
Federal Reserve Release



H.2

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

No. 5

Week Ending January 31, 2015

Bank Branches, Domestic

Frost Bank, San Antonio, Texas -- petition for review of an application to establish a branch at 150 East Highway 67, Duncanville, approved by the Federal Reserve Bank of Dallas under delegated authority.

- Denied, January 31, 2015

Personnel

Division of Financial Management -- appointment of Karen Vassallo as deputy associate director.

- Announced, January 28, 2015

Regulations and Policies

Private Student Loans -- interagency guidance to financial institutions regarding private student loans with graduated repayment terms at origination.

- Announced, January 29, 2015

Small Bank Holding Company Policy Statement -- publication for comment of an interim final rule and a notice of proposed rulemaking to implement recent statutory changes to the policy statement and to reduce reporting requirements for certain bank holding companies and savings and loan holding companies.

- Approved, January 26, 2015

Reserve Bank Services

Strategies for Improving the U.S. Payment System -- publication, jointly with the Reserve Banks, of a paper that communicates the Federal Reserve's vision for improving the payment system in the United States.

- Announced, January 26, 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**

Kansas City

Bank SNB, Stillwater, Oklahoma -- to establish a branch at 601 N.W. Loop 410, San Antonio, Texas.

- Approved, January 27, 2015

Bank Holding Companies

St. Louis

Alliance Bancshares, Inc., Cape Girardeau, Missouri -- to acquire Tammcorp, Inc., Tamms, Illinois, and thereby indirectly acquire Capaha Bank SB; and for Tammcorp Acquisition Corporation, Cape Girardeau, to become a bank holding company by acquiring Tammcorp, Inc.

- Approved, January 26, 2015

Kansas City

American Bancorporation, Inc., Sapulpa, Oklahoma -- to acquire Pawhuska Financial Corp., Pawhuska, and its subsidiary, First National Bank in Pawhuska.

- Approved, January 26, 2015

Chicago

Brookfield Financial Holdings, Inc., Brookfield, Illinois -- to become a bank holding company by acquiring First National Bank of Brookfield, Brookfield.

- Withdrawn, January 28, 2015

Bank Holding Companies

Minneapolis

Dutton Bancorporation, Inc., Dutton, Montana -- to acquire W.C. Edwards Holding Company, Denton, and thereby indirectly acquire Farmers State Bank.

- Approved, January 26, 2015

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, January 28, 2015

St. Louis

First Security Bancorp, Searcy, Arkansas -- to increase its ownership of CrossFirst Holdings, LLC, Leawood, Kansas.

- Approved, January 30, 2015

Secretary

First York Ban Corp., York, Nebraska -- to acquire Loup Valley Bancshares, North Loup; and for First York's subsidiary, Cornerstone Bank, York, to merge with North Loup Valley Bank, North Loup, and thereby establish a branch.

- Approved, January 29, 2015

Kansas City

Olney Bancshares of Texas, Inc., Olney, Texas -- to acquire Waukomis Bancshares, Inc., Yukon, Oklahoma.

- Approved, January 26, 2015

Bank Holding Companies

Cleveland

WesBanco, Inc., Wheeling, West Virginia -- to acquire ESB Financial Corporation, Ellwood City, Pennsylvania, and thereby indirectly acquire ESB Bank.

- Approved, January 29, 2015

Bank Mergers

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to merge with First National Bank in Pawhuska, Pawhuska, and thereby establish two branches.

- Approved, January 26, 2015

Atlanta

Commerce Union Bank, Springfield, Tennessee -- to merge with Reliant Bank, Brentwood.

- Approved, January 29, 2015

Richmond

First Bank, Strasburg, Virginia -- to purchase certain assets and assume certain liabilities of six branches of Bank of America, National Association, Charlotte, North Carolina.

- Approved, January 30, 2015

Kansas City

InterBank, Oklahoma City, Oklahoma -- to merge with First State Bank, Yukon, and thereby establish a branch.

- Approved, January 26, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

EJF Capital LLC, Arlington, Virginia -- relief from certain commitments (four requests).

- Granted, January 29, 2015

Director, BS&R

JAM Partners, LP, New York, New York; JAM Managers, LLC; Investure Global Equity (JAM), LLC; Investure Global Equity Fund, LP - All Asset Series; Investure Global Equity (GP), LLC; Investure, LLC; and Jacobs Asset Management, LLC -- relief from certain commitments.

- Granted, January 29, 2015

Director, BS&R

JAM Partners, LP, New York, New York; JAM Managers, LLC; JAM Special Opportunities Fund III, LP; JAM Equity Partners, LLC; Investure Global Equity (JAM), LLC; Investure Global Equity Fund, LP - All Asset Series; Investure Global Equity (GP), LLC; Investure, LLC; and Jacobs Asset Management, LLC -- relief from certain commitments.

- Granted, January 29, 2015

Banks, State Member

Kansas City

InterBank, Oklahoma City, Oklahoma -- waiver of application to acquire Waukomis Bancshares, Inc., Yukon, in connection with InterBank's merger with First State Bank, a subsidiary of Waukomis Bancshares.

