
Federal Reserve Release



H.2

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

No. 18

Week Ending May 2, 2015

Testimony and Statements

Insurance Regulation -- statement by Mark E. Van Der Weide, deputy director, Division of Banking Supervision and Regulation, before the Senate Committee on Banking, Housing, and Urban Affairs on April 28 and before a subcommittee of the House Committee on Financial Services on April 29, 2015, on insurance holding companies, capital standards, and issues related to insurance regulation.

- Published, April 28, 2015

Personnel

Division of Banking Supervision and Regulation -- appointment of Gwen Collins as assistant director and reassignment and appointment of Laurie Priest as assistant director.

- Announced, April 29, 2015

Regulations and Policies

Appraisal Management Companies -- interagency final rule to implement minimum requirements for state registration and supervision of appraisal management companies, in accordance with the Dodd-Frank Act.

- Approved, April 29, 2015

Enforcement

Dickinson Financial Corporation II, Kansas City, Missouri, and Dickinson Financial Corporation -- written agreement issued June 29, 2010, terminated April 24, 2015.

- Announced, April 28, 2015

First Independence Corporation, Independence, Kansas -- supervisory agreement, issued by the Office of Thrift Supervision, dated August 13, 2010, terminated April 24, 2015.

- Announced, April 28, 2015

Enforcement

FirsTier II Bancorp, Cheyenne, Wyoming -- written agreement issued May 12, 2010, terminated February 27, 2015.

- Announced, April 28, 2015

Southeastern Financial, Inc., Tuscaloosa, Alabama -- supervisory agreement, issued by the Office of Thrift Supervision, dated November 9, 2010, terminated April 27, 2015.

- Announced, April 30, 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 the James, Lynchburg, Virginia -- to establish a branch at 250 Pantops Mountain Road, Charlottesville.

- Approved, April 29, 2015

Secretary

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish a branch at 1642 Fairmount Avenue, Philadelphia.

- Approved, April 29, 2015

Bank Holding Companies

Minneapolis

Deerwood Bancshares, Inc., Deerwood, Minnesota -- to acquire through its subsidiary, Deerwood Bank, Deerwood, American Bank of St. Paul, St. Paul.

- Approved, April 28, 2015

Dallas

Kimble County Bancshares, Inc., Junction, Texas -- to become a bank holding company by acquiring First State Bank, Junction.

- Withdrawn, April 30, 2015

Dallas

Veritex Holdings, Inc., Dallas, Texas; WCM Holdings, Inc.; and WCM-Parkway, Ltd. -- to acquire by merger IBT Bancorp, Inc., Irving, and indirectly acquire Independent Bank of Texas.

- Approved, April 29, 2015

Bank Mergers

Dallas

Veritex Community Bank, Dallas, Texas -- to merge with Independent Bank of Texas, Irving, and to establish branches at 4300 North Belt Line Road, Irving, and 1518 Legacy Drive, Frisco.

- Approved, April 29, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

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

- Granted, April 28, 2015

Banks, State Member

Director, BS&R

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

- Approved, April 28, 2015

Change in Bank Control

Chicago

Johnson Financial Group, Inc., Racine, Wisconsin -- to retain control of Johnson Financial Group, Inc. and its subsidiary, Johnson Bank, Racine.

- Permitted, April 29, 2015

Extensions of Time

San Francisco

Coastal Community Bank, Everett, Washington -- extension to July 7, 2015, to establish a branch at 319 State Avenue, Marysville.

- Granted, May 1, 2015

Financial Holding Companies

Kansas City

Everest Bancshares, Inc., Everest, Kansas -- election to become a financial holding company.

- Effective, April 29, 2015

Dallas

Strategic Growth Bancorp Incorporated, El Paso, Texas; Strategic Growth Bank Incorporated; and First National Bancorp Incorporated, Albuquerque, New Mexico -- elections to become financial holding companies.

- Effective, April 28, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period		
ESB BANCORP INC	* 18C	Applications by: i) Easthampton Savings Bank, Easthampton, Massachusetts (ESB) to merge with The Citizens National Bank, Putnam, Connecticut (CNB), with ESB as the surviving entity; and ii) ESB Bancorp, Inc., Easthampton, Massachusetts, to acquire Citizens National Bancorp, Inc. and its subsidiary bank, CNB, both of Putnam, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available	
	* Branch		Federal Register:	05/05/2015	
	* 3A3				
	* 3A5				

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 May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
POPULAR, INC.	Investment	Popular, Inc., San Juan, Puerto Rico, to acquire certain assets of Doral Insurance Agency, LLC, San Juan, Puerto Rico, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
SYNCHRONY FINANCIAL	* SLHC Formation	Synchrony Financial, Stamford, Connecticut, to become a savings and loan holding company by retaining control of Synchrony Bank, Draper, Utah.	Newspaper: Federal Register:	Not available Not available

