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**Federal Reserve Release**

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

*No. 12*

*Week Ending March 21, 2015*

Testimony and Statements

Application of Enhanced Prudential Standards to Bank Holding Companies -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs on the threshold in the Dodd-Frank Act for application of enhanced prudential standards to bank holding companies.

- Published, March 19, 2015

Bank Holding Companies

KSRS, LLC, Osceola, Missouri -- to become a bank holding company and to retain shares of Bancorp II, Inc., Kansas City, and thereby indirectly retain control of Bancorp's subsidiary, Citizens Community Bank, Pilot Grove.

- Approved, March 20, 2015

Banking Supervision & Regulation

HSBC Holdings, plc, London, England; BNP Paribas, Paris, France; and Royal Bank of Scotland Group, plc, Edinburgh, Scotland -- interagency reviews of the 2014 resolution plans submitted under the Dodd-Frank Act and Regulation QQ by the three foreign banking organizations, including identification of shortcomings to be addressed in their 2015 resolution-plan submissions.

- Approved, March 20, 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

Happy State Bank, Happy, Texas -- to establish a branch at 4411 98th Street, Lubbock.

- Withdrawn, March 17, 2015

## Kansas City

Peoples Bank, Lawrence, Kansas -- to establish branches at 745 New Hampshire Street, Lawrence, and 5 Supermarket Way, Questa, New Mexico (two applications).

- Returned, March 19, 2015

## Dallas

Texas Community Bank, Laredo, Texas -- to establish a branch at 2102 Guadalupe Street, Laredo.

- Withdrawn, March 17, 2015

**Bank Holding Companies**

## Kansas City

CCSB Financial Corp., Liberty, Missouri -- to become a bank holding company upon the conversion of its subsidiary, Clay County Savings Bank, Liberty, from a federal savings bank to a commercial bank.

- Approved, March 17, 2015

## Director, BS&amp;R

New Capital Partners II, LLC, Birmingham, Alabama -- relief from certain commitments.

- Granted, March 17, 2015

**Bank Holding Companies**

Boston

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

- Approved, March 18, 2015

Minneapolis

SSB, Inc., Manistique, Michigan -- to purchase shares of Lasco Development Corporation, Marquette, through SSB's subsidiary, The State Savings Bank of Manistique, Manistique.

- Approved, March 16, 2015

Chicago

Sturgis Bancorp, Inc., Sturgis, Michigan -- to acquire The West Michigan Savings Bank, Bangor.

- Approved, March 19, 2015

**Change in Bank Control**

Minneapolis

Reliance Bancorporation, Inc., Faribault, Minnesota -- change in bank control of Reliance Bancorporation, Inc., and its subsidiary, Reliance Bank, Faribault.

- Permitted, March 17, 2015

**Extensions of Time**

## Minneapolis

Central Bank Corporation, Sault Sainte Marie, Michigan -- extension to June 16, 2015, to acquire shares of Lasco Development Corporation, Marquette, through Central Bank's subsidiaries, Central Savings Bank, Sault Sainte Marie, and Central Financial Corporation.

- Granted, March 16, 2015

## Kansas City

First Northern Bank of Wyoming, Buffalo, Wyoming -- extension to July 1, 2015, to establish a branch at 200 South Kendrick Avenue, Gillette.

- Granted, March 17, 2015

## Richmond

H Bancorp LLC, Columbia, Maryland -- extension to June 19, 2015, to acquire additional shares of Bay Bancorp, Inc., Columbia, and indirectly increase its control of Bay Bank, FSB, Lutherville.

- Granted, March 19, 2015

## St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to June 24, 2015, to acquire additional shares in Southeast Financial Bankstock Corporation, McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, March 17, 2015

## Minneapolis

Profinium, Inc., Truman, Minnesota -- extension to June 1, 2015, to establish a branch at 100 Warren Street, Mankato.

- Granted, March 19, 2015

**Financial Holding Companies**

Atlanta

First American Bancorp, Athens, Georgia -- election to become a financial holding company.

