
Federal Reserve Release



H.2

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

No. 1

Week Ending January 3, 2015

None

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

FirstBank, Lakewood, Colorado -- to establish a branch at 23399 North Scottsdale Road, Scottsdale, Arizona.

- Approved, January 2, 2015

St. Louis

Heartland Bank, Bryant, Arkansas -- to establish a branch at One Information Way, Little Rock.

- Approved, January 2, 2015

Richmond

Old Line Bank, Bowie, Maryland -- to establish a branch at 1801 Rockville Pike, Rockville.

- Approved, December 29, 2014

St. Louis

Southern Bancorp Bank, Arkadelphia, Arkansas -- to establish a branch at 2212 Malvern Avenue, Hot Springs National Park.

- Approved, January 2, 2015

Bank Holding Companies

Chicago

AMB Financial Corp., Munster, Indiana -- to become a bank holding company by acquiring American Community Bank of Indiana (formerly American Savings, FSB), Munster, on its conversion to a commercial bank.

- Approved, December 30, 2014

Bank Holding Companies

Chicago

Chemical Financial Corporation, Midland, Michigan -- to merge with Monarch Community Bancorp, Inc., Coldwater, and thereby acquire Monarch Community Bank; and for Chemical Bank, Midland, to merge with Monarch Community Bank, Coldwater, and thereby establish branches.

- Approved, December 30, 2014

Kansas City

Erick Bancshares, Inc., Erick, Oklahoma -- to acquire First State Bank, Porter.

- Withdrawn, December 30, 2014

Kansas City

First American Bank of Erick ESOP 401(k) Plan, Erick, Oklahoma -- to become a bank holding company by acquiring shares of Erick Bancshares, Inc., Erick, and its subsidiary, First American Bank.

- Withdrawn, December 30, 2014

San Francisco

First Financial Northwest, Inc., Renton, Washington -- to become a bank holding company by acquiring First Savings Bank Northwest, Renton; to engage in extending credit and servicing loans; and to engage in real estate settlement servicing through its subsidiary, First Financial Diversified Corporation.

- Approved, December 22, 2014

(A/C)

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- to acquire First United, Inc., Central City, and thereby acquire The First National Bank of Muhlenberg County Kentucky.

- Approved, December 30, 2014

Bank Holding Companies

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- waiver of application to acquire Community Banc-Corp. of Sheboygan, Inc., Sheboygan, Wisconsin, in connection with the merger of their respective subsidiaries, Wisconsin Bank & Trust, Madison, and Community Bank & Trust, Sheboygan.

- Granted, December 31, 2014

Kansas City

Otten Holdings, LLC, Norfolk, Nebraska, and FEO Investments, Inc. -- to acquire First National Agency, Inc., Wayne, and First Nebraska Bank of Wayne.

- Approved, December 29, 2014

Chicago

PrivateBancorp, Inc., Chicago, Illinois -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Withdrawn, December 31, 2014

Bank Mergers

San Francisco

Bay Commercial Bank, Walnut Creek, California -- to acquire Valley Community Bank, Pleasanton, and thereby establish branches.

- Approved, December 31, 2014

Banks, State Member

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make certain public welfare investments.

- Approved, December 31, 2014

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending January 3, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERKSHIRE HILLS BANCORP, INC	* 3A3	Application by Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts, to acquire Hampden Bancorp, Inc. and its subsidiary bank, Hampden Bank, both of Springfield, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
EAST CAMBRIDGE SAVINGS BANK	* 18C	East Cambridge Savings Bank, Cambridge, Massachusetts (ECSB) to merge with Chelsea Bank, Chelsea, Massachusetts, with ECSB as the surviving entity.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
NEW HAMPSHIRE MUTUAL BANCORP	4c8	New Hampshire Mutual Bancorp, Manchester, New Hampshire (MHC), to establish MillRiver Trust Company, Concord, New Hampshire (MillRiver), and transfer the existing trust business from MHC's subsidiary bank, Merrimack County Savings Bank, Concord, New Hampshire to MillRiver pursuant to section 4(c) (8) of the Bank Holding Company Act of 1956 and Regulation Y.	Newspaper:	Not applicable
			Federal Register:	01/20/2015

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 January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 01/29/2015
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: Federal Register:	Not available 01/09/2015

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANC CORP	* 3A5	First Citizens Bancorp, Sandusky, OH to acquire	Newspaper:	01/22/2015
	* 3A3	TCNB Financial Corp., Dayton, OH pursuant to	Federal Register:	01/26/2015
	* 18C	section 3 of the Bank Holding Company Act		
	* Branch	AND Citizens National Bank of Southwestern Ohio, Dayton, OH, to merge with and into Citizens Banking Company, Sandusky, OH pursuant to section 18(c) of the Federal Deposit Insurance Act and section 9 of the Federal Reserve Act		

District: 4

Federal Reserve Bank of Cleveland

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
513920	MARBLEHEAD BK, MARBLEHEAD, OHIO	09/09/2013	12/11/2014	S	Small Bank

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 January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BB&T CORPORATION	* 3A5	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of Susquehanna Bancshares, Inc., Lititz, Pennsylvania, and thereby indirectly acquire control of Susquehanna Bank, Lititz, Pennsylvania.	Newspaper:	Not available
			Federal Register:	01/26/2015

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.

