
Federal Reserve Release



H.2

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

No. 9

Week Ending February 28, 2015

Bank Mergers

Banco Popular de Puerto Rico, Hato Rey, Puerto Rico; Banco Popular North America, New York, New York; and Centennial Bank, Conway, Arkansas -- to acquire certain assets and assume certain liabilities of Doral Bank, San Juan, Puerto Rico, and thereby establish branches at the locations of the acquired branches of Doral Bank.

- Approved, February 25, 2015

Board Operations

System of Records -- publication for comment of a notice of a proposed new system of records, BGFRS-39 (General File of the Community Advisory Council).

- Published, February 26, 2015

Personnel

Office of Inspector General -- appointment of Alberto Rivera-Fournier as associate inspector general as part of a reorganization.

- Announced, February 25, 2015

Reserve Bank Operations

Federal Reserve Bank of Philadelphia -- appointment of Patrick T. Harker as president, effective July 1, 2015.

- Approved, February 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**

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 800 East El Camino Real, Sunnyvale, California.

- Approved, February 26, 2015

St. Louis

Community Bank, Lexington, Tennessee -- to establish a branch at 605 West Church Street, Lexington.

- Approved, February 25, 2015

Secretary

IBERIABANK, Lafayette, Louisiana -- to establish branches at 161 3rd Street, Baton Rouge, and 1409 Oretha Castle Haley Boulevard, New Orleans (two applications).

- Approved, February 26, 2015

Chicago

Village Bank & Trust, Arlington Heights, Illinois -- to establish a branch at 1250 Village Drive, Arlington Heights.

- Approved, February 27, 2015

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to establish a branch at 201 Montgomery Street, San Francisco, California.

- Approved, February 27, 2015

Bank Holding Companies

Atlanta

Business First Bancshares, Inc., Baton Rouge, Louisiana -- to merge with American Gateway Financial Corporation, Port Allen, and thereby acquire American Gateway Bank, Baton Rouge.

- Approved, February 27, 2015

Chicago

Central Bancshares, Inc., Muscatine, Iowa, and Central State Bank -- for Central Bancshares to acquire Buffalo Prairie State Bank, Buffalo Prairie, Illinois; and for Central State Bank, Muscatine, to merge with Buffalo Prairie State Bank and thereby establish a branch.

- Approved, February 25, 2015

Secretary

IBERIABANK Corporation, Lafayette, Louisiana -- to acquire Old Florida Bancshares, Inc., Orlando, Florida; and for IBERIABANK, Lafayette, to merge with Old Florida Bank, Orlando, and New Traditions Bank, and thereby establish branches.

- Approved, February 25, 2015

Secretary

IBERIABANK Corporation, Lafayette, Louisiana -- to merge with Georgia Commerce Bancshares, Inc., Atlanta, Georgia, and thereby acquire Georgia Commerce Bank; and for IBERIABANK, Lafayette, to merge with Georgia Commerce Bank, Atlanta, and thereby establish branches.

- Approved, February 25, 2015

Bank Holding Companies

San Francisco

KEDAP S.A. de C.V., Mexico City, Mexico -- to become a foreign bank holding company by acquiring shares of Vibra Bank, Chula Vista, California.

- Approved, February 24, 2015

St. Louis

Renasant Corporation, Tupelo, Mississippi -- to acquire through merger Heritage Financial Group, Inc., Albany, Georgia, and thereby indirectly acquire HeritageBank of the South, a state savings bank.

- Approved, February 23, 2015

Banks, State Member

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to retain its public welfare investments.

- Approved, February 24, 2015

Change in Bank Control

Dallas

Coleman Bancshares, Inc., Coleman, Texas -- change in bank control of Coleman Bancshares, Inc. and its subsidiary, Coleman County State Bank, Coleman.

