
Federal Reserve Release



H.2

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

No. 37

Week Ending September 14, 2013

Bank Holding Companies

General Electric Company, Fairfield, Connecticut, and The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- request for a temporary exemption under the Depository Institution Management Interlocks Act and Regulation LL.

- Granted, August 12, 2013

(A/C)

Change in Bank Control

Urban Financial Group, Inc., Bridgeport, Connecticut -- change in bank control of Urban Financial Group and its subsidiary, The Community's Bank, Bridgeport.

- Denied, September 13, 2013

Forms

Forms -- initial Board review to implement the Complex Institution Liquidity Monitoring Report (FR 2052a) and Liquidity Monitoring Report (FR 2052b).

- Proposed, September 9, 2013

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Approved, September 13, 2013

Forms -- final Board review to implement the Annual Company-Run Stress Test Projections (FR Y-16).

- Approved, September 13, 2013

Personnel

Office of Inspector General -- appointment of Lawrence K. Valett as associate inspector general.

- Announced, September 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 Holding Companies

St. Louis

Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire Metropolitan National Bank, Little Rock, and for Arvest Bank, Fayetteville, to merge with Metropolitan National Bank and to retain the acquired facilities as branches.

- Withdrawn, September 10, 2013

Bank Mergers

New York

Chemung Canal Trust Company, Elmira, New York -- to purchase certain assets and assume certain liabilities of six branches of Bank of America, National Association, Charlotte, North Carolina, and to retain the acquired facilities as branches.

- Approved, September 9, 2013

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, September 13, 2013

Change in Bank Control

Cleveland

ESB Financial Corporation, Ellwood City, Pennsylvania -- change in bank control of ESB Financial Corporation and its subsidiary, ESB Bank, Ellwood City.

- Permitted, September 13, 2013

Change in Bank Control

Chicago

Home Financial Bancorp, Spencer, Indiana -- change in bank control of Home Financial Bancorp, Spencer, and its subsidiary, Our Community Bank.

- Permitted, September 10, 2013

Kansas City

Regent Capital Corporation, Nowata, Oklahoma -- to retain control of Regent Capital Corporation and its subsidiary, Regent Bank, Nowata.

- Permitted, September 13, 2013

Extensions of Time

Director, BS&R

BNP Paribas, Paris, France -- extension of time to divest certain merchant banking investments.

- Granted, September 9, 2013

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- extension to January, 8, 2014, to acquire PVF Capital Corporation, Solon, Ohio, and its subsidiary, Park View Federal Savings Bank.

- Granted, September 10, 2013

Director, BS&R

Saddle River Valley Bancorp, Saddle River, New Jersey, and its parent SLHCs, JCF III AIV SRV GP LLC, et al. -- temporary relief from certain regulatory reporting requirements.

- Granted, September 11, 2013

Extensions of Time

San Francisco

Umpqua Holdings Corporation, Portland, Oregon -- extension of time for UB Properties LLC, Portland, to divest certain real estate.

- Granted, September 11, 2013

Financial Holding Companies

Minneapolis

Central Bancshares, Inc., Golden Valley, Minnesota -- election to become a financial holding company.

- Effective, September 13, 2013

Savings and Loan Holding Companies

St. Louis

Stifel Bank and Trust, Creve Coeur, Missouri -- waiver of application to become a savings and loan holding company in connection with its acquisition through merger of Acacia Federal Savings Bank, Falls Church, Virginia.

- Granted, September 9, 2013

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTWAY BANCORP MHC	* 3A1	Coastway Bancorp, Inc., Cranston, Rhode Island to acquire 100% of the outstanding capital stock of Coastway Community Bank, Cranston, Rhode Island, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of Coastway Bancorp, MHC from mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available
Equitable Bancorp, MHC	* 3A1	Equitable Bancorp, MHC and Equitable Bancorp, Inc., both of Lynn, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Equitable Cooperative Bank, Lynn, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		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 September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
GENOA BANKING COMPANY, THE	Premises	Request by The Genoa Banking Company, Genoa, OH for permission to exceed its limit of investment in premises as permitted under Section 208.21 of Regulation H and Section 24A of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable

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 September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
FAIRMOUNT BANCORP, INC.	* 3A1	Fairmount Bancorp, Inc., Rosedale, Maryland, to become a bank holding company upon the conversion of Fairmount Bank, Rosedale, Maryland, to a state chartered commercial bank.	Newspaper:	10/07/2013
			Federal Register:	10/15/2013

