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**Federal Reserve Release**

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*H.2*

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

*No. 48*

*Week Ending November 29, 2014*

Banking Supervision & Regulation

General Electric Capital Corporation (GECC), Norwalk, Connecticut -- publication for comment of proposed order to apply enhanced prudential standards and reporting requirements to GECC, a nonbank financial company that the Financial Stability Oversight Council has designated for Board supervision.

- Approved, November 24, 2014

Resolution Plans -- (1) interagency guidance to Wells Fargo & Company on the resolution planning requirement of the Dodd-Frank Act; (2) change of filing date for certain foreign banking organizations to submit resolution plans, beginning in 2015; and (3) exemption of 61 foreign banking organizations from having to consider the stress scenario requirements in the 2014 resolution plans.

- Approved, November 24, 2014

Forms

Forms -- final Board review to extend without revision the Interagency Bank Merger Application Form (FR 2070), Interagency Notice of Change in Bank Control (FR 2081a), Interagency Notice of Change in Director or Senior Executive Officer (FR 2081b), and Interagency Biographical and Financial Report (FR 2081c).

- Approved, November 24, 2014

Forms -- initial Board review to extend with revision the Complex Institution Liquidity Monitoring Report (FR 2052a) and Liquidity Monitoring Report (FR 2052b).

- Proposed, November 25, 2014

Forms -- final Board review to extend with revision the Government-Administered, General-Use Prepaid Card Surveys: Issuer survey (FR 3063a) and Government survey (FR 3063b).

- Approved, November 26, 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 \$20 billion on December 1, 2014.

- Announced, November 26, 2014

Personnel

Office of Board Members -- appointment of Jennifer Gallagher as special assistant to the Board for Congressional Liaison.

- Approved, October 31, 2014

(A/C)

Regulations and Policies

Payment System Risk Policy -- to modify the posting rules for automated clearinghouse and commercial check transactions, and to make associated changes to Regulation J.

- Approved, November 26, 2014

Enforcement

Pacific Mercantile Bancorp, Costa Mesa, California, and Pacific Mercantile Bank -- written agreement issued August 31, 2010, terminated November 20, 2014.

- Announced, November 25, 2014

## **H.2 Actions under delegated authority**

**November 23, 2014 to November 29, 2014**

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**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**

#### Kansas City

Bank SNB, Stillwater, Oklahoma -- to establish a branch at 301 Commerce Street, Fort Worth, Texas.

- Approved, November 28, 2014

#### San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to establish a branch at 1304 South Pacific Coast Highway, Redondo Beach.

- Approved, November 25, 2014

### **Bank Holding Companies**

#### St. Louis

Bluegrass Bancorp, Inc., Danville, Kentucky -- to become a bank holding company by acquiring Bluegrass Community Bank, Inc., Danville.

- Approved, November 26, 2014

#### Richmond

BNC Bancorp, High Point, North Carolina -- waiver of application to acquire Harbor Bank Group, Inc., Charleston, South Carolina, in connection with the merger of their respective subsidiaries, Bank of North Carolina, Thomasville, North Carolina, and Harbor National Bank, Charleston.

- Granted, November 26, 2014

**Bank Holding Companies**

Cleveland

Citizens National Corporation, Paintsville, Kentucky -- to acquire Peoples Security Bancorp Inc., Louisa, and thereby indirectly acquire The Peoples Security Bank of Louisa.

- Approved, November 26, 2014

Chicago

Country Bancorporation, Crawfordsville, Iowa -- to acquire Lone Tree Service Company, Lone Tree, and thereby indirectly acquire Farmers and Merchants Savings Bank, Iowa City.

- Approved, November 24, 2014

St. Louis

Financial Services Holding Corporation, Henderson, Kentucky -- to acquire Ohio Valley Bancorp, Inc., Henderson, and thereby indirectly acquire Ohio Valley Financial Group.

- Approved, November 25, 2014

Atlanta

First State Corporation, Waynesboro, Mississippi -- waiver of application to acquire Jones County Bancshares, Inc., Laurel, in connection with the merger of their respective subsidiaries, First State Bank, Waynesboro, and Bank of Jones County, Laurel.

- Granted, November 25, 2014

Atlanta

LBC Bancshares, Inc., LaGrange, Georgia -- to become a bank holding company by acquiring LaGrange Banking Company, LaGrange.

- Approved, November 28, 2014

**Bank Mergers**

St. Louis

Ohio Valley Financial Group, Inc., Henderson, Kentucky -- to merge with and into BankTrust Financial Corp., Henderson.

- Approved, November 25, 2014

**Banks, State Member**

Director, BS&R

State Street Bank and Trust Company, Boston, Massachusetts -- to make a public welfare investment.

- Approved, November 24, 2014

Director, BS&R

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments.

