
Federal Reserve Release



H.2

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

No. 18

Week Ending May 3, 2014

Personnel

Office of the Secretary -- appointment of Michele T. Fennell as assistant secretary, effective May 4, 2014.

- Approved, May 1, 2014

Enforcement

Cornerstone Bancorp, Inc., St. Petersburg, Florida -- written agreement dated July 23, 2012, terminated April 24, 2014.

- Announced, April 29, 2014

Liberty Bancorp, South San Francisco, California, and Liberty Bank -- written agreement dated October 25, 2011, terminated April 25, 2014.

- Announced, April 29, 2014

Miners and Merchants Bancorp, Inc., Grundy, Virginia, and Trupoint Bank -- written agreement dated September 16, 2010, terminated April 30, 2014.

- Announced, May 1, 2014

Southport Financial Corporation, Kenosha, Wisconsin -- written agreement dated November 24, 2010, terminated April 28, 2014.

- Announced, May 1, 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**

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 021 LaFortune Student Center, Notre Dame.

- Approved, April 28, 2014

St. Louis

BankTennessee, Collierville, Tennessee -- to establish a branch at 26 Munford Avenue, Munford.

- Approved, April 30, 2014

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 1555 West Mequon Road, Mequon.

- Approved, April 25, 2014

(A/C)

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 1034 North Central Avenue, Tracy.

- Approved, April 30, 2014

Bank Holding Companies

Richmond

BNC Bancorp, High Point, North Carolina -- waiver of application to acquire Community First Financial Group, Inc., Chapel Hill, in connection with the merger of their respective subsidiaries, Bank of North Carolina, Thomasville, and Harrington Bank, FSB, Chapel Hill.

- Granted, May 1, 2014

Atlanta

CenterState Banks, Inc., Davenport, Florida -- to merge with First Southern Bancorp, Inc., Boca Raton, and thereby acquire First Southern Bank.

- Approved, April 28, 2014

San Francisco

CVB Financial Corp., Ontario, California -- waiver of application to indirectly acquire American Security Bank, Newport Beach, in connection with its merger with and into CVB's subsidiary, Citizens Business Bank, Ontario.

- Granted, April 28, 2014

Director, BS&R

EJF Capital LLC, Arlington, Virginia -- relief from certain commitments.

- Granted, May 2, 2014

Atlanta

The First Bancshares, Inc., Hattiesburg, Mississippi -- to merge with BCB Holding Company, Inc., Mobile, Alabama, and thereby acquire its subsidiary, Bay Bank.

- Approved, May 2, 2014

Bank Holding Companies

San Francisco

Grandpoint Capital, Inc., Los Angeles, California -- waiver of notice requirement in connection with the purchase and assumption by its subsidiary bank, Grandpoint Bank, Los Angeles, of certain assets and certain deposit liabilities from Wedbush Bank, a federal savings bank.

- Granted, May 2, 2014

St. Louis

Jamesmark Bankshares, Inc., Springfield, Missouri -- to acquire shares of Bank of Ash Grove, Ash Grove.

- Approved, April 30, 2014

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its ownership of First Farmers State Bank.

- Approved, April 28, 2014

Chicago

Providence Financial Corporation, South Holland, Illinois -- to become a bank holding company by acquiring Providence Bank, LLC, South Holland.

- Approved, April 30, 2014

Kansas City

Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, Sundance, Wyoming -- to increase its ownership interest in Sundance Bankshares, Inc., Sundance, and Sundance State Bank.

- Approved, April 28, 2014

Bank Holding Companies

Director, BS&R

Virginia Community Capital, Inc., Christiansburg, Virginia, and Community Capital Bank of Virginia -- relief from a commitment.

- Granted, May 2, 2014

Bank Mergers

Chicago

North Shore Community Bank & Trust Company, Wilmette, Illinois -- to purchase certain assets and assume certain liabilities of Northbrook Bank and Trust Company, Northbrook.

