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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. 4*

*Week Ending January 24, 2015*

Forms

Forms -- final Board review (1) to pretest and execute the 2016 Survey of Consumer Finances (FR 3059) and (2) to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information (FR 4100).

- Approved, January 23, 2015

Forms -- initial Board review to extend without revision the (1) Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8), (2) Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018), (3) Senior Financial Officer Survey (FR 2023), and (4) Survey of Terms of Lending (FR 2028A, B, and S).

- Proposed, January 23, 2015

**BS&R** Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

## Richmond

Bank of Clarke County, Berryville, Virginia -- to establish a branch at 44810 Saranac Street, Ashburn.

- Approved, January 21, 2015

## St. Louis

The Callaway Bank, Fulton, Missouri -- to establish a branch at 101 West Broadway, Ashland.

- Approved, January 22, 2015

## St. Louis

The First Capital Bank of Kentucky, Louisville, Kentucky -- to establish a branch at Mt. Washington Commons Shopping Center, Mt. Washington.

- Approved, January 22, 2015

**Bank Holding Companies**

## Minneapolis

Border Bancshares, Inc., Greenbush, Minnesota -- to acquire First Advantage Bank, Coon Rapids.

- Approved, January 20, 2015

## Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- waiver of application to acquire Montana Community Banks, Inc., Ronan, in connection with the merger of their subsidiaries, Community Bank, Inc., and Glacier Bank, Kalispell.

- Granted, January 22, 2015

**Bank Holding Companies**

Atlanta

Home Bancorp, Inc., Lafayette, Louisiana -- to become a bank holding company on the conversion of its subsidiary, Home Bank, Lafayette, from a federal savings bank to a national bank; and to engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, January 20, 2015

Chicago

Independent Alliance Banks, Inc., Fort Wayne, Indiana -- waiver of application to acquire The First State Bank of Bourbon, Bourbon, in connection with its merger with and into iAB Financial Bank, Fort Wayne.

- Granted, January 23, 2015

Chicago

Level One Bancorp, Inc., Farmington Hills, Michigan -- to merge with Lotus Bancorp, Inc., Novi, and thereby indirectly acquire Lotus Bank.

- Approved, January 23, 2015

Boston

New Hampshire Mutual Bancorp, Manchester, New Hampshire -- to establish MillRiver Trust Company, Concord, and transfer the existing trust business from New Hampshire Mutual's subsidiary, Merrimack County Savings Bank, to MillRiver.

- Withdrawn, January 22, 2015

Cleveland

Peoples Bancorp Inc., Marietta, Ohio -- to acquire NB&T Financial Group, Inc., Wilmington, and thereby indirectly acquire National Bank and Trust Company.

- Approved, January 20, 2015

Bank Holding Companies

San Francisco

SKBHC Holdings LLC, Seattle, Washington, and Starbuck Bancshares, Inc. -- waiver of application to acquire Bank of Sacramento, Sacramento, California (a subsidiary of Greater Sacramento Bancorp), in connection with the merger of SKBHC's subsidiary, AmericanWest Bank, Spokane, Washington, and Bank of Sacramento.

- Granted, January 16, 2015

(A/C)

Bank Mergers

Boston

East Cambridge Savings Bank, Cambridge, Massachusetts -- to merge with Chelsea Bank, Chelsea.

- Approved, January 20, 2015

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, January 16, 2015

(A/C)

Change in Bank Control

Richmond

Eastern Virginia Bankshares, Inc., Tappahannock, Virginia -- change in bank control of Eastern Virginia Bankshares and its subsidiary, EVB, Tappahannock.

- Permitted, January 23, 2015

**Change in Bank Control**

Chicago

Ossian Financial Services, Inc., Ossian, Indiana -- change in bank control of Ossian Financial Services, Inc., and its subsidiary, Ossian State Bank, Ossian.

- Permitted, January 21, 2015

**Extensions of Time**

Chicago

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

- Granted, January 22, 2015

**Financial Holding Companies**

St. Louis

Macon-Atlanta Bancorp, Inc., Macon, Missouri -- election to become a financial holding company.

- Effective, January 21, 2015

**Membership**

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to become a member of the Federal Reserve System.

- Approved, January 21, 2015

**Savings and Loan Holding Companies**

Philadelphia

Cape Bancorp, Inc., Cape May Court House, New Jersey -- to acquire Colonial Financial Services, Inc., Vineland.

- Approved, January 22, 2015

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending January 24, 2015**

<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.

