
Federal Reserve Release



H.2

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

No. 28

Week Ending July 13, 2013

Testimony and Statements

Dodd-Frank Implementation -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs on the Federal Reserve's activities in mitigating systemic risk and implementing the Dodd-Frank Act.

- Published, July 11, 2013

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of 28-day term deposits with full allotment of tenders on July 15, 2013.

- Announced, July 10, 2013

Regulations and Policies

Regulation H (Membership of State Banking Institutions in the Federal Reserve System) and Regulation Q (Capital Adequacy of Bank Holding Companies, Savings and Loan Holding Companies, and State Member Banks) -- publication for comment of interagency rule to strengthen the leverage ratio standards for large, interconnected U.S. banking organizations.

- Approved, July 9, 2013

Enforcement

Buckeye Bancshares, Inc., Lorain, Ohio, and Buckeye Community Bank -- written agreement dated July 24, 2009, terminated July 2, 2013.

- Announced, July 9, 2013

Huntington Bancshares, Inc., Huntington, Texas -- written agreement dated October 17, 2011, terminated June 27, 2013.

- Announced, July 9, 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**

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 2200 Airport Boulevard, Pensacola, Florida.

- Approved, July 9, 2013

Dallas

Centennial Bank, Plainview, Texas -- to establish a branch at 1689 River Road, Boerne.

- Withdrawn, July 8, 2013

St. Louis

Summit Bank, Arkadelphia, Arkansas -- to establish a branch at 8201 Phoenix Avenue, Ft. Smith.

- Approved, July 10, 2013

Philadelphia

Woodlands Bank, Williamsport, Pennsylvania -- to establish a branch at the corner of Church and Jay Streets, Lock Haven.

- Approved, July 11, 2013

Bank Holding Companies

St. Louis

BancPlus Corporation, Ridgeland, Mississippi -- to engage in certain nonbanking activities through its subsidiary, Oakhurst Development, Inc., Ridgeland.

- Approved, July 8, 2013

Bank Holding Companies

San Francisco

BBCN Bancorp, Inc., Los Angeles, California -- waiver of application to acquire Foster Bankshares, Inc., Rolling Meadows, Illinois, in connection with the merger of their respective subsidiaries, BBCN Bank, Los Angeles, and The Foster Bank, Chicago, Illinois.

- Granted, July 12, 2013

Dallas

Commercial Bancshares, Inc., El Campo, Texas -- to acquire City State Bancshares, Inc., Palacios, and indirectly acquire The City State Bank of Palacios.

- Approved, July 8, 2013

Atlanta

Community Southern Holdings, Inc., Lakeland, Florida -- to become a bank holding company by acquiring Community Southern Bank, Lakeland.

- Approved, July 11, 2013

Kansas City

DS Holding Company, Inc., Omaha, Nebraska -- to merge with Ashland Bancshares, Inc., Omaha (in connection with this transaction, DS's subsidiary, Omaha State Bank, will merge with and into Ashland's subsidiary, Centennial Bank, with the resulting bank to be known as Core Bank).

- Approved, July 12, 2013

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire PVF Capital Corp., Solon, Ohio, and thereby indirectly acquire Park View Federal Savings Bank.

- Approved, July 8, 2013

Bank Holding Companies

Atlanta

First Freedom Bancshares, Inc., Lebanon, Tennessee -- relief from a commitment.
- Granted, July 12, 2013

Atlanta

GDW Bankshares, Inc., Sandersville, Georgia -- to become a bank holding company by acquiring The Geo. D. Warthen Bank, Sandersville.
- Withdrawn, July 10, 2013

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- waiver of application to acquire North Cascades Bancshares, Inc., Chelan, Washington, in connection with the merger of their respective subsidiaries, Glacier Bank, Kalispell, and North Cascades National Bank, Chelan.
- Granted, July 11, 2013

Secretary

SCBT Financial Corporation, Columbia, South Carolina -- (1) to acquire First Financial Holdings, Inc., Charleston, and indirectly acquire First Federal Bank and (2) to engage in financial investment advisory and securities brokerage activities through First Southeast 401(k) Fiduciaries, Inc., and First Southeast Investor Services, Inc.
- Approved, July 3, 2013
(A/C)

Bank Mergers

St. Louis

Macon-Atlanta State Bank, Macon, Missouri -- to purchase certain assets and assume certain liabilities of the Monroe City branch of UMB Bank, N.A., Kansas City, and to retain the acquired facility as a branch.
- Approved, July 8, 2013

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, July 10, 2013

San Francisco

Westamerica Bank, San Rafael, California -- to make a public welfare investment.

- Approved, July 12, 2013

Change in Bank Control

St. Louis

Independence Bancshares, Inc., Owensboro, Kentucky -- to retain control of Independence Bancshares, Inc., and its subsidiary, Independence Bank of Kentucky, Owensboro.

