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**Federal Reserve Release**

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

*No. 51*

*Week Ending December 20, 2014*

Banking Supervision & Regulation

Advanced Approaches Capital Rule -- requests by HSBC North America Holdings, Inc., TD Bank U.S. Holding Company, and MUFG Americas Holdings Corporation to opt out of the requirement to calculate their applicable capital ratios under the advanced approaches risk-based capital rule.

- Approved, December 10, 2014

(A/C)

Regulation YY -- request by The Toronto-Dominion Bank for an exemption from the Regulation YY requirement to transfer its ownership interest in TD Ameritrade to its U.S. intermediate holding company.

- Denied, December 10, 2014

(A/C)

Regulation YY -- request by Royal Bank of Scotland plc for relief from the Regulation YY requirement to form a U.S. intermediate holding company by July 1, 2016.

- Approved, December 10, 2014

(A/C)

Board Operations

Office of Inspector General -- 2015 operating and capital budgets.

- Approved, December 19, 2014

Personnel

Division of Banking Supervision and Regulation -- appointment of Mary Aiken, Michael Hsu, Nancy Perkins, Tameika Pope, and Richard Watkins as deputy associate directors and Lisa Ryu, Michael Sexton, Sean Campbell, and Thomas Sullivan as associate directors.

- Announced, December 16, 2014

Division of International Finance -- appointment of Constantijn (Stijn) Claessens as senior adviser.

- Approved, December 12, 2014

(A/C)

Regulations and Policies

Conformance Period for Volcker Rule -- extension to July 21, 2016, for banking entities to conform their covered-fund activities and investments that were in place before December 31, 2013, to section 619 of the Dodd-Frank Act.

- Approved, December 17, 2014

Regulatory Capital and Liquidity Coverage Ratio Rules -- interagency interim final rule to ensure that the treatment of certain financial transactions under these rules would be unaffected by the implementation of certain foreign special resolution regimes or by contractual provisions incorporating stays of special resolution regimes.

- Approved, December 15, 2014

Reserve Bank Operations

Federal Reserve Bank Budgets -- operating and capital budgets for the Federal Reserve Banks, Federal Reserve Information Technology, and Office of Employee Benefits for 2015.

- Approved, December 16, 2014

Enforcement

Port Byron State Bank, Port Byron, Illinois -- written agreement issued July 23, 2013, terminated December 9, 2014.

- Announced, December 16, 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

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the corner of Highway 412 and County Road 1650, Huntsville.

- Approved, December 18, 2014

## New York

Five Star Bank, Warsaw, New York -- to establish a branch at 395 Westfall Road, Rochester.

- Approved, December 16, 2014

## Dallas

Heritage Bank, Pearland, Texas -- to convert a loan production office to a branch at 130-A Parking Way, Lake Jackson.

- Approved, December 17, 2014

## Dallas

PlainsCapital Bank, Dallas, Texas -- to establish a mobile messenger service to serve Brooks, Cameron, Hidalgo, Kenedy, Starr, and Willacy counties.

- Approved, December 17, 2014

**Bank Holding Companies**

## Kansas City

Blair Corporation, Omaha, Nebraska -- to become a bank holding company by acquiring Washington County Bank, Blair.

- Approved, December 16, 2014

**Bank Holding Companies**

Minneapolis

Central Bank Corporation, Sault Sainte Marie, Michigan -- to acquire shares of Lasco Development Corporation, Marquette, through Central Bank's subsidiaries, Central Savings Bank, Sault Sainte Marie, and Central Financial Corporation.

- Approved, December 18, 2014

Kansas City

Danes Incorporated, Omaha, Nebraska -- to become a bank holding company by acquiring Shelby County State Bank, Harlan, Iowa.

- Approved, December 16, 2014

Richmond

H Bancorp LLC, Columbia, Maryland -- to acquire additional shares of Bay Bancorp, Inc., Columbia, and indirectly increase its control of Bay Bank, FSB, Lutherville.

- Approved, December 19, 2014

Kansas City

Interbank, Oklahoma City, Oklahoma -- waiver of application requirement in connection with its acquisition of HBank, Grapevine, Texas.