- Approved, April 28, 2014

Richmond

Xenith Bank, Richmond, Virginia -- to merge with Colonial Virginia Bank, Gloucester.

- Approved, April 30, 2014

Change in Bank Control

Kansas City

Citizens Bankshares, Inc., Okemah, Oklahoma -- to retain control of Citizens Bankshares and its subsidiary, The Citizens State Bank, Okemah.

- Permitted, May 2, 2014

St. Louis

Midland States Bancorp, Inc., Effingham, Illinois -- change in bank control of Midland States Bancorp and its subsidiary, Midland States Bank, Effingham.

- Returned, May 1, 2014

Membership

Dallas

Commercial State Bank, El Campo, Texas -- to become a member of the Federal Reserve System.

- Approved, May 2, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
KENNEBEC SAVINGS, MHC	* 3A1	Kennebec Savings, MHC and Kennebec Savings, Inc., both of Augusta, Maine, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Kennebec Savings Bank, Augusta, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	04/20/2014
	* 3A3		Federal Register:	05/01/2014
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:	04/06/2014
			Federal Register:	04/22/2014

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
170976	CHELSEA BK, CHELSEA, MASSACHUSETTS	12/09/2013	04/06/2014	S	Small Bank

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 May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
DVB BANK SE	FBSEA	DVB Bank SE, Frankfurt, Germany to establish a branch office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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2736291	BANCO POPULAR N AMER, NEW YORK, NEW YORK	07/15/2013	04/14/2014	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 3, 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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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 May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF LANCASTER	* Branch	Bank of Lancaster intends to open a branch, currently a loan production office, at 6800 Paragon Place, Suite 650, Richmond, Virginia 23250.	Newspaper:	05/12/2014
			Federal Register:	Not applicable
Entegra Financial Corp.	* 3A1	Entegra Financial Corp., Franklin, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Macon Bancorp, Franklin, North Carolina, and thereby indirectly control Macon Bank, Franklin, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
FARMERS AND MINERS BANK	CIC	H. Ronnie Montgomery, Jonesville, Virginia, Sandra W. Montgomery, Jonesville, Virginia, Julie Anne Montgomery, Abingdon, Virginia, Lee Memorial Gardens Inc., Pennington Gap, Virginia, and Terry Estep, Ewing, Virginia, as group acting in concert to control up to 30.93% of Farmers and Miners Bank, Pennington Gap, Virginia.	Newspaper:	Not available
			Federal Register:	Not available
NATIONAL CONSUMER COOPERATIVE BANK	* 3A1 4c8	National Consumer Cooperative Bank and NCB Financial Corporation, both of Washington, D.C. to become bank holding companies through the conversion of their wholly-owned subsidiary, NCB, FSB, Hillsboro, Ohio, to a national bank under the title of National Cooperative Bank, N.A.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
920975	FIRST SENTINEL BK, RICHLANDS, VIRGINIA	12/02/2013	04/24/2014	S	Small Bank

