, North Dakota.	Newspaper: Federal Register:	Not available 07/08/2013
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: Federal Register:	07/04/2013 07/08/2013
MAPLE BANC SHARES, INC.	CIC	Change in Control notice by Peter F. Lindholm, Long Lake, Minnesota, individually and as trustee of Peter F. Lindholm 2012 Irrevocable Trust, to retain 25 percent or more of the shares of Maple Banc Shares, Inc., Maple Plain, Minnesota, and thereby indirectly retain control of Bank of Maple Plain, Maple Plain, Minnesota.	Newspaper: Federal Register:	Not available 07/11/2013
PARK BANK CORPORATION OF DULUTH	CIC	Retroactive change in control notice by Carla A. Blumberg, St.Paul, Minnesota, to retain 25% or more of the shares of Park Bank Corporation of Duluth, Duluth, Minnesota, and thereby indirectly retain control of Park State Bank, Duluth, Minnesota.	Newspaper: Federal Register:	Not available 07/17/2013
TOLNA BANCORP, INC.	* 3A3	Tolna Bancorp, Inc., Tolna, North Dakota, to acquire 100 percent of McVile Financial Services, Inc., McVile, North Dakota, and thereby indirectly acquire McVile State Bank, McVile, North Dakota.	Newspaper: Federal Register:	Not available 07/29/2013



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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 July 6, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
B.O.E. BANCSHARES, INC.	* 3A5	B.O.E. Bancshares, Inc., Lawton, Oklahoma, to acquire through its acquisition subsidiary, B.O.E. Chickasha Corp, Lawton, Oklahoma, 100 percent of the voting shares of Chickasha Bancshares, Inc., Chickasha, Oklahoma, parent of Chickasha Bank & Trust Company, Chickasha, Oklahoma.	Newspaper:	Not available
	* 3A1		Federal Register:	Not available

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 6, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 07/15/2013
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:	Not available 07/15/2013
STRATEGIC GROWTH BANK INCORPORATED	CIC	Prior notice by David C. Hernandez, as proposed trustee of the R.L.H. 2011 SGB Trust, Dallas, Texas, the general partner of Southwest Banking Partners, L.P., Dallas, Texas, to acquire control of greater than 25 percent of Strategic Growth Bank, Inc., El Paso, Texas, and indirectly, Capital Bank, SSB, El Paso, Texas; Bank of the Rio Grande, Las Cruces, New Mexico; Mile High Banks, Longmont, Colorado; and First National Bank of Santa Fe, Santa Fe, New Mexico.	Newspaper: Federal Register:	Not available Not available

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 6, 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:	07/12/2013
			Federal Register:	Not applicable
IMB HOLDCO LLC	* 3A1	IMB HoldCo LLC, OneWest Bank Group LLC, IMB Management Holdings GP LLC, IMB Management Holdings LP, all of Pasadena, California, and The SHM 2009D Trust, Palm Beach, Florida, to become bank holding companies upon the conversion of OneWest Bank, FSB, Pasadena, California, from a federal savings association to a national bank.	Newspaper:	Not available
			Federal Register:	Not available

**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	

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\* Subject to the provisions of the Community Reinvestment Act