
Federal Reserve Release



H.2

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

No. 35

Week Ending August 30, 2014

Enforcement

Delmar Bancorp, Salisbury, Maryland -- written agreement issued June 21, 2012, terminated August 22, 2014.

- Announced, August 28, 2014

Riverview Bancorp, Inc., Vancouver, Washington -- written agreement issued May 28, 2013, terminated August 22, 2014.

- Announced, August 26, 2014

Trans Pacific Bancorp, San Francisco, California -- written agreement issued September 15, 2010, terminated August 22, 2014.

- Announced, August 26, 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**

Secretary

IberiaBank, Lafayette, Louisiana -- to establish a branch at 2504 Poplar Avenue, Memphis, Tennessee.

- Approved, August 28, 2014

Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at 3805 East 82nd Street, Indianapolis.

- Approved, August 25, 2014

Bank Holding Companies

Director, BS&R

CapGen Capital Group LP, et al., New York, New York -- relief from certain commitments.

- Granted, August 28, 2014

Chicago

Central South Bancorporation, Inc., Indianola, Iowa -- waiver of application to acquire Pleasantville State Bank, Pleasantville, in connection with its merger with and into Central South Bancorporation's subsidiary, Peoples Savings Bank, Indianola.

- Granted, August 25, 2014

Bank Holding Companies

Boston

Eastern Bank Corporation, Boston, Massachusetts -- waiver of application to acquire Centrix Bank and Trust, Bedford, New Hampshire, in connection with its merger with and into Eastern Bank Corporation's subsidiary, Eastern Bank, Boston.

- Granted, August 29, 2014

Atlanta

Liberty First Bancshares, Inc., Monroe, Georgia -- to become a bank holding company by acquiring Liberty First Bank, Monroe.

- Withdrawn, August 29, 2014

St. Louis

Rock Bancshares, Inc., Little Rock, Arkansas -- to engage de novo through a subsidiary, Rock Services Company, LLC, Little Rock, in management consulting and counseling, employee benefit consulting and career counseling, and data processing services.

- Approved, August 28, 2014

Dallas

Vantage Bancorp, Inc., San Antonio, Texas -- to acquire Medina Bankshares, Inc., Hondo, and indirectly acquire D'Hanis State Bank.

- Approved, August 26, 2014

Bank Mergers

Dallas

Vantage Bank Texas, San Antonio, Texas -- to acquire by merger D'Hanis State Bank, Hondo, and thereby establish branches in Hondo and D'Hanis.

- Approved, August 26, 2014

Bank Mergers

Dallas

Wellington State Bank, Wellington, Texas -- to purchase substantially all of the assets and assume the liabilities of the Bowie branch of The Ozona National Bank, Ozona.

- Approved, August 29, 2014

Change in Bank Control

Kansas City

Blue Rapids Bancshares, Inc., Blue Rapids, Kansas -- to retain control of Blue Rapids Bancshares, Inc. and its subsidiary, State Bank of Blue Rapids, Blue Rapids.

- Permitted, August 26, 2014

Kansas City

Blue Rapids Bancshares, Inc., Blue Rapids, Kansas -- to retain control of Blue Rapids Bancshares, Inc. and its subsidiary, State Bank of Blue Rapids, Blue Rapids.

- Permitted, August 28, 2014

Atlanta

Metropolitan BancGroup, Inc., Ridgeland, Mississippi -- notices for change in control and to retain control of Metropolitan BancGroup, Inc. and its subsidiary, Metropolitan Bank, Crystal Springs.

- Permitted, August 26, 2014

Extensions of Time

Richmond

First Community Corporation, Lexington, South Carolina -- extension of time to divest certain real estate.

- Granted, August 27, 2014

Extensions of Time

Atlanta

Southern Community Bancshares, Inc. Employee Stock Ownership Plan, Cullman, Alabama -- extension to December 3, 2014, to increase its ownership of Southern Community Bancshares, Inc. and thereby increase its indirect ownership of First Community Bank of Cullman, Cullman.

- Granted, August 28, 2014

New York

Suffolk Bancorp, Riverhead, New York -- extension to November 29, 2014, to engage in trust company functions through a de novo subsidiary, Suffolk Trust Company, Bohemia.