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 May 3, 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
COLONIAL BANC CORP.	* SLHC Formation	Colonial Banc Corp. and Oculina Banc Corp., both of Vero Beach, Florida, to become savings and loan holding companies by retaining control of Oculina Bank, Fort Pierce, Florida. In addition, Colonial Banc Corp. requests an SLHC Financial Holding Company declaration.	Newspaper: Federal Register:	06/02/2014 05/27/2014
FBDC FINANCIAL CORP.	* 3A1	FBDC Financial Corp., to become a bank holding company by acquiring 100 percent of the outstanding shares of First Federal Bank, both of Fort Payne, Alabama (First Federal Bank to change its name to First Fidelity Bank upon conversion to a state chartered commercial bank). In addition, prior change in control notice filed by Johnny David Young, Linda Kay Young, Chris Young Pierson and Nathan Pierson, all of Fort Payne, Alabama, to collectively acquire up to 25 percent of the outstanding voting shares of common stock of FBDC Financial Corp. and its subsidiary, First Federal Bank, both of Fort Payne, Alabama.	Newspaper: Federal Register:	05/22/2014 05/30/2014
FBDC FINANCIAL CORP.	CIC	Prior change in control notice filed by Johnny David Young, Linda Kay Young, Chris Young Pierson and Nathan Pierson, all of Fort Payne, Alabama, to collectively acquire up to 25 percent of the outstanding voting shares of common stock of FBDC Financial Corp. and its subsidiary, First Federal Bank, both of Fort Payne, Alabama	Newspaper: Federal Register:	05/22/2014 05/20/2014
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 25 low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the intersection of Windward Parkway and McGinnis Ferry Road, Alpharetta, Georgia, to be known as the McGinnis Ferry Branch.	Newspaper: Federal Register:	05/15/2014 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 17615 Chenal Parkway, Little Rock, Arkansas, to be known as the Chenal Parkway Branch.	Newspaper: Federal Register:	05/15/2014 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at McCalla Road and Promenade Parkway, Birmingham, Alabama, to be known as the Tannehill Promenade Branch.	Newspaper: Federal Register:	05/15/2014 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the intersection of Tchoupitoulas Street and Jefferson Avenue, New Orleans, Louisiana, to be known as the Tchoupitoulas Branch.	Newspaper: Federal Register:	05/15/2014 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the intersection of West 7th Street and University Drive, to be known as the Fort Worth Main Branch.	Newspaper: Federal Register:	05/19/2014 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the intersection of West Lake Houston Parkway and Magnolia Cove (Kings Harbor Development), Kingwood, Texas, to be known as the Lake Houston Kingwood Branch	Newspaper: Federal Register:	05/19/2014 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the intersection of Wolf River Boulevard and Germantown Road, Germantown, Tennessee, to be known as the Germantown Parkway Branch.	Newspaper: Federal Register:	05/19/2014 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the intersection of Richardson Road and Richardson Place (Richardson Crossing), Arnold, Missouri, to be known as the Arnold MO Branch.	Newspaper: Federal Register:	05/19/2014 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 04/21/2014

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 May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMICAL FINANCIAL CORPORATION	* 18C	Notice by Chemical Financial Corporation, Midland, Michigan, to acquire 100 percent of the voting shares of Northwestern Bancorp, Inc., Traverse City, Michigan, and indirectly acquire Northwestern Bank, Traverse City, Michigan, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y. In connection with this application, Chemical Bank, Midland, Michigan will merge with Northwestern Bank, Traverse City, Michigan, and thereby establish 25 branches, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 9 of the Federal Reserve Act.	Newspaper:	Not available
	* 4c8		Federal Register:	Not available
F & M BANKSHARES, INC.	CIC	Notice by Thomas K. Maxwell of Marinette, Wisconsin, individually and acting in concert with Thomas K. Maxwell II of Peshtigo, Wisconsin; Cheryl R. Maxwell of Marinette, Wisconsin; Edward F. Maxwell of Madison, Wisconsin; and Gary L. Maxwell of Milford, Indiana, to retain control of F&M Bankshares, Inc., Marinette, Wisconsin, and thereby indirectly control Farmers & Merchants Bank & Trust, Marinette, Wisconsin.	Newspaper:	05/11/2014
			Federal Register:	04/22/2014
LOGANSPOUT FINANCIAL CORP.	* 3A1	Logansport Financial Corporation, Logansport, Indiana, to become a bank holding company following the conversion of its subsidiary bank, Logansport Savings Bank, FSB, Logansport, Indiana, from a federally chartered savings bank to an Indiana state chartered bank.	Newspaper:	Not available
			Federal Register:	05/22/2014