- Permitted, February 27, 2015

Extensions of Time

Secretary

BB&T Corporation, Winston-Salem, North Carolina -- commenter's request to extend the comment period on the application to merge with Susquehanna Bancshares, Inc., Lititz, Pennsylvania, and thereby acquire Susquehanna Bank.
- Denied, February 26, 2015

Philadelphia

GNB Financial Services, Inc., Gratz, Pennsylvania -- extension to June 4, 2015, to acquire FNBM Financial Corporation, Minersville, and thereby indirectly acquire The First National Bank of Minersville.
- Granted, February 23, 2015

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extensions of time to divest or conform certain merchant banking investments.
- Granted, February 23, 2015

San Francisco

Wells Fargo & Company, San Francisco, California -- extension of time for its Edge corporation subsidiary, Wells Fargo International Banking Corporation, Charlotte, North Carolina, to complete an investment in Avolon Capital Partners Limited, Georgetown, Cayman Islands.
- Granted, February 27, 2015

Financial Holding Companies

Minneapolis

Oliver Bancorporation, Inc., Center, North Dakota -- election to become a financial holding company.
- Effective, February 26, 2015

Regulations and Policies

Secretary

Risk-Based Capital Surcharges (Regulation Q) -- extension to April 3, 2015, of the comment period on the proposed rule to implement risk-based capital surcharges for global systemically important U.S. bank holding companies.

- Approved, February 26, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 28, 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: Federal Register:	Not applicable 03/11/2015
STATE STREET BANK AND TRUST COMPANY	PWI	State Street Bank and Trust Company, Boston, Massachusetts, seeks prior approval for a public welfare investment of up to \$45 million in WNC Institutional Tax Credit Fund 40, L.P. pursuant to section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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 28, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRIDGE BANCORP, INC.	CIC	Notice of Change in Control by Basswood Capital Management, LLC, New York, New York and various funds it operates, and Matthew Lindenbaum and Bennett Lindenbaum, both of New York, New York and various other family members and family related trusts, to collectively control more than 10 percent of Bridge Bancorp, Inc., and thereby indirectly acquire The Bridgehampton National Bank, both of Bridgehampton, New York.	Newspaper: Federal Register:	Not available Not available
CITIBANK, N.A.	Investment	Citibank, N.A., Sioux Falls, South Dakota, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank del Peru, Lima, Peru.	Newspaper: Federal Register:	Not applicable Not applicable
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Investment	JPMorgan Chase Bank, National Association, Columbus, Ohio and J.P Morgan International Finance Limited, Newark, Delaware, provide prior notice to invest in subsidiaries pursuant to Section 211.9 of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	Not available 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	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 28, 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 February 28, 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:	03/16/2015
HFB FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Bank Control by Laura Jenkins Cook to become a member of the previously approved David B. Cook Family Control Group consisting of David B. Cook, Erin E. Cook, Bobbie Cook, and David Alexander Cook, which collectively control ten percent or more of the outstanding voting shares of HFB Financial Corp., Middlesboro, Kentucky, and indirectly control the Home Federal Bank, Middlesboro, Kentucky	Newspaper:	Not available
			Federal Register:	Not available

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 28, 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

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 28, 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
COMPASS BANK	PWI	Compass Bank (BBVA Compass), Birmingham, Alabama, after-the-fact request for approval for four public welfare investments and request for prior approval for twenty public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
INTERCAM BANCO, S.A.	FBSEA	Intercam Banco, S.A., Mexico, D.F., Mexico, Institucion de Banco Multiple, to establish an agency in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
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:	03/16/2015 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:	03/25/2015 03/23/2015
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make two public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

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 February 28, 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
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:	03/06/2015 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
FRIENDSHIP STATE BANK, THE	* Branch	The Friendship State Bank, Friendship, Indiana, to establish a branch near Tanners Creek Drive and Highway 50, Lawrenceburg, Indiana.	Newspaper: Federal Register:	02/17/2015 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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	03/09/2015
			Federal Register:	03/03/2015

