
Federal Reserve Release



H.2

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

No. 10

Week Ending March 8, 2014

Enforcement

Hometown of Homestead Banking Company, Homestead, Florida -- written agreement dated November 1, 2010, terminated February 25, 2014.

- Announced, March 6, 2014

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**

Richmond

Community Bank of the Chesapeake, Waldorf, Maryland -- to establish a branch at 421 William Street, Fredericksburg, Virginia.

- Withdrawn, March 7, 2014

Chicago

The Farmers & Merchants Bank, Berlin, Wisconsin -- to establish a branch at 663 Broadway Street, Berlin.

- Approved, March 6, 2014

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to establish a branch at 1102 Arkansas Boulevard, Texarkana.

- Approved, March 5, 2014

St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 1211 East Valley Boulevard, Alhambra, California.

- Approved, March 6, 2014

Kansas City

First State Bank of Colorado, Hotchkiss, Colorado -- to establish a branch at 8110 East Union Avenue, Denver.

- Approved, March 7, 2014

Bank Holding Companies

Richmond

Aquesta Financial Holdings, Inc., Cornelius, North Carolina -- to become a bank holding company by acquiring Aquesta Bank, Cornelius.

- Approved, March 3, 2014

St. Louis

Main Street Bancshares, Incorporated, Benton, Illinois -- to become a bank holding company by acquiring Grand Rivers Community Bank, Grand Chain.

- Approved, March 5, 2014

Richmond

Southern National Bancorp of Virginia, Inc., McLean, Virginia -- to acquire Prince George's Federal Savings Bank, Upper Marlboro, Maryland; and for Sonabank, McLean, to merge with Prince George's Federal Savings Bank, Upper Marlboro.

- Approved, March 7, 2014

Minneapolis

Stearns Financial Services, Inc. Employee Stock Ownership Plan, Saint Cloud, Minnesota -- to increase its ownership interest in Stearns Financial Services, Inc., Saint Cloud, and thereby indirectly increase its control of Stearns Bank National Association; Stearns Bank of Upsala, National Association, Upsala; and Stearns Bank of Holdingford, National Association, Holdingford.

- Approved, March 6, 2014

Change in Bank Control

Minneapolis

Augusta Financial Corporation, Augusta, Wisconsin -- change in bank control of Augusta Financial Corporation and its subsidiary, Unity Bank, Augusta.

- Withdrawn, March 5, 2014

Change in Bank Control

Minneapolis

Caprice Corporation, Augusta, Wisconsin -- change in bank control of Caprice Corporation and its subsidiary, Unity Bank North, Red Lake Falls, Minnesota.

- Withdrawn, March 5, 2014

San Francisco

NCAL Bancorp, Los Angeles, California -- change in bank control of NCAL Bancorp and its subsidiary, National Bank of California, Los Angeles.

- Permitted, March 4, 2014

Atlanta

Pro Financial Holdings, Inc., Tallahassee, Florida -- change in bank control of Pro Financial Holdings, Inc. and its subsidiary, ProBank, Tallahassee.

- Permitted, March 7, 2014

Atlanta

Urban Trust Holdings, Inc., Lake Mary, Florida -- change in bank control of Urban Trust Holdings, Inc. and its subsidiary, Urban Trust Bank, Lake Mary.

- Permitted, March 6, 2014

Financial Holding Companies

New York

Provident Financial Services, Inc., Jersey City, New Jersey -- election to become a financial holding company.

- Effective, March 5, 2014

International Operations

New York

The Bank of New York Mellon, New York, New York -- to amend the articles of association of Mellon Overseas Investment Corporation, Wilmington, Delaware, to change the location of its home office to New York, New York.

- Approved, March 6, 2014

New York

The Bank of New York Mellon, New York, New York, and BNY International Financing Corporation -- prior notice to make an investment under Regulation K in The Bank of New York Mellon Trust (Japan) Ltd., Tokyo, Japan.

- No Objection, March 7, 2014

Membership

Dallas

Citizens 1st Bank, Tyler, Texas -- to become a member of the Federal Reserve System.

- Approved, March 3, 2014

Dallas

Citizens State Bank, Tyler, Texas -- to become a member of the Federal Reserve System.

