
Federal Reserve Release



H.2

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

No. 7

Week Ending February 14, 2015

Testimony and Statements

Community Banks -- statement by Maryann F. Hunter, deputy director, Division of Banking Supervision and Regulation, before the Senate Committee on Banking, Housing, and Urban Affairs on community banks and the effects of regulatory burden on these institutions.

- Published, February 10, 2015

Bank Holding Companies

IBERIABANK Corporation, Lafayette, Louisiana -- to acquire Florida Bank Group, Inc., Tampa, Florida, and thereby acquire Florida Bank; and for IBERIABANK, Lafayette, to merge with Florida Bank, Tampa, and to establish branches at the main office and branches of Florida Bank.

- Approved, February 13, 2015

Simmons First National Corporation, Pine Bluff, Arkansas -- to merge with Community First Bancshares, Inc., Union City, Tennessee, and thereby indirectly acquire First State Bank; and to merge with Liberty Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire Liberty Bank.

- Approved, February 10, 2015

Banks, State Member

Comerica Bank, Dallas, Texas -- commenter's request for reconsideration of the Board's approval of the application by Comerica Bank to establish a branch at 31 68th Avenue, Coopersville, Michigan.

- Denied, February 11, 2015

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of 21-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$20 billion on February 12, 2015.

- Announced, February 11, 2015

Enforcement

Macon Bancorp, Franklin, North Carolina -- written agreement issued July 20, 2012,
terminated November 13, 2014.

- Announced, February 12, 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**

Cleveland

The Croghan Colonial Bank, Fremont, Ohio -- to establish a branch at 226 East Perry Street, Port Clinton.

- Approved, February 13, 2015

Chicago

Logan State Bank, Logan, Iowa -- to establish a branch at 125 North Willow Road, Missouri Valley, and to increase its investment in bank premises.

- Approved, February 10, 2015

Bank Holding Companies

Kansas City

Little London Bancorp, Colorado Springs, Colorado -- to become a bank holding company by acquiring 5Star Bank, Colorado Springs.

- Approved, February 12, 2015

Banks, State Member

Director, BS&R

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

- Approved, February 9, 2015

San Francisco

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, February 10, 2015

Change in Bank Control

Chicago

Community Grain Co., Carroll, Iowa -- change in bank control of Community Grain Co. and its subsidiary, Iowa Savings Bank, Carroll.

- Permitted, February 12, 2015

Minneapolis

Hatton Bancshares, Inc., Fargo, North Dakota -- change in bank control of Hatton Bancshares, Inc. and its subsidiary, The Farmers and Merchants National Bank of Hatton, Hatton.

- Permitted, February 10, 2015

St. Louis

HopFed Bancorp, Inc., Hopkinsville, Kentucky -- change in bank control of HopFed Bancorp, Inc. and its subsidiary, Heritage Bank, USA, Inc., Hopkinsville.

- Returned, February 13, 2015

Minneapolis

Lakota Bank Holding Company, Inc., Lakota, North Dakota -- to retain control of Lakota Bank Holding Company, Inc. and its subsidiary, State Bank of Lakota, Lakota.

- Permitted, February 11, 2015

Minneapolis

United Bancorporation, Osseo, Wisconsin -- change in bank control of United Bancorporation and its subsidiaries, United Bank, Osseo; Bank of Poynette, Poynette; Cambridge State Bank, Cambridge; Lincoln Community Bank, Merrill; Farmers State Bank, Stickney, South Dakota; and Clarke County State Bank, Osceola, Iowa.

- Permitted, February 9, 2015

Extensions of Time

Secretary

BB&T Corporation, Winston-Salem, North Carolina -- extension of time to receive comments from a commenter on the application to merge with Susquehanna Bancshares, Inc., Lititz, Pennsylvania, and thereby acquire Susquehanna Bank.

- Granted, February 9, 2015

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to divest certain real estate held by indirect subsidiaries in Mexico and El Salvador.

- Granted, February 13, 2015

Atlanta

IBERIABANK, Lafayette, Louisiana -- extension to August 20, 2015, to establish a branch at the corner of Beltway 8 and West Road, Houston, Texas.

- Granted, February 11, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 banks, Merrimack County Savings Bank, Concord, New Hampshire and Meredith Village Savings Bank, Meredith, 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:	Not available

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 February 14, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CRB GROUP INC.	3A1	CRB Group Inc., to become a one-bank holding company by acquiring 100 percent of Cross River Bank, both of Teaneck, New Jersey, pursuant to Section 3(a)(C) of the BHC Act of 1956, as amended, and Section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
MIZUHO BANK (USA)	* Branch	Mizuho Bank (USA), New York, New York, to establish a branch office at 320 Park Avenue, New York, New York.	Newspaper: Federal Register:	02/17/2015 Not applicable
MIZUHO BANK, LTD.	FBSEA	Mizuho Bank, Ltd., Tokyo, Japan to establish an additional branch office in New York, New York, pursuant to Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	03/04/2015 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEARNY MHC	* MHC Conversion	Kearny MHC, and Kearny Financial Corp., both of Kearny, NJ, proposes to convert to stock form and merge with Kearny Financial Corp., (a newly formed holding company), which proposes to become a savings and loan holding company by acquiring 100 percent of Kearny Federal Savings Bank, Kearny, NJ.	Newspaper: Federal Register:	Not available 03/06/2015

