
Federal Reserve Release



H.2

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

No. 8

Week Ending February 21, 2015

Bank Holding Companies

Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, and Sumitomo Mitsui Banking Corporation -- to acquire shares of The Bank of East Asia, Limited, Hong Kong SAR, People's Republic of China, and thereby indirectly increase their ownership interest in Industrial and Commercial Bank of China (USA), National Association, New York, New York.

- Approved, February 20, 2015

Triumph Bancorp, Inc., Dallas, Texas -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, February 15, 2015

Bank Mergers

First Farmers Bank & Trust, Converse, Indiana -- to merge with First National Bank of Chrisman, Chrisman, Illinois, and thereby establish a branch.

- Approved, February 16, 2015

Extensions of Time

American International Group, Inc., New York, New York; General Electric Capital Corporation, Inc., Norwalk, Connecticut; and Prudential Financial, Inc., Newark, New Jersey -- interagency extension to December 31, 2015, of the filing deadline for the three companies to submit their second annual resolution plans under the Dodd-Frank Act and Regulation QQ.

- Approved, February 16, 2015

Forms

Forms -- final Board review to extend without revision the information collection associated with the disclosure requirements of Regulation DD, which implements the Truth in Savings Act.

- Approved, February 16, 2015

Forms

Forms -- final Board review to revise without extension the Consolidated Financial Statements for Holding Companies (FR Y-9C) and the Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP).

- Approved, February 17, 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 19, 2015.

- Announced, February 18, 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 Lancaster, Kilmarnock, Virginia -- to establish a branch at 11450 Robious Road, North Chesterfield.

- Approved, February 19, 2015

St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 4429 Central Avenue, Hot Springs.

- Approved, February 20, 2015

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 7525 West Thunderbird Road, Peoria, Arizona.

- Approved, February 17, 2015

New York

Orange County Trust Company, Middletown, New York -- to establish a branch at 50 Main Street, White Plains.

- Withdrawn, February 17, 2015

Dallas

Texas Regional Bank, Harlingen, Texas -- to establish a branch at the corner of Panther Drive and Westgate Drive, Weslaco.

- Approved, February 20, 2015

Bank Holding Companies

Secretary

CSB Bancshares, Inc. Amended Employee Stock Ownership Plan and Trust (CSB-ESOP), Ellsworth, Kansas, and CSB Bancshares, Inc. -- to acquire State Bank of Delphos, Delphos; for CSB-ESOP to acquire additional shares of CSB Bancshares; and for CSB Bancshares' subsidiary, Citizens State Bank and Trust Company, Ellsworth, to merge with State Bank of Delphos and thereby establish branches.

- Approved, February 20, 2015

Kansas City

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

- Approved, February 17, 2015

Chicago

Hill Road Financial Holdings, LLC, Chicago, Illinois, and Hill Road Acquisition Corporation -- to become bank holding companies by acquiring Citizens First State Bank of Walnut, Walnut.

- Withdrawn, February 18, 2015

Bank Mergers

Dallas

Community Trust Bank, Choudrant, Louisiana -- to acquire through a purchase and assumption transaction four branches of Whitney Bank, Gulfport, Mississippi, in the Houston, Texas, area and thereby establish branches.

- Approved, February 19, 2015

Banks, Foreign

Director, BS&R

Taiwan Cooperative Bank, Ltd., Taipei, Taiwan -- to establish a branch in New York, New York.

- Approved, February 20, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Cerberus Capital Management, L.P., New York, New York -- relief from a commitment.

- Granted, February 18, 2015

Change in Bank Control

Kansas City

Grand Mountain Bancshares, Inc., Granby, Colorado -- change in bank control of Grand Mountain Bancshares, Inc. and its subsidiary, Grand Mountain Bank, FSB, Granby.

- Permitted, February 19, 2015

Extensions of Time

Chicago

Chemical Financial Corporation, Midland, Michigan -- extension to March 30, 2015, to merge with Monarch Community Bancorp, Inc., Coldwater, and thereby acquire Monarch Community Bank.

- Granted, February 17, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 21, 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
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NONE

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
BANKFIVE	FALL RIVER, MASSACHUSETTS
PATRIOT COMNTY BK	WOBURN, MASSACHUSETTS
SOUTH SHORE BK	SOUTH WEYMOUTH, MASSACHUSETTS

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office located at 50 Main Street, White Plains, New York. (RSSD #4820149)	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 21, 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:	03/08/2015 03/06/2015

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS COMMERCE BANCSHARES, INC.	CIC	Remedial Interagency Notice of Change in Control submitted by The Jeffrey Ball Family Control Group consisting of Jeffrey Ball; Amber Ball; Scott Haga; and Amy Haga to retain and acquire 10 percent or more of the shares of Citizens Commerce Bancshares, Versailles, KY; thereby, indirectly controlling Citizens Commerce Bank, Versailles, KY.	Newspaper:	03/05/2015
			Federal Register:	Not available

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.

