
Federal Reserve Release



H.2

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

No. 43

Week Ending October 25, 2014

Forms

Forms -- initial Board review to pretest and execute the 2016 Survey of Consumer Finances (FR 3059) and to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information (FR 4100).

- Proposed, October 21, 2014

Monetary and Financial Policy

Term Deposit Facility -- fixed-rate offering of seven-day term deposits with an early withdrawal feature and a maximum tender amount of \$15 billion on October 27, 2014.

- Announced, October 23, 2014

Regulations and Policies

Consumer Advisory Council -- final rule repealing the Rules of Organization and Procedures for the former Consumer Advisory Council, in accordance with the Dodd-Frank Act's repeal of statutory provisions for the council and transfer of most consumer protection rulemaking authority to the Consumer Financial Protection Bureau.

- Approved, October 22, 2014

Regulation H (Membership of State Banking Institutions in the Federal Reserve System) -- publication for comment of interagency amendments to implement provisions of the Homeowner Flood Insurance Affordability Act affecting escrow payments and the mandatory purchase of flood insurance.

- Approved, October 15, 2014

(A/C)

Regulation HH (Designated Financial Market Utilities) and Policy Statement on Payment System Risk -- final amendments to the Regulation HH risk-management standards and revisions to the policy statement to reflect new international standards for financial market infrastructures.

- Approved, October 24, 2014

Regulations and Policies

Regulation RR (Credit Risk Retention) -- final interagency rule to implement the securitization risk-retention requirements of the Dodd-Frank Act.

- Approved, October 22, 2014

Enforcement

BOV Holding Company, Versailles, Missouri, and Bank of Versailles -- written agreement issued July 26, 2010, terminated October 20, 2014.

- Announced, October 23, 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

CNB, Centreville, Maryland -- to establish a branch at 800 South Governors Avenue, Dover, Delaware.

- Approved, October 22, 2014

Richmond

Essex Bank, Richmond, Virginia -- to establish a branch at 6143 High Bridge Road, Bowie, Maryland.

- Approved, October 22, 2014

San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 85 Mono Way, Sonora.

- Approved, October 24, 2014

Secretary

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish a branch at 15 Swamp Road, Newtown.

- Approved, October 21, 2014

Bank Holding Companies

St. Louis

Bank of the Ozarks, Inc., Little Rock, Arkansas -- to engage in lending activities through the acquisition of Interwest Bancshares Corporation, New York, New York.

- Approved, October 21, 2014

Bank Holding Companies

St. Louis

Bank of the Ozarks, Inc., Little Rock, Arkansas -- to merge with Interwest Bancshares Corporation, New York, New York, and thereby indirectly acquire Interwest National Bank.

- Approved, October 21, 2014

Dallas

Catahoula Holding Company, Jonesville, Louisiana -- to acquire JBI Financial Corporation, Jena, and indirectly acquire Bank of Jena.

- Approved, October 20, 2014

San Francisco

Columbia Banking System, Inc., Tacoma, Washington -- waiver of application to acquire Intermountain Community Bancorp, Sandpoint, Idaho, in connection with the merger of their respective subsidiaries, Columbia State Bank, Tacoma, and Panhandle State Bank, Sandpoint.

- Granted, October 23, 2014

Atlanta

Louisiana Community Bancorp, Inc., DeRidder, Louisiana -- to acquire Coastal Commerce Bancshares, Inc., Houma.

- Approved, October 24, 2014

Dallas

Plains Bancorp, Inc., Dimmitt, Texas -- to engage de novo in extending credit and servicing loans.

- Approved, October 24, 2014

Bank Holding Companies

Boston

Santander Holdings, USA, Inc., Boston, Massachusetts -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Withdrawn, October 21, 2014

San Francisco

Seacoast Commerce Banc Holdings, San Diego, California -- to become a bank holding company by acquiring Seacoast Commerce Bank, San Diego.

- Approved, October 21, 2014

Change in Bank Control

Chicago

Centrue Financial Corporation, Ottawa, Illinois -- change in bank control of Centrue Financial Corporation and its subsidiary, Centrue Bank, Streator.

- Withdrawn, October 20, 2014

New York

Doral Financial Corporation, San Juan, Puerto Rico -- change in bank control of Doral Financial Corporation and its subsidiary, Doral Bank, San Juan.

- Withdrawn, October 20, 2014

Dallas

First Paducah Bancshares of Texas, Inc., Paducah, Texas -- change in bank control of First Paducah Bancshares of Texas, Inc. and its subsidiary, First National Bank, Paducah.

- Permitted, October 20, 2014

Change in Bank Control

Kansas City

Whitcorp Financial Company, Leoti, Kansas -- change in bank control of Whitcorp Financial Company and its subsidiaries, Western State Bank, Garden City, and Frontier Bank, Lamar, Colorado.