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS COMMERCE BANCSHARES, INC.	CIC	Remedial Interagency Notice of Change in Control submitted by William Shanks, Individually and The Shanks Control Group consisting of William R. Shanks; Margaret W. Shanks; Elizabeth Blevins; and Willard M. Wickstrom to retain 10 percent or more of the shares of Citizens Commerce Bancshares, Versailles, KY; thereby, indirectly controlling Citizens Commerce Bank, Versailles, KY.	Newspaper:	03/03/2015
			Federal Register:	03/03/2015

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 February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timberville, Virginia, has submitted an application to open a branch at 2813 North Augusta Street, Staunton, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable

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	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 14, 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
First Mercantile Financial Corporation	* 3A1	First Mercantile Financial Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of Putnam 1st Mercantile Bank, both of Cookeville, Tennessee.	Newspaper: Federal Register:	Not available Not available
FIRST NBC BANK HOLDING COMPANY	* 4c8	First NBC Bank Holding Company, New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of State Investors Bancorp, Inc. and its subsidiary bank, State-Investors Bank both of Metarie, Louisiana, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y and 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 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
MERCHANTS & FARMERS BANCSHARES, INC.	* 3A5	Merchants & Farmers Bancshares, Inc., Leesville, Louisiana, to merge with Vernon Bancshares, Inc., Leesville, Louisiana, and thereby acquire its subsidiary, Vernon Bank, Leesville, Louisiana.	Newspaper: Federal Register:	Not available Not available
MIDCOUNTRY FINANCIAL CORP	CIC	Prior change in control notice filed by James L. Clayton, Knoxville, Tennessee, acting individually, and in concert with a control group, which consists of Flynt Griffin, Coral Gables, Florida; and BF3 LP, Knoxville, Tennessee; and with Karen Davis, Scottsdale, Arizona; Kevin Clayton, Knoxville, Tennessee; Amy M. Stevens, John's Island, South Carolina; James Clayton, Jr., Knoxville, Tennessee; BF3 Management, LLC, Knoxville, Tennessee; and the Clayton Family Trust and its trustee, Mark Freeman, both of Knoxville, Tennessee, as controlling partners of BF3 LP, to acquire 10 percent or more of the outstanding shares of MidCountry Financial Corp., Macon, Georgia, and its subsidiary, MidCountry Bank, Marion, Illinois.	Newspaper: Federal Register:	Not available 02/26/2015