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	NONE				

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 21, 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: Federal Register:	Not available Not applicable
FIRST BANK	Member	First Bank, Troy, North Carolina, to be come a state member bank.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
BANK OF THE JAMES	LYNCHBURG, VIRGINIA
CFG CMNTY BK	LUTHERVILLE TIMONIUM, MARYLAND
COMMUNITY BK OF THE CHESAPEAKE	WALDORF, MARYLAND
FIRST BK	STRASBURG, VIRGINIA
HIGHLANDS UNION BK	ABINGDON, VIRGINIA
JOHN MARSHALL BK	RESTON, VIRGINIA

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 21, 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:	03/05/2015 03/16/2015
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 Metairie, 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:	03/17/2015 03/20/2015
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
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 03/20/2015
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
NOA BANCORP, INC.	* 3A1	NOA Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of NOA Bank, both of Duluth, Georgia.	Newspaper: Federal Register:	Not available 03/23/2015

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make two 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, 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:	02/17/2015 02/23/2015
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with MoneyTree Corporation, and thereby acquire its subsidiary, First National Bank, both of Lenoir City, Tennessee.	Newspaper: Federal Register:	Not available 03/20/2015

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
CENTURY BK OF FL	TAMPA, FLORIDA
COCONUT GROVE BK	MIAMI, FLORIDA
FIRST FL BK	DESTIN, FLORIDA

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 21, 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 03/03/2015
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
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 03/09/2015
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 21, 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
MORTON COMMUNITY BANK	* Branch	Morton Community Bank, Morton, Illinois, to establish a branch at 2401 East Empire Street, Bloomington, Illinois.	Newspaper: Federal Register:	02/25/2015 Not applicable
STURGIS BANCORP, INC.	* 3A3	Sturgis Bancorp, Inc., Sturgis, Michigan, to acquire 100 percent of voting shares of The West Michigan Savings Bank, Bangor, Michigan.	Newspaper: Federal Register:	Not available 03/13/2015
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 03/03/2015
VILLAGE BANK & TRUST	* Branch	Village Bank & Trust Company, Arlington Heights, Illinois, to establish a branch facility at 1250 Village Drive, Arlington Heights, Illinois. The branch will be located in Luther Village, an assisted-care retirement facility.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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Institution	Location
CALUMET CTY BK	BRILLION, WISCONSIN
CEDAR RAPIDS B&TC	CEDAR RAPIDS, IOWA
FARMERS ST BK	LAKE VIEW, IOWA
FIRST CMNTY B&TC	BEECHER, ILLINOIS
G W JONES EXCHANGE BK	MARCELLUS, MICHIGAN
HOME T&SB	OSAGE, IOWA
NORTHBROOK B&TC	NORTHBROOK, ILLINOIS
TOWN BK	HARTLAND, WISCONSIN
WOODTRUST BK NA	WISCONSIN RAPIDS, WISCONSIN

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending February 21, 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: Federal Register:	03/10/2015 02/02/2015
HOPFED BANCORP, INC.	CIC	Notice by HopFed Bancorp 2015 Employee Stock Ownership Plan, Hopkinsville, Kentucky, with John E. Peck and Billy C. Duvall, both of Hopkinsville, Kentucky, and Thomas I. Miller, Murray, Kentucky, as trustees, to gain control of HopFed Bancorp, Inc., Hopkinsville, Kentucky.	Newspaper: Federal Register:	03/08/2015 03/13/2015
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: Federal Register:	03/15/2015 03/03/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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728742	FARMERS BK & CAPITAL TC, FRANKFORT, KENTUCKY	10/27/2014	02/04/2015	S	Int Sm Bank

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
ALLIED BK	MULBERRY, ARKANSAS
BANK OF CROCKETT	BELLS, TENNESSEE
BANK OF FAYETTEVILLE	FAYETTEVILLE, ARKANSAS
DU QUOIN ST BK	DU QUOIN, ILLINOIS
KING SOUTHERN BK	CHAPLIN, KENTUCKY
MAINSTREET BK	ASHLAND, MISSOURI
OZARK MNT BK	BRANSON, MISSOURI
WARREN B&TC	WARREN, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 21, 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 03/20/2015
EASTON BANCSHARES, INCORPORATED	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:	02/25/2015 02/10/2015
LANDMARK INVESTOR GROUP, INC.	* 3A1	Landmark Investor Group, Inc., Eden Prairie, Minnesota, to become a bank holding company by acquiring 100 percent of Landmark Community Bank, National Association, Isanti, Minnesota.	Newspaper: Federal Register:	03/20/2015 03/20/2015
OLMSTED HOLDING CORPORATION	CIC	Change in Control Notice by Waldo Jon Ackerman and Susan Dawn Ackerman, both of Aurora, Colorado; Brad T. Becker, Rochester, Minnesota; Leonard and JoAnn Becker, Bismarck, North Dakota; Jessup DeCook, Byron, Minnesota; Bryan DeCook; Stewartville, Minnesota; and Bryce DeCook, Byron, Minnesota, as a group acting in concert, to acquire 25% percent or more of the shares of Olmsted Holding Corporation and thereby indirectly acquire Olmsted National Bank, both of Rochester, Minnesota.	Newspaper: Federal Register:	02/26/2015 03/04/2015
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:	02/19/2015 02/20/2015
REPUBLIC BANCSHARES, INC.	CIC	Change in Control notice by Michael Jeno Paulucci, Palm Coast, Florida, to acquire 25 percent or more of the shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly gain control of Republic Bank, Inc., Duluth, Minnesota.	Newspaper: Federal Register:	Not available 03/11/2015
SSB, INC.	4c8	SSB, Inc., Manistique, Michigan, through its wholly-owned subsidiary, State Savings Bank of Manistique, Manistique, Michigan, proposes to purchase between 10 and 20 percent of the stock of Lasco Development Corporation, Marquette, Michigan.	Newspaper: Federal Register:	Not applicable 03/11/2015

