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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. 41*

*Week Ending October 12, 2013*

Forms

Forms -- initial Board review to extend with revision the Interchange Transaction Fees Surveys: Debit card issuer survey (FR 3064a) and Payment card network survey (FR 3064b).

- Proposed, October 11, 2013

Personnel

Division of Banking Supervision and Regulation -- appointment of Jeffery W. Gunther as deputy associate director.

- Approved, October 10, 2013

Division of Financial Management -- appointment of Chris Fields as associate director; Jeff Peirce as deputy associate director; and Karen Vassallo and Christopher Suma as assistant directors, effective October 21, 2013, as part of a division reorganization.

- Announced, October 7, 2013

Regulations and Policies

Regulation H (Membership of State Banking Institutions in the Federal Reserve System) -- publication for comment of interagency amendments to implement statutory changes regarding the mandatory purchase of flood insurance.

- Approved, September 3, 2013

(A/C)

Enforcement

Bank Hapoalim, B.M., Tel Aviv, Israel, and Bank Hapoalim, B.M., Miami Branch, Aventura, Florida -- written agreement dated July 8, 2009, terminated October 4, 2013.

- Announced, October 8, 2013

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

## Kansas City

First Northern Bank of Wyoming, Buffalo, Wyoming -- to establish a branch at 200 South Kendrick Avenue, Gillette.

- Approved, October 10, 2013

**Bank Holding Companies**

## Kansas City

Coffeyville Bancorp, Inc., Coffeyville, Kansas -- to acquire Coffeyville Financial Corporation, Omaha, Nebraska, and its subsidiary, Condon Bank & Trust, Coffeyville, Kansas.

- Approved, October 11, 2013

## San Francisco

HomeStreet, Inc., Seattle, Washington -- waiver of application to acquire Fortune Bank, Seattle, in connection with its merger with and into HomeStreet's subsidiary, HomeStreet Bank.

- Granted, October 8, 2013

## San Francisco

HomeStreet, Inc., Seattle, Washington -- waiver of application to acquire YNB Financial Services Corp., Yakima, in connection with the merger of their respective subsidiaries, HomeStreet Bank, Seattle, and Yakima National Bank, N.A., Yakima.

- Granted, October 8, 2013

**Bank Holding Companies**

Director, BS&R

Markel Corporation, Glen Allen, Virginia -- relief from certain commitments.

- Granted, October 9, 2013

Philadelphia

Peoples Financial Services Corp., Hallstead, Pennsylvania -- to merge with Pensco Financial Services Corporation, Scranton, and thereby acquire Penn Security Bank and Trust Company, which will merge with and into Peoples Neighborhood Bank, Hallstead.

- Approved, October 7, 2013

Atlanta

Southwest Security, Inc., Natchez, Mississippi -- waiver of application to acquire PBFC Holding Company, Bude, in connection with the merger of their respective subsidiaries, United Mississippi Bank, Natchez, and Peoples Bank of the South, Bude.

- Withdrawn, October 11, 2013

Dallas

Texas State Bankshares, Inc., Harlingen, Texas -- waiver of application to acquire Border Capital Group, Inc., McAllen, in connection with the merger of their respective subsidiaries, Texas Regional Bank, Harlingen, and Border Capital Bank, N.A., McAllen.

- Granted, October 7, 2013

St. Louis

Washco Bancshares, Inc., Potosi, Missouri -- to engage in lending activities.

- Approved, October 8, 2013

**Change in Bank Control**

Chicago

Charlevoix First Corporation, Charlevoix, Michigan -- to retain control of Charlevoix First Corporation and its subsidiary, Charlevoix State Bank, Charlevoix.

- Permitted, October 10, 2013

**Extensions of Time**

Secretary

Ally Financial Inc., Detroit, Michigan -- extension to January 1, 2014, of the parallel-run start date under the advanced approaches risk-based capital rule for bank holding companies.

- Granted, October 8, 2013

**Savings and Loan Holding Companies**

Chicago

WCF Financial, M.H.C., Webster City, Iowa, and Webster City Federal Bancorp -- to acquire Independence Federal Bank for Savings, Independence.