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District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 2, 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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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Application by Fifth Third Bank, Cincinnati, OH to establish a temporary branch at Kennesaw State University, 1000 Chastain Road, Kennesaw, GA which will operate on select days between 05/29/2015 and 08/10/2015.	Newspaper:	05/16/2015
			Federal Register:	Not applicable
HEARTLAND BANK	* Branch Premises	Application by The Heartland Bank, Gahanna, OH to establish a branch at 3971 Main Street, Hilliard, OH and a request to exceed its limit of investment in premises pursuant to Section 24A of the Federal Reserve Act.	Newspaper:	05/19/2015
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF LANCASTER	* Branch	Bank of Lancaster, Kilmarnock, Virginia, has filed an application to open a branch at 10880 General Puller Highway, Hartfield, Virginia.	Newspaper:	05/11/2015
			Federal Register:	Not applicable
INDEPENDENCE BANCSHARES, INC.	4c8	Independence Bancshares, Inc., Greenville, South Carolina, to engage in data processing activities through the acquisition of MPIB Holdings, LLC, Darien, Connecticut.	Newspaper:	Not applicable
			Federal Register:	05/19/2015
INDEPENDENCE BANCSHARES, INC.	CIC	Gordon A. Baird to individually control 11.96%, and together with MPIB Holdings, LLC, Darien, Connecticut; Alvin G. Hageman, Westport Connecticut; Baird Hageman & Co., LLC, Darien, Connecticut;and Hageman 2013 Grantor Trust, c/o J. Hope O. Hageman, sole trustee, as a group acting in concert, to control 13.86% of the voting securities of Independence Bancshares, Inc., Greenville, South Carolina.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMERCE BANCSHARES, INC.	* 3A3	American Commerce Bancshares, Inc., Breman, Georgia, to acquire 100 percent of the outstanding shares of ProBank, Tallahassee, Florida.	Newspaper: Federal Register:	Not available 05/01/2015
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
CITIZENS NATIONAL BANCORP, INC.	CIC	After-the-fact change in control notice filed by Meredith R. Willson, individually and as co-trustee of the Hugh M. Willson S Corp Family Trust and the Hugh M. Willson S Corp Marital Trust, all of Athens, Tennessee, to retain 25 percent or more of Citizens National Bancorp, Inc., and its subsidiary bank, Citizens National Bank, both of Athens, Tennessee; and by the Hugh M. Willson S Corp Family Trust, and the Hugh M. Willson S Corp Marital Trust (Meredith R. Willson and Paul G. Willson, co-trustees of both) and Debra M. Willson; all of Athens, Tennessee, to join the previously approved Willson Family control group.	Newspaper: Federal Register:	05/20/2015 05/04/2015
DESJARDINS GROUP, THE	4c8	The Desjardins Group and Fédération des Caisses Desjardins du Québec, both of Levis, Quebec, Canada; and 9210-6764 Quebec, Inc., Desjardins Financial Corporation, Inc., Fiera Holdings, Inc., Fiera Capital L.P., Fiera Capital Corporation, all of Montreal, Quebec, Canada, to acquire up to 100 percent of the ownership interests in Samson Capital Advisors LLC, New York, New York, and thereby engage in financial and investment advisory activities.	Newspaper: Federal Register:	Not applicable 05/21/2015

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST AMERICAN BANCORP	CIC	First American Bancorp, Athens, Georgia, after the fact change in control notice filed by John D. McLanahan, Jr. Children's Trust (John D. McLanahan, Jr., trustee); C. Rhodes McLanahan II Children's Trust (C. Rhodes McLanahan II, trustee); and Margaret D. McLanahan; all of Athens, Georgia; and Margaret M. Staton Children's Trust (Margaret M. Staton, trustee); Drennen M. Farley Children's Trust (Drennen M. Farley, trustee); Brandon T. Farley; and John C. Staton, III; all of Atlanta, Georgia; for permission to join the previously approved McLanahan Family control group, which collectively owns 25 percent or more of First American Bancorp, and its subsidiary, First American Bank and Trust Company, both of Athens, Georgia.	Newspaper: Federal Register:	Not available 05/12/2015
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
SEACOAST BANKING CORPORATION OF FLORIDA	* 3A5	Seacoast Banking Corporation of Florida, Stuart, Florida, to merge with Grand Bankshares, Inc., and thereby acquire its subsidiary, Grand Bank & Trust Company of Florida, both of West Palm Beach, Florida. In connection with this proposal, Seacoast's parent companies, CapGen Capital Group III LP, and CapGen Capital Group III LLC, both of New York, New York, will indirectly acquire Grand Bankshares, Inc. and Grand Bank & Trust Company of Florida.	Newspaper: Federal Register:	05/23/2015 Not available
TOUCHMARK BANCSHARES, INC.	CIC	Prior change in control notice filed by 4580 Trust (Shveta S. Raju and Asha J. Shah, co-trustees); 3490 Trust (Deep J. Shah and Asha J. Shah, co-trustees); 2764 Trust (Deep J. Shah and Shveta S. Raju, co-trustees); and Deep J. Shah, all of Duluth, Georgia; for permission to join the previously approved Shah Family control group, which collectively owns 10 percent or more of Touchmark Bancshares, Inc. and its subsidiary, Touchmark National Bank, both of Alpharetta, Georgia.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2845755	FLAGLER BK, WEST PALM BEACH, FLORIDA	12/01/2014	04/21/2015	S	Small Bank

