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**Federal Reserve Release**

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*H.2*

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

*No. 38*

*Week Ending September 21, 2013*

Change in Bank Control

Anchor Commercial Bank, Juno Beach, Florida -- change in bank control of Anchor Commercial Bank.

- Permitted, September 17, 2013

Reserve Bank Operations

First Vice Presidents -- revisions to the Board's policy for evaluating and compensating Reserve Bank first vice presidents.

- Approved, September 3, 2013

(A/C)

Enforcement

JPMorgan Chase & Co., New York, New York -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 19, 2013

The Missouri Bank, Warrenton, Missouri -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 17, 2013

## **H.2 Actions under delegated authority**

**September 15, 2013 to September 21, 2013**

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**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**

#### Secretary

SunTrust Bank, Atlanta, Georgia -- to establish branches at 14112 Darnestown Road, Germantown, Maryland; 12916 Walker Branch Road, Charlotte, North Carolina; 4676 Hog Mountain Road, Flowery Branch, Georgia; 411 Fayetteville Street, Raleigh, North Carolina; and 9909 Hagen Ranch Road, Boynton Beach, Florida.

- Approved, September 20, 2013

#### Chicago

Town Bank, Hartland, Wisconsin -- to establish a branch at 140 South First Street, Milwaukee.

- Approved, September 20, 2013

### **Bank Holding Companies**

#### Richmond

C&F Financial Corporation, West Point, Virginia -- to acquire Central Virginia Bankshares, Inc., Powhatan, and its subsidiary, Central Virginia Bank.

- Approved, September 16, 2013

#### Kansas City

Four Corners Community Bank, Farmington, New Mexico -- waiver of application to become a bank holding company in connection with the acquisition through merger of The Citizens State Bank of Cortez, Cortez, Colorado.

- Granted, September 20, 2013

**Bank Holding Companies**

Philadelphia

Fox Chase Bancorp, Inc., Hatboro, Pennsylvania -- to become a bank holding company upon the conversion of its wholly owned subsidiary, Fox Chase Bank, Hatboro, from a federal savings bank to a state-chartered savings bank.

- Approved, September 17, 2013

St. Louis

Greenville Bancshares, Inc., Piedmont, Missouri -- to merge with Ripley County Bancshares, Inc., Piedmont, and thereby acquire Peoples Community State Bank, Doniphan.

- Approved, September 19, 2013

Boston

New Hampshire Thrift Bancshares, Inc., Newport, New Hampshire -- waiver of application to acquire Central Financial Corporation, Randolph, Vermont, in connection with the merger of their respective subsidiaries, Lake Sunapee Bank, fsb, Newport, and The Randolph National Bank, Randolph.

- Granted, September 20, 2013

Dallas

Rio Financial Services, Inc., McAllen, Texas -- to engage in extending credit and servicing loans and related activities through its subsidiary, Rio Financial Holdings, Inc., McAllen.

- Approved, September 19, 2013

**Bank Holding Companies**

San Francisco

Sterling Financial Corporation, Spokane, Washington -- waiver of application to acquire Commerce National Bank, Newport Beach, California, in connection with its merger with Sterling Savings Bank, Spokane, a subsidiary of Sterling Financial Corporation.

- Granted, September 20, 2013

Kansas City

Whitcorp Financial Company, Leoti, Kansas -- waiver of application to acquire CSB Bancorp, Inc., Walsh, Colorado, in connection with the merger of their respective subsidiaries, Frontier Bank, Lamar, and Colorado State Bank of Walsh, Walsh.

- Granted, September 20, 2013

San Francisco

Wilshire Bancorp, Inc., Los Angeles, California -- waiver of application to acquire BankAsiana, Palisades Park, New Jersey, in connection with its merger with Wilshire State Bank, Los Angeles, a subsidiary of Wilshire Bancorp.

- Granted, September 19, 2013

**Banks, Foreign**

New York

China Construction Bank Corporation, Beijing, People's Republic of China -- to establish a branch in San Francisco, California.

- Withdrawn, September 18, 2013

**Banks, State Member**

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, September 16, 2013

**Change in Bank Control**

Dallas

Delhi Bancshares, Inc., Delhi, Louisiana -- change in bank control of Delhi Bancshares and its subsidiary, Guaranty Bank & Trust Company of Delhi, Louisiana.