- Granted, August 27, 2014

Membership

Kansas City

Mountain Valley Bank, Walden, Colorado -- to become a member of the Federal Reserve System.

- Approved, August 25, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period		
CIT GROUP INC.	* 3A3	CIT Group Inc., Livingston, New Jersey, and its direct, wholly-owned subsidiary, Carbon Merger Sub LLC, New York, New York, to acquire 100 percent of the stock of IMB HoldCo LLC, and indirectly acquire OneWest Bank, N.A., both of Pasadena, California, pursuant to Sections 3(a)(1), (2), (3) and (5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available	
	* 3A2		Federal Register:	09/24/2014	
	* 3A1				
	* 3A5				

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENEFICIAL SAVINGS BANK, MHC	* MHC Conversion * 3A1 * 4c8	Beneficial Savings Bank MHC, Philadelphia, PA, and Beneficial Mutual Bancorp, Inc., proposes to convert to stock form and merge with Beneficial Bancorp, Inc., Philadelphia, PA, which proposes to become a bank holding company by acquiring 100 percent of Beneficial Mutual Savings Bank, Philadelphia, PA.	Newspaper: Federal Register:	Not available 09/24/2014
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a branch office located at 15 Swamp Road, Newtown, Bucks County, PA.	Newspaper: Federal Register:	Not available Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 30, 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					

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAPITAL BANCSHARES, INC.	3A1	First Capital Bancshares, Inc., Bennettsville, South Carolina, to become a bank holding company upon the conversion of First Capital Bank, Bennettsville, South Carolina, to a state chartered commercial bank.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST COMMUNITY BANK	* 18C	First Community Bank, Bluefield, Virginia, to purchase certain assets and assume certain liabilities of seven branch offices of Bank of America, National Association, Charlotte, North Carolina.	Newspaper: Federal Register:	Not available Not applicable
MONARCH BANK	* Branch	Monarch Bank, Chesapeake, Virginia, proposes to open a new branch at 680 Oyster Point Road, Newport News, Virginia 23602.	Newspaper: Federal Register:	08/15/2014 Not applicable
SANDY SPRING BANK	* Branch	Sandy Spring Bank has submitted an application to open a branch at 7550 Wisconsin Avenue, Bethesda, Maryland.	Newspaper: Federal Register:	Not available Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 30, 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
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at the intersection of Canal and Tonti, New Orleans, Louisiana, to be known as the Canal Branch.	Newspaper: Federal Register:	Not available Not applicable
LIBERTY FIRST BANCSHARES, INC.	3A1	Liberty First Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Liberty First Bank, both of Monroe, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable
MIDCOUNTRY FINANCIAL CORP	CIC	Prior change in control notice filed by James Lee Clayton and BF3, LP, both of Knoxville, Tennessee; to collectively control more than 10 percent of the outstanding shares of MidCountry Financial Corp, Macon, Georgia, and its subsidiary, MidCountry Bank, Marion, Illinois.	Newspaper: Federal Register:	09/03/2014 09/02/2014
PILOT BANCSHARES, INC.	CIC	Pilot Bancshares, Inc., Tampa, Florida, after-the-fact change in control notice filed by George League Southworth, Tampa, Florida, to retain 12.36 percent of the outstanding shares of common stock of Pilot Bancshares, Inc., and its subsidiary, Pilot Bank, both of Tampa, Florida.	Newspaper: Federal Register:	Not available 09/16/2014
TOUCHMARK BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Jayendrakumar J. (J.J.) Shah; Meena J. (M.J.) Shah; 455 Trust, M.J. Shah and K.J. Parikh, trustees; 475 Trust, J.J. Shah and Shveta S. Raju, trustees; Mahendrabala J. Parikh; Asha J. Shah; Eastern Horizons Properties, LP, and its managing general partner, Eastern Horizons Management, Inc.; GCMT 17, LLC; GCMT2, LLC; DVR Trust No. 1, M.J. Shah, trustee; DVR Trust No. 2, J.J. Shah, trustee; Dinesh V. Raju; and Shveta S. Raju; all of Duluth, Georgia, to retain approximately 20.21 percent of the shares and thereby retain direct control of Touchmark Bancshares, Inc., and indirect control of Touchmark National Bank, both of Alpharetta, Georgia. Also, prior notification by the notificants listed above to acquire an additional 600,000 common shares of Touchmark Bancshares, Inc., representing additional ownership of approximately 17 percent.	Newspaper: Federal Register:	Not available 09/02/2014