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 3, 2015

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
CITIZENS BANCORP INVESTMENT, INC.	* 3A3 * 3A5	Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to acquire 100 percent of the outstanding shares of TraCorp, Inc., Tullahoma, Tennessee. In addition, Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to merge with TraCorp, Inc., and thereby acquire its subsidiary, Traders Bank, both of Tullahoma, Tennessee.	Newspaper: Federal Register:	Not available 01/26/2015
COMMERCE UNION BANK	* 18C * Branch	Commerce Union Bank, Springfield, Tennessee, to merge with Reliant Bank, Brentwood, Tennessee.	Newspaper: Federal Register:	01/22/2015 Not applicable
Intercam Banco, S.A.	FBSEA	Intercam Banco, S.A., Mexico, D.F., Mexico, Institucion de Banco Multiple, to establish an agency in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
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

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.

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
MIDWESTONE FINANCIAL GROUP, INC.	* 3A3	Notice by MidWestOne Financial Group, Inc., Iowa City, Iowa, to acquire up to 100 percent of the voting shares of Central Bancshares, Inc., Golden Valley, Minnesota, and thereby indirectly acquire Central Bank, Golden Valley, Minnesota.	Newspaper: Federal Register:	Not available 01/23/2015
OSSIAN FINANCIAL SERVICES, INC.	CIC	Michael G. Lewis, individually and as trustee of the W.W. Pete Archbold Trust, Ossian, Indiana, to individually acquire 10 percent or more of the outstanding shares of Ossian Financial Services, Inc., and Michael G. Lewis, individually and as trustee of the W.W. Pete Archbold Trust, together as a group acting in concert with the W.W. Pete Archbold Trust, David Lewis, Gary Lewis, Tonya Lewis, Barbara Gehring, Kent Gehring, and Diane Scheumann, all of Ossian, Indiana, to acquire 10 percent or more of the outstanding 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 01/09/2015

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 3, 2015

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:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HORIZON NATIONAL CORPORATION	* 3A5	First Horizon National Corporation, Memphis, Tennessee, to merge with TrustAtlantic Financial Corporation, Raleigh, North Carolina, and thereby indirectly acquire TrustAtlantic Bank, Raleigh, North Carolina.	Newspaper:	02/01/2015
			Federal Register:	02/02/2015

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/05/2015
	* 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
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 4930 South Western Avenue, Sioux Falls, South Dakota.	Newspaper:	01/01/2015
			Federal Register:	Not applicable
HATTON BANCSHARES, INC.	CIC	Toby R. Kommer, Fargo, North Dakota, to gain control of Hatton Bancshares, Inc., Fargo, North Dakota, and thereby indirectly gain control of The Farmers and Merchants National Bank of Hatton, Hatton, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
LAKOTA BANK HOLDING COMPANY, INC.	CIC	Jeffry Anderson, Lakota, North Dakota and Bruce A. Anderson, Lakota, North Dakota to each retain 25 percent or more of the shares of Lakota Bank Holding Company, Inc, Lakota North Dakota and thereby indirectly retain control of the State Bank of Lakota North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
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:	01/10/2015
			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

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/19/2015
			Federal Register:	01/20/2015
BANK OF VERSAILLES	* Branch	Bank of Versailles, Versailles, Missouri, to establish a branch at 76 Grand Point Boulevard, Sunrise Beach, Missouri.	Newspaper:	01/12/2015
			Federal Register:	Not applicable
CSB BANCSHARES, INC. AMENDED ESOP	* 3A3 * 18C * Branch	CSB Bancshares, Inc. Amended Employee Stock Ownership Plan and Trust, Ellsworth, Kansas (ESOP), to acquire indirectly, and CSB Bancshares, Inc., Ellsworth, Kansas (Bancshares), to acquire 100 percent of the outstanding shares of State Bank of Delphos, Delphos, Kansas. In connection with the acquisition, ESOP will acquire additional shares of and retain 30.94 percent of the outstanding voting shares of Bancshares. Immediately thereafter, Citizens State Bank and Trust Company, Ellsworth, Kansas, will merge with State Bank of Delphos and, incident thereto, establish three branches in Delphos, Minneapolis, and Glasco, all in Kansas.	Newspaper:	01/17/2015
			Federal Register:	01/23/2015
FIRST YORK BAN CORP.	* 3A3 * 18C * Branch	First York Ban Corp., York, Nebraska, to acquire 100 percent of the voting shares of Loup Valley Bancshares, North Loup, Nebraska, parent of North Loup Valley Bank, North Loup, Nebraska. Cornerstone Bank, York, Nebraska, to merge with North Loup Valley Bank, North Loup, Nebraska, and incident thereto, to establish a branch.	Newspaper:	01/23/2015
			Federal Register:	01/23/2015

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 January 3, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	12/09/2014

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.

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 3, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER CORPORATION	* 3A3	Banner Corporation, Walla Walla, Washington, to acquire Starbuck Bancshares, Inc., Scottsdale, Arizona.	Newspaper: Federal Register:	Not available Not available
CITIC GROUP CORPORATION	4c8	CITIC Group Corporation, Beijing, China, to retain CLSA Americas, LLC, New York, New York, and to continue to engage in certain permissible nonbanking activities.	Newspaper: Federal Register:	Not applicable Not available
CORNERSTONE COMMUNITY BANCORP	* 3A5	Cornerstone Community Bank, Red Bluff, California, to become a bank holding company by acquiring 100 percent of the voting common stock of Cornerstone Community Bank, also of Red Bluff, California.	Newspaper: Federal Register:	Not available Not available
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

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.

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