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 24, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	01/26/2015
			Federal Register:	01/29/2015

**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	

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending January 24, 2015**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending January 24, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CROGHAN COLONIAL BANK, THE	* Branch	Croghan Colonial Bank, Fremont, OH to establish a branch at 226 East Perry Street, Pt. Clinton, OH	Newspaper:	02/02/2015
			Federal Register:	Not applicable

**District: 4**

**Federal Reserve Bank of Cleveland**

**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: 5****Federal Reserve Bank of Richmond****Filings received during the week ending January 24, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AB&T FINANCIAL CORPORATION	CIC	Mr. P. Byron DeFoor, Ooltewah, Tennessee, to acquire up to 60.74% of the outstanding common stock of AB&T Financial Corporation, Gastonia, North Carolina.	Newspaper: Federal Register:	02/06/2015 02/04/2015
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, has submitted an application to open a new branch located at 1391 South High Street, Harrisonburg, Virginia.	Newspaper: Federal Register:	01/31/2015 Not applicable
BLUE RIDGE BANKSHARES, INC.	CIC	Mr. Richard T. Spurzem, Charlottesville, Virginia, to control up to 16.30% of the outstanding common stock of Blue Ridge Bankshares, Inc., Luray, Virginia.	Newspaper: Federal Register:	02/11/2015 02/12/2015
LIVE OAK BANCSHARES, INC.	* 4c8	Live Oak Bancshares, Inc., Wilmington, North Carolina, to acquire 100% of the voting securities of Independence Holding Corporation, Franklin, Tennessee, and thereby acquire 100% of the voting securities of Independence Trust Company, Franklin, Tennessee.	Newspaper: Federal Register:	Not available Not available



**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.

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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 January 24, 2015**

<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
BUSINESS FIRST BANCSHARES, INC.	* 3A5	Business First Bancshares, Inc., Baton Rouge, Louisiana, to merge with American Gateway Financial Corporation, Port Allen, Louisiana, and thereby acquire its subsidiary, American Gateway Bank, Baton Rouge, Louisiana.	Newspaper: Federal Register:	Not available 02/20/2015
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
FIRST BANCSHARES OF STEVENSON, INC.	CIC	After-the-fact change in control notice filed by 1) Carolyn Harris Hall, Stevenson, Alabama; 2) Bill Hall, Stevenson, Alabama; 3) Gena Hall Blackmon, Stevenson, Alabama; 4) Julia Harris Hale, Newnan, Georgia; 5) Hobart Hale, Jr., Newnan, Georgia; 6) Mona Hale Peterman, Raleigh, North Carolina; 7) Benjamin Peterman, Raleigh, North Carolina; 8) Matthew Peterman, Raleigh, North Carolina; 9) Jennifer Hale Dickerson, Mount Pleasant, South Carolina; 10) Stephen Dickerson, Mount Pleasant, South Carolina; and 11) Patricia Searels, Austin, Texas; to retain 10 percent or more of the outstanding shares of First Bancshares of Stevenson, Inc., and its subsidiary, First Southern State Bank, both of Stevenson, Alabama	Newspaper: Federal Register:	01/27/2015 Not available
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

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending January 24, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one low income housing public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

**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 January 24, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CB EDINBURG HOLDINGS, INC.	* 3A1	CB Edinburg Holdings, Inc., Edinburg, Illinois, to become a bank holding company by acquiring 100 percent of Citizens Bank of Edinburg, Edinburg, Illinois.	Newspaper: Federal Register:	Not available 02/12/2015
CENTRAL STATE BANK	* 18C * 3A3 * Branch	Central Bancshares, Inc., Muscatine, Iowa, to acquire 100 percent of Buffalo Prairie State Bank, Buffalo Prairie, Illinois, and simultaneously merge Buffalo Prairie State Bank with and into Central Bancshares, Inc.'s wholly-owned bank, Central State Bank, Muscatine, Iowa. As a result of the merger, Central State Bank will establish a branch office at 20228 183rd Avenue West, Buffalo Prairie, Illinois.	Newspaper: Federal Register:	Not available 02/20/2015
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
OXFORD FINANCIAL CORPORATION	CIC	The 2011 Colis Delta Trust, Oakbrook, Illinois and George P. Colis; John N. Colis; Valerie Colis-Livaditus; and Leslie Colis-Ward as trustees have applied under the Change in Bank Control to retain, as trustees of the 2011 Colis Delta Trust, Oakbrook, Illinois, a controlling interest in Oxford Financial Corporation, Oakbrook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available 11/07/2014
PIONEER DEVELOPMENT COMPANY	CIC	Notice by the Saltzman Family (Theodore G. Saltzman, Jr., Dakota Dunes, SD; Shennen S.C. Saltzman, Dakota Dunes, SD; and Sundae M. Saltzman Haggerty, South Sioux City, NE) as a group acting in concert, to retain control of Pioneer Development Company, Sergeant Bluff, Iowa, and thereby indirectly Pioneer Bank, Sergeant Bluff, Iowa.	Newspaper: Federal Register:	Not available 02/02/2015