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAK FINANCIAL, INC.	CIC	Bruce Gabrielse, Barbara L. Gabrielse, both of Fitchburg, Wisconsin, Brian Gabrielse, Jennifer Gabrielse, Bradley Gabrielse, Brenton Gabrielse, Katelyn Gabrielse, Kimberly Gabrielse, Matthew Gabrielse, all of Madison, Wisconsin, Jack L. Gabrielse, Denise Gabrielse, both of Oregon, Wisconsin, the Diane L. Gabrielse Declaration of Trust dated September 2, 1999, Diane L. Gabrielse, individually and as trustee of the Diane L. Gabrielse Declaration of Trust dated September 2, 1999, the Thomas H. Gabrielse Declaration of Trust dated September 2, 1999, Thomas H. Gabrielse as trustee of the Thomas H. Gabrielse Declaration of Trust dated September 2, 1999, all of Orland Park, Illinois, Mark Oostdyk, Heidi DeBruin, Kaye Oostdyk, all of Stoughton, Wisconsin, Stephanie Clark, St. Johns, Florida, David Gabrielse, Palos Heights, Illinois, Jeffrey Gabrielse, Jonathan Oostdyk, both of Plymouth, Minnesota, Justin Gabrielse, Maple Grove, Minnesota, Jayne Locascio, Palos Park, Illinois, William Oostdyk, South Elgin, Illinois, Valerie Therrien, Minneapolis, Minnesota, Katie Nelson, Frostburg, Maryland, and Keith Gabrielse, Cottage Grove, Wisconsin, together as a group acting in concert, to retain control of over 10 percent of the voting shares of Oak Financial, Inc., and thereby indirectly retain control of Oak Bank, both of Fitchburg, Wisconsin.	Newspaper: Federal Register:	Not available 05/21/2014
PEOPLES BANCORP	CIC	Notice by Joe D. Van Tol Revocable Trust, Rock Valley, Iowa, Joe D. Van Tol, as Trustee, individually, and in conjunction with the Van Tol Family (Joe D. Van Tol Revocable Trust; Todd J. Van Tol, Rock Valley, Iowa; Joe E. Van Tol, Rock Valley, Iowa; David J. Van Tol, Boulder, Colorado; and Ryan J. Van Tol, Harrisburg, South Dakota) to retain control of Peoples Bancorp, Rock Valley, Iowa, and thereby indirectly Peoples Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	05/06/2014 04/28/2014
PEOPLES BANCORP	CIC	Notice by the Kooima Family (Myron Kooima, Inwood, Iowa; Vernon Kooima, Doon, Iowa; and Dale Kooima, Rock Valley, Iowa) to retain control of Peoples Bancorp, Rock Valley, Iowa, and thereby indirectly Peoples Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	05/06/2014 04/28/2014
PORT BYRON STATE BANK	Premises	Port Byron State Bank, Port Byron, Illinois proposes to invest an additional \$35,000 in bank premises, pursuant to Section 24A of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWN BANK	* 18C	Town Bank, Hartland, Wisconsin, to purchase certain assets and assume certain liabilities of 11 branches of Talmer Bank and Trust, Troy, Michigan.	Newspaper:	05/23/2014
	* Branch		Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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830542	CENTRAL ST BK, MUSCATINE, IOWA	12/02/2013	04/09/2014	S	Int Sm Bank
653433	FARMERS ST BK WESTERN IL, ALPHA, ILLINOIS	01/06/2014	04/29/2014	S	Small Bank
1917301	LAKE FOREST B&TC, LAKE FOREST, ILLINOIS	09/23/2013	04/30/2014	O	Large Bank
365745	PINNACLE BK, MARSHALLTOWN, IOWA	12/09/2013	04/15/2014	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
SIMMONS FIRST NATIONAL CORPORATION	* 3A3	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire Delta Trust & Banking Corporation, Little Rock, Arkansas, and thereby indirectly acquire Delta Trust & Bank, Parkdale, Arkansas.	Newspaper:	Not available
			Federal Register:	05/29/2014
SOUTHERN MISSOURI BANCORP, INC.	* 3A5	Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri, to merge with Peoples Service Company, Nixa, Missouri, and thereby indirectly acquire Peoples Bank of the Ozarks, Nixa, Missouri.	Newspaper:	05/26/2014
			Federal Register:	05/12/2014