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 14, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
SEVIER COUNTY BANCSHARES, INC.	CIC	Prior change in control notice filed by Financial Junk LLC, Spence Limited LP, and Spence Limited II LP, all of Blakely, Georgia, and John Spence, Nashville, Tennessee, 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 02/23/2015
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 5401 Kingston Pike, Suite 600, Knoxville, Tennessee.	Newspaper: Federal Register:	02/23/2015 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 227 Market Drive, Lenoir City, Tennessee, to be known as the Market Drive Office.	Newspaper: Federal Register:	02/24/2015 Not applicable
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make four public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HIGHLAND PARK FINANCIAL CORP	CIC	Notice by David B. Pogrund, Chicago, Illinois, and Randy L. Green, Highland Park, Illinois, individually as co-trustees of 153 trusts for family members of the late Sanford Takiff, and acting in concert with the Takiff Family Foundation, Glencoe, Illinois, an Illinois not-for-profit corporation, controlled by its directors, Sherri Zirlin, Glencoe, Illinois; Elizabeth Scheinfeld, Glencoe, Illinois; Jill Hirsh, Glencoe, Illinois; and Bobette Takiff, Glencoe, Illinois; and Sherri Zirlin, individually; Elizabeth Scheinfeld, individually; and Jill Hirsh, individually, to retain control of 100 percent of the outstanding voting stock of Bank of Highland Park Financial Corp., Highland Park, Illinois, and thereby indirectly control First Bank of Highland Park, Highland Park, Illinois.	Newspaper: Federal Register:	Not available Not available
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
CHEMICAL FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Chemical Financial Corporation, Midland, Michigan, to merge with Lake Michigan Financial Corporation, Holland, Michigan and thereby acquire control of The Bank of Holland, Holland, Michigan and The Bank of Northern Michigan, Petoskey, Michigan. In connection with the holding company merger, Chemical Bank, Midland, Michigan, to merge and consolidate The Bank of Holland and The Bank of Northern Michigan with and into Chemical Bank and to operate all of the offices of The Bank of Holland and The Bank of Northern Michigan, as branches of Chemical Bank.	Newspaper: Federal Register:	Not available Not available
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
Hill Road Financial Holdings, LLC	* 3A1	Hill Road Financial Holdings LLC and Hill Road Acquisition Corporation, both of Chicago, Illinois, to become bank holding companies through the acquisition of 100 percent of the outstanding voting shares of Citizens First State Bank of Walnut, Walnut, Illinois, pursuant to section 3(a)(1) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
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:	02/27/2015 02/02/2015
SULLIVAN BANCSHARES, INC.	CIC	Sally F. Duncan, Mt. Zion, Illinois, individually and as trustee of the Henry M. B. Wilson Irrevocable Trust, Henry M.B. Wilson, Sullivan, Illinois, individually and as beneficiary with the power to remove any trustee of the Henry M. B. Wilson Irrevocable Trust, and the Henry M. B. Wilson Irrevocable Trust, Sullivan, Illinois, individually and all of the foregoing as a group acting in concert to acquire more than 25 percent of the stock of Sullivan Bancshares, Inc., Sullivan, Illinois, and thereby indirectly acquire First National Bank of Sullivan, Sullivan, Illinois.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK	* Branch	Community Bank, Lexington, Tennessee, to establish a branch facility to be located at the 605 West Church Street, Lexington, Tennessee.	Newspaper:	02/20/2015
			Federal Register:	Not applicable
PERRY COUNTY BANCORP INC.	CIC	Notice by Wanda L. Rednour, individually, and as trustee of the Bypass Trust UWO John E. Rednour, to retain voting control of Perry County Bancorp, Inc., and thereby indirectly retain voting control of Du Quoin State Bank, all of Du Quoin, Illinois.	Newspaper:	Not available
			Federal Register:	03/03/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire 100 percent of United Community Bank of North Dakota, Leeds, North Dakota.	Newspaper: Federal Register:	Not available Not available
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 02/20/2015
SSB, INC.	4c8	SSB, Inc., Manistique, Michigan, through its wholly-owned subsidiary, State Savings Bank, Inc., Manistique, Michigan, proposes to purchase between 10 and 20 percent of the stock of Lasco Development Corporation, Marquette, Michigan.	Newspaper: Federal Register:	Not applicable Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
G. JEFFREY RECORDS, JR. 2008 GST EXEMPT FAMILY TRUST	* SLHC Acquisition	G. Jeffrey Records, Jr. 2008 GST Exempt Family Trust, Oklahoma City, Oklahoma, to acquire certain assets, including but not limited to voting shares of Midland Financial Co, Oklahoma City, Oklahoma, held by the G. Jeffrey Records, Jr. 2008 Non-Exempt Family Trust, Oklahoma City, Oklahoma, pursuant to Section 10(e) of the Home Owners' Loan Act.	Newspaper: Federal Register:	03/13/2015 Not available
KATHRYN R. RYAN 2007 GST EXEMPT FAMILY TRUST	* SLHC Acquisition	Kathryn R. Ryan 2007 GST Exempt Family Trust, Oklahoma City, Oklahoma, to acquire certain assets, including but not limited to voting shares of Midland Financial Co, Oklahoma City, Oklahoma, held by the Kathryn R. Ryan 2007 Non-Exempt Family Trust, Oklahoma City, Oklahoma, pursuant to Section 10(e) of the Home Owners' Loan Act.	Newspaper: Federal Register:	03/13/2015 Not available
MARTHA E. RECORDS 2009 GST EXEMPT FAMILY TRUST	* SLHC Acquisition	Martha E. Records 2009 GST Exempt Family Trust, Oklahoma City, Oklahoma, to acquire certain assets, including but not limited to voting shares of Midland Financial Co, Oklahoma City, Oklahoma, held by the Martha E. Records 2009 Non-Exempt Family Trust, Oklahoma City, Oklahoma, pursuant to Section 10(e) of the Home Owners' Loan Act.	Newspaper: Federal Register:	03/13/2015 Not available

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 February 14, 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:	02/10/2015 02/10/2015
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 800 East El Camino Real, Sunnyvale, California 94087.	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:	03/02/2015 03/02/2015
GUARANTY BANCSHARES, INC.	* 3A3	Guaranty Bancshares, Inc., Mount Pleasant, Texas, to acquire 100 percent of the capital stock of Texas Leadership Bank, Royse City, Texas, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 03/05/2015

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 14, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER CORPORATION	* 3A3	Banner Corporation and Banner Merger Sub, LLC, both of Walla Walla, Washington, to acquire 100 percent of the voting shares of Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire American West Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 03/02/2015
CALWEST BANCORP	CIC	Change in Bank Control Notice filed by Bruce M. Williams and Joyce L. Williams, Anaheim, California; Brian Edward Williams, Yorba Linda, California; Ashley Maureen Williams, Orange, California; Brooke Ann Williams, Anaheim, California; Michael Robert Williams, Las Vegas, Nevada; Rebecca Kristy Williams, Fullerton, California; the Gladys M. Bryant Living Trust, Anaheim, California; and Bruce M. Williams as Trustee of the Gladys M. Bryant Living Trust, Anaheim, California, to acquire and retain 10 percent or more of the shares of CalWest Bancorp and thereby indirectly South County Bank National Association, both of Rancho Santa Margarita, California.	Newspaper: Federal Register:	Not available Not available
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	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
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, to establish a full-service branch office at 201 Montgomery Street, San Francisco, California, 94104 (Russ Building = California State Historic Landmark).	Newspaper: Federal Register:	02/23/2015 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
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* Subject to the provisions of the Community Reinvestment Act