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 May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBANK COMPANY, INC.	* 3A3	Ambank Company, Inc., Sioux Center, Iowa proposes to acquire 100 percent of Alton Bancorporation, Alton, Iowa, and thereby indirectly acquire Community Bank, Alton, Iowa.	Newspaper: Federal Register:	Not available 05/29/2015
OXFORD BANK CORPORATION	CIC	Robert A. Clemente, and Trustee, who is proposed to acquire more than 30 percent of the stock of Oxford Bank Corporation, Oxford, Michigan, and thereby indirectly acquire control of Oxford Bank, Oxford, Michigan.	Newspaper: Federal Register:	Not available Not available
STEPHENSON NATIONAL BANCORP, INC.	CIC	William Staudenmaier, individually and as co-trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, together with Kathleen M. Staudenmaier, as co-trustee of the L. William Staudenmaier and Kathleen M. Staudenmaier Living Trust, all of Wauwatosa, Wisconsin; Ann Marie Staudenmaier, Tomas Perez, Amalia Mercedes Perez, all of Takoma Park, Maryland; L. William Staudenmaier III and Heidi L. McNeil, as trustees of the L. WM Staudenmaier III and Heidi L. McNeil Revocable Trust, L. William Staudenmaier, Kathleen Louise McNeil Staudenmaier, all of Phoenix, Arizona; Michael Staudenmaier and Anne Carlson, both of Chicago, Illinois; Peter Staudenmaier, Milwaukee, Wisconsin; Suzanne Staudenmaier and Kelly McGee, both of Minneapolis, Minnesota; Therese Louise Staudenmaier, Daniel McCarthy, and Gabriel Liam McCarthy, all of Baltimore, Maryland; James T. Breeden Jr. and Gloria Lee, both of Oakland, California; Teresa Breedan Whatley, James T. Breeden, Margaret A. Breeden, all of Carson City, Nevada; Stephenson National Bank & Trust, as trustee of the Mary L. Staudenmaier Revocable Trust and certain minor Staudenmaier children, as a group acting in concert, to be added to the Staudenmaier Control Group, and thereby retain control of 39.32 percent of Stephenson National Bancorp, Inc., and thereby indirectly retain control of Stephenson National Bank and Trust, both of Marinette, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
WEST MICHIGAN BANK & TRUST	CIC	Phyllis L. Foster, of Frankfort, Michigan, individually and as trustee of the Phyllis L. Foster Trust, dated January 18, 1990, of Frankfort, Michigan; the James R. Foster Trust, dated February 11, 1995 and the Lorreva S. Foster Trust, dated February 11, 1995, each of Pahrump, Nevada; and the Phyllis and Robert C. Foster 1989 Descendant Trusts f/b/o each of Robert C. Foster, Jr., Brian C. Foster and Suzanne P. Foster, each of Chicago, Illinois, as a group acting in concert, have applied to the Federal Reserve Board for permission to retain 25 percent or more of the shares and acquire additional shares and thereby control of West Michigan Bank and Trust, Frankfort, Michigan.	Newspaper: Federal Register:	Not available Not available
WINTRUST BANK	* 18C * Branch * 3A3	Wintrust Bank, Chicago, Illinois, to merge with North Bank, Chicago, Illinois, and the establishment of a branch at 360 E Ohio Street and 431 North Clark Street, both in Chicago, Illinois. Wintrust Financial Corporation, Rosemont, Illinois, to indirectly acquire 100 percent of North Bank, Chicago, Illinois, before it is merged with and into Wintrust Bank, Chicago, Illinois.	Newspaper: Federal Register:	05/08/2015 05/15/2015
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Rosemont, Illinois, to acquire via merger 100 percent of Suburban Illinois Bancorp, Inc., Elmhurst, Illinois, and thereby indirectly control Suburban Bank & Trust Company, Elmhurst, Illinois.	Newspaper: Federal Register:	Not available 05/22/2015

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
324340	CHOICEONE BK, SPARTA, MICHIGAN	12/03/2012	04/14/2015	S	Large Bank
2735137	FREEDOM FNCL BK, WEST DES MOINES, IOWA	01/12/2015	04/27/2015	S	Small Bank