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
909055	PEOPLES B&TC CO, TROY, MISSOURI	01/13/2014	04/23/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 3, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	CIC	Post notice by Robert F. Wishek, Ashley, North Dakota, as co-trustee of the McIntosh County Bank Holding Company, Inc., 2012 Voting Trust Agreement, Ashley, North Dakota, to retain 25% or more of the shares of McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, and thereby retain control of McIntosh County Bank, Ashley, North Dakota, and North Star Holding Company, Inc., Jamestown, North Dakota, which controls Unison Bank, Jamestown, North Dakota.	Newspaper: Federal Register:	Not available 05/12/2014
MINNEHAHA BANSHARES, INC.	CIC	Post notice by Stephanie L. Gongopoulos, Sioux Falls, South Dakota, to retain 10 percent or more of the voting shares of Minnehaha Banshares, Inc., Sioux Falls, South Dakota, and thereby indirectly retain control of First National Bank in Sioux Falls, Sioux Falls, South Dakota.	Newspaper: Federal Register:	05/05/2014 05/06/2014
STOCKMAN FINANCIAL CORPORATION	* 3A3	Stockman Financial Corporation, Miles City, Montana, to acquire 100 percent of Big Sky Holding Company, Stanford, Montana, and thereby indirectly acquire Basin State Bank, Stanford, Montana.	Newspaper: Federal Register:	05/03/2014 05/01/2014

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 May 3, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK & TRUST COMPANY	* 18C * Branch	American State Bank and Trust Company, Great Bend, Kansas, to merge with First National Bank of Holcomb, Holcomb, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
CITIZENS COMMERCE CORPORATION	CIC	Notification submitted by Tommy D. Craighead, Norman, Oklahoma, as trustee of the TCC & BJC Trusts No. 1 through 7, Ardmore, Oklahoma, to acquire control of Citizens Commerce Corporation, parent of Citizens Bank & Trust Company of Ardmore, both in Ardmore, Oklahoma.	Newspaper: Federal Register:	05/20/2014 05/21/2014
WESTERN OKLAHOMA BANCSHARES, INC.	CIC	Notification submitted by the FLH Financial Services Trust, Leedey, Oklahoma; and its trustees: Frank Harrel, LaTricia Harrel, both of Leedey, Oklahoma, Brent Harrel, Elk City, Oklahoma, and Kalee Carpenter, Leedey, Oklahoma; to become part of the Harrel Family control group, and Brent Harrel as trustee of the voting agreement, to acquire control of Western Oklahoma Bancshares, parent of Bank of Western Oklahoma, both in Elk City, Oklahoma.	Newspaper: Federal Register:	05/09/2014 04/30/2014