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
WB&T BANKSHARES, INC.	* 3A3	WB&T Bankshares, Inc., Waycross, Georgia, to acquire 100 percent of the outstanding shares of The Citizens Exchange Bank, Pearson, Georgia.	Newspaper:	Not available
			Federal Register:	08/18/2014

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

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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 August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRUE FINANCIAL CORPORATION	CIC	Capital Z Partners III, L.P., Capital Z Partners III GP, L.P., Capital Z Partners III GP, Ltd., Capital Z Partners Management, LLC, Bradley E. Cooper, all of New York, New York, and Robert A. Spass, Westfield, New Jersey, to acquire 10 percent or more of the voting shares of Centru Financial Corporation, Ottawa, Illinois, and thereby indirectly acquire control of Centru Bank, Streator, Illinois.	Newspaper: Federal Register:	09/09/2014 09/04/2014
FIRST MAZON BANCORP, INC.	CIC	Notice filed by the group consisting of: Michael O. and Sheila F. Cloonen, both of Palmer, Texas, as co-trustees of the Michael O. Cloonen and Shiela F. Cloonen Revocable Trust, and Larry R. Tarman and Susan M. Tarman, both of Morris, Illinois, to acquire more than 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper: Federal Register:	09/02/2014 07/28/2014
FIRST MAZON BANCORP, INC.	CIC	Notice by the family group consisting of: Robert W. Breisch, Sr., individually and as co-trustee of the Breisch Living Trust, Phyllis A. Breisch, individually, and as co-trustee of the Breisch Living Trust, The Breisch Living Trust, Thomas R. Bartholet, Robert W. Breisch, Jr., Carla Breisch, Gabrielle L. Breisch, Michael C. Breisch, Brittany C. Breisch, Christina M. Breisch-Harty, Timothy J. Harty, Timothy J. Harty, Jr., Jonathon W. Harty, Kimberly A. Breisch-Rodosky, William J. Rodosky, Jr., Madelynne M. Rodosky, to control above 25 percent of the voting stock of First Mazon Bancorp, Inc., Mazon, Illinois and thereby indirectly acquire control Mazon State Bank, Mazon, Illinois.	Newspaper: Federal Register:	07/23/2014 08/25/2014
FIRST MIDWEST BANCORP, INC.	* 3A5	First Midwest Bancorp, Inc., Itasca, Illinois, to merge with Great Lakes Financial Resources, Bancorp, Inc., Blue Island, Illinois and thereby indirectly acquire Great Lakes Bank, N.A, Blue Island, Illinois.	Newspaper: Federal Register:	Not available 09/12/2014
NEB CORPORATION	* 3A3	NEB Corporation, Fond du Lac, Wisconsin, to acquire 100 percent of the outstanding shares of InvestorsBank, Waukesha, Wisconsin.	Newspaper: Federal Register:	Not available 09/08/2014
NORTHBROOK BANK & TRUST COMPANY	* Branch	Northbrook Bank & Trust Company, Northbrook, Illinois, to open a new branch location at 99 Waukegan Road, Glenview, IL 60025.	Newspaper: Federal Register:	08/26/2014 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
OTTAWA SAVINGS BANCORP, MHC	* SLHC Acquisition	Ottawa Savings Bancorp MHC, and Ottawa Savings Bancorp, Inc., both of Ottawa, Illinois, will merge Twin Oaks Savings Bank a mutual savings bank in Marseilles, Illinois, with and into Ottawa Savings Bank FSB, Ottawa, Illinois, with Ottawa Savings Bank as the surviving institution.	Newspaper: Federal Register:	Not available 09/26/2014
WASHINGTON STATE BANK	* Branch	Washington State Bank, Washington, Iowa, to establish a branch facility to be located in the block of 1900 West Burlington Ave, Fairfield, Iowa.	Newspaper: Federal Register:	Not available Not applicable
WESTERN ILLINOIS BANCSHARES, INC.	CIC	Notice by Augustin S. Hart, III, Rebecca S. Hart and Broadwater Partners LP, all of Oquawka, Illinois; Douglas S. Hart of Powell, Wyoming; the general partner of Broadwaters Partnership LP, Broadwaters, Inc. of Cody, Wyoming ("GP"); the principal shareholder and President of GP, Augustin S. Hart III and three other principal shareholders of GP, Kathryn Stuart Lansing, Lake Forest, Illinois; Douglas S. Hart, Powell, Wyoming; and Harriet Heather Hart, Bozeman, Montana, to retain more than 10 percent of Western Illinois Bancshares, Inc., Monmouth, Illinois.	Newspaper: Federal Register:	08/15/2014 Not available
WINTRUST BANK	* Branch	Wintrust Bank, Chicago, Illinois, to open a new branch location at 231 South LaSalle Street, Chicago, Illinois.	Newspaper: Federal Register:	08/27/2014 Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST FINANCIAL SERVICES	* Branch	BankFirst Financial Services, Macon, Mississippi, to establish a branch facility to be located at 2205-C 7th Street, Tuscaloosa, Alabama.	Newspaper: Federal Register:	Not available Not applicable
CENTENNIAL BANK	* 18C * Branch	Centennial Bank, Conway, Arkansas, to merge with Broward Bank of Commerce, Fort Lauderdale, Florida, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	09/26/2014 Not applicable
FARMERS BANCSHARES, INC.	4c8	Farmers Bancshares, Inc., Hardinsburg, Kentucky, to engage in lending activities through the purchase of loans from its subsidiary banks, Farmers Bank, Hardinsburg, Kentucky, and Leitchfield Deposit Bank & Trust Company, Leitchfield, Kentucky.	Newspaper: Federal Register:	Not applicable Not applicable
HARTLAND FINANCIAL, INC.	* 3A1	Hartland Financial, Inc., Hartford, Kentucky, to become a bank holding company by acquiring 100 percent of Citizens Bank, Hartford, Kentucky.	Newspaper: Federal Register:	Not available Not available
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire, through merger, Broward Financial Holdings, Inc., Fort Lauderdale, Florida, and thereby indirectly acquire Broward Bank of Commerce, Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available Not available
MAGNOLIA BANKING CORPORATION	* 3A5	Magnolia Banking Corporation, Magnolia, Arkansas, to acquire, through merger, First National Bancshares of Hempstead County, Inc., Hope, Arkansas, and thereby indirectly acquire 1st Bank, National Association, Texarkana, Texas.	Newspaper: Federal Register:	09/20/2014 09/22/2014