- Approved, November 24, 2014

**Change in Bank Control**

Chicago

BSB Community Bancorporation, Inc., Benton, Wisconsin -- to retain control of BSB Community Bancorporation and its subsidiary, Benton State Bank, Benton.

- Withdrawn, November 25, 2014

St. Louis

Cardinal Bancorp, Inc., Maplewood, Missouri -- change in bank control of Cardinal Bancorp and its subsidiary, Citizens National Bank of Greater St. Louis, Maplewood.

- Permitted, November 24, 2014

**Change in Bank Control**

Minneapolis

Central Trust Company, Edina, Minnesota -- to retain control of Central Trust Company and its subsidiaries, Central Bank and Trust, Lander, Wyoming; CenBank, Buffalo Lake, Minnesota; and Grand Marais State Bank, Grand Marais.

- Permitted, November 26, 2014

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York requests to establish a branch located at 85 Broad Street, New York, New York.	Newspaper: Federal Register:	Not available Not applicable
ELMIRA SAVINGS BANK	* Branch	Elmira Savings Bank, Elmira, New York, to establish a branch office located at 712 North Franklin Street, Watkins Glen, New York.	Newspaper: Federal Register:	Not available Not applicable
FIVE STAR BANK	* Branch	Five Star Bank, Warsaw, New York, to establish a branch office located at 395 Westfall Road, in the City of Rochester in Monroe County, New York.	Newspaper: Federal Register:	Not available Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPE BANCORP, INC.	* SLHC Merger	Cape Bancorp, Inc., Cape May Court House, NJ, to Acquire 100 percent of Colonial Financial Services, Inc., Vineland, NJ.	Newspaper: Federal Register:	11/20/2014 12/19/2014
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: Federal Register:	Not available 10/09/2014

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE BANK AND TRUST COMPANY, THE	* Branch	State Bank and Trust Company, Defiance, Ohio, to establish a branch facility to be located at 201 East Lincoln Street, Findlay, Ohio	Newspaper:	12/31/2014
			Federal Register:	Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 29, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN VIRGINIA BANKSHARES, INC.	CIC	GCP III EVB LLC, New York, New York, a limited liability company; Greenhill Capital Partners III, L.P., New York, New York, a limited partnership; Greenhill Capital Partners (Cayman Islands) III, L.P., New York, New York, a limited partnership; Greenhill Capital Partners (GHL) III, L.P., New York, New York, a limited partnership; Greenhill Capital Partners (Employees) III, L.P., New York, New York, a limited partnership; GCP Managing Partner III, L.P., New York, New York, a limited partnership; GCP Managing Partner III GP, L.P., New York, New York, a limited partnership; GCP Capital Partners Holdings LLC, New York, New York, a limited partnership; GCP Capital Partners Holdings Inc., New York, New York, a corporation; GCP Capital Partners LLC, New York, New York, a limited partnership; Boris Gutin, Montclair, New Jersey; and Robert H. Niehaus, New York, New York, to acquire up to 24.9% of the total outstanding common stock of Eastern Virginia Bankshares, Inc., Tappahannock, Virginia.	Newspaper:	12/16/2014
			Federal Register:	12/16/2014



**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	08/04/2014	11/06/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
FINEMARK HOLDINGS, INC.	CIC	After-the-fact change in control notice filed by Brian D. Lucas, Fort Myers, Florida, individually and as trustee for Charles Vincent Lucas Trust dated 12/26/2007 and Jack Roderick Lucas Trust, both of Annapolis, Maryland, and Trust FBO Grant Joseph Lucas 12/22/04, Fort Myers, Florida; Bay Harbour L.P., and its general partner Peninsula Investments, Inc., Bonita Springs, Florida; David Lucas, Fort Myers, Florida, individually and as trustee for Brian David Lucas Trust u/a/d 12/15/76 and Trust FBO Grady David Lucas 12/26/06, both of Fort Myers, Florida, and Trust FBO Caroline Jenna Lucas 7/10/09, Cape Coral, Florida; Jack Roderick Lucas, Fort Myers, Florida; Michael Ukleja and Louise Ukleja, both of Long Beach, California; Megan Lucas Spears, Tampa, Florida; and Kevin M. Lucas and Karen S. Lucas, both of Annapolis, Maryland; to retain more than 10 percent of the shares and thereby retain direct control of Finemark Holdings, Inc., and indirect control of Finemark National Bank & Trust, both of Fort Myers, Florida.	Newspaper: Federal Register:	Not available 12/09/2014
LOUISIANA BANCORP, INC.	CIC	Prior change of control notice filed by Louisiana Bancorp, Inc. Employee Stock Ownership Plan (ESOP), and Carolyn Marie Fink, the proposed trustee of the ESOP, both of Metairie, Louisiana, for permission to vote approximately 18.56 percent of the shares and to acquire additional shares not to exceed 24.9 percent of the shares and thereby control of Louisiana Bancorp, Inc. and its subsidiary, Bank of New Orleans, both of Metairie, Louisiana.	Newspaper: Federal Register:	Not available 12/05/2014
SERVISFIRST BANCSHARES, INC.	* 3A5	ServisFirst Bancshares, Inc., Birmingham, Alabama, to merge with Metro Bancshares, Inc, and thereby acquire its subsidiary, Metro Bank, both of Douglasville, Georgia.	Newspaper: Federal Register:	Not available 12/05/2014