- Approved, October 10, 2013

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 12, 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:	10/15/2013
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:	10/16/2013
	* 3A3		Federal Register:	10/18/2013

**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 October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EMPIRE STATE BANK	* Branch	Empire State Bank, Newburgh, New York to establish a branch office located at 8701 3rd Avenue, Brooklyn, New York.(RSSD# 4563352)	Newspaper:	Not available
			Federal Register:	Not applicable



**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location
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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
QUAINT OAK BANCORP INC	CIC	Robert T. Strong and Kathleen M. Strong, Southampton, PA, to retain jointly 11.7% ownership of Quaint Oak Bancorp, Inc., Southampton, PA, and to potentially acquire up to 24.9%.	Newspaper: Federal Register:	Not available 10/22/2013
QUAINT OAK BANCORP INC	CIC	Amended and Restate Quaint Oak Bancorp, Inc. Employee Stock Ownership Plan, Southampton, PA, and its Trustees, John J. Augustine and Diane J. Colyer, to retain 16.0 percent ownership of the common stock of Quaint Oak Bancorp, Inc., Southampton, PA and potentially acquire up to 24.9 percent.	Newspaper: Federal Register:	Not available Not available

**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 October 12, 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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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 October 12, 2013**

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

**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 October 12, 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**

**Filings received during the week ending October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VILLAGES BANCORPORATION, INC.	CIC	<p>Prior change in control notice filed by H. Gary and Renee B. Morse; H. Gary Morse Family Trust, H. Gary Morse as trustee; Mark G. Morse; Mark G. Morse Family Trust, Mark G. Morse as trustee; Jennifer L. Parr; Jennifer L. Parr Family Trust, Jennifer L. Parr as trustee; Tracy L. Mathews; Tracy L. Mathews Family Trust, Tracy L. Mathews as trustee; Daniel Justin Wilson; Jeffrey P. and Teresa G. Skates; and Jeffrey P. Skates as trustee of the following trusts: DJW Irrevocable Trust; James Allen Hawkins, III Irrevocable Trust; Madison Renee Wilson Irrevocable Trust; Waylon Wilson Irrevocable Trust; Whitney Alice Morse Irrevocable Trust; Kelsea Louise Morse Irrevocable Trust; Whitney Morse September 8, 2005 Irrevocable Trust; Kelsea Morse September 8, 2005 Irrevocable Trust; Harper Deskin Boone Irrevocable Trust; Hudson Morse Parr Irrevocable Trust; Megan Whitney Boone Irrevocable Trust; Paige Marsden Boone Irrevocable Trust; Paige M. Boone October 6, 2005 Irrevocable Trust; Megan W. Boone October 6, 2005 Irrevocable Trust; Harper D. Boone October 6, 2005 Irrevocable Trust; James H. Parr, Jr. October 6, 2005 Irrevocable Trust; Thomas Parr October 6, 2005 Irrevocable Trust; Hudson M. Parr October 6, 2005 Irrevocable Trust; The 2012 Megan W. Boone Irrevocable Trust; The 2012 Paige M. Boone Irrevocable Trust; The 2012 Harper D. Boone Irrevocable Trust; The 2012 Hudson M. Boone Irrevocable Trust; Devon Lee Mathews Irrevocable Trust; Lauren Elizabeth Mathews Irrevocable Trust; Lindsey Morse Mathews Irrevocable Trust; Devon Lee Mathews November 7, 2005 Irrevocable Trust; Lauren Elizabeth Mathews November 7, 2005 Irrevocable Trust; Lindsey Morse Mathews November 7, 2005 Irrevocable Trust; all of The Villages, Florida, to collectively acquire 38.73 percent of the outstanding shares of Villages Bancorporation, Inc., and its subsidiary bank, Citizens First Bank, both of The Villages, Florida. The total pro forma ownership will equal 100 percent.</p>	Newspaper:	10/25/2013
			Federal Register:	10/29/2013

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK	* 18C * Branch	Central Bank, Storm Lake, Iowa, to purchase the assets and assume the liabilities of seven branch offices of Liberty Bank, FSB, West Des Moines, Iowa. In conjunction, Central Bank will establish 7 branch offices.	Newspaper: Federal Register:	Not available Not applicable
Edgewater Bancorp, Inc.	* SLHC 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: Federal Register:	Not available 09/17/2013