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUGUSTA FINANCIAL CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012; Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012; and Ardath K. Solsrud Revocable Trust Concerning Augusta Financial Corporation, all of Monona, Wisconsin; each to acquire 25 percent or more of Augusta Financial Corporation, Augusta, Wisconsin (Company), and thereby gain control of Unity Bank, Augusta, Wisconsin (Bank). Robb B. Kahl, Monona, Wisconsin is trustee of these three trusts. These three trusts to each join and Corinne Esther Solsrud, Mosinee, Wisconsin; Rachel Ann Solsrud Goodell, Augusta, Wisconsin; Gregory Arthur Solsrud, Dunwoody, Georgia; and Brian Kenneth Solsrud, North Oaks, Minnesota; to retain shares as part of the Kahl/Solsrud shareholder group acting in concert, which controls Company and indirectly controls Bank.	Newspaper: Federal Register:	Not available 08/25/2014
CAPRICE CORPORATION	CIC	The Ardath K. Solsrud 2012 Irrevocable Trust dated December 28, 2012; Glenn A. Solsrud 2012 Irrevocable Trust dated December 28, 2012; and Ardath K. Solsrud Revocable Trust Concerning Caprice Corporation, all of Monona, Wisconsin; each to acquire 25 percent or more of Caprice Corporation, Augusta, Wisconsin (Company), and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota (Bank). Robb B. Kahl, Monona, Wisconsin is trustee of these three trusts. These three trusts to each join and Corinne Esther Solsrud, Mosinee, Wisconsin; Rachel Ann Solsrud Goodell, Augusta, Wisconsin; Gregory Arthur Solsrud, Dunwoody, Georgia; and Brian Kenneth Solsrud, North Oaks, Minnesota; to retain shares as part of the Kahl/Solsrud shareholder group acting in concert, which controls Company and indirectly controls Bank.	Newspaper: Federal Register:	Not available 08/25/2014
MACKINAC FINANCIAL CORPORATION	* 3A3 * 3A1	Mackinac Financial Corporation, Manistique, Michigan ("Mackinac") to acquire through a merger with and into a wholly-owned subsidiary of Mackinac, PFC Acquisition, LLC, Manistique, Michigan, 100 percent of Peninsula Financial Corporation, Ishpeming, Michigan and thereby indirectly acquire Peninsula Bank, Ishpeming, Michigan.	Newspaper: Federal Register:	Not available 10/02/2014