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 24, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDWEST BANKCENTRE, INC.	* 3A3	Stupp Bros., Inc., and its subsidiary Midwest BankCentre, Inc., both of St. Louis, Missouri, to indirectly acquire 100 percent of Southern Bancshares, Corp., St. Louis, Missouri, and thereby indirectly acquire Southern Commercial Bank, St. Louis, Missouri. Also Midwest BankCentre, Lemay, Missouri, to merge with Southern Commercial Bank, St. Louis, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	02/14/2015
	* 18C		Federal Register:	02/19/2015
	* Branch			
SMITH ASSOCIATED BANKING CORPORATION	CIC	Notice by SABCO Irrevocable Stock Ownership Trust, with Guy Richard "Buck" Smith and Raymond Tracy Fox as co-trustees, all of Hot Springs Arkansas, to gain control of Smith Associated Banking Corporation, Hot Springs, Arkansas.	Newspaper:	02/05/2015
			Federal Register:	02/12/2015

**District: 8**

**Federal Reserve Bank of St. Louis**

**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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending January 24, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTON BANCSHARES, INC.	CIC	Change in Control notice by Thomas Lee Loonan, Easton, Minnesota, to acquire 25 percent or more of the shares of Easton Bancshares, Inc., Easton, Minnesota, and thereby indirectly gain control of State Bank of Easton, Easton, Minnesota.	Newspaper: Federal Register:	Not available 02/10/2015
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: Federal Register:	Not available 01/08/2015

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 24, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
HIGH PLAINS BANKING GROUP, INC.	CIC	Notice by John Creighton, Longmont, Colorado, individually and as trustee of High Plains Banking Group, Inc. KSOP; T. Rick Newton and Frederick Newton, both of Snowmass, Colorado; Landon Newton, Somerville, Massachusetts; and Betty Mickey, Fort Collins, Colorado; all to become members of the Creighton Family Group acting in concert, to acquire control of High Plains Banking Group, Inc., parent of High Plains Bank, both in Flagler, Colorado.	Newspaper: Federal Register:	01/30/2015 02/12/2015
WIDMER BANCSHARES, INC.	CIC	Notification submitted by Rebecca A. Schepker, Columbia, Missouri, as trustee of the Rebecca A. Schepker Revocable Trust; Ronald J. Schepker, Columbia, Missouri, as trustee of the Ronald J. Schepker Revocable Trust; Kathleen M. Wix, Salisbury, Missouri; Jacob W. Widmer, Moberly, Missouri; Jessica L. Schepker, Kansas City, Missouri; Mary E. Schepker, Columbia, Missouri; and Kristen N. Schepker, Columbia, Missouri; as members of the Schepker Family Group acting in concert, to acquire control of Widmer Bancshares, Inc., parent of The Merchants and Farmers Bank of Salisbury, both in Salisbury, Missouri.	Newspaper: Federal Register:	02/02/2015 02/09/2015

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location
NONE	

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending January 24, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COLEMAN BANCSHARES, INC.	CIC	Retroactive notice by Ben J. Scott, Coleman, Texas, individually and as co-trustee of Coleman Bancshares, Inc., Employee Stock Ownership Plan, Coleman, Texas; Reave Jay Scott, Abilene, Texas; and David or Amy Scott, Georgetown, Texas, collectively a group acting in concert, to control 10 percent or more of Coleman Bancshares, Inc., Coleman, Texas, and indirectly Coleman County State Bank, Coleman, Texas.	Newspaper: Federal Register:	Not available Not available
COMMUNITY TRUST BANK	* 18C * Branch	Community Trust Bank, Choudrant, Louisiana, to acquire four Houston, Texas, area branches of Whitney Bank, Gulfport, Mississippi, pursuant to a purchase and assumption transaction and to establish four branches at the acquired branch locations of 12600 Memorial Drive, Houston, Texas 77024; 6767 FM 1960 West, Houston, Texas 77069; 5115 Main Street, Houston, Texas 77002; and 8002 Kirby Drive, Houston, Texas 77002.	Newspaper: Federal Register:	Not available Not applicable
GUARANTY BANCSHARES, INC.	* 3A3	Guaranty Bancshares, Inc., Mount Pleasant, Texas, to acquire 100 percent of the capital stock of DCB Financial Corp. and Preston State Bank, both of Dallas, Texas, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending January 24, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER CORPORATION	* 3A3	Banner Corporation, Walla Walla, Washington, to acquire Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 02/06/2015
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
TAIWAN BUSINESS BANK, LTD.	FBSEA	Taiwan Business Bank, Ltd., Taipei, Taiwan, to establish a branch office in New York, New York, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	02/15/2015 Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**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