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	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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

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 September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDAR RAPIDS BANK AND TRUST COMPANY	* 18C * Branch	Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to merge with Community National Bank, Waterloo, Iowa. As a result of the proposed merger, Cedar Rapids Bank and Trust Company will establish a branch at: 422 Commercial Street, Waterloo, Iowa; 11 Tower Park Drive, Waterloo, Iowa; 2322 West 1st Street, Cedar Falls, Iowa; and 6004 University Avenue, Cedar Falls, Iowa.	Newspaper: Federal Register:	Not available Not applicable
CHARLEVOIX FIRST CORPORATION	CIC	Members of the Irish and Hodgson family which include: Ann Kennedy Irish, Harbor Springs, Michigan; Ann Kennedy Irish, Harbor Springs, Michigan, as trustee of the Ann Kennedy Irish Trust; the Ann Kennedy Irish Trust, Harbor Springs, Michigan; David H. Irish, Harbor Springs, Michigan, as trustee of the David H. Irish Trust; the David H. Irish Trust, Harbor Springs, Michigan; Tracy Irish Texter, Middleville, Michigan; Tracy Irish Texter, Middleville, Michigan and John F. Texter, Middleville, Michigan, as trustees of the John F. Texter and Tracy I. Texter Trust; the John F. Texter and Tracy I. Texter Trust, Middleville, Michigan; Susan Irish Stewart, Harbor Springs, Michigan, as trustee of the Susan Irish Stewart Revocable Intervivos Trust; the Susan Irish Stewart Revocable Intervivos Trust, Harbor Springs, Michigan; Colin David Irish, Marquette, Michigan; Perry Irish Hodgson, Charlevoix, Michigan; Liam Foster Hodgson, Beaver Island, Michigan; Alexander Irish Hodgson, Charlevoix, Michigan; and Raymond Earhart Hodgson, Charlevoix, Michigan, to be added to the Hodgson Family Control Group and to thereby retain control of 25 percent or more of Charlevoix First Corporation, Charlevoix, Michigan and indirectly Charlevoix State Bank, Charlevoix, Michigan.	Newspaper: Federal Register:	08/22/2013 09/12/2013
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
EDGEWATER BANK	* MHC Conversion	Edgewater Bank, St. Joseph, Michigan, to apply with the OCC to convert from mutual to stock form and also form Edgewater Bancorp, Inc., St. Joseph, Michigan, a savings and loan holding company.	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 September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSELLES BANCORPORATION, INC.	CIC	Charles M. Shea, of Wilmette, Illinois, as an individual, and the group consisting of JP Morgan Chase Bank, N.A., Naperville, Illinois, as Trustee of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust, Naperville, Illinois, and the Jerry C. Bradshaw Family Trust-GST Exempt Trust, Naperville, Illinois; Charles M. Shea, Wilmette, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust-GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust-GST Exempt Trust; Molly Baed, Wassenaar, Netherlands, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust - GST Exempt Trust; Betty J. Bradshaw, Wheaton, Illinois, as a committee member of the Jerry C. Bradshaw Family Trust - GST Non-Exempt Trust and the Jerry C. Bradshaw Family Trust- GST Exempt Trust, to retain control of the outstanding shares of Marseilles Bancorporation, Inc., Marseilles, Illinois. Marseilles Bancorporation, Inc., Marseilles, Illinois, controls Marseilles Bank, Marseilles, Illinois.	Newspaper:	Not available
			Federal Register:	09/03/2013

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
SIMMONS FIRST NATIONAL CORPORATION	* 3A3	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire 100 percent of Metropolitan National Bank, Little Rock, Arkansas.	Newspaper:	Not available
			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 September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HERITAGE HOLDING COMPANY	* 3A1	American Heritage Holding Company, Saint Cloud, Minnesota, to become a bank holding company by acquiring 100 percent of American Heritage National Bank, Long Prairie, Minnesota.	Newspaper: Federal Register:	Not available 10/16/2013
FORSTROM BANCORPORATION, INC.	* 3A3	Forstrom Bancorporation, Inc., Clara City, Minnesota, to acquire 100% of First Bank of Lincoln, Lincoln, Montana.	Newspaper: Federal Register:	Not available 10/16/2013