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 May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 2740 S. Grand, Carthage, Missouri.	Newspaper:	05/14/2015
			Federal Register:	Not applicable
FIRST WESTERN BANK	Member	First Western Bank, Booneville, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M&P Community Bancshares, Inc., Newport, Arkansas, for a total of ownership of up to 37 percent.	Newspaper:	06/08/2015
			Federal Register:	06/01/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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852544	SOUTHERN BANCORP BK, ARKADELPHIA, ARKANSAS	01/12/2015	04/23/2015	O	Int Sm Bank
3395293	TRIUMPH BK, MEMPHIS, TENNESSEE	09/08/2014	04/20/2015	S	Int Sm Bank

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 May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Christian David Heitzman, Minneapolis, Minnesota, to retain 25 percent or more of the shares of First BancShares, Inc., of Cold Spring, Cold Spring, Minnesota, and thereby indirectly retain control of Granite Community Bank, Cold Spring, Minnesota.	Newspaper: Federal Register:	Not available 04/30/2015
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A5	First Interstate BancSystem, Inc., Billings, Montana, to merge with Absarokee Bancorporation, Inc., Absarokee, Montana, and thereby indirectly acquire United Bank, Absarokee, Montana.	Newspaper: Federal Register:	05/18/2015 05/28/2015
FIRST INTERSTATE BANK	* 18C * Branch	First Interstate Bank, Billings, Montana, to merge with United Bank, Absarokee, 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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147857	FIRST BK BLUE EARTH, BLUE EARTH, MINNESOTA	01/12/2015	04/15/2015	S	Small Bank
659855	FIRST INTRST BK, BILLINGS, MONTANA	07/18/2011	02/27/2012	O	Large Bank
659855	FIRST INTRST BK, BILLINGS, MONTANA	07/08/2013	03/06/2014	O	Large Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRINITY CAPITAL CORPORATION	CIC	Notice by The Delle Foundation, Susan J. Seestrom, Robert D. Castille, all in Los Alamos, New Mexico; and Jeffrey F. Howell, Austin, Texas; to retain control of Trinity Capital Corporation, parent of Los Alamos National Bank, both in Los Alamos, New Mexico.	Newspaper: Federal Register:	04/28/2015 04/27/2015
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 in a town with a population of less than 5,000.	Newspaper: Federal Register:	Not available 06/01/2015
WELLS BANCSHARES, INC.	* 3A3 * 3A5	Wells Bancshares, Inc., Platte City, Missouri, to retain up to 20 percent of the voting shares of Bedison Bancshares, Inc., Platte City, Missouri, parent of Bank CBO, Oregon, Missouri. Wells Bancshares, Inc., Platte City, Missouri, to acquire 100 percent of the voting shares of Bedison Bancshares, Inc., Platte City, Missouri, parent of Bank CBO, Oregon, Missouri. Bedison Bancshares, Inc. will merge with and into Wells Bancshares, Inc.	Newspaper: Federal Register:	Not available Not available
WEST POINT BANCORP, INC.	CIC	Notice by R. Dean Phillips, Las Vegas, Nevada, to acquire control of West Point Bancorp, Inc., parent of F & M Bank, both in West Point, Nebraska; and Town & Country Bank, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available 05/11/2015

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
1014451	AMERICAN EXCH BK, ELMWOOD, NEBRASKA	02/09/2015	04/29/2015	S	Small Bank
2304636	COMMUNITY BK, TOPEKA, KANSAS	01/12/2015	04/29/2015	S	Small Bank
455150	PAYNE CTY BK, PERKINS, OKLAHOMA	01/26/2015	04/17/2015	S	Small Bank

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 May 2, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 159 West Main Street, Lewisville, Texas 75057.	Newspaper:	04/13/2015
			Federal Register:	Not applicable
SECURITY HOLDING COMPANY	CIC	Retroactive notice by James F. Kemp, Karen Sybil Kemp, Cynthia Susan Kemp, Keith Keller, Marjorie Keller, Stacy Lynn Loth, Kory Allen Keller, Mark Durst, Kay Keller Durst, and Daniel Wesley Kemp, all of Fredericksburg, Texas; Brian Daniel Kemp of San Marcos, Texas; Stephanie Ann Iglar of San Angelo, Texas; Kristy Kay LeJeune of College Station, Texas; Kimberly Durst Bonnen of Friendswood, Texas; Kathleen Keller of Hye, Texas; and James L. Hayne, San Antonio, Texas, as trustee of the James L. Hayne, Ranch Trust of 2001 and Roxana C. Hayne, Ranch Trust of 2001; collectively, to retain control of 25 percent or more of the shares of Security Holding Company, and indirectly Security State Bank & Trust, both of Fredericksburg, Texas.	Newspaper:	Not available
			Federal Register:	05/05/2015

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 2, 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
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

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.

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

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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