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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. 12*

*Week Ending March 22, 2014*

Personnel

Division of Consumer and Community Affairs -- appointment of Tonda Price as acting director, effective April 1, 2014.

- Approved, March 21, 2014

Regulations and Policies

Regulations H (Membership of State Banking Institutions in the Federal Reserve System) and Y (Bank Holding Companies and Change in Bank Control) -- publication for comment of proposed interagency rule to implement minimum requirements for state registration and supervision of appraisal management companies.

- Approved, March 13, 2014

(A/C)

Enforcement

IMB HoldCo LLC, Pasadena, California -- issuance of a consent cease and desist order (replacing Office of Thrift Supervision order dated April 13, 2011).

- Announced, March 21, 2014

Remer Bancorporation, Inc., Remer, Minnesota -- written agreement dated March 19, 2012, terminated March 13, 2014.

- Announced, March 18, 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**

## Philadelphia

First Citizens Community Bank, Mansfield, Pennsylvania -- to establish a branch at Hogan Boulevard, Mill Hall.

- Approved, March 19, 2014

**Bank Holding Companies**

## Richmond

BNC Bancorp, High Point, North Carolina -- waiver of application to acquire South Street Financial Corp., Albemarle, in connection with the merger of their respective subsidiaries, Bank of North Carolina, Thomasville, and Home Savings Bank of Albemarle, Inc., SSB, Albemarle.

- Granted, March 21, 2014

## Chicago

CITBA Financial Corporation, Mooresville, Indiana -- waiver of application to acquire Merchants Bancorp, Carmel, in connection with the merger of their respective subsidiaries, Citizens Bank, Mooresville, and Merchants Bank of Indiana, Lynn.

- Withdrawn, March 19, 2014

## Secretary

IberiaBank Corporation, Lafayette, Louisiana -- waiver of application to acquire Teche Holding Company, New Iberia, in connection with the merger of their respective subsidiaries, IberiaBank, Lafayette, and Teche Federal Bank, New Iberia.

- Granted, March 21, 2014

**Bank Holding Companies**

Dallas

Industry Bancshares, Inc., Industry, Texas -- to acquire Bank of Brenham, National Association, Brenham.

- Approved, March 20, 2014

Dallas

Prosperity Bancshares, Inc., Houston, Texas -- waiver of application to acquire F&M Bancorporation, Inc., Tulsa, Oklahoma, in connection with the merger of their respective subsidiaries, Prosperity Bank, El Campo, Texas, and The F&M Bank & Trust Company, Tulsa.

- Granted, March 21, 2014

**Bank Mergers**

Boston

North Brookfield Savings Bank, North Brookfield, Massachusetts -- to merge with FamilyFirst Bank, Ware.

- Approved, March 21, 2014

**Bank Premises**

Philadelphia

First Citizens Community Bank, Mansfield, Pennsylvania -- request to exceed the limit on investment in bank premises.

- Approved, March 19, 2014

**Banks, State Member**

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, March 20, 2014

**Change in Bank Control**

Kansas City

Emerald Bank, Burden, Kansas -- to retain control of Emerald Bank.

- Permitted, March 19, 2014

Kansas City

Southeast Capital Corporation, Idabel, Oklahoma -- to retain control of Southeast Capital Corporation and its subsidiary, Idabel National Bank, Idabel.

- Permitted, March 18, 2014

**Extensions of Time**

Director, BS&R

Canadian Imperial Bank of Commerce, Toronto, Canada -- extension of time to divest a merchant banking investment.

- Granted, March 19, 2014

**Savings and Loan Holding Companies**

Atlanta

John W. Langdale, Jr. Trust, Valdosta, Georgia; Margaret E. Langdale Trust; and Lee L. Mikuta Trust -- to become savings and loan holding companies by acquiring Lowndes Bancshares, Inc., Valdosta, and its subsidiary, Commercial Banking Company.

- Approved, March 18, 2014

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending March 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BLUE HILLS BANCORP, INC	* 3A1	Application by Blue Hills Bancorp, Inc., Hyde Park, Massachusetts to acquire 100% of the outstanding capital stock of Blue Hills Bank, Hyde Park, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of Hyde Park Bancorp, MHC, Hyde Park, Massachusetts from mutual to stock form.	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
PILGRIM BANCSHARES, INC.	* 3A1	Application by Pilgrim Bancshares, Inc., Cohasset, Massachusetts to acquire 100% of the outstanding capital stock of Pilgrim Bank, Cohasset, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of Conahasset Bancshares, MHC from mutual to stock form.	Newspaper: Federal Register:	Not available Not available

**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 March 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for several public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending March 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 04/10/2014

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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765019	BRYN MAWR TC, BRYN MAWR, PENNSYLVANIA	09/09/2013	03/17/2014	S	Large Bank
331713	NEW TRIPOLI BK, NEW TRIPOLI, PENNSYLVANIA	11/04/2013	03/13/2014	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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending March 22, 2014**

<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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2347044	OHIO HERITAGE BK, COSHOCTON, OHIO	12/02/2013	03/14/2014	S	Small Bank

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 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	04/14/2014