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 February 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORPSOUTH, INC.	* 3A5	BancorpSouth, Inc., Tupelo, Mississippi, to merge with Central Community Corporation, Temple, Texas and thereby indirectly acquire First State Bank Central Texas, Austin, Texas.	Newspaper:	03/27/2015
			Federal Register:	Not available
BANCORPSOUTH, INC.	* 3A5	BancorpSouth, Inc., Tupelo, Mississippi, to acquire, through merger, Ouachita Bancshares Corporation and thereby indirectly acquire Ouachita Independent Bank, both of Monroe, Louisiana.	Newspaper:	03/27/2015
			Federal Register:	Not available
CITIZENS BANK, THE	* Branch	The Citizens Bank, Batesville, Arkansas, to establish a branch facility to be located at 150 Airport Road, Hot Springs, Arkansas.	Newspaper:	03/10/2015
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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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 February 28, 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
MERCHANTS FINANCIAL GROUP, INC.	CIC	Notice of Change in Control by Merchants Financial Group, Inc., Employee Stock Ownership Plan, Winona, Minnesota, to retain 10 percent or more of the voting shares of Merchants Financial Group, Inc., Winona, Minnesota, and thereby indirectly retain control of Merchants Bank, National Association, Winona, Minnesota.	Newspaper: Federal Register:	Not available Not available
REPUBLIC BANCSHARES, INC.	CIC	Change in Control notice by Michael Jenó 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
VALLEY BANK OF RONAN	* 18C * Branch	Valley Bank of Ronan, Ronan, Montana, to merge with Lake County Bank, Saint Ignatius, Montana, and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable

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 February 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE FLINT HILLS	* Branch	Bank of the Flint Hills, Wamego, Kansas, to establish a branch at 2005 Clock Tower Place, Manhattan, Kansas.	Newspaper:	03/20/2015
			Federal Register:	Not applicable
NBC BANCSHARES LLC	CIC	Notice by Lee R. Stuart, individually, and Lee R. Stuart, James Stuart III, Susan Sehnert Stuart, Carolyn Jean Stuart, Megan Marie Stuart, all of Lincoln, Nebraska; Susan Stuart Seiler, Edina, Minnesota; Robert David Stuart, Portland, Oregon; and Wells Fargo Bank, N.A., San Francisco, California, as Trustee of the following trusts: the James Stuart Jr. Non-GST Exempt Trust FBO Rob Stuart T/U/W, dated July 28, 2010, Omaha, Nebraska; the James Stuart Jr. Non-GST Exempt Trust FBO Carolyn Stuart T/U/W, dated July 28, 2010, Omaha, Nebraska; the James Stuart Jr. Non-GST Exempt Trust FBO Megan Stuart T/U/W, dated July 28, 2010, Omaha, Nebraska; and the Susan S. Stuart Q-Tip Trust Non-GST Exempt T/U/W, dated July 28, 2010, Omaha, Nebraska; all as members of a family control group, to acquire control of NBC Bancshares, LLC, Lincoln, Nebraska, parent of Nebraska Bank of Commerce, Lincoln, Nebraska, and Mountain View Bank of Commerce, Westminster, Colorado.	Newspaper:	03/05/2015
			Federal Register:	03/20/2015
NEBRASKALAND FINANCIAL SERVICES, INC.	4c8	NebraskaLand Financial Services, Inc., North Platte, Nebraska, to retain 100 percent of the voting shares of NFS Holdings LLC, North Platte, Nebraska, and to continue to engage in lending and the servicing of loans.	Newspaper:	Not applicable
			Federal Register:	Not available
PREMIER BANK	CIC	Notice by Justine Hurry, Glenbrook, Nevada, to acquire control of Premier Bank, Denver, Colorado.	Newspaper:	03/18/2015
			Federal Register:	Not available
UNIBANC CORP.	* 3A3 4c8	UniBanc Corp., Maywood, Nebraska, to acquire 100 percent of the voting shares of Bank of Stapleton, Stapleton, Nebraska. UniBanc Corp., Maywood, Nebraska, to acquire substantially all of the nonbank assets of Stapleton Investment Company, Stapleton, NE, and thereby engage in general insurance activities.	Newspaper:	Not available
			Federal Register:	03/27/2015

* Subject to the provisions of the Community Reinvestment Act

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
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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 28, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANK	* Branch	Application by Community Trust Bank, Choudrant, Louisiana, to establish a branch at 1702 Fountain View Drive, Houston, Texas 77057.	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 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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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 February 28, 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
CALIFORNIA REPUBLIC BANK	* Branch	California Republic Bank, Irvine, California, to establish a branch at 9333 Genesee Avenue, Suite 160, San Diego, California.	Newspaper: Federal Register:	03/14/2015 Not applicable
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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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act