- Permitted, September 18, 2013

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 21, 2013**

| <b>Filer</b>                        | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |                |
|-------------------------------------|--------------------|---|------------------------------|----------------|
| 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<br>* 3A3     | 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  |
|                                     |                    |   | Federal Register:            | Not available  |
| STATE STREET BANK AND TRUST COMPANY | Investment         | State Street Bank and Trust Company and State Street International Holdings, both of Boston, Massachusetts, submit prior notice pursuant to Section 211.9(f) of Regulation K to invest in certain subsidiaries beyond the single entity and aggregate investment limits in connection with an internal reorganization of its European operations. | Newspaper:                   | Not applicable |
|                                     |                    |   | Federal Register:            | Not applicable |

\* Subject to the provisions of the Community Reinvestment Act

**District: 1**

**Federal Reserve Bank of Boston**

**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.

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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 September 21, 2013**

| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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NONE

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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|---------|---|------------|-----------------|------------|-------------|
| 501105  | MANUFACTURERS & TRADERS TC, BUFFALO, NEW YORK | 07/09/2012 | 09/06/2013      | O          | Large Bank  |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending September 21, 2013**

| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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NONE

**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 September 21, 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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|---------|------------------------------------|------------|-----------------|------------|-------------|
| 27614   | ANDOVER BK, ANDOVER, OHIO          | 06/03/2013 | 09/03/2013      | S          | Int Sm Bank |
| 362717  | CROGHAN COLONIAL BK, FREMONT, OHIO | 06/17/2013 | 09/09/2013      | S          | Int Sm Bank |

| 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 September 21, 2013**

| <b>Filer</b>             | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |            |
|--------------------------|--------------------|--|------------------------------|------------|
| FARMERS BANKSHARES, INC. | * 3A1              | Farmers Bankshares, Inc., Windsor, Virginia, to become a bank holding company through the acquisition of 100% of Farmers Bank, Windsor, Virginia | Newspaper:                   | 10/09/2013 |
|                          |                    |  | Federal Register:            | 10/17/2013 |

**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 September 21, 2013**

| <b>Filer</b>                           | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b>    |                                 |
|--|--------------------|--|---------------------------------|---------------------------------|
| BANCO DE CREDITO E<br>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:<br>Federal Register: | Not available<br>08/08/2013     |
| HAMILTON STATE<br>BANCSHARES, INC.     | * 3A5              | Hamilton State Bancshares, Inc., Hoschton, Georgia, to merge with Cherokee Banking Company, and thereby acquire Cherokee Bank, N.A., both of Canton, Georgia.  | Newspaper:<br>Federal Register: | Not available<br>Not available  |
| IBERIABANK                             | * 18C<br>* Branch  | IBERIABANK, Lafayette, Louisiana, to purchase certain assets and assume certain liabilities of Synovus Bank, Columbus, Georgia, and thereby establish two branches in Germantown, Tennessee and two branches in Memphis, Tennessee.<br><br>BKBR: IBERIABANK, Lafayette, Louisiana, in connection with its purchase and assumption transaction with Synovus Bank, Columbus, Georgia, to acquire the following branches: 3100 Forest Hill-Irene Road, Germantown, Tennessee, 7860 Wolf River Boulevard, Germantown, Tennessee, 370 South Grove Park Road, Memphis, Tennessee, and 717 South White Station Road, Memphis Tennessee. | Newspaper:<br>Federal Register: | 10/14/2013<br>Not applicable    |
| NCG BANCO, S.A.                        | FBSEA              | NCG Banco, S.A., A Coruna, Spain, to establish an international representative-administrative office located in Miami, Florida.  | Newspaper:<br>Federal Register: | Not available<br>Not applicable |

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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|---------|----------------------------------|------------|-----------------|------------|-------------|
| 3368635 | PARADISE BK, BOCA RATON, FLORIDA | 05/13/2013 | 09/12/2013      | S          | Small Bank  |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 21, 2013**

| <b>Filer</b>                        | <b>Filing Type</b>  | <b>Filing Proposal</b>   | <b>End of Comment Period</b>    |                                 |
|-------------------------------------|---------------------|--|---------------------------------|---------------------------------|
| CEDAR RAPIDS BANK AND TRUST COMPANY | * 18C<br>* 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:<br>Federal Register: | Not available<br>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:<br>Federal Register: | Not available<br>Not available  |
| Edgewater Bancorp, Inc.             | * SLHC<br>Formation | Edgewater Bancorp, Inc., St. Joseph, Michigan, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Edgewater Bank, St. Joseph, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Edgewater Bank, a federally chartered mutual savings bank.   | Newspaper:<br>Federal Register: | Not available<br>Not available  |
| MARSEILLES 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:<br>Federal Register: | Not available<br>09/03/2013     |
| MB FINANCIAL, INC                   | * 3A5               | MB Financial, Inc., Chicago, Illinois, to merge with Taylor Capital Group, Inc., and thereby indirectly acquire Cole Taylor Bank, both of Rosemont, Illinois.  | Newspaper:<br>Federal Register: | Not available<br>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 21, 2013

| Filer                       | Filing Type | Filing Proposal  | End of Comment Period |                |
|-----------------------------|-------------|--|-----------------------|----------------|
| MERCANTILE BANK CORPORATION | * 3A5       | Mercantile Bank Corporation, Grand Rapids, Michigan, to merge with Firstbank Corporation, Alma, Michigan, and thereby indirectly acquire Firstbank, Mount Pleasant, Michigan and Keystone Community Bank, Kalamazoo, Michigan. | Newspaper:            | Not available  |
|                             |             |  | Federal Register:     | Not available  |
| TOWN BANK                   | * Branch    | Town Bank, Hartland, Wisconsin, to establish a branch facility to be located at 140 South First Street, Milwaukee, Wisconsin.  | Newspaper:            | 09/14/2013     |
|                             |             |  | Federal Register:     | Not applicable |

