
Federal Reserve Release



H.2

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

No. 11

Week Ending March 15, 2014

Testimony and Statements

Nomination Hearing -- statement by Governor Powell before the Senate Committee on Banking, Housing, and Urban Affairs on his nomination to a full term as a member of the Board.

- Published, March 13, 2014

Bank Holding Companies

First Niagara Financial Group, Inc., Buffalo, New York -- commenter's request for reconsideration of Board approval of First Niagara Financial Group's application to acquire NewAlliance Bancshares, Inc., New Haven, Connecticut.

- Denied, March 14, 2014

Forms

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

- Approved, March 15, 2014

Enforcement

AliKat Investments, Inc., Gurnee, Illinois, and Northside Community Bank -- written agreement dated April 26, 2010, terminated March 6, 2014.

- Announced, March 11, 2014

CoastalSouth Bancshares, Inc., Hilton Head, South Carolina -- written agreement dated February 2, 2012, terminated March 10, 2014.

- Announced, March 13, 2014

Community West Bancshares, Goleta, California -- written agreement dated April 23, 2012, terminated March 11, 2014.

- Announced, March 13, 2014

Enforcement

Interwest Bancshares Corporation, New York, New York -- written agreement dated January 14, 2011, terminated March 7, 2014.

- Announced, March 13, 2014

Jack Henry & Associates, Inc., Monett, Missouri -- written agreement dated December 4, 2013, with the Federal Reserve Bank of St. Louis, Comptroller of the Currency, and Federal Deposit Insurance Corporation.

- Announced, March 11, 2014

Northfield Bancshares and Community Resource Bank, Northfield, Minnesota -- written agreement dated January 21, 2010, terminated March 5, 2014.

- Announced, March 11, 2014

TFC Holding Company, Alhambra, California -- written agreement dated April 7, 2009, terminated March 6, 2014.

- Announced, March 11, 2014

United Holding Company, Inc., Springdale, Arkansas -- cease and desist order, issued by the Office of Thrift Supervision, dated November 19, 2010, terminated March 5, 2014.

- Announced, March 11, 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

Blue Ridge Bank, Inc., Luray, Virginia -- to establish a branch at 563 Neff Avenue, Harrisonburg.

- Approved, March 12, 2014

Richmond

Community Bank of the Chesapeake, Waldorf, Maryland -- to establish a branch at 1340 Central Park Boulevard, Fredericksburg, Virginia.

- Approved, March 12, 2014

Kansas City

First American Bank, Purcell, Oklahoma -- to establish a branch at 117 West Broadway, Lexington.

- Approved, March 12, 2014

Bank Holding Companies

Secretary

First York Ban Corp., York, Nebraska -- waiver of application to acquire Marquette National Company, Marquette, in connection with the merger of their respective subsidiaries, Cornerstone Bank, York, and Bank of Marquette, Marquette.

- Granted, March 13, 2014

Dallas

McGregor Bancshares, Inc., McGregor, Texas -- to become a bank holding company by acquiring The First National Bank of McGregor, McGregor.

- Approved, March 14, 2014

Bank Holding Companies

Minneapolis

Minnesota Community Bancshares, Inc., Hartland, Minnesota -- to become a bank holding company by acquiring Hartland Bancshares, Inc., Hartland, and its subsidiary, Farmers State Bank of Hartland.

- Approved, March 13, 2014

Atlanta

Perry Banking Company, Inc., Perry, Florida -- to engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Withdrawn, March 11, 2014

Bank Mergers

San Francisco

Bay Commercial Bank, Walnut Creek, California -- to merge with Community Bank of San Joaquin, Stockton, and thereby acquire two branches.

- Approved, March 13, 2014

Secretary

Cornerstone Bank, York, Nebraska -- to acquire the assets and assume the deposit liabilities of Bank of Marquette, Marquette, and thereby establish a branch at 402 Marquis Avenue, Marquette.

- Approved, March 13, 2014

Richmond

Union First Market Bank, Richmond, Virginia -- to merge with StellarOne Bank, Christiansburg.

- Approved, March 10, 2014

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

- EJF Capital LLC, Arlington, Virginia -- relief from certain commitments.
- Granted, March 13, 2014

Banks, State Member

St. Louis

- Magna Bank, Memphis, Tennessee -- to make a public welfare investment.
- Approved, March 11, 2014

Change in Bank Control

Chicago

- Blue Mound Bancshares, Inc., Blue Mound, Illinois -- change in bank control of Blue Mound Bancshares and its subsidiary, The State Bank of Blue Mound, Blue Mound.
- Permitted, March 14, 2014

Atlanta

- C1 Financial, Inc., Saint Petersburg, Florida -- change in bank control of C1 Financial and its subsidiary, C1 Bank, Saint Petersburg.
- Permitted, March 12, 2014

Kansas City

- First Nebraska Bancs, Inc., Sidney, Nebraska -- to retain control of First Nebraska Bancs and its subsidiaries, Point West Community Bank, Sidney, and Points West Community Bank, Julesburg, Colorado.
- Permitted, March 14, 2014

Change in Bank Control

Minneapolis

Lake Crystal Bancorporation, Inc., Lake Crystal, Minnesota -- to retain control of Lake Crystal Bancorporation and its subsidiary, MinnStar Bank National Association, Lake Crystal.