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* 18C * Branch	Arvest Bank, Fayetteville, Arkansas, to merge with National Bank of Arkansas in North Little Rock, North Little Rock, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	11/07/2013 Not applicable
ARVEST BANK GROUP, INC.	* 3A5	Arvest Bank Group, Inc., Bentonville, Arkansas, to acquire 100 percent of National Banking Corp., North Little Rock, Arkansas, and thereby indirectly acquire National Bank of Arkansas in North Little Rock, North Little Rock, Arkansas.	Newspaper: Federal Register:	11/07/2013 11/08/2013

**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 October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DAIRY STATE BANCORP, INC.	* 3A3	Dairy State Bancorp, Inc., Rice Lake, Wisconsin, to acquire 100 percent of Bank of Turtle Lake, Turtle Lake, Wisconsin.	Newspaper: Federal Register:	Not available 11/01/2013
ELKTON HOLDING COMPANY	* 3A3	Elkton Holding Company, Elkton, South Dakota, to acquire 100 percent of The First National Bank of Volga, Volga, South Dakota.	Newspaper: Federal Register:	Not available Not available
JORGENSEN HOLDING COMPANY	CIC	Retroactive change in control notice by Karen Neidhardt, Tampa, Florida, individually and as trustee, to retain 25% or more of the shares and thereby control of Jorgenson Holding Company, Inc., Kenmare, ND. Jorgenson Holding Company controls State Bank and Trust of Kenmare, Kenmare, ND, and The Citizens State Bank at Mohall, Mohall, ND. In addition, Ann Lenore Musser Irrevocable Trust, Kenmare, ND, Karen Neidhardt, trustee and Jane Ellen Neidhardt Irrevocable Trust, Kenmare, ND, Karen Neidhardt, trustee are filing notice to retain shares of Jorgenson Holding Company and thereby join the Jorgenson family group that controls 25% or more of Jorgenson Holding Company.	Newspaper: Federal Register:	Not available 10/31/2013
JORGENSEN WILLISTON HOLDING COMPANY	CIC	Retroactive change in control notice by Karen Neidhardt, Tampa, Florida to retain 25% or more of the shares of Jorgenson Williston Holding Company, Inc., Kenmare, North Dakota, and thereby indirectly retain control of First National Bank and Trust Company of Williston, Williston, North Dakota.	Newspaper: Federal Register:	Not available 10/31/2013
LAKE SHORE III CORPORATION	* 3A3	Lake Shore III Corporation, Glenwood City, Wisconsin, to acquire 100 percent of Union Bank of Blair, Blair, Wisconsin.	Newspaper: Federal Register:	Not available Not available
WARROAD BANCSHARES, INC.	CIC	Change in Control Notice by Roderick J. Heneman Warroad, Minnesota, to retain 25% or more of the shares of Warroad Bancshares, Inc., Warroad, Minnesota and thereby indirectly retain control of Security State Bank of Warroad, Warroad, Minnesota.	Newspaper: Federal Register:	Not available 10/17/2013