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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247551	HIGH PLAINS BK, FLAGLER, COLORADO	01/27/2014	04/30/2014	S	Small Bank
420653	VALLEY ST BK, SYRACUSE, KANSAS	01/27/2014	04/29/2014	S	Small 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 May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AHB BANCSHARES, INC.	* 3A1	AHB Bancshares, Inc., Clovis, New Mexico, to become a bank holding company by acquiring 100 percent of American Heritage Bank, Clovis, New Mexico.	Newspaper:	04/16/2014
			Federal Register:	05/27/2014
CBFH, INC.	* 3A5 * 3A3	Hillister Enterprises, II, Inc., Umphrey II Family Limited Partnership, both of Beaumont, Texas, and CBFH, Inc., Orange, Texas, to acquire MC Bancshares, Inc., Houston, Texas, and therefore indirectly, Memorial City Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/15/2014
CENTRAL BANCSHARES, INC.	CIC	Retroactive notice by Edward E. Hartline, Houston, Texas, as trustee of the Carolyn J. Young 2012 Trust, to control greater than 25 percent of the shares of Central Bancshares, Inc., Houston, Texas, and indirectly, Central Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/20/2014
CENTRAL BANCSHARES, INC.	CIC	Retroactive notice by Carolyn Josey Young, Houston, Texas, individually; and John H. Young, Carolyn J. Young, John R. Young, Kathleen Zinn, and Donna P. Josey, all of Houston, Texas; and Elizabeth Young of Atlanta, Georgia; collectively to maintain ownership of greater than 25 percent of the shares of Central Bancshares, Inc., Houston, Texas, and indirectly, Central Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	05/20/2014
DIBOLL STATE BANCSHARES, INC.	CIC	Notice filed by Arthur Temple, III, Lufkin, Texas, individually and as trustee of the Arthur Temple, III Testamentary Trust, Arthur Temple, III Generation Skipping Trust, and Arthur & Mary Temple Trust Part II; Charlotte Ann Temple, St. Helena, California, individually and as trustee of the Charlotte Temple Family Trust and Charlotte Ann Temple Generation Skipping Trust; Hannah Temple, Austin, Texas; John Hurst, Dripping Springs, Texas; Whitney Temple Grace, West Lake Hills, Texas; Susan Temple, Wilson, Wyoming; Arthur Spencer, St. Helena, California, individually and as trustee of the Charlotte Ann Temple Generation Skipping Trust; Christopher Spencer, St. Helena, California; William H. Spencer, Washington, D.C.; Katherine Spencer Zelazny, St. Helena, California, as trustee of the Zelazny Family Trust; Wayne Corley, Lufkin, Texas, as trustee of the Charlotte Ann Temple Testamentary Trust and Arthur Temple, III Testamentary Trust; CAT AT Family, L.P, St. Helena, California; to collectively as a group acting in concert control and retain 25 percent or more of the shares of common stock of Diboll State Bancshares, Inc., Diboll, Texas, and thereby indirectly First Bank and Trust East Texas, Diboll, Texas.	Newspaper:	Not available
			Federal Register:	05/16/2014

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
G-6 CORPORATION	CIC	Notice by Clinton D. Dunn, Dallas, Texas, to control 100 percent of the shares of G-6 Corporation, Mesquite, Texas, and indirectly, First State Bank, Mesquite, Texas.	Newspaper: Federal Register:	05/09/2014 05/08/2014
HERITAGE BANK	* 18C * Branch	Heritage Bank, Pearland, Texas, to acquire by merger Nixon State Bank, Nixon, Texas, and to establish branches at 200 N. Nixon Ave., Nixon, Texas 78140, and 13809 West Highway 87, La Vernia, Texas 78121.	Newspaper: Federal Register:	Not available Not applicable
LEGEND BANCORP, INC.	CIC	Notice by Legend Bank Employee Stock Ownership Plan and 401(k) Plan (As Amended and Restated Generally Effective as of June 19, 2012), Bowie, Texas, to retain and acquire up to 24.9 percent of the shares of common stock and thereby control of Legend Bancorp, Inc., Bowie, Texas, the parent company of Legend Bank, N.A., Bowie, Texas.	Newspaper: Federal Register:	05/14/2014 05/16/2014
TURNER BANCSHARES, INC.	* 3A1	Turner Bancshares, Inc., Abernathy, Texas, to become a bank holding company through the acquisition of 100 percent of the stock of Algodon de Calidad Bancshares, Inc., and therefore indirectly, The First State Bank, both of Abernathy, Texas.	Newspaper: Federal Register:	05/26/2014 05/27/2014
UNITED TEXAS BANK	* Branch	United Texas Bank, Dallas, Texas, to establish a branch at 13101 Preston Road, Suite 100, Dallas, Texas 75240.	Newspaper: Federal Register:	05/06/2014 Not applicable

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 3, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	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
1162017	UNITED SCTY BK, FRESNO, CALIFORNIA	10/09/2012	04/29/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act