- Effective, March 20, 2015

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTHAMPTON SAVINGS BANK	* 18C * Branch	Easthampton Savings Bank, Easthampton, Massachusetts (ESB) to merge with The Citizens National Bank, Putnam, Connecticut, with ESB as the surviving entity.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ORANGE COUNTY TRUST COMPANY	Premises	Orange County Trust Company, Middletown, New York, provides notice to increase its investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ROYAL BANK OF CANADA	* 3A1 * 3A2 * 3A3	Royal Bank of Canada, Montreal, Canada and its direct, wholly-owned subsidiary, RBC USA Holdco, New York, New York, to acquire City National Corporation and indirectly acquire City National Bank, both of Los Angeles, California, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending March 21, 2015**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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 March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CF Mutual Holding Company	* MHC Formation * MHC Mid-Tier Formation	Application to reorganize into a hybrid MHC/Stock SLHC structure through the formation of CF Mutual Holding Company and CF Bancorp, Inc., a mid-tier stock SLHC, both located in Cincinnati, OH, that will control Cincinnati Federal Savings Loan Association which in turn is converting from mutual to stock form	Newspaper: Federal Register:	Not available 04/13/2015
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: Federal Register:	Not available Not available
KENTUCKY BANCSHARES, INC.	* 3A5	Kentucky Bancshares, Paris, Ky, to acquire 100% of the common stock of Madison Financial Corp., Richmond, Ky. pursuant to section 3 of the BHC Act and thereby indirectly acquire Madison Bank, Richmond, Ky, pursuant to section 3 of the BHC Act.	Newspaper: Federal Register:	04/15/2015 04/17/2015
KILLBUCK SAVINGS BANK COMPANY, THE	* Branch	Application by The Killbuck Savings Bank Company, Killbuck, OH to establish a branch at 132 South Mill Street, Fredericksburg, OH.	Newspaper: Federal Register:	Not available Not applicable
WINFIRST FINANCIAL CORPORATION	CIC	Interagency Notice(s) of Change in Control filed by Jane Houston McCready, Winchester, KY; Sarah McCready Boston, New York, NY; and Louise French McCready Hart, New York, NY as individuals and in their capacities as co-trustees of Marital Trust B which was created under the Richard F. McCready Revocable Trust Agreement of their intent to acquire 25% or more of WinFirst Financial Corporation, Winchester, KY which controls Winchester Federal Bank, Winchester, KY.	Newspaper: Federal Register:	04/17/2015 04/06/2015

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF CLARKE COUNTY	* Branch	Bank of Clarke County, Berryville, Virginia, has submitted an application to open a branch at 504 E. Market Street, Leesburg, 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					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with Merchants & Southern Banks of Florida, Inc., and thereby acquire its subsidiary, Merchants & Southern Bank, both of Gainesville, Florida.	Newspaper: Federal Register:	04/10/2015 04/01/2015
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
FLAGLER BANK	CIC	After-the-fact change in control notice filed by Ronald Young Schram to retain 10 percent or more of the outstanding shares of Flagler Bank, West Palm Beach, Florida.	Newspaper: Federal Register:	Not available Not available
FLAGLER BANK	CIC	After-the-fact change in control notice filed by Frank Jay Hessel to retain 10 percent or more of the outstanding shares of Flagler Bank, West Palm Beach, Florida.	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
SUNSHINE BANCORP, INC.	* 3A1	Sunshine Bancorp, Inc., Plant City, Florida, a savings and loan holding company, to become a bank holding company, for a moment in time, through the acquisition of 100 percent of the outstanding shares of Community Southern Holdings, Inc., and its subsidiary, Community Southern Bank, both of Lakeland, Florida.	Newspaper: Federal Register:	Not available 04/17/2015
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to increase the amount of the investment in Taney Village/SunTrust Enterprise Partners Fund I, LLLP, Frederick, Maryland.	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 March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
FIRST MENASHA BANCSHARES, INC.	CIC	Notice by Oliver Pierce Smith, Neenah, Wisconsin, to retain control of more than 10 percent of voting shares of First Menasha Bancshares, Inc., Neenah, Wisconsin, and thereby indirectly control First National Bank Fox Valley, Neenah, Wisconsin.	Newspaper: Federal Register:	Not available 04/03/2015
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by the Bradford Powers Leipold 2014 Trust, with Johnson Bank as trustee, to join the existing Johnson Family Control Group through the retention of voting shares of Johnson Financial Group, Inc., Racine, Wisconsin, and the indirect retention of shares of Johnson Bank.	Newspaper: Federal Register:	Not available 03/31/2015
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 38.52 percent to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	04/10/2015 04/17/2015
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:	03/16/2015 03/13/2015
WINTRUST FINANCIAL CORPORATION	* 3A3 * 18C * Branch	<p>Notice by Wintrust Financial Corporation, Rosemont, Illinois, to merge with Community Financial Shares, Inc., Glen Ellyn, Illinois, and thereby indirectly acquire Community Bank-Wheaton/Glen Ellyn, Illinois.</p> <p>Simultaneously with the holding company merger, Wintrust Financial Corporation's subsidiary bank, Wheaton Bank &amp; Trust Company, Wheaton, Illinois, intends to merge with Community Bank-Wheaton/Glen Ellyn, Glen Ellyn, Illinois.</p> <p>As a result of the merger, Wheaton Bank &amp; Trust Company, Wheaton, Illinois, will establish a branch facility at the following locations: 357 Roosevelt Road, Glen Ellyn, Illinois; 100 North Wheaton Avenue, Wheaton, Illinois; and 370 S. County Farm Road, Wheaton, Illinois.</p>	Newspaper: Federal Register:	Not available 04/17/2015

\* Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
WASHINGTON SAVINGS MHC	* 3A1	Washington Savings, M.H.C. Effingham, Illinois, proposes to become a mutual holding company through the re-organization of ownership of Washington Savings Bank, Effingham, Illinois from mutual to stock form. Washington Savings will have its depositors convert their ownership into ownership in Washington Savings, M.H.C. Washington Savings, M.H.C. will then acquire, through merger, First Federal M.H.C., Mattoon, Illinois, and simultaneously merge the subsidiary savings association, First Federal Savings and Loan Association, with and into Washington Savings.	Newspaper:	04/13/2015
			Federal Register:	04/13/2015

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEARTOOTH FINANCIAL CORPORATION	* 3A1	Beartooth Financial Corporation, Billings, Montana, to become a bank holding company by acquiring 100 percent of Beartooth Bank, Billings, Montana.	Newspaper: Federal Register:	04/04/2015 04/13/2015
REDWOOD FINANCIAL, INC.	CIC	J. Scott Nelson, Redwood Falls MN, individually and as a trustee of the HomeTown Bank Employee Stock Ownership Plan, Redwood Falls MN (ESOP), to acquire and retain 10 percent or more of the shares and thereby control of Redwood Financial, Inc., Redwood Falls, MN (RFI) and thereby indirectly acquire and retain control of Hometown Bank, Redwood Falls, MN. In addition, J. Scott Nelson; John Nelson, Redwood Falls, MN; Sarah Hoyt, St Paul MN; and ESOP to acquire and retain 10 percent or more of the shares of RFI, and thereby indirectly acquire and retain control of Hometown Bank, Redwood Falls, MN, as members of the Nelson family shareholder group acting in concert. ESOP trustees are J. Scott Nelson, James Tersteeg, and Thomas Stotesbery, each of Redwood Falls, MN.	Newspaper: Federal Register:	Not available 04/08/2015
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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCIAL BANCORP	CIC	Notice by Frank E. Smith, Lander, Wyoming; and Mark A. Kiolbasa, Cheyenne, Wyoming; as a group acting in concert, to acquire control of Commercial Bancorp, parent of Farmers State Bank, both in Pine Bluffs, Wyoming.	Newspaper: Federal Register:	04/01/2015 03/31/2015
COMMERCIAL BANCORP	CIC	Notice by Georgia A. Gross, Roseburg, Oregon, acting in concert with the Gross Family, to acquire control of Commercial Bancorp, parent of Farmers State Bank, both in Pine Bluffs, Wyoming.	Newspaper: Federal Register:	04/01/2015 04/02/2015
EQUITABLE FINANCIAL MHC	* MHC Conversion * SLHC Formation	Equitable Financial Corp., proposes to become a savings and loan holding company by acquiring 100 percent of Equitable Bank, both of Grand Island, Nebraska. Upon the conversion of Equitable Financial MHC to stock form, Equitable Financial MHC and Equitable Financial Corp, the existing mid-tier holding company of Equitable Bank, will cease to exist, and Equitable Bank will become a wholly-owned subsidiary of Equitable Financial Corp, a de novo company.	Newspaper: Federal Register:	Not available 04/13/2015
FIRST NATIONAL BANK OF NEW MEXICO, THE	Member	The First National Bank of New Mexico, Clayton, New Mexico, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
GARNETT BANCSHARES, INC.	CIC	Notice submitted by Scott Warren Cooper, Garnett, Kansas, to retain control of Garnett Bancshares, Inc., Garnett, Kansas, parent of Patriots Bank, Garnett, Kansas.	Newspaper: Federal Register:	Not available Not available