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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|---------|------------------------|-----------|-----------------|------------|-------------|
|---------|------------------------|-----------|-----------------|------------|-------------|

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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 September 21, 2013**

| <b>Filer</b>                       | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |                |
|------------------------------------|--------------------|--|------------------------------|----------------|
| SIMMONS FIRST NATIONAL CORPORATION | * 3A3              | Simmons First National Corporation, Pine Bluff, Arkansas, to acquire 100 percent of Metropolitan National Bank, Little Rock, Arkansas. | Newspaper:                   | 10/17/2013     |
|                                    |                    |  | Federal Register:            | 10/15/2013     |
| WASHCO BANCSHARES, INC.            | 4c8                | Washco Bancshares, Inc., Potosi, Missouri, to engage in lending activities.  | Newspaper:                   | Not applicable |
|                                    |                    |  | Federal Register:            | Not applicable |

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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|---------|-------------------------------------|------------|-----------------|------------|-------------|
| 185859  | LINDELL B&TC, SAINT LOUIS, MISSOURI | 05/28/2013 | 09/06/2013      | S          | Int Sm Bank |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending September 21, 2013**

| <b>Filer</b>                                  | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b>    |                             |
|---|--------------------|---|---------------------------------|-----------------------------|
| 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:<br>Federal Register: | 10/11/2013<br>10/16/2013    |
| FORSTROM BANCORPORATION, INC.                 | * 3A3              | Forstrom Bancorporation, Inc., Clara City, Minnesota, to acquire 100% of First Bank of Lincoln, Lincoln, Montana.   | Newspaper:<br>Federal Register: | Not available<br>10/16/2013 |
| JAMES M. AND DEVON J. GOETZ FAMILY TRUST FOUR | * 3A1              | James M. and Devon J. Goetz Family Trust Four, to acquire 39.53% of Oliver Bancorporation, Inc., Center, North Dakota, and thereby indirectly acquire Security First Bank of North Dakota, New Salem, North Dakota. | Newspaper:<br>Federal Register: | Not available<br>10/21/2013 |



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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| RSSD ID | Institution / Location              | Exam Date  | CRA Public Date | CRA Rating | Exam Method |
|---------|-------------------------------------|------------|-----------------|------------|-------------|
| 2631172 | STATE BK FNCL, LA CROSSE, WISCONSIN | 05/13/2013 | 09/11/2013      | 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 September 21, 2013

| Filer                   | Filing Type | Filing Proposal   | End of Comment Period |               |
|-------------------------|-------------|---|-----------------------|---------------|
| 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:            | Not available |
|                         |             |   | Federal Register:     | 09/13/2013    |

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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- 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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending September 21, 2013**

| <b>Filer</b>                              | <b>Filing Type</b>         | <b>Filing Proposal</b>  | <b>End of Comment Period</b>    |                                  |
|---|----------------------------|---|---------------------------------|----------------------------------|
| 2009 TCRT                                 | * 3A1<br>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:<br>Federal Register: | Not available<br>08/13/2013      |
| ACCESS BANCORP, INC.                      | 3A1                        | Access Bancorp, Inc., Denton, Texas, to become a bank holding company by acquiring 100 percent of the outstanding shares of Accessbank Texas, Denton, Texas.  | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |
| CULLEN/FROST BANKERS, INC.                | * 3A5<br>* 18C<br>* 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:<br>Federal Register: | Not available<br>09/27/2013      |
| 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:<br>Federal Register: | Not available<br>10/16/2013      |
| THE GMDK TRUST FBO CHRISTOPHER J. KEYLAND | * SLHC<br>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:<br>Federal Register: | Not available<br>09/27/2013      |

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending September 21, 2013**

| <b>Filer</b>                | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |               |
|-----------------------------|--------------------|---|------------------------------|---------------|
| 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**

**Availability of CRA Public Evaluations**

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|---------|-----------------------------|------------|-----------------|------------|-------------|
| 498456  | FIRST ST BK, ABILENE, TEXAS | 04/15/2013 | 10/10/2013      | S          | Small Bank  |

| CRA Examinations scheduled for | Quarter of |
|--------------------------------|------------|
| Institution                    | Location   |
| NONE                           |            |

\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 21, 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:     | 09/16/2013    |

**District: 12**

**Federal Reserve Bank of San Francisco**

**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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