- Approved, March 7, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 March 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS COMMUNITY BANK	* Branch	First Citizens Community Bank, Mansfield, PA proposes to establish a full service branch office located at Hogan Boulevard, Mill Hall Borough, Clinton County, PA.	Newspaper: Federal Register:	03/13/2014 Not applicable
FIRST CITIZENS COMMUNITY BANK	Premises	First Citizens Community Bank, Mansfield, PA proposes to establish a full service branch office located at Hogan Boulevard, Mill Hall Borough, Clinton County, therefore exceeding the 150% threshold investment in their bank premises.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 8, 2014

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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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARK STERLING CORPORATION	* 3A5	Park Sterling Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Provident Community Bancshares, Inc., Rock Hill, South Carolina, and thereby indirectly acquire control of Provident Community Bank, National Association, Rock Hill, South Carolina.	Newspaper:	Not available
			Federal Register:	Not available

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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 March 8, 2014

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:	Not available
			Federal Register:	08/08/2013

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
704737	FLORIDA BK, TAMPA, FLORIDA	10/28/2013	03/05/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB CORPORATION	CIC	Rick A. Tromble and Michele L. Tromble, individually and as trustees of the Rick A. Tromble Revocable Living Trust and the Michele L. Tromble Revocable Living Trust, both of Cheboygan, Michigan, to retain ten percent or more of the outstanding voting stock and thereby control of CNB Corporation, Cheboygan, Michigan. CNB Corporation controls Citizens National Bank of Cheboygan, a national banking association, also of Cheboygan, Michigan.	Newspaper: Federal Register:	Not available 03/13/2014
STEPHENSON NATIONAL BANCORP, INC.	* 3A5	Stephenson National Bancorp, Inc., Marinette, Wisconsin, to merge with PWB Bancshares, Inc., Wausaukee, Wisconsin, and thereby indirectly acquire control of Bank North, Wausaukee, Wisconsin.	Newspaper: Federal Register:	Not available 04/07/2014

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
571443	FARMERS ST BK, BROOKSTON, INDIANA	11/04/2013	02/22/2014	S	Small Bank

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 March 8, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Washington County, Arkansas, to establish a branch to be located at 1710 Airport Road, Hot Springs, Garland County, Arkansas.	Newspaper: Federal Register:	03/20/2014 Not applicable
BANCORPSOUTH, INC.	* 3A5	BancorpSouth, Inc., Tupelo, Mississippi, to merge with Central Community Corporation, Temple, Texas and thereby indirectly acquire First State Bank Central Texas, Austin, Texas.	Newspaper: Federal Register:	03/28/2014 04/07/2014
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 21705 Hawthorne Blvd., Torrance, Los Angeles County, California.	Newspaper: Federal Register:	Not available Not applicable
Paragon Financial Solutions, Inc.	3A1	Paragon Financial Solutions, Inc., Memphis, Tennessee, to become a one-bank holding company by acquiring 100 percent of the outstanding stock of Paragon National Bank, Memphis, Tennessee.	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PROFINIUM, INC.	* Branch	Profinium, Inc., Truman, Minnesota, to establish a detached facility to be located at 100 Warren Street, Suite 100, Mankato, Minnesota.	Newspaper:	03/13/2014
			Federal Register:	Not applicable