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 14, 2013**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COFFEYVILLE BANCORP, INC.	* 3A5	Coffeyville Bancorp, Inc., Coffeyville, Kansas, to acquire 100 percent of the voting shares of and to merge with Coffeyville Financial Corporation, Omaha, Nebraska, parent of Condon Bank & Trust, Coffeyville, Kansas.	Newspaper: Federal Register:	09/30/2013 10/04/2013
FIRST NORTHERN BANK OF WYOMING	* Branch	First Northern Bank of Wyoming, Buffalo, Wyoming, to establish a branch at 200 South Kendrick Avenue, Gillette, Wyoming.	Newspaper: Federal Register:	09/27/2013 Not applicable
VISION BANCSHARES, INC.	CIC	Clea Alsip, Brooklyn, New York; Patti Janese Hager, Edmond, Oklahoma; Zela Mae Hanson, Tulsa, Oklahoma; Patricia Ann McCortney, Farmers Branch, Texas; Vicki Lynn Patton, Ada, Oklahoma; Jerry Scott Grandchildren's Trust, Ada, Oklahoma; Kamberly Dawn or Richard Clay Skoch, Yukon, Oklahoma; and Tammy Key, Sulphur, Oklahoma, as shareholders and members to the Vision Bancshares, Inc. Voting Agreement, to retain common voting shares of Vision Bancshares, Inc., and thereby indirectly retain voting shares of Vision Bank, National Association, both in Ada, Oklahoma.	Newspaper: Federal Register:	Not available 09/13/2013

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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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 September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
2009 TCRT	* 3A1 4c8	Ford Financial Fund II, L.P., Ford Management II, L.P., Ford Ultimate Management II, LLC, 2009 TCRT, GJF Financial Management II, LLC, Ford Fund Investment LP, and LR Acquisition Company LLC, all of Dallas, Texas, each to become a bank holding company by directly or indirectly acquiring control of Metropolitan National Bank, Little Rock, Arkansas. Additionally, 2009 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P., all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available 08/13/2013
CULLEN/FROST BANKERS, INC.	* 3A5 * 18C * Branch	Cullen/Frost Bankers, Inc., San Antonio, Texas, to acquire by merger 100 percent of WNB Bancshares, Inc., Odessa, Texas, and to indirectly acquire Western National Bank, Odessa, Texas. In addition, Frost Bank, San Antonio, Texas, to acquire by merger Western National Bank and to establish all 8 branches of Western National Bank as branches of Frost Bank.	Newspaper: Federal Register:	Not available 09/27/2013
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of the common stock of Collin Bank, Plano, Texas.	Newspaper: Federal Register:	09/28/2013 09/30/2013
NORTHEAST TEXAS BANCSHARES, INC.	* 3A1	Northeast Texas Bancshares, Inc., Mount Pleasant, Texas, to become a bank holding company by acquiring 100 percent of the outstanding shares of The American National Bank of Mount Pleasant, Mount Pleasant, Texas.	Newspaper: Federal Register:	Not available 10/16/2013
THE GMDK TRUST FBO CHRISTOPHER J. KEYLAND	* SLHC Formation	The GMDK Trust fbo Christopher J. Keyland, The GMDK Trust fbo Kathryn J. Roberts, The JLD/GMDK Irrevocable Asset Trust fbo Christopher J. Keyland, The JLD/GMDK Irrevocable Asset Trust fbo Kathryn J. Roberts, The JLD-Christopher J. Keyland Descendant Trust #3, The JLD-Kathryn J. Roberts Descendant Trust #4, The JSD-Christopher J. Key land Descendant Trust #3, and The JSD-Kathryn J. Roberts Descendant Trust #4, all of Fort Worth, Texas, to become savings and loan holding companies through the acquisition of controlling interests in First Western Mortgage Corporation, Colonial Holding Company, and therefore indirectly, Colonial Savings, FA, all of Fort Worth, Texas.	Newspaper: Federal Register:	Not available 09/27/2013

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
ZT FINANCIAL HOLDINGS, INC.	* 3A1	ZT Acquisitions, Inc., and ZT Financial Holdings, Inc., both of Houston, Texas, to become bank holding companies pursuant to Section 3(a)(1) through the acquisition of First National Bank of Colorado City, Colorado City, Texas.	Newspaper:	Not available
			Federal Register:	10/15/2013

District: 11

Federal Reserve Bank of Dallas

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Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 14, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
TFB BANCORP, INC.	* 3A1	TFB Bancorp, Inc., to become a bank holding company by acquiring 100 percent of The Foothills Bank, both of Yuma, Arizona.	Newspaper:	Not available
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

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