- Permitted, October 24, 2014

Extensions of Time

Philadelphia

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- extension to October 31, 2104, to acquire Continental Bank Holdings, Plymouth Meeting, and thereby operate a savings association.

- Granted, October 24, 2014

Chicago

First Farmers Bank & Trust, Converse, Indiana -- extension to January 25, 2015, to purchase the assets and assume the liabilities of nine Indiana branches of BMO Harris Bank, N.A., Chicago, Illinois, and thereby establish branches.

- Granted, October 21, 2014

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to October 31, 2014, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, October 21, 2014

Extensions of Time

Chicago

Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan, Peoria, Illinois -- extension to January 28, 2015, to become a bank holding company by acquiring an interest in Mid Illinois Bancorp, Inc., Peoria, and thereby acquiring control of South Side Trust and Savings Bank; and to engage in extending credit and servicing loans.

- Granted, October 22, 2014

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to January 28, 2015, to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, October 23, 2014

Chicago

Van Buren Bancorporation Employee Stock Ownership Plan, Keosauqua, Iowa -- extension to January 22, 2015, to increase its ownership of Van Buren Bancorporation, Keosauqua, and thereby increase its indirect ownership of Community First Bank and First Iowa State Bank, Albia.

- Granted, October 21, 2014

International Operations

St. Louis

Cass Information Systems, Inc., Des Peres, Missouri -- to engage in new foreign activities through the formation of Cass Brasil Servicos De Processamento de Faturas Ltda.

- Returned, October 22, 2014

Membership

Richmond

The National Bank of Cambridge, Cambridge, Maryland -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, to be known as 1880 Bank.

- Approved, October 24, 2014

Reserve Bank Operations

Director, RBOPS

Federal Reserve Bank of New York -- request to proceed with construction and infrastructure upgrades on three floors of the 33 Maiden Lane Building.

- Approved, October 21, 2014

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch	Application by Needham Bank, Needham, Massachusetts, to establish a branch at 41 Front Street, Ashland, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable

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 October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
PEOPLE'S UNITED FINANCIAL, INC.	* 3A1	People's United Financial, Inc., Bridgeport, Connecticut, to become a bank holding company upon the conversion of its federal savings bank subsidiary, People's United Bank, Bridgeport, Connecticut, to a national bank charter.	Newspaper: Federal Register:	Not available Not available

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
GNB FINANCIAL SERVICES, INC.	* 3A5	GNB Financial Services, Inc., Gratz, PA to acquire FNBM Financial Corporation, Minersville, PA, and thereby indirectly acquire The First National Bank of Minersville, Minersville, PA.	Newspaper:	11/27/2014
			Federal Register:	Not available
KEARNY MHC	* MHC Conversion	Kearny MHC, and Kearny Financial Corp., both of Kearny, NJ, proposes to convert to stock form and merge with Kearny Financial Corp., (a newly formed holding company), which proposes to become a savings and loan holding company by acquiring 100 percent of Kearny Federal Savings Bank, Kearny, NJ.	Newspaper:	Not available
			Federal Register:	10/09/2014

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 October 25, 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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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 October 25, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares Inc., Danville, Virginia, has submitted an application to acquire MainStreet Bankshares Inc., Martinsville, Virginia, and thereby indirectly acquire Franklin Community Bank, National Association, Rocky Mount, Virginia.	Newspaper: Federal Register:	Not available Not available
CHESAPEAKE BANK	* Branch	Chesapeake Bank, Kilmarnock, Virginia, to establish a branch at 5501 Patterson Avenue, Richmond, Virginia.	Newspaper: Federal Register:	11/01/2014 Not applicable
NEWBRIDGE BANK	* Branch	NewBridge Bank, Greensboro, North Carolina, to establish a branch at 865 Island Park Drive, Daniel Island, South Carolina.	Newspaper: Federal Register:	11/02/2014 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:	08/28/2014 Not applicable
VILLAGE BANK AND TRUST FINANCIAL CORP.	CIC	Mr. Kenneth R. Lehman, Arlington, Virginia, to acquire up to 49.9% of the outstanding common stock of Village Bank & Trust Financial Corp., Midlothian, Virginia.	Newspaper: Federal Register:	11/10/2014 11/10/2014