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 March 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANKSHARES, INC.	CIC	Notice filed by Forest L. Kelly and Betty R. Kelly, both of Tulsa, Oklahoma, as members of the Kelly Family Group, acting in concert, to retain control of Citizens Bankshares, Inc., parent of Citizens State Bank, both in Okemah, Oklahoma.	Newspaper: Federal Register:	Not available 03/25/2014
FIRST NATIONAL AGENCY, INC.	CIC	Notice by Fred Otten, Norfolk, Nebraska, to acquire control of First National Agency, Inc., parent of First Nebraska Bank of Wayne, both in Wayne, Nebraska.	Newspaper: Federal Register:	Not available 03/17/2014
GEORGE MADISON CORPORATION, THE	CIC	Notification submitted by James Clark Shouse, Dallas, Texas, to acquire control of The George Madison Corporation, Pawnee, Oklahoma, parent of First National Bank of Pawnee, Pawnee, Oklahoma.	Newspaper: Federal Register:	Not available Not available
LIBERTY BANCORP, INC.	CIC	Notification by Daniel G. O'Dell, the Daniel G. O'Dell Revocable Trust, Carefree Crossroads, Inc., KDawg Partners, LP, Wanda K. O'Dell, and the Wanda K. O'Dell Revocable Trust, all of Liberty, Missouri; Gary A. O'Dell, the Gary A. O'Dell Family 2011 Trust, Amy L. O'Dell, and the Amy L. O'Dell Family 2011 Trust, all of Kansas City, Missouri; and Karen M. O'Dell and the Karen M. O'Dell Family 2011 Trust, both of Palo Alto, California, to retain control of Liberty Bancorp, Inc., parent of BankLiberty, both of Liberty, Missouri.	Newspaper: Federal Register:	Not available 03/20/2014
NEW CENTURY BANK, NATIONAL ASSOCIATION	Member	New Century Bank, N.A., Belleville, Kansas, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 8, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BELLS BANKSHARES, INC.	4c8	First Bells Bankshares, Inc., Bells, Texas, to acquire 100 percent of Cendera Funding, Inc., Fort Worth, Texas, pursuant to Section 4(c)(8) of the BHC Act and Regulation Y, and thereby engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 03/25/2014
INDUSTRY BANCSHARES, INC.	* 3A3	Industry Bancshares, Inc., Industry, Texas, to acquire 100 percent of the outstanding shares of Bank of Brenham, National Association, Brenham, Texas.	Newspaper: Federal Register:	03/15/2014 03/15/2014
MCGREGOR BANCSHARES, INC.	* 3A1	McGregor Bancshares, Inc., McGregor, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of McGregor, McGregor, Texas.	Newspaper: Federal Register:	03/03/2014 03/07/2014
WILLS POINT FINANCIAL CORPORATION	CIC	Retroactive notice of Change of Control by Mary Ruth Ellis individually and as Executrix of the Estate of Norman Ellis, North Richland Hills, Texas; David W. Ellis, and Duncan J. Ellis, both of Richland Hills, Texas; and Deana Hoffman, North Richland Hills, Texas; to acquire and control greater than 10 percent of Wills Point Financial Corporation, Wills Point, Texas, and indirectly Citizens National Bank, Wills Point, Texas.	Newspaper: Federal Register:	03/06/2014 03/10/2014

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 8, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANK	* 18C * Branch	AltaPacific Bank, Santa Rosa, California, to merge with Mission Oaks National Bank, Temecula, California and thereby acquire 2 branches.	Newspaper: Federal Register:	Not available Not applicable
GAPSTOW CAPITAL PARTNERS	CIC	Notice by Gapstow Capital Partners, L.P.; CJA Private Equity Financial Restructuring Master Fund I, L.P.; CJA Private Equity Financial Restructuring Fund I, Ltd., and its investors; CJA Private Equity Financial Restructuring GP I, Ltd.; Christopher J. Acito & Associates GP, LLC; Christopher J. Acito; and Jack T. Thompson; all of New York, New York; and Timothy S.F. Jackson, Newtown, Connecticut; to acquire voting shares of Golden Pacific Bancorp, Sacramento, California, and thereby indirectly acquire voting shares of Golden Pacific Bank, N.A., Marysville, California.	Newspaper: Federal Register:	Not available Not available
TAIPEI FUBON COMMERCIAL BANK CO., LTD.	FBSEA	Taipei Fubon Commercial Bank Co., Ltd, Taipei, Taiwan, requests to establish a representative office in San Jose, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
WELLS FARGO BANK, NATIONAL ASSOCIATION	Investment	Wells Fargo Bank, National Association, Sioux Falls, South Dakota, and Wells Fargo International Banking Corporation, Charlotte, North Carolina, submit application pursuant to Section 211.9(f) of Regulation K to invest in certain subsidiaries beyond the single entity and aggregate investment limits.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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3537897	COMMENCEMENT BK, TACOMA, WASHINGTON	10/07/2013	02/18/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

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