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHEMICAL FINANCIAL CORPORATION	* 3A5	Chemical Financial Corporation, Midland, Michigan intends to apply to the Federal Reserve Board for permission to merge with a bank holding company, Monarch Community Bancorp, Inc., Coldwater, Michigan, and thereby acquire control of Monarch Community Bank, Coldwater, Michigan.	Newspaper: Federal Register:	Not available 12/23/2014
FARMERS & MERCHANTS SAVINGS BANK	* 18C * Branch	Farmers & Merchants Savings Bank, Manchester, Iowa, to merge with its sister bank, Security Savings Bank, Eagle Grove, Iowa. As a result of the merger, all locations of Security Savings Bank will become branches of Farmers & Merchants Savings Bank.	Newspaper: Federal Register:	12/12/2014 Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with United Community Bank, Oakwood, Illinois, and thereby establish 2 branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST	* 18C * Branch	First Farmers Bank & Trust Company, Converse, Indiana, to merge with First National Bank of Chrisman, Chrisman, Illinois, and thereby establish 1 branch office.	Newspaper: Federal Register:	Not available Not applicable
OSSIAN FINANCIAL SERVICES, INC.	CIC	W. W. Pete Archbold Trust, and Michael G. Lewis as trustee of the W. W. Pete Archbold Trust, both of Ossian, Indiana, to acquire control of 10 percent or more of the voting shares of Ossian Financial Services, Inc., and thereby indirectly acquire control of Ossian State Bank, both of Ossian, Indiana.	Newspaper: Federal Register:	12/12/2014 12/12/2014

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2333298	FIRST B&T, EVANSTON, ILLINOIS	03/31/2014	11/12/2014	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 29, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
BYRON B. WEBB, INC.	CIC	Notice by Byron B. Webb, III, Emden, Missouri, as Trustee of the Byron B. Webb, III Separate Property Trust, dated April 26, 2004, and Victoria Webb Sack, Del Mar, California, as Trustee of the Victoria Webb Sack Separate Property Recoverable Stock Trust, dated June 12, 2008, to gain control of Byron B. Webb, Inc., Palmyra, Missouri.	Newspaper:	Not available
			Federal Register:	12/15/2014
MONTICELLO BANKING COMPANY, THE	* Branch	Monticello Banking Company, Monticello, Kentucky, to establish a branch facility to be located at 651 US 31W Bypass, Suite 212, Bowling Green, Kentucky.	Newspaper:	Not available
			Federal Register:	Not applicable

**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
825940	BANK OF BUFFALO, BUFFALO, KENTUCKY	08/04/2014	11/17/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANK CORPORATION	4c8	Central Bank Corporation, Sault Sainte Marie, Michigan, through its wholly-owned subsidiary, Central Savings Bank, Sault Sainte Marie, Michigan, indirectly through its subsidiary Central Financial Corporation, Sault Sainte Marie, Michigan, proposes to purchase between 10 and 20 percent of the stock of Lasco Development Corporation, Marquette Michigan.	Newspaper: Federal Register:	Not applicable 12/15/2014
DEERWOOD BANCSHARES, INC.	* 3A3 * 3A1	Deerwood Bancshares, Inc., Deerwood, Minnesota, through its subsidiary bank, Deerwood Bank, Deerwood, Minnesota, to acquire 100% of American Bank of Saint Paul, Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available 12/08/2014
FIRST NATIONAL BANK IN WADENA EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST, THE	* 3A3	First National Bank in Wadena Employee Stock Ownership Plan and Trust, Wadena, Minnesota, to retain 30.95% of the shares of FNB Acquisition Holding Corporation, Wadena, Minnesota, and thereby retain indirect ownership in The First National Bank in Wadena, Wadena, Minnesota. FNB Acquisition Holding Corporation owns 100% of First National Agency of Wadena, Inc., Wadena, Minnesota, which, in turn, owns 100% of The First National Bank in Wadena.	Newspaper: Federal Register:	Not available 12/23/2014
HF FINANCIAL CORP.	* 3A1	HF Financial Corp., Sioux Falls, South Dakota, to become a bank holding company by converting its wholly-owned subsidiary Home Federal Bank, Sioux Falls, South Dakota, from a federal savings bank to a South Dakota state-chartered bank.	Newspaper: Federal Register:	Not available 12/26/2014
U.S. BANK NATIONAL ASSOCIATION	Foreign Branch	U.S. Bank National Association, Cincinnati, Ohio to establish a Foreign Branch in London, United Kingdom.	Newspaper: Federal Register:	Not applicable Not applicable