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
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NONE

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
AMERICAN ST BK OF GRYGLA	GRYGLA, MINNESOTA
CITIZENS ST BK OF ARLINGTON	ARLINGTON, SOUTH DAKOTA
DACOTA BK	ABERDEEN, SOUTH DAKOTA
FIRST BK BALDWIN	BALDWIN, WISCONSIN
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW, MINNESOTA

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 21, 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 03/13/2015
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 03/13/2015
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 03/13/2015
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3 * 18C * Branch	Olney Bancshares of Texas, Inc., Olney, Texas, to acquire 100 percent of the voting shares of Vintage Shares, Inc., parent of Vintage Bank, both in Waxahachie, Texas. Interbank, Oklahoma City, Oklahoma, to merge with Vintage Bank, Waxahachie, Texas, and incident thereto, to establish branches in Waxahachie, Red Oak, and Midlothian, all in Texas.	Newspaper: Federal Register:	03/16/2015 03/23/2015
UNIBANC CORP.	* 3A3	UniBanc Corp., Maywood, Nebraska, to acquire 100 percent of the voting shares of Bank of Stapleton, Stapleton, Nebraska.	Newspaper: Federal Register:	Not available Not available

District: 10**Federal Reserve Bank of Kansas City****Availability of CRA Public Evaluations**

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
440857	AMERICAS CMNTY BK, BLUE SPRINGS, MISSOURI	10/27/2014	01/30/2015	S	Small Bank
7456	BANK OF HARTINGTON, HARTINGTON, NEBRASKA	11/17/2014	02/05/2015	S	Small Bank
3027763	CORNERSTONE BK, OVERLAND PARK, KANSAS	11/03/2014	02/03/2015	S	Small Bank
686459	EXCHANGE BK OF MO, FAYETTE, MISSOURI	11/17/2014	02/05/2015	S	Small Bank

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
ADRIAN BK	ADRIAN, MISSOURI
ALTERRA BK	LEAWOOD, KANSAS
BANK OF BENNINGTON	BENNINGTON, NEBRASKA
BANK OF CHEROKEE CTY	HULBERT, OKLAHOMA
BANK OF KREMLIN	KREMLIN, OKLAHOMA
BANKERS BK OF THE WEST	DENVER, COLORADO
COUNTRY CLUB BK	KANSAS CITY, MISSOURI
ENTERPRISE BK	OMAHA, NEBRASKA
FIRST BETHANY BK & TR	BETHANY, OKLAHOMA
FIRST ST BK	ANADARKO, OKLAHOMA
FNB CMNTY BK	MIDWEST CITY, OKLAHOMA
INTERBANK	OKLAHOMA CITY, OKLAHOMA
SECURITY BK	TULSA, OKLAHOMA
UINTA BK	MOUNTAIN VIEW, WYOMING

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch at 800 East El Camino Real, Sunnyvale, California 94087.	Newspaper:	02/21/2015
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	03/05/2015

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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	NONE				

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
BANK & TR SSB	DEL RIO, TEXAS
CITIZENS 1ST BK	TYLER, TEXAS
FIRST B&T	SEYMOUR, TEXAS
FROST BK	SAN ANTONIO, TEXAS
HERITAGE BK	PEARLAND, TEXAS

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 21, 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 03/05/2015
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

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
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NONE

CRA Examinations scheduled for Second Quarter of 2015 (April 1, 2015 - June 30, 2015)

Institution	Location
BANK OF THE ORIENT	SAN FRANCISCO, CALIFORNIA
COMMONWEALTH BUS BK	LOS ANGELES, CALIFORNIA
SEACOAST CMRC BK	SAN DIEGO, CALIFORNIA
TERRITORIAL SB	HONOLULU, HAWAII