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS HOLDING COMPANY	CIC	George and Aileen McClintock Irrevocable Trust (G&A Trust), Sioux Falls, South Dakota, Jane M. Wyatt, Edina, Minnesota, individually and as a trustee of G&A Trust, and Anne D. McClintock, Medford, Massachusetts, individually and as a trustee of G&A Trust, to retain control of 25% or more of the shares of Merchants Holding Company, Sioux Falls, South Dakota, and thereby indirectly retain control of Merchants Bank, Rugby, North Dakota.	Newspaper:	Not available
			Federal Register:	09/17/2014
PRAIRIE BANCSHARES, INC.	CIC	Change in control notice by Douglas L. Jilek B Trust, Lester Prairie, Minnesota, Sheila K. Jilek, Lester Prairie, and Norman C. Arlt, Aurora, Colorado, individually and as co-trustees of the Douglas L Jilek B Trust, to acquire 25 % or more of the shares of Prairie Bancshares, Inc., Lester Prairie, Minnesota, and thereby indirectly gain control of First Community Bank, Lester Prairie, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
GRAND MOUNTAIN BANCSHARES, INC.	CIC	Notification by Charles T. Wittwer, Colorado Springs, Colorado, to acquire control of Grand Mountain Bancshares, Inc., parent of Grand Mountain Bank, FSB, both of Granby, Colorado.	Newspaper:	09/12/2014
			Federal Register:	09/02/2014

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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 30, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATAHOULA HOLDING COMPANY	* 3A3	Catahoula Holding Company, Jonesville, Louisiana, to acquire 100 percent of JBI Financial Corporation, Jena, Louisiana, and indirectly, Bank of Jena, Jena, Louisiana.	Newspaper: Federal Register:	Not available 09/12/2014
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper: Federal Register:	Not available Not applicable
FIRST BANK & TRUST	* 18C * Branch	First Bank & Trust, Seymour, Texas, to acquire by merger its affiliate banks, First Bank, Whitney, Texas; Memphis State Bank, Memphis, Texas; and Citizens State Bank, Princeton, Texas; and to establish the existing six banking offices of the three affiliates as branches.	Newspaper: Federal Register:	Not available Not applicable
HAPPY STATE BANK	Member	Happy State Bank, Happy, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 30, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACIFIC CITY FINANCIAL CORPORATION	CIC	Change in bank control notice on behalf of Sang Young Lee, Chun Young Lee and Lee's Gold and Diamond Import, Inc., La Canada, California, to acquire up to 11.2% of Pacific City Financial Corporation, and thereby indirectly acquire voting shares of Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	08/06/2014 Not available
SEACOAST COMMERCE BANC HOLDINGS	* 3A1	Seacoast Commerce Banc Holdings to become a bank holding company by acquiring 100 percent of Seacoast Commerce Bank, both of San Diego, California.	Newspaper: Federal Register:	Not available Not available
TAIWAN COOPERATIVE BANK, LTD.	FBSEA	Taiwan Cooperative Bank, Ltd., Taipei, Taiwan, to establish a branch office in New York, New York, 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.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act