**District: 5**

**Federal Reserve Bank of Richmond**

**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.

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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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CALUSA NATIONAL BANK	Member	Calusa National Bank, Punta Gorda, Florida, to become a member of the Federal Reserve system.	Newspaper: Federal Register:	Not applicable Not applicable
CENTERSTATE BANKS, INC.	* 3A5	CenterState Banks, Inc., Davenport, Florida, to merge with First Southern Bancorp, Inc., and thereby acquire its subsidiary, First Southern Bank, both of Boca Raton, Florida.	Newspaper: Federal Register:	Not available 04/21/2014
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch located at 4640 Woodlands Parkway, The Woodlands, Texas, to be known as the Panther Creek Branch.	Newspaper: Federal Register:	03/23/2014 Not applicable
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish the following branches: Camp Bowie Branch, located at 4501 Camp Bowie Boulevard, Fort Worth, Texas; and Gleannloch Branch, 8707 Spring Cypress Road, Spring, Texas.	Newspaper: Federal Register:	03/23/2014 Not applicable
FIRST BANCSHARES, INC., THE	* 3A5	The First Bancshares, Inc., Hattiesburg, Mississippi, to merge with BCB Holding Company, Inc., and thereby acquire its subsidiary, Bay Bank, both of Mobile, Alabama.	Newspaper: Federal Register:	04/18/2014 Not available
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 200 East Las Olas Boulevard, Suite 2000, Fort Lauderdale, Florida.	Newspaper: Federal Register:	03/29/2014 Not applicable
IBERIABANK	* 18C	IBERIABANK, Lafayette, Louisiana, to merge with First Private Bank of Texas, Dallas, Texas.	Newspaper: Federal Register:	04/18/2014 Not applicable
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 10 low income housing public welfare investments.	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



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 1550 Oak Ridge Turnpike, Oak Ridge, Tennessee, known as the Oak Ridge Kroger Office.	Newspaper:	04/04/2014
			Federal Register:	Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	03/14/2014 03/13/2014
LAKE CITY BANK	* Branch	Notice by Lake City Bank, Warsaw, Indiana, to establish a branch at 119 South Third Street, Goshen, Indiana.	Newspaper: Federal Register:	03/26/2014 Not applicable
NORTH SHORE COMMUNITY BANK & TRUST COMPANY	* 18C * Branch	North Shore Community Bank and Trust Company, Wilmette, Illinois, to purchase certain assets and assume certain liabilities of Northbrook Bank and Trust Company, Northbrook, Illinois.	Newspaper: Federal Register:	Not available 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

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
799939	HARTSBURG ST BK, HARTSBURG, ILLINOIS	11/25/2013	03/19/2014	S	Small Bank
616540	SECURITY SVG BK, GOWRIE, IOWA	11/04/2013	03/10/2014	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 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	04/07/2014
			Federal Register:	04/10/2014

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Table with 6 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Rows include PETIT JEAN ST BK, MORRILTON, ARKANSAS; SIMMONS FIRST BK OF NRTHEST AR, JONESBORO, ARKANSAS; SIMMONS FIRST BK OF SEARCY, SEARCY, ARKANSAS.

CRA Examinations scheduled for Quarter of

Table with 2 columns: 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 22, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALERUS FINANCIAL CORPORATION	* 3A3	Alerus Financial Corporations, Grand Forks, North Dakota, to acquire 100 percent of Private Bancorporation, Inc., Minneapolis, MN, and thereby indirectly acquire Private Bank Minnesota, Minneapolis, Minnesota.	Newspaper: Federal Register:	Not available Not available
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:	04/18/2014 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**

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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 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
HYS INVESTMENTS, LLC	* 3A1	HYS Investments, LLC, Topeka, Kansas, to become a bank holding company through the acquisition of 24.76 percent of the voting shares of BOTS, Inc., parent of VisionBank, both in Topeka, Kansas.	Newspaper: Federal Register:	04/25/2014 04/22/2014
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
SUNDANCE STATE BANK PROFIT SHARING AND EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, to increase its ownership from 26.73 percent to 32.07 percent of the voting shares of the Sundance Bankshares, Inc., parent of Sundance State Bank, all located in Sundance, Wyoming.	Newspaper: Federal Register:	04/15/2014 04/21/2014

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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172457	CITIZENS BK OF EDMOND, EDMOND, OKLAHOMA	12/02/2013	03/10/2014	S	Small Bank
296456	FIRSTBANK, ANTLERS, OKLAHOMA	12/09/2013	03/14/2014	S	Small Bank
10858	PLATTE VALLEY ST B&TC, KEARNEY, NEBRASKA	10/21/2013	03/11/2014	S	Large Bank

**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 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F & M BANCSHARES, INC.	CIC	Notice by Sharon Bragg Clark, De Leon, Texas, to acquire up to 24.9 percent of the shares of F & M Bancshares, Inc., De Leon, Texas, and indirectly, Farmers and Merchants Bank, De Leon, Texas.	Newspaper:	04/02/2016
			Federal Register:	04/07/2014

**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 March 22, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	03/30/2014 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 04/10/2014
GOLDEN PACIFIC BANCORP, INC.	CIC	Notice by Gapstow Capital Partners, L.P.; Gapstow Financial Growth Capital GP I LLC; Gapstow Financial Growth Capital Fund I LP; CJA Private Equity Financial Restructuring Master Fund I, L.P.; CJA Private Equity Financial Restructuring Fund I, Ltd., 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 control of Golden Pacific Bank, N.A., Marysville, California.	Newspaper: Federal Register:	Not available 04/03/2014
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:	03/30/2014 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**

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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