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 October 25, 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
BEACH COMMUNITY BANCSHARES, INC.	CIC	Prior change in control notice filed by Stock Holdings of Delaware, LLC, Fort Walton Beach, Florida, acting individually, and in concert with a control group, which consists of Stock Holdings of Delaware, LLC; Joan A. Schweizer, Fort Walton Beach, Florida; Karnise D. Schweizer, Fort Walton Beach, Florida, in her capacities as sole member and manager of Stock Holdings of Delaware, LLC, executrix of the estate of Arthur F. Schweizer, and trustee under the Last Will and Testament of Arthur F. Schweizer; Jarrod L. Schweizer, Boston, Massachusetts; Jason L. Schweizer, Fort Walton Beach, Florida; W. Todd Schweizer, Fort Walton Beach, Florida, individually and in his capacity as the sole member and manager of Schweizer Brothers Investments L.L.C., Fort Walton Beach, Florida; and Schweizer Brothers Investments L.L.C., to acquire 10 percent or more of the outstanding shares of Beach Community Bancshares, Inc., and its subsidiary, Beach Community Bank, both of Fort Walton Beach, Florida.	Newspaper: Federal Register:	Not available 11/10/2014
SEMINOLE BANCORP, INC.	* SLHC Formation	(Advance Federal Register) Seminole Bancorp, Inc., Hollywood, Florida, to become a savings and loan holding company by acquiring 100 percent of the outstanding shares of Mackinac Savings Bank, F.S.B., Boynton Beach, Florida.	Newspaper: Federal Register:	11/24/2014 11/20/2014
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make public welfare investments.	Newspaper: Federal Register:	Not applicable 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.

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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 October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMB FINANCIAL CORP.	* 3A1	AMB Financial Corporation, Munster, Indiana, proposes to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of American Community Bank of Indiana, Munster Indiana (formerly American Savings, FSB, Munster, Indiana, a federal savings bank that proposes to convert to a commercial bank).	Newspaper: Federal Register:	Not available Not available
BEN FRANKLIN FINANCIAL MHC	* MHC Conversion	Ben Franklin Financial, MHC, Arlington Heights, Illinois, to convert to stock form and merge with and into Ben Franklin Financial, Inc., Arlington Heights, Illinois. In connection with this application, Ben Franklin Financial, Inc. will be merged into a de novo corporation named Ben Franklin Financial, Inc., a Maryland Corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of the voting shares of Ben Franklin Bank of Illinois, Arlington Heights, Illinois.	Newspaper: Federal Register:	10/14/2014 10/17/2014
COUNTRY BANCORPORATION	* 3A3	Country Bancorporation, Crawfordsville, Iowa, to acquire 100 percent of Lone Tree Service Company, Lone Tree, Iowa, and thereby indirectly acquire Farmers and Merchants Savings Bank, Iowa City, Iowa.	Newspaper: Federal Register:	Not available 11/13/2014
GRAND RIVER BANK	Member	Grand River Bank, Grandville, Michigan, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
NORTHWOOD FINANCIAL SERVICES CORPORATION	CIC	Notice by The Paulson 2014 Trust, Mason City, Iowa, the trustees are Kirk S. Paulson, Mason City, Iowa, Sarah C. Walter, Kingsport, Tennessee, Kris S. Paulson, Mason City, Iowa, and Dean A. Moretz, Northwood, Iowa, and the Paulson 2014 Trust together with Kirk S. Paulson, Sarah C. Walter and Kris S. Paulson acting in concert as a family control group to control 100 percent of the voting shares of Northwood Financial Services Corporation, Northwood, Iowa, and thereby indirectly NSB Bank, Mason City, Iowa.	Newspaper: Federal Register:	11/01/2014 10/17/2014
OTTAWA SAVINGS BANCORP, MHC	* SLHC Acquisition	Ottawa Savings Bancorp MHC, and Ottawa Savings Bancorp, Inc., both of Ottawa, Illinois, to 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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
OXFORD FINANCIAL CORPORATION	CIC	The 2011 Colis Delta Trust, Oakbrook, Illinois and George P. Colis; John N. Colis; Valerie Colis-Livaditus; and Leslie Colis-Ward as trustees have applied under the Change in Bank Control to retain, as trustees of the 2011 Colis Delta Trust, Oakbrook, Illinois, a controlling interest in Oxford Financial Corporation, Oakbrook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available 11/07/2014
TOWN BANK	* 18C * Branch	Town Bank, Hartland, Wisconsin, to merge with Community Bank CBD, Delavan, Wisconsin. As a result of this merger, all offices of Community Bank CBD will become branches of Town Bank.	Newspaper: Federal Register:	Not available Not applicable
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Rosemont, Illinois, to merge with Delavan Bancshares, Inc., Delavan, Wisconsin, and thereby indirectly acquire Community Bank CBD, Delavan, Wisconsin.	Newspaper: Federal Register:	Not available 11/17/2014