- Granted, January 26, 2015

Change in Bank Control

Richmond

Bay Bancorp, Inc., Columbia, Maryland -- to retain control of Bay Bancorp, Inc., and its subsidiary, Bay Bank, FSB, Lutherville.

- Permitted, January 27, 2015

Kansas City

First Frankfort Bancshares, Inc., Frankfort, Kansas -- to retain control of First Frankfort Bancshares, Inc., and its subsidiary, First National Bank in Frankfort, Frankfort.

- Permitted, January 30, 2015

Extensions of Time

Secretary

Sterling Bancorp, Montebello, New York -- commenter's request to extend the comment period on the application to merge with Hudson Valley Holding Corporation, Yonkers, and thereby indirectly acquire Hudson Valley Bank, National Association.

- Denied, January 29, 2015

Financial Holding Companies

Atlanta

Commerce Union Bancshares, Inc., Springfield, Tennessee -- election to become a financial holding company.

- Effective, January 29, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval for a public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 January 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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 January 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SENTINEL BANK	* Branch	First Sentinel Bank, Richlands, Virginia, submitted an application to open a new branch located at 1105 North Fourth Street, Wytheville, Virginia.	Newspaper:	01/29/2015
			Federal Register:	Not applicable
LIVE OAK BANCSHARES, INC.	* 4c8	Live Oak Bancshares, Inc., Wilmington, North Carolina, to acquire 100% of the voting securities of Independence Trust Company, Franklin, Tennessee, a limited purpose savings association, through the merger of its parent company, Independence Holding Corporation, Franklin, Tennessee.	Newspaper:	02/26/2015
			Federal Register:	02/26/2015

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 31, 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
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:	02/22/2015 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:	01/16/2015 01/26/2015
FIRST BANCSHARES OF STEVENSON, INC.	CIC	Prior change in control notice filed by 1) Carolyn Harris Hall, Stevenson, Alabama; 2) Bill Hall, Stevenson, Alabama; 3) Gena Hall Blackmon, Stevenson, Alabama; 4) Revocable Trust for Julia Ann Harris Hale, Holbert Leon Hale, Jr., and Julia Ann Harris Hale, as Trustees; all of Newnan, Georgia; 5) Revocable Trust for Holbert Leon Hale, Jr., Holbert Leon Hale, Jr., and Julia Ann Harris Hale, as Trustees, all of 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 02/19/2015
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

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending January 31, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
PROFESSIONAL BANK	Member	Professional Bank, Coral Gables, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make 23 low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
SEVIER COUNTY BANCSHARES, INC.	CIC	Prior change in control notice filed by Financial Junk LLC, Spence Limited LP, Spence Limited II LP, and John Spence, all of Blakely, Georgia; to collectively control more than 10 percent of the outstanding shares of Sevier County Bancshares, Inc., and its subsidiary, Sevier County Bank, both of Sevierville, Tennessee.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
LOGAN STATE BANK	* Branch Premises	Logan State Bank, Logan, Iowa, to establish a branch at 125 N. Willow Road, Missouri Valley, Iowa and to increase its investment in bank premises in the amount of \$1.1 million.	Newspaper: Federal Register:	Not available Not applicable
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

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BARRY BANCORP, INC	3A1	FNB Barry Bancorp, Inc., Barry, Illinois, to become a bank holding company by acquiring at least 66 percent of First National Bank of Barry, Barry, Illinois.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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.

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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 January 31, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
RELIANCE BANCORPORATION, INC.	CIC	Change in Control notice by Vance Vinar, Sr., Vance Vinar, Jr., Kaylin Vinar, Jared Vinar, Joey Vinar, Chad Wolff, and Courtney Wolff, all of Faribault, Minnesota, as a group acting in concert to acquire 10 percent or more of the shares of Reliance Bancorporation, Inc., Faribault, Minnesota, and thereby indirectly gain control of Reliance Bank, Faribault, Minnesota.	Newspaper: Federal Register:	Not available Not available
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:	02/04/2015 01/08/2015

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS NATIONAL CORPORATION	* 3A3	Citizens National Corporation, Wisner, Nebraska, to acquire up to an additional 0.16 percent for a total of 35.36 percent of the voting shares of Republic Corporation, parent of United Republic Bank, both in Omaha, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available

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 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 02/10/2015
COMERICA BANK	* Branch	Notice by Comerica Bank, Dallas, Texas, to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona 85381.	Newspaper: Federal Register:	Not available Not applicable
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
FNBK HOLDINGS, INC.	* 3A1	FNBK Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Kemp, Kemp, Texas.	Newspaper: Federal Register:	Not available Not available
GUARANTY BANCSHARES, INC.	* 3A3	Guaranty Bancshares, Inc., Mount Pleasant, Texas, to acquire 100 percent of the capital stock of DCB Financial Corporation 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 02/26/2015
TEXAS REGIONAL BANK	* Branch	Texas Regional Bank, Harlingen, Texas, to establish a branch at the southeast corner of Panther Drive and Westgate Drive, Weslaco, Texas 78956.	Newspaper: Federal Register:	02/12/2015 Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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 31, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Waived Waived
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
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a public welfare investment in the amount of up to \$7 million in the Merritt Community Capital Fund XVII. L.P. fund.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
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