- Permitted, March 12, 2014

Chicago

Northern Bankshares, Inc., McFarland, Wisconsin -- change in bank control of Northern Bankshares and its subsidiary, McFarland State Bank, McFarland.

- Permitted, March 12, 2014

Minneapolis

Saint Clair Agency, Inc., Saint Clair, Minnesota -- change in bank control of Saint Clair Agency and its subsidiary, Saint Clair State Bank, Saint Clair.

- Permitted, March 12, 2014

Atlanta

Villages Bancorporation, Inc., The Villages, Florida -- change in bank control of Villages Bancorporation and its subsidiary, Citizens First Bank, The Villages.

- Permitted, March 12, 2014

Extensions of Time

Philadelphia

GNB Financial Services, Inc., Gratz, Pennsylvania -- extension to June 19, 2014, to merge with Liberty Centre Bancorp, Inc., Pottsville, and thereby indirectly acquire Liberty Savings Bank, FSB.

- Granted, March 11, 2014

Extensions of Time

Secretary

M&T Bank Corporation, Buffalo, New York, and Wilmington Trust Corporation, Wilmington, Delaware -- commenter's request to extend or reopen the comment period on the application to acquire Hudson City Bancorp, Inc., Paramus, New Jersey, and Hudson City Savings Bank.

- Denied, March 13, 2014

Membership

Kansas City

New Century Bank, N.A., Belleville, Kansas -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, March 14, 2014

Savings and Loan Holding Companies

Kansas City

2012 Dorchester Trust, Oklahoma City, Oklahoma, and Katherine R. Ryan 2012 Family Trust -- to become savings and loan holding companies by acquiring shares of Midland Financial Co., Oklahoma City, and its subsidiary, MidFirst Bank.

- Approved, March 13, 2014

Philadelphia

ESSA Bancorp, Inc., Stroudsburg, Pennsylvania -- waiver of application to acquire Franklin Security Bancorp, Wilkes-Barre, in connection with the merger of their respective subsidiaries, ESSA Bank and Trust, Stroudsburg, and Franklin Security Bank, Wilkes-Barre.

- Granted, March 13, 2014

Savings and Loan Holding Companies

Kansas City

G. Jeffrey Records, Jr. 2003 Family Trust, Oklahoma City, Oklahoma -- to retain shares of Midland Financial Co., Oklahoma City, and its subsidiary, MidFirst Bank, in connection with the merger of the G. Jeffrey Records, Jr. 2003 Family Trust (GJR) and the G. Jeffrey Records, Jr. 2003 Family Trust (NJR).

- Approved, March 13, 2014

St. Louis

Rodger O. Riney Family Voting Trust U/A/D 12/31/2012, Town and Country, Missouri -- waiver of application to become a saving and loan holding company by acquiring Scottrade Financial Services, Inc., Town and Country, and thereby indirectly acquiring its subsidiaries, Scottrade Bank and Boulevard Bank, Neosho.

- Granted, March 13, 2014

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending March 15, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE HILLS BANCORP, INC	* 3A1	Application by Hyde Park Bancorp, MHC, Hyde Park, Massachusetts to convert from mutual to stock form by acquiring 100% of the outstanding capital stock of Blue Hills Bank, Hyde Park, Massachusetts, pursuant to section 3(a)(1) of the BHC Act.	Newspaper: Federal Register:	Not available Not available
MELROSE BANCORP, INC.	* 3A1	Melrose Bancorp, Inc., Melrose, Massachusetts to acquire 100% of the outstanding capital stock of Melrose Cooperative Bank, Melrose, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the bank from mutual to stock form.	Newspaper: Federal Register:	Not available Not available
MERIDIAN BANCORP, INC.	* 3A1	Meridian Bancorp, Inc., Peabody, Massachusetts to acquire 100% of the outstanding capital stock of East Boston Savings Bank, East Boston, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of Meridian Financial Services, Inc., East Boston, Massachusetts, from mutual to stock form.	Newspaper: Federal Register:	Not available 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 March 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF LANDISBURG, THE	* Branch	The Bank of Landisburg, Landisburg, PA, to establish a branch office located at the Intersection of Routes 34 and 849, Oliver Township, Perry County, PA, current address being 2780 Keystone Way, Newport, PA.	Newspaper: Federal Register:	Not available Not applicable
PATHFINDER BANCORP, M.H.C.	SLHC Activity	Pathfinder Bancorp, MHC, Pathfinder Bancorp, Inc., and Pathfinder Bank, all of Oswego, NY, propose to retain a controlling interest in FitzGibbons Agency, LLC, through Pathfinder Bank's subsidiary Pathfinder Risk Management, Inc., and continue to engage in insurance agency activities pursuant to section 238.53 of Regulation LL, 12 CFR 238.53, and section 239.8(a) of Regulation MM, 12 CFR 239.8(a).	Newspaper: Federal Register:	Not applicable 03/28/2014