**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	

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BROKEN ARROW CORPORATION	CIC	The Scott L. Graham Revocable Trust; and Anne Graham, as trustee of the Scott L. Graham Revocable Trust, Broken Arrow, Oklahoma, to retain control of First Broken Arrow Corporation, Broken Arrow, Oklahoma, parent of First National Bank and Trust Company of Broken Arrow, Broken Arrow, Oklahoma.	Newspaper: Federal Register:	10/25/2013 10/29/2013
FIRST COWETA CORPORATION	CIC	Notice by The Scott L. Graham Revocable Trust; and Anne Graham, as trustee of the Scott L. Graham Revocable Trust, Broken Arrow, Oklahoma, to retain control of First Coweta Corporation, parent of The First National Bank of Coweta, both in Coweta, Oklahoma.	Newspaper: Federal Register:	10/25/2013 10/29/2013
FIRSTBANK	* 18C	FirstBank, Lakewood, Colorado, to purchase certain assets and assume certain liabilities of the Market Place branch of Frontier Bank, FSB, (d/b/a/ El Paseo Bank) Palm Desert, California.	Newspaper: Federal Register:	Not available Not applicable
FSB INVESTMENTS, LLC	CIC	Notification by D Frank Plater, Jr., Oklahoma City, Oklahoma, to acquire control of FSB Investments, LLC, parent of The First State Bank, all of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 10/15/2013
FSC BANCSHARES, INC.	* 4c8	FSC Bancshares, Inc., Cameron, Missouri, to acquire St. Joseph Bancorp, Inc., St. Joseph, Missouri, parent of Midwest Federal Savings and Loan Association of St. Joseph, St. Joseph, Missouri, and thereby engage in the operation of a savings association.	Newspaper: Federal Register:	11/02/2013 11/08/2013
G. JEFFREY RECORDS, JR. 2003 FAMILY TRUST	* SLHC Merger	The G. Jeffrey Records, Jr. 2003 Family Trust (GJR) and the G. Jeffrey Records, Jr. 2003 Family Trust (NJR) to retain ownership of Midland Financial Co., Oklahoma City, Oklahoma, as a result of their merger, with the resultant trust, G. Jeffrey Records, Jr. 2003 Family Trust, retaining the shares.	Newspaper: Federal Register:	11/04/2013 11/08/2013
KATHRYN R. RYAN 2007 GST EXEMPT FAMILY TRUST	CIC	A notification submitted by Kathryn R. Ryan, Englewood, Colorado, as co-trustee, to acquire control of the Kathryn R. Ryan 2007 GST Exempt Family Trust, Oklahoma City, Oklahoma, and thereby acquire control of additional shares of Midland Financial Co., Oklahoma City, Oklahoma, parent of MidFirst Bank, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	10/25/2013 10/29/2013
KATHRYN R. RYAN 2007 NON-EXEMPT FAMILY TRUST	CIC	A notification submitted by Kathryn R. Ryan, Englewood, Colorado, as co-trustee, to acquire control of the Kathryn R. Ryan 2007 Non-Exempt Family Trust, Oklahoma City, Oklahoma, and thereby acquire control of additional shares of Midland Financial Co., Oklahoma City, Oklahoma, parent of MidFirst Bank, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	10/25/2013 10/29/2013

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	10/22/2013
			Federal Register:	09/13/2013

**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
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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CENTRAL TEXAS FINANCIAL CORP.	4c8	Retroactive notice by Central Texas Financial Corp., Cameron, Texas, to engage in lending activities pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
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:	09/25/2013 09/27/2013
MANSFIELD BANCSHARES, INC.	CIC	Retroactive notice of Change in Control filed by William E. Dorroh, Shreveport, Louisiana, individually and as trustee for the Stephanie D. O'Dowd Family Trust; Catherine B. Dorroh, Houston, Texas; Walter E. Dorroh, Jr., Jena, Louisiana; Mary Elizabeth Dorroh, Jena, Louisiana; Tjaden O'Dowd Cox, Mobile, Alabama; John Michael O'Dowd, Jr., Tuscaloosa, Alabama; and John Michael O'Dowd, Sr., Mobile, Alabama, individually and as trustee for the George W. O'Dowd Trust and the Stephanie D. O'Dowd Family Trust, to control, acquire and retain greater than 25 percent of Mansfield Bancshares, Inc., Mansfield, Louisiana, and indirectly, Community Bank of Louisiana, Mansfield, Louisiana.	Newspaper: Federal Register:	10/23/2013 10/24/2013
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

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 12, 2013

Filer	Filing Type	Filing Proposal	End of Comment Period	
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank, Texas City, Texas, to acquire by merger Hull State Bank, Hull, Texas, and to establish branches at 100 Walnut Lane, Hull, Texas 77564; and 2103 North Main Street, Liberty, Texas 77575.	Newspaper: Federal Register:	Not available Not applicable
WCM HOLDINGS, INC.	* 3A3	WCM Holdings, Inc., Dallas, Texas, and WCM-Parkway, Ltd., Dallas, Texas to acquire up to 15 percent of Veritex Holdings, Inc., Dallas, Texas, and indirectly Veritex Community Bank, Dallas, Texas.	Newspaper: Federal Register:	Not available Not available

**District: 11**

**Federal Reserve Bank of Dallas**

**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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 12, 2013**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAST WEST BANCORP, INC.	* 18C	East West Bancorp, Pasadena, California, and MetroCorp Bancshares, Houston, Texas, enter into definitive agreement for the merger of MetroCorp into East West.	Newspaper: Federal Register:	Not available Not applicable
NCAL BANCORP	CIC	Change in Bank Control Notice by Alex Meruelo, Newport Coast, California, to acquire up to 89 percent of NCAL Bancorp, and thereby indirectly acquire National Bank of California, both of Los Angeles, California.	Newspaper: Federal Register:	Not available 10/24/2013

**District: 12**

**Federal Reserve Bank of San Francisco**

**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