KANZA FINANCIAL CORPORATION	CIC	Notice by John E. Boyer, individually and as trustee of the Merlyn Boyer Irrevocable GST Trust, the John E. Boyer Grandchildren's Trust, the Emily Ryan Boyer Irrevocable Trust, and the Jack Eric Boyer Irrevocable Trust, all of Kingman, Kansas; and Emily Boyer, Kingman, Kansas, as a member of The Boyer Family Group; to retain control of KANZA Financial Corporation, parent of KANZA Bank, both in Kingman, Kansas.	Newspaper: Federal Register:	Not available 04/07/2015
PEOPLES BANK	* Branch	Peoples Bank, Lawrence, Kansas to establish a branch at 745 New Hampshire Street, Lawrence, Kansas.	Newspaper: Federal Register:	Not available Not applicable
PEOPLES BANK	* Branch	Peoples Bank, Lawrence, Kansas, to establish a branch at 5 Supermarket Way, Questa, New Mexico.	Newspaper: Federal Register:	Not available Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 21, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHEAST KANSAS BANCSHARES, INC.	CIC	Notice by the Frank D. Dunnick Trust, Pittsburg, Kansas, and Kevin F. Mitchelson and Larry J. Dunnick, both of Pittsburg, Kansas, as co-trustees, to acquire control of Southeast Kansas Bancshares, Inc., Girard, Kansas, parent of Prescott State Bank Holding Company, Inc. and Prescott State Bank, both in Prescott, Kansas; and Exchange State Bank, Saint Paul, Kansas.	Newspaper:	Not available
			Federal Register:	04/08/2015
UMB FINANCIAL CORPORATION	* 3A1 * 3A3	UMB Financial Corporation and Lakes Merger Sub LLC, both in Kansas City, Missouri, to acquire 100 percent of the voting shares of Marquette Financial Companies, Minneapolis, Minnesota, parent of Meridian Bank, National Association, Phoenix, Arizona, and Meridian Bank Texas, Fort Worth, Texas. Immediately thereafter, Lakes Merger Sub LLC will merge into UMB Financial Corporation.	Newspaper:	Not available
			Federal Register:	04/20/2015

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CCBS HOLDING LLC	* 3A1	CCBS Holding LLC, Irving, Texas, to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act by acquiring up to 77.37 percent of Canyon Bancorporation, Inc., Tucson, Arizona, and thereby indirectly acquiring control of Canyon Community Bank, National Association, Tucson, Arizona.	Newspaper: Federal Register:	Not available Not available
FIRST BANK LUBBOCK BANCSHARES, INC.	* 3A3 * 3A1	First Bank Lubbock Bancshares, Inc., and its wholly owned subsidiary, First Bank & Trust, both of Lubbock, Texas, to acquire First National Bank of Colorado City, Colorado City, Texas.	Newspaper: Federal Register:	04/11/2015 04/16/2015
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:	04/10/2015 04/13/2015

**District: 11**

**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending March 21, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CATHAY GENERAL BANCORP	* 3A5	Cathay General Bancorp, Los Angeles, California, to merge with Asia Bancshares, Inc., and thereby indirectly acquire its subsidiary bank, Asia Bank, National Association, both of Flushing, New York, with Cathay General Bancorp as the surviving entity.	Newspaper: Federal Register:	04/01/2015 04/01/2015
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
TERRITORIAL BANCORP INC.	CIC	Change in Bank Control Notice by Territorial Savings Bank Employee Stock Ownership Trust to increase its holdings in excess of 10 percent of the outstanding common shares of Territorial Bancorp, Inc., and thereby indirectly Territorial Savings Bank, both of Honolulu, Hawaii.	Newspaper: Federal Register:	Not available 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
NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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