* Subject to the provisions of the Community Reinvestment Act

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARDINAL BANCORP, INC.	CIC	Notice by Louis Bernard Eckelkamp, Jr., and William Wood Eckelkamp, both of Washington, Missouri, and Susan Ellen Eckelkamp, St. Albans, Missouri, individually; and Robert Marvin Tobben and Judith Ann Tobben, husband and wife, Washington, Missouri, to gain control of Cardinal Bancorp, Inc., Maplewood, Missouri.	Newspaper: Federal Register:	11/04/2014 11/04/2014
FINANCIAL SERVICES HOLDING CORPORATION	* 3A3	Financial Services Holding Corporation, Henderson, Kentucky, to acquire 100 percent of Ohio Valley Bancorp, Inc., Henderson, Kentucky, and thereby indirectly acquire Ohio Valley Financial Group, Henderson, Kentucky.	Newspaper: Federal Register:	11/18/2014 11/17/2014
FIRST NATIONAL BANK OF ST. LOUIS	Member	First National Bank of St. Louis, Clayton, Missouri to become a member of the federal reserve system.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST SAVINGS FINANCIAL GROUP, INC.	* 3A1	First Savings Financial Group, Inc., Clarksville, Indiana, to become a bank holding company through the conversion of its wholly owned subsidiary, First Savings Bank, FSB, Clarksville, Indiana, from a federal savings bank to a national bank. Also in a companion filing First Savings Financial Group, Inc., Clarksville, Indiana, elects to become a financial holding company.	Newspaper: Federal Register:	Not available Not available
OHIO VALLEY FINANCIAL GROUP, INC.	* 18C	Ohio Valley Financial Group, Inc., Henderson, Kentucky, to merge with and into BankTrust Financial Corp., Henderson, Kentucky.	Newspaper: Federal Register:	11/18/2014 Not applicable

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	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST COMPANY	CIC	Change in Control Notice by John R. Von Holtum, Minneapolis, Minnesota, to retain control of 25% or more of Central Trust Company, Edina, Minnesota, and thereby indirectly retain control of Central Bank and Trust, Lander, Wyoming, CenBank, Buffalo Lake, Minnesota, and VH Bancorporation, Inc., Edina, Minnesota, and its subsidiary Grand Marais State Bank, Grand Marais, Minnesota.	Newspaper:	10/24/2014
			Federal Register:	10/24/2014

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 October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREELEY BANCSHARES, INC.	CIC	Notification by Michael E. Rockers, Nancy J. Rockers, Patrick N. Rockers, Connie M. Rockers, Douglas A. Rockers, Lori K. Rockers, all of Greeley, Kansas; Diane M. Fyock, Desoto, Kansas; Sennett M. Rockers, Philadelphia, Pennsylvania; Weston B. Rockers, Los Angeles, California; Tyler C. Rockers, Lawrence, Kansas; Paige, M. Rockers, Greeley, Kansas; Troy N. Rockers, Garnett, Kansas; and Todd A. Foltz, Merriam, Kansas; all acting as a group in concert, to retain control of Greeley Bancshares, Inc., parent of Bank of Greeley, both of Greeley, Kansas.	Newspaper:	11/03/2014
			Federal Register:	11/04/2014

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 October 25, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
2011 TCRT	* 3A1 4c8	2011 TCRT; Ford Financial Fund II, L.P.; Ford Management II, L.P.; Ford Ultimate Management II, LLC; GJF Financial Management II, LLC; Ford Fund Investment LP; and EB Acquisition Company LLC; all of Dallas, Texas, each to become a bank holding company by acquiring up to 65 percent of the voting stock of Mechanics Bank, Richmond, California. Additionally, 2011 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P.; all of Dallas, Texas, propose to engage de novo in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not available 11/17/2014
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
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Michael Thomas Cope, Mason, Texas; Julio Cesar Ramon, Sr., Mason, Texas; Beatrice Cortez Ramon, Mason, Texas; and Kenneth Charles Burow Comfort, Texas; to collectively as a group acting in concert control 25 percent or more of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	Not available 11/10/2014
COMMERCIAL COMPANY, INC.	CIC	Notice filed by Laura Lee Lehmborg Austin, Mason, Texas, to control up to 25 percent of the shares of common stock of Commercial Company, Inc., Mason, Texas, and indirectly The Commercial Bank, Mason, Texas.	Newspaper: Federal Register:	Not available Not available
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 2627 West Jefferson Boulevard, Suite 314, Dallas, Texas 75211.	Newspaper: Federal Register:	10/18/2014 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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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 October 25, 2014**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCORP	* 3A3	FNB Bancorp, South San Francisco, California, to acquire 100 percent of Valley Community Bank, Pleasanton, California.	Newspaper: Federal Register:	Not available 11/21/2014
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
TAB BANK HOLDINGS, INC.	* 3A1	TAB Bank Holdings, Inc., Salt Lake City, Utah, to become a bank holding company by acquiring 100 percent of Transportation Alliance Bank, Inc., DBA TAB Bank, Ogden, Utah, upon its conversion from an industrial bank to a commercial bank.	Newspaper: Federal Register:	Not available 10/09/2014

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.

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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