- Permitted, July 8, 2013

Kansas City

Lead Financial Group, Inc., Garden City, Missouri -- change in bank control of Lead Financial Group and its subsidiary, Lead Bank, Garden City.

- Permitted, July 8, 2013

Extensions of Time

Director, BS&R

Bank of Montreal, Montreal, Canada -- request for a 24-month transition period for the Illinois branch of Bank of Montreal under section 716(f) of the Dodd-Frank Act.

- Granted, July 12, 2013

Extensions of Time

Director, BS&R

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

- Granted, July 9, 2013

Director, BS&R

The Bank of Nova Scotia, Toronto, Canada -- request for a 24-month transition period for the New York agency of The Bank of Nova Scotia under section 716(f) of the Dodd-Frank Act.

- Granted, July 12, 2013

Director, BS&R

Credit Agricole Corporate and Investment Bank, Paris La Defense Cedex, France -- request for a 24-month transition period for the New York branch of Credit Agricole Corporate and Investment Bank under section 716(f) of the Dodd-Frank Act.

- Granted, July 12, 2013

Director, BS&R

Deutsche Bank AG, Frankfurt, Germany -- request for a 24-month transition period for the New York branch of Deutsche Bank AG under section 716(f) of the Dodd-Frank Act.

- Granted, July 12, 2013

Director, BS&R

Natixis, Paris, France -- request for a 24-month transition period for the New York branch of Natixis under section 716(f) of the Dodd-Frank Act.

- Granted, July 12, 2013

Extensions of Time

Atlanta

Old Florida Bancshares, Inc., Orlando, Florida -- extension to October 19, 2013, to acquire New Traditions National Bank, Orlando.

- Granted, July 11, 2013

Director, BS&R

Societe Generale, Paris, France -- request for a 24-month transition period for the New York branch of Societe Generale under section 716(f) of the Dodd-Frank Act.

- Granted, July 12, 2013

Chicago

State Bank of the Lakes, Antioch, Illinois -- extension to July 25, 2013, to establish a branch at 10 East Rollins Road, Round Lake Beach.

- Granted, July 8, 2013

Director, BS&R

SunTrust Bank, Atlanta, Georgia -- request for a 24-month transition period under section 716(f) of the Dodd-Frank Act.

- Granted, July 9, 2013

Richmond

Valley Bank, Roanoke, Virginia -- extension to February 8, 2014, to establish a branch at 4003 Challenger Avenue, Roanoke.

- Granted, July 12, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 3A3	Application by Independent Bank Corp, Rockland, Massachusetts, to acquire Mayflower Bancorp, Inc. and its subsidiary bank, Mayflower Co-operative Bank, both of Middleboro, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

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 July 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular, New York, New York requests to establish a branch located at 1434 N. Rand Road, Arlington Heights, Illinois.	Newspaper:	07/30/2013
			Federal Register:	Not applicable
CAIXABANK SA	FBSEA	Caixabank SA, Barcelona, Spain, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	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 13, 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
FOX CHASE BANCORP, INC.	* 3A1	Fox Chase Bancorp, Inc., Hatboro, PA, to become a bank holding company in connection with the proposed conversion of Fox Chase Bank, Hatboro, PA to a state saving bank charter.	Newspaper: Federal Register:	Not available 08/12/2013
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:	07/24/2013 07/18/2013

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	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 13, 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 July 13, 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:	08/03/2013
	* 18C		Federal Register:	08/01/2013
	* Branch			

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 July 13, 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 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 08/08/2013
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
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: Federal Register:	Not available 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: Federal Register:	Not available Not applicable
SUNSHINE FINANCIAL, INC.	SLHC Activity	Sunshine Financial, Inc., to engage in the purchase of commercial real estate loan participations from its subsidiary, Sunshine Savings Bank, both of Tallahassee, Florida.	Newspaper: Federal Register:	Not applicable 07/30/2013

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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3208049	MIDSOUTH BK, MURFREESBORO, TENNESSEE	03/11/2013	07/04/2013	S	Small Bank

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 July 13, 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
C US BANK	Member	C US Bank, Cresco, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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 07/29/2013
FIRST MERCHANTS CORPORATION	* 4c8	First Merchants Corporation, Munster, Indiana, to acquire via merger CFS Bancorp, Inc., Munster, Indiana, and thereby indirectly acquire control of Citizens Financial Bank, Munster, Indiana, a federal savings bank.	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 08/02/2013
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 08/09/2013
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 July 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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, as an individual intends to retain 10 percent or more of the shares of LWC Bancorp, Inc., New Lenox, Illinois and thereby indirectly control LincolnWay Community Bank, New Lenox, Illinois.	Newspaper: Federal Register:	Not available 07/30/2013
SEAWAY BANCSHARES, INC.	CIC	Veranda L. Dickens, as an individual, to acquire shares of Seaway Bancshares, Inc., Chicago, Illinois, and thereby indirectly acquire Seaway Bank and Trust Company, Chicago, 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