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
651457	FIRST SECURITY BK OF MALTA, MALTA, MONTANA	08/11/2014	11/13/2014	S	Small Bank

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 November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HERITAGE GROUP, INC.	CIC	Notification submitted by the Charles & Donna Moyer Irrevocable Trust; Cambell Moyer, individually and as trustee of the Charles & Donna Moyer Irrevocable Trust; Melynda Moyer, Emily Moyer Jasnowski, and Tess Moyer, all of Aurora, Nebraska; Steve Arnett and Maggie Arnett, Wood River, Nebraska; Scott Moyer, San Francisco, California; Tom Moyer, Arvada, Colorado; Andrew Moyer and Alexa Moyer, Omaha, Nebraska; Chris Moyer, Pasadena, California; Steve Moyer, New York, New York; Michelle Moyer, Brooklyn, New York; Eleanor Jane Moyer, Grand Island, Nebraska; and Judy Moyer, Sun City West, Arizona, all to be approved as members of the Moyer Family Group, and to retain control of Heritage Group, Inc., Aurora, Nebraska, parent of Heritage Bank, Wood River, Nebraska.	Newspaper: Federal Register:	Not available 11/05/2014
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with HBank Texas, Grapevine, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3	Olney Bancshares of Texas, Inc., Olney, Texas, to acquire 100 percent of the voting shares of HBank Texas, Grapevine, Texas.	Newspaper: Federal Register:	12/15/2014 12/15/2014
OTTEN HOLDINGS, LLC	* 3A3	Otten Holdings, LLC and FEO Investments, Inc., both in Norfolk, Nebraska, to acquire 100 percent of the voting shares of First National Agency, Inc., parent of First Nebraska Bank of Wayne, both in Wayne, Nebraska.	Newspaper: Federal Register:	12/20/2014 11/28/2014
SOUTHEAST BANCSHARES, INC.	CIC	Notification submitted by The Virgil A. Lair and Mary A. Lair Irrevocable Trust dated August 15, 2013, Chanute, Kansas; Gregory D. Lair, Piqua, Kansas; Casey A. Lair, Neodesha, Kansas; Mark T. Lair, Chanute, Kansas; and Jill A. Aylward, Chanute, Kansas; all individually and as trustees, to retain control of Southeast Bancshares, Inc., parent of Bank of Commerce, both in Chanute, Kansas; Chetopa State Bank & Trust Company, Chetopa, Kansas; and First Neodesha Bank, Neodesha, Kansas.	Newspaper: Federal Register:	Not available 12/15/2014

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
271752	BANK OF CUSHING, CUSHING, OKLAHOMA	08/18/2014	11/14/2014	S	Small Bank
182652	FIRST BK OF FAIRLAND, FAIRLAND, OKLAHOMA	08/18/2014	11/13/2014	S	Small Bank
973252	SWEDISH-AMERICAN ST BK, COURTLAND, KANSAS	08/11/2014	11/10/2014	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 November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a mobile messenger service to serve Brooks, Cameron, Hidalgo, Kenedy, Starr, and Willacy Counties.	Newspaper: Federal Register:	Not available Not applicable
UNITED TEXAS BANK	* Branch	United Texas Bank, Dallas, Texas, to establish a branch office at its former main office location at 12222 Merit Drive, Suite 100, Dallas, Texas 75251.	Newspaper: Federal Register:	Not available Not applicable

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 29, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAY COMMERCIAL BANK	* 18C * Branch	Bay Commercial Bank, Walnut Creek, California, to acquire Valley Community Bank, Pleasanton, California, and thereby acquire three branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST FINANCIAL NORTHWEST, INC.	* 3A1	First Financial Northwest, Inc. to become a bank holding company by acquiring 100 percent of First Savings Bank Northwest, both of Renton, Washington.	Newspaper: Federal Register:	Not available 12/13/2014
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
PACIFIC PREMIER BANCORP, INC.	* 3A3 * 18C * Branch	Pacific Premier Bancorp, Inc., Irvine, California, to acquire Independence Bank, Newport Beach, California, and thereby acquire 6 branch offices.	Newspaper: Federal Register:	Not available 12/01/2014
PRESIDIO BANK	PW1	Presidio Bank, San Francisco, California, proposes to make a \$5.0 million public welfare investment in the California Housing Opportunities Fund IV LLC.	Newspaper: Federal Register:	Not applicable Not applicable
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

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- NI = Needs to improve
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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
933975	BANK OF UT, OGDEN, UTAH	07/08/2013	11/19/2014	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act