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SOUTH BANCORP, INC.	CIC	Mr. Donald Edward Willis, Cowpens, South Carolina, to acquire up to 14.75% of the outstanding shares of First South Bancorp, Inc., Spartanburg, South Carolina.	Newspaper:	03/26/2014
			Federal Register:	03/31/2014
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:	04/10/2014
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 15, 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: Federal Register:	Not available 08/08/2013
PROFESSIONAL HOLDING CORP.	3A1	Professional Holding Corp. (BHC), notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Professional Bank., both of Coral Gables, Florida. In addition, BHC has also filed a Financial Holding Company declaration.	Newspaper: Federal Register:	Not applicable Not applicable
SUNSHINE BANCORP, INC.	* SLHC Formation	Sunshine Bancorp, Inc., Plant City, Florida, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Sunshine State Federal Savings and Loan Association, both of Plant City, Florida. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Sunshine State Federal Savings and Loan Association, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available Not available
TRISUMMIT BANCORP, INC.	* 3A1	TriSummit Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of TriSummit Bank, both of Kingsport, Tennessee.	Newspaper: Federal Register:	03/27/2014 04/10/2014
TRISUMMIT BANK	* 18C * Branch	TriSummit Bank to merge with Community National Bank of the Lakeway Area, Morristown, Tennessee.	Newspaper: Federal Register:	04/07/2014 Not applicable

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 15, 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
HINSDALE BANK & TRUST COMPANY	* 18C	Hinsdale Bank & Trust Company, Hinsdale, Illinois, to purchase certain assets and assume certain liabilities of a branch, and will continue to operate a branch, located at 1759 North Manheim Road, Stone Park, Illinois; from Urban Partnership Bank, Chicago, Illinois, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	03/31/2014 Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	03/15/2014
			Federal Register:	Not applicable
UNITED HOLDING COMPANY, INC.	* 3A1	United Holding Company Inc., Springdale, Arkansas, to become a bank holding company by converting its subsidiary bank, United Bank, Springdale, Arkansas, from a federal savings bank to a state-chartered bank.	Newspaper:	Not available
			Federal Register:	04/10/2014

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A5	First Interstate BancSystem, Billings, Montana, to acquire 100 percent of Mountain West Financial Corp., Helena, Montana, and thereby indirectly acquire Mountain West Bank, N.A., Helena, Montana.	Newspaper: Federal Register:	Not available 04/14/2014
SECURITY FINANCIAL SERVICES CORPORATION	* 3A5 * 18C	Security Financial Services Corporation, Durand, Wisconsin, to merge with Bloomer Bancshares, Inc., Bloomer, Wisconsin, and thereby indirectly acquire Peoples State Bank of Bloomer, Bloomer, Wisconsin. In addition, Security Financial Bank, Durand, Wisconsin, intends to merge with Peoples State Bank of Bloomer, Bloomer, Wisconsin.	Newspaper: Federal Register:	Not available 04/14/2014

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HERITAGE BANK	* Branch	American Heritage Bank, Sapulpa, Oklahoma, to establish a drive-thru branch at the northwest corner of the intersection of Caddo Street and Broadway Street, Cleveland, Oklahoma.	Newspaper: Federal Register:	04/14/2014 Not applicable
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:	03/19/2014 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:	03/18/2014 03/31/2014
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

District: 10

Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 15, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 15, 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
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch Premises	Farmers and Merchants Bank of Long Beach, Long Beach, California, to establish a branch office at 1333 South Pacific Coast Highway, Redondo Beach, California, and 2) to exceed the limitation on investment in bank premises pursuant to Section 208.21(a) of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
FIRST NORTHWEST BANCORP	* 3A1	First Northwest Bancorp, Port Angeles, Washington, to become a bank holding company upon the conversion of First Federal Savings and Loan Association of Port Angeles, Port Angeles, Washington, from a mutual to stock savings bank.	Newspaper: Federal Register:	Not available Not available
GOLDEN PACIFIC BANCORP, INC.	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 24.95 percent 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
HERITAGE BANK OF COMMERCE	* Branch	Heritage Bank of Commerce, San Jose, California, to establish a Hollister branch office at 351 Tres Pinos Road, Suite A-102, Hollister, California.	Newspaper: Federal Register:	Not available Not applicable
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

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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