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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. 31*

*Week Ending August 1, 2015*

Bank Holding Companies

FMS Wertmanagement, Munich, Germany -- requests for (1) temporary exemptions from certain statutory and regulatory requirements and (2) an extension of the compliance date for the applicable enhanced prudential standards.

- Granted, July 16, 2015

(A/C)

Regulations and Policies

Presidential \$1 Coin Program -- annual report to Congress on the Presidential \$1 Coin Program.

- Approved, July 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

#### Secretary

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at 4454 Nuhou Street, Lihue.

- Approved, July 29, 2015

### Bank Holding Companies

#### St. Louis

BankFirst Capital Corporation, Macon, Mississippi -- to merge with Newton County Bancorporation, Inc., Newton, and thereby acquire Newton County Bank.

- Approved, July 31, 2015

#### General Counsel

FNB Bancorp, South San Francisco, California -- waiver of application to acquire America California Bank (ACB), San Francisco, in connection with ACB's merger into First National Bank of Northern California, South San Francisco.

- Granted, July 28, 2015

#### Atlanta

Hamilton State Bancshares, Inc., Hoschton, Georgia -- to merge with Highland Financial Services, Inc., Marietta, and thereby acquire Highland Commercial Bank.

- Approved, July 31, 2015

**Bank Holding Companies**

Chicago

Mid Illinois Bancorp, Inc., Employee Stock Ownership Plan, Peoria, Illinois -- to become a bank holding company by acquiring shares of Mid Illinois Bancorp, Inc., Peoria, and thereby acquire control of South Side Trust and Savings Bank; and to engage in extending credit and servicing loans.

- Approved, July 29, 2015

San Francisco

Olympic Bancorp, Inc., Port Orchard, Washington -- to merge with Puget Sound Financial Services, Inc., Fife, and thereby acquire Fife Commercial Bank.

- Approved, July 30, 2015

**Bank Mergers**

St. Louis

BankFirst Financial Services, Macon, Mississippi -- to merge with Newton County Bank, Newton, and retain the acquired facilities as branches.

- Approved, July 31, 2015

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

JAM Partners, LP, New York, New York; JAM Managers, LLC; JAM Special Opportunities Fund III, LP; JAM Equity Partners, LLC; Investure Global Equity, LLC; Investure Global Equity Fund, LP - All Asset Series; Investure Global Equity, LLC; Investure, LLC; and Jacobs Asset Management, LLC -- relief from certain commitments.

- Granted, July 29, 2015

**Banks, State Member**

St. Louis

First Bank, Creve Coeur, Missouri -- to make a public welfare investment.

- Approved, July 30, 2015

**Extensions of Time**

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to November 3, 2015, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.

- Granted, July 31, 2015

Director, BS&R

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

- Granted, July 28, 2015

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTH SHORE MUTUAL HOLDING COMPANY	* 4c8	Filing by South Shore Mutual Holding Company, Weymouth, Massachusetts, to acquire Satuit MHC, and its wholly-owned subsidiary, Scituate Federal Savings Bank, both of Scituate, Massachusetts, pursuant to section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	08/21/2015

**District: 1**

**Federal Reserve Bank of Boston**

**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.

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 August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 1230 Fulton Street, Brooklyn, New York.	Newspaper: Federal Register:	08/13/2015 Not applicable
KOREA EXCHANGE BANK	FBSEA	Korea Exchange Bank, Seoul, Korea, to establish an agency by retaining the New York agency of Hana Bank, Seoul Korea, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
ORANGE COUNTY TRUST COMPANY	* Branch	Orange County Trust Company, Middletown, New York, to establish a branch office to be located at 42 Waller Avenue, White Plains, New York.	Newspaper: Federal Register:	Not available Not applicable
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



**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CORNERSTONE FINANCIAL CORPORATION	CIC	Mr. George K. Miller, Ft. Lauderdale, FL, to acquire up to 30.26% of Cornerstone Financial Corporation, Mt. Laurel, NJ	Newspaper:	Not available
			Federal Register:	08/14/2015

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS NATIONAL BANC CORP.	* 3A5	Application by Farmers National Banc Corp, Canfield, OH to acquire 100% of the voting shares of Tri-State 1st Banc, Inc., East Liverpool, OH and thereby indirectly acquire 1st National Community Bank, East Liverpool, OH, pursuant to Section 3 of the Bank Holding Company Act.	Newspaper:	08/28/2015
			Federal Register:	08/28/2015

**District: 4**

**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 1, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BCC BANKSHARES, INC.	CIC	Filing by Gene B. Dixon, Jr., Dillwyn, Virginia, to individually control 16.47%, and as a group acting in concert with Guy B. Dixon Trust of the Separate Grandchild's Trust for the benefit of Guy B. Dixon, Dillwyn, Virginia; Curtis Dixon Colgate, Trustee of the Separate Grandchild's Trust for the benefit of Curtis Dixon Colgate, Virginia Beach, Virginia; Arch Huddle Dixon, Trustee of the Separate Grandchild's Trust for the benefit of Arch Huddle Dixon, Virginia Beach, Virginia; Sharon Newcomb, Merritt Island, Florida; and Erica Vail Dixon, Trustee of the Separate Grandchild's Trust for the benefit of Erica Vail Dixon, Dillwyn, Virginia, to control 61.10% of the voting securities of BCC Bankshares, Inc., Phenix, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
899428	FIRST BK, STRASBURG, VIRGINIA	04/20/2015	07/22/2015	S	Int Sm Bank

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 August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ATLANTIC CAPITAL BANCSHARES, INC.	CIC	Prior change in control notice filed by Trident IV, L.P.; Trident IV Professionals Fund, L.P.; Trident Capital IV, L.P.; Stone Point Capital LLC; Stone Point GP Ltd.; CD Trident III, LLC; JC Trident GP, LLC; DW Trident GP, LLC; NZ Trident GP, LLC; Charles A. Davis, all of Greenwich, Connecticut; James D. Carey, Riverside, Connecticut; David J. Wermuth, New York, New York; and Nicolas D. Zerbib, Larchmont, New York, to acquire 10 percent or more of the voting shares and thereby control of Atlantic Capital Bancshares, Inc., and its subsidiary, Atlantic Capital Bank, both of Atlanta, Georgia.	Newspaper: Federal Register:	Not available 08/05/2015
CUMBERLAND BANCORP, INC.	CIC	After-the-fact change in control notice filed by Anthony Thomas Moore and Allison Tate Moore, both of Burns, Tennessee, to retain 12.076 percent of the outstanding shares of Cumberland Bancorp, Inc., and its subsidiary, Cumberland Bank & Trust Company, both of Clarksville, Tennessee.	Newspaper: Federal Register:	Not available 08/05/2015
SOUTHERN STATES BANCSHARES, INC.	* 3A3 * 3A1	Southern States Bancshares, Inc., Anniston, Alabama, to acquire 100 percent of the outstanding shares of Columbus Community Bank, Columbus, Georgia. In connection, Southern States Bank, Anniston, Alabama, to become a bank holding company for a moment in time by acquiring Columbus Community Bank, Columbus, 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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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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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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAYLAKE BANK	* 18C * Branch	Baylake Bank, Sturgeon Bay, Wisconsin, to merge with Union State Bank. As a result of the merger, Baylake Bank, Sturgeon Bay, Wisconsin, will establish branch offices at 222 Ellis Street, Kewaunee, Wisconsin; 3223 Main Street, Green Bay, Wisconsin; 931 Maquette Drive, Kewaunee, Wisconsin; and, 2221 Lincoln Avenue, Two Rivers, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
HEARTLAND FINANCIAL USA, INC.	* 3A3	Heartland Financial USA, Inc., Dubuque, Iowa, to acquire 100 percent of Premier Valley Bank, Fresno, California.	Newspaper: Federal Register:	08/17/2015 Not available
HOMETOWN BANCORP, LTD.	* 3A3	Hometown Bancorp, Ltd., Fond Du Lac, Wisconsin, to acquire 100% of the outstanding shares of Farmers Exchange Bank, Neshkoro, Wisconsin.	Newspaper: Federal Register:	Not available Not available
NEW BANCORP, INC.	* SLHC Formation	New Bancorp, Inc., a newly formed Maryland Corporation, to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of New Buffalo Savings Bank, both of New Buffalo, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of New Buffalo Savings Bank, a federally chartered mutual savings bank.	Newspaper: Federal Register:	Not available 07/10/2015
OXFORD FINANCIAL CORPORATION	CIC	Notice by Oxford Exempt Trust, Oak Brook, Illinois to acquire, and George P. Colis; John N. Colis; Leslie Colis-Ward; and Valerie Colis; as trustees of the Oxford Exempt Trust, to retain a controlling interest in the issued and outstanding shares of common stock of the Oxford Financial Corporation, Oak Brook, Illinois, and thereby indirectly retain control of Oxford Bank and Trust, Oak Brook, Illinois.	Newspaper: Federal Register:	Not available Not available
PARKWAY BANCORP, INC.	* 4c8	Parkway Bancorp, Inc., Harwood Heights, Illinois, to acquire 100 percent of the voting shares of Park Bancorp, Inc., Chicago, Illinois, and indirectly acquire Park Federal Savings Bank, Chicago, Illinois, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y and Section 4(c)(8) of the BHC Act.	Newspaper: Federal Register:	Not available 08/07/2015

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 1, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
SBC, INCORPORATED	CIC	Mary K. Sullivan, individually, and as trustee of the following trusts: The John C. Wheeler Irrevocable Trust dated 7/14/89 FBO John Douglas Wheeler; The Mary Alice Wheeler Trust FBO John Douglas Wheeler dated 4/28/98; and The Mary Alice Wheeler Trust FBO John D. Wheeler Family dated 4/12/06, together with John D. Wheeler, as trustee of The John D. Wheeler Revocable Trust, as a group acting in concert, to acquire, 100 percent of the shares and thereby control of SBC, Incorporated, Countryside, Illinois, and thereby indirectly control Countryside Bank, Countryside, Illinois, pursuant to the Change in Bank Control Act of 1978 (12 U.S.C. 1817(j)).	Newspaper:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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807348	BANK OF OAKFIELD, OAKFIELD, WISCONSIN	03/09/2015	07/17/2015	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 August 1, 2015**

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

**District: 8**

**Federal Reserve Bank of St. Louis**

**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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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to retain and acquire additional stock and increase its ownership interest up to 32.48% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available 08/21/2015
UNITED BANCORPORATION	CIC	Change in Control notice by Gregory Fred Bormann, Mitchell, South Dakota, to acquire 25 percent or more of the shares of United Bancorporation, Osseo, Wisconsin, and thereby indirectly gain control of Farmers State Bank, Stickney, South Dakota; United Bank, Osseo, Wisconsin, Clarke County State Bank, Osceola, Iowa; Bank of Poynette, Poynette, Wisconsin; Cambridge State Bank, Cambridge, Wisconsin; and Lincoln Community Bank, Merrill, Wisconsin.	Newspaper: Federal Register:	08/20/2015 08/03/2015
WEST CONCORD BANCSHARES, INC.	CIC	Change in Control notice by Mary Ellen Organ, individually and as part of the Organ Family Group, to retain 