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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671147	PRIMEBANK, LE MARS, IOWA	02/19/2013	07/01/2013	S	Int Sm Bank
436542	WAUKON ST BK, WAUKON, IOWA	03/11/2013	07/02/2013	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOPFED BANCORP, INC.	* 3A3	HopFed Bancorp, Inc., Hopkinsville, Kentucky, to acquire 100 percent of Sumner Bank & Trust, Gallatin, Tennessee.	Newspaper:	Not available
			Federal Register:	07/12/2013
MCGEHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN THE	* 3A3	The McGehee Bank Employee Stock Ownership Plan, McGhee, Arkansas, to acquire additional direct ownership of up to 35 percent of Southeast Financial Bankstock Corp., McGhee, Arkansas, and thereby increase its indirect control of McGehee Bank, McGhee, Arkansas.	Newspaper:	08/03/2013
			Federal Register:	07/12/2013
ONEFINANCIAL CORPORATION	CIC	Notice by the estate of Layton P. Stuart, Richard A. Torti, Sr., as executor, both of Little Rock, Arkansas, to retain control of OneFinancial Corporation, Little Rock, Arkansas.	Newspaper:	07/23/2013
			Federal Register:	Not available

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	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
DACOTAH BANKS, INC.	* 3A5 * 18C * Branch	Dacotah Banks, Inc., Aberdeen, South Dakota, to merge with Donnelly Bancshares, Inc. and thereby indirectly acquire United Farmers and Merchants State Bank, both of Morris, Minnesota. In addition, Dacotah Bank, Aberdeen, South Dakota, to merge with United Farmers and Merchants State Bank and, incident thereto, establish branches at 4 Atlantic Avenue, Morris, Minnesota, and 209 South Main Street, Chokio, Minnesota.	Newspaper: Federal Register:	Not available 08/09/2013
DUBOIS BANKSHARES, INC.	CIC	Retroactive notice by Barbara Carlson, Sauk Centre, Minnesota, individually to retain 10 percent or more of the voting shares of DuBois Bankshares, Inc., Sauk Centre, Minnesota. Sarah Beuning, Springfield, Illinois, Steven Beuning, Edina, Minnesota, and Eric Beuning, Scott Beuning, and Tyler Carlson, all of Sauk Centre, Minnesota, to retain control of DuBois Bankshares, Inc., Sauk Centre, Minnesota, and thereby remain members of the Carlson/Beuning family shareholder group, which controls 25 percent or more of DuBuois Bankshares, Inc., Sauk Centre, Minnesota. And Mary Jeanne Woodward, Sartell, Minnesota, Lisa DuBois Schmitze and John DuBois, both of Sauk Centre, Minnesota, to retain control of the voting shares of DuBois Bankshares, Inc., and thereby remain members of the Margaret DuBois Family Shareholder group, which controls 25 percent or more of DuBois Bankshares, Inc., thereby controls First State Bank of Sauk Centre, Sauk Centre, Minnesota.	Newspaper: Federal Register:	Not available Not available
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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	07/29/2013

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
34153	AMERICAN BK, SAINT PAUL, MINNESOTA	01/07/2013	06/21/2013	S	Int Sm Bank
630555	AMERICAN BK, BOZEMAN, MONTANA	03/04/2013	07/03/2013	O	Int Sm 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 July 13, 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:	07/31/2013
			Federal Register:	08/08/2013
COUNTRY CLUB BANK	* Branch	Country Club Bank to establish a branch at 414 Nichols Road, both in Kansas City, Missouri.	Newspaper:	07/20/2013
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	03/18/2013	06/28/2013	S	Small Bank
3660478	PRIME BK, EDMOND, OKLAHOMA	03/18/2013	07/01/2013	S	Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	03/25/2013	07/02/2013	S	Int Sm 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 July 13, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Plainview, Texas, to establish a branch to be located at 1689 River Road, Boerne, Texas 78006.	Newspaper: Federal Register:	Not available Not applicable
VERTON 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
VERTON 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 07/26/2013
VANTAGE BANK TEXAS, NATIONAL ASSOCIATION	Member	Vantage Bank Texas, National Association, Refugio, Texas, to become a member of the Federal Reserve System through the conversion from a national bank charter.	Newspaper: Federal Register:	Not applicable 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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- 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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 13, 2013

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

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1471577	AMERICAN SCTY BK, NEWPORT BEACH, CALIFORNIA	02/19/2013	07/02/2013	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act