- Granted, December 18, 2014

Richmond

NewBridge Bancorp, Greensboro, North Carolina -- to acquire Premier Commercial Bank, Greensboro; and for Premier Commercial Bank to merge with NewBridge Bank, Greensboro.

- Approved, December 19, 2014

**Bank Holding Companies**

Kansas City

Olney Bancshares of Texas, Inc., Olney, Texas -- to acquire HBank Texas, Grapevine.

- Approved, December 18, 2014

New York

People's United Financial, Inc., Bridgeport, Connecticut -- to engage in employee benefit administrative services, trust company functions, investment advisory activities, and extending credit and servicing loans.

- Withdrawn, December 15, 2014

New York

People's United Financial, Inc., Bridgeport, Connecticut -- to become a bank holding company on the conversion of its subsidiary, People's United Bank, Bridgeport, from a federal savings bank to a national bank.

- Approved, December 16, 2014

Minneapolis

Peoples State Bancorp, Inc., Munising, Michigan -- to reduce its ownership in Lasco Development Corporation, Marquette, through Peoples State Bancorp's subsidiary, Peoples State Bank of Munising.

- Approved, December 15, 2014

Kansas City

Red Oak Financial Corporation, Omaha, Nebraska -- to become a bank holding company by acquiring Houghton State Bank, Red Oak, Iowa.

- Approved, December 16, 2014

**Bank Holding Companies**

Chicago

Talmer Bancorp Inc., Troy, Michigan -- to merge with First of Huron Corporation, Bad Axe, and thereby indirectly acquire Signature Bank.

- Approved, December 19, 2014

Kansas City

York Holdings, Inc., Omaha, Nebraska -- to become a bank holding company by acquiring York State Bank, York.

- Approved, December 16, 2014

**Bank Mergers**

Chicago

Farmers & Merchants Savings Bank, Manchester, Iowa -- to merge with Security Savings Bank, Eagle Grove, and to retain the acquired facilities as branches.

- Approved, December 18, 2014

Kansas City

Interbank, Oklahoma City, Oklahoma -- to merge with HBank Texas, Grapevine, Texas, and thereby establish a branch.

- Approved, December 18, 2014

**Banks, State Member**

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- relief from certain commitments.

- Granted, December 17, 2014

**Change in Bank Control**

Dallas

Commercial Company, Inc., Mason, Texas -- change in bank control of Commercial Company and its subsidiary, The Commercial Bank, Mason.

- Permitted, December 15, 2014

Dallas

Commercial Company, Inc., Mason, Texas -- change in bank control of Commercial Company and its subsidiary, The Commercial Bank, Mason.

- Permitted, December 16, 2014

**Extensions of Time**

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to March 24, 2015, to acquire additional shares in Southeast Financial Bankstock Corporation, McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, December 18, 2014

**Regulations and Policies**

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define small bank, small savings association, intermediate small bank, and intermediate small savings association under the Community Reinvestment Act regulations.

- Approved, December 18, 2014



**Savings and Loan Holding Companies**

Philadelphia

Kearny MHC, Kearny, New Jersey, and Kearny Financial Corp. -- to convert to stock form and to merge with a new holding company, Kearny Financial Corp., and for that institution to become a savings and loan holding company by acquiring Kearny Federal Savings Bank, Kearny.

- Withdrawn, December 12, 2014

(A/C)

Chicago

Ottawa Savings Bancorp, MHC, Ottawa, Illinois, and Ottawa Savings Bancorp, Inc. -- to merge their subsidiary, Ottawa Savings Bank FSB, Ottawa, with Twin Oaks Savings Bank, Marseilles.

- Withdrawn, December 15, 2014

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 20, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAST CAMBRIDGE SAVINGS BANK	* 18C * Branch	East Cambridge Savings Bank, Cambridge, Massachusetts (ECSB) to merge with Chelsea Bank, Chelsea, Massachusetts, with ECSB as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
SAVINGS INSTITUTE BANK AND TRUST COMPANY	Member	Application by Savings Institute Bank and Trust Company, Willimantic, Connecticut, to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

**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 December 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
KOREA EXCHANGE BANK	FBSEA	Korea Exchange Bank, Seoul, Korea, to establish an agency in New York, New York, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
STERLING BANCORP	* 3A5	Sterling Bancorp, Montebello, New York, to acquire 100 percent of Hudson Valley Holding Corporation, and thereby indirectly acquire Hudson Valley Bank, N.A., both of Yonkers, New York, pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	01/09/2015

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 20, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RIVERVIEW FINANCIAL CORPORATION	* 3A3	Riverview Financial Corporation, Halifax, PA, to acquire The Citizens National Bank of Meyersdale, Meyersdale, PA, through the merger of The Citizens National Bank of Meyersdale, with and into Riverview Bank, Marysville, PA.	Newspaper:	01/20/2015
			Federal Register:	Not available

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANCORP INC.	* 3A5	Application by Peoples Bancorp Inc., Marietta, Ohio to acquire 100 percent of the voting shares of NB&T Financial Group, Inc., Wilmington, Ohio and thereby indirectly acquire National Bank and Trust Company, Wilmington, Ohio, pursuant to section 3 of the Bank Holding Company Act.	Newspaper:	01/12/2015
			Federal Register:	01/12/2015



**District: 4**

**Federal Reserve Bank of Cleveland**

**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.

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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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending December 20, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK	* 18C	First Bank, Strasburg, Virginia, to purchase certain assets and assume certain liabilities of six branch offices of Bank of America, National Association, Charlotte, North Carolina.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 20, 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
FOURTH STREET BANKING COMPANY	3A1	Fourth Street Banking Company, St. Petersburg, Florida, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Freedom Bank of America, St. Petersburg, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
HOME BANCORP, INC.	* 3A1	Home Bancorp, Inc., Lafayette, Louisiana, to become a bank holding company by acquiring 100 percent of the outstanding shares of Home Bank, N.A., after its conversion from a federal savings bank, to a national bank.	Newspaper: Federal Register:	01/09/2015 01/12/2015
HOME BANCORP, INC.	4c8	Home Bancorp, Inc., Lafayette, Louisiana, to acquire 100 percent of the outstanding shares of Home Bank, N.A., Lafayette, Louisiana, after its conversion from a federal savings bank, to a national bank, and thereby engage in making, acquiring, brokering, or servicing loans, or other extensions of credit.	Newspaper: Federal Register:	Not applicable 01/12/2015
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
NOBLEBANK & TRUST	* Branch	NobleBank & Trust, Anniston, Alabama, to establish a branch located at 361 Summit Boulevard, Birmingham, Alabama.	Newspaper: Federal Register:	01/08/2015 Not applicable

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending December 20, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
BROOKFIELD FINANCIAL HOLDINGS, INC.	* 3A1	Brookfield Financial Holdings, Inc., Brookfield, Illinois, to become a bank holding company by acquiring 100 percent of First National Bank of Brookfield, Brookfield, Illinois.	Newspaper: Federal Register:	Not available 01/12/2015
COMMUNITY GRAIN CO.	CIC	Notice by William C. Hess, individually, and acting in concert with wife, Karen, both of Carroll, Iowa, to gain control of Community Grain Co., Carroll, Iowa, and thereby indirectly control Iowa Savings Bank, Carroll, Iowa. In addition, Timothy O. Lee, Coon Rapids, Iowa, to retain control of Community Grain Co.	Newspaper: Federal Register:	Not available 12/08/2014
FIRST INDEPENDENCE CORPORATION	CIC	Gregory Jackson, Detroit, Michigan, individually, and together as a group acting in concert with Roy S. Roberts, Bloomfield Hills, Michigan, to acquire 25 percent or more of the voting shares of First Independence Corporation, Detroit, Michigan, and thereby indirectly acquire control of First Independence Bank, Detroit, Michigan.	Newspaper: Federal Register:	Not available 01/02/2015
LEVEL ONE BANCORP, INC.	* 3A5	Level One Bancorp, Inc., Farmington Hills, Michigan, to merge with Lotus Bancorp, Inc., Novi, Michigan, and thereby indirectly acquire Lotus Bank, Novi, Michigan.	Newspaper: Federal Register:	Not available 01/15/2015
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 Not available

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 20, 2014

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEPHENSON NATIONAL BANCORP, INC.	CIC	L. William Staudenmeir, individually and as trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, both of Wauwatosa, Wisconsin, together with Ann Marie Staudenmaier and Thomas Perez, both of Takoma Park, Maryland; L. WM Staudenmeir III and Heidi L. McNeil, as trustees of the L. WM Staudenmaier III and Heidi L. McNeil Revocable Trust, Phoenix, Arizona; the Mary L. Staudenmeir Trust, Marinette, Wisconsin; Michael Staudenmeir and Anne Carlson, both of Chicago, Illinois; Peter Staudenmeir, Milwaukee, Wisconsin; Suzanne Staudenmeir and Kelly McGee; both of Minneapolis, Minnesota; Therese Louise Staudenmaier and Daniel McCarthy, both of Baltimore, Maryland; James T. Breeden, Margaret A. Breeden, Teresa Breedan Whatley, all of Carson City, Nevada; James T. Breeden Jr. and Gloria Lee, both of Oakland, California and certain minor Staudenmeir children, as a group acting in concert, to be added to the Staudenmier Control Group, and thereby retain control of 40.07 percent of Stephensen National Bancorp, Inc., and thereby indirectly retain control of Stephenson National Bank and Trust, both of Marinette, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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2856939	FRONTIER SVG BK, COUNCIL BLUFFS, IOWA	09/15/2014	12/16/2014	S	Small Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act



**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 20, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLIANCE BANCSHARES, INC.	* 3A3	Alliance Bancshares, Inc., Cape Girardeau, Missouri, to acquire 100 percent of Tammcorp, Inc., Tamms, Illinois, and thereby indirectly acquire Capaha Bank SB, Tamms, Illinois. Also a companion filing by Tammcorp Acquisition Corporation, Cape Girardeau, Missouri, to become a bank holding company by acquiring 100 percent of Tammcorp, Inc., Tamms, Illinois, and thereby indirectly acquiring Capaha Bank SB, Tamms, Illinois.	Newspaper:	01/19/2015
	* 3A1		Federal Register:	01/16/2015
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 5801 Rogers Avenue, Fort Smith, Arkansas.	Newspaper:	01/01/2015
			Federal Register:	Not applicable
FIRST CAPITAL BANK OF KENTUCKY, THE	* Branch	The First Capital Bank of Kentucky, Louisville, Kentucky, to establish a branch facility to be located at Out Lot Parcel 2 of the development known as Mt. Washington Commons Shopping Center, Mt. Washington, Kentucky.	Newspaper:	01/17/2015
			Federal Register:	Not applicable
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to increase its ownership in CrossFirst Holdings, LLC, Leawood, Kansas, from 9.24% to 9.90% through the purchase of up to 224,334 additional common member units.	Newspaper:	01/14/2015
			Federal Register:	Not available

**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 December 20, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DEERWOOD BANCSHARES, INC.	* 3A3	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:	Not available
	* 3A1		Federal Register:	12/08/2014
DUTTON BANCORPORATION, INC.	* 3A3	Dutton Bancorporation, Inc., Dutton, Montana, to acquire 100 percent of W.C. Edwards Holding Company, Denton, Montana, and thereby indirectly acquire Farmers State Bank, Denton, Montana.	Newspaper:	Not available
			Federal Register:	01/16/2015
PARK FINANCIAL GROUP, INC.	* 3A1	Park Financial Group, Inc., Minneapolis, Minnesota, to become a bank holding company by acquiring 100 percent of Park State Bank, Duluth, Minnesota.	Newspaper:	Not available
			Federal Register:	01/12/2015
UNITED BANCORPORATION	CIC	Change in Control notice by Gregory Robert LeGare, Osseo, Wisconsin, to acquire 25 percent or more of the shares of United Bancorporation, and thereby indirectly gain control of United Bank, Osseo, Wisconsin; Farmers State Bank, Stickney, South Dakota; Clarke County State Bank, Osceola, Iowa; Bank of Poynette, Poynette, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; and Lincoln Community Bank, Merrill, Wisconsin.	Newspaper:	Not available
			Federal Register:	01/08/2015

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending December 20, 2014**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANCORPORATION, INC.	* 3A3	American Bancorporation, Inc., Sapulpa, Oklahoma, to acquire 100 percent of the voting shares of Pawhuska Financial Corp., parent of First National Bank in Pawhuska, both in Pawhuska, Oklahoma.	Newspaper: Federal Register:	01/19/2015 Not available
AMERICAN HERITAGE BANK	* 18C * Branch	American Heritage Bank, Sapulpa, Oklahoma, to merge with First National Bank in Pawhuska, Pawhuska, Oklahoma, and incident thereto, to establish two branches.	Newspaper: Federal Register:	01/19/2015 Not applicable
FIRST FRANKFORT BANCSHARES, INC.	CIC	Notification submitted by the Joseph P. Kennedy and Marybeth Kennedy Trust, and Jay Kennedy, trustee, both of Frankfort, Kansas; Nancy Padden, individually and as trustee of the Nancy C. Padden Trust, and Jon Padden as trustee of the Nancy C. Padden Trust, all of Marysville, Kansas; to retain control of First Frankfort Bancshares, Inc., parent of First National Bank in Frankfort, both in Frankfort, Kansas.	Newspaper: Federal Register:	01/01/2015 12/26/2014
INTERBANK	* 18C * Branch	InterBank, Oklahoma City, Oklahoma, to merge with First State Bank, Yukon, Oklahoma, and incident thereto, to establish a branch.	Newspaper: Federal Register:	01/16/2015 Not applicable
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3	Olney Bancshares of Texas, Inc., Olney, Texas, to acquire 100 percent of the voting shares of Waukomis Bancshares, Inc., Yukon, Oklahoma.	Newspaper: Federal Register:	01/16/2015 01/12/2015
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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NONE					

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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 December 20, 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
LEA COUNTY BANCSHARES, INC.	CIC	Notice by Michael K. Pearson and Keith W. Pearson, both of Hobbs, New Mexico, collectively as a group acting in concert, to control 25 percent or more of Lea County Bancshares, Inc., Hobbs, New Mexico, and indirectly, Lea County State Bank, Hobbs, New Mexico.	Newspaper: Federal Register:	12/30/2014 01/02/2015
LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	CIC	Retroactive Notice by Guadalupe Alonzo Cantu, individually and as trustee for Allysa Nichole Cantu, Alexis C. Cantu, GAC 2004 GRAT No. 1, YRC 2004 GRAT No. 1, Alexis C. Cantu UGTM, and Allysa Nichole Cantu UGTM; Yolanda R. Cantu, individually and as trustee for Alexis Cantu; Elvia Cantu Saenz, individually and as trustee of the Alonzo Cantu 2011 Exempt Family Trust; Jesus A. Saenz, individually; Elida F. Cantu, individually; and Victor Haddad, individually, and as trustee of the Alonzo Cantu 2005 Exempt Family Trust and the Yolanda R. Cantu 2005 Exempt Family Trust; all of McAllen, Texas; Samuel David Deanda, Jr., individually and as trustee of the Yolanda R. Cantu 2011 Exempt Family Trust, and Vivian Deanda, individually, both of Mission, Texas; Cantu Ventures, Ltd., Cantu Management, LLC, Alycan, Ltd., all of McAllen, Texas; collectively a group acting in concert to retain control of greater than 25 percent of Lone Star National Bancshares-Texas, Inc., McAllen, Texas, and thereby, indirectly, Lone Star National Bank, Pharr, Texas.	Newspaper: Federal Register:	Not available Not available

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 20, 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:	12/23/2014 Not applicable
EAST WEST BANK	PWI	East West Bank, Pasadena, California, requests to make a \$10.0 million public welfare investment in the Garnet Fund XLI LLC.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL NORTHWEST, INC.	* 3A1 4c8	First Financial Northwest, Inc. to become a bank holding company by acquiring 100 percent of First Savings Bank Northwest, both of Renton, Washington; and 2) to engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y and to engage in real estate settlement servicing, pursuant to section 225.28(b)(2)(viii) of Regulation Y through its wholly-owned subsidiary, First Financial Diversified Corporation, both of Renton, Washington.	Newspaper: Federal Register:	12/15/2014 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
OREGON PACIFIC BANKING CO. DBA OREGON PACIFIC BANK	* 18C	Oregon Pacific Bank, Florence, Oregon, to purchase and assume 5 specific deposit accounts currently held with Washington Federal National Association, Seattle, Washington.	Newspaper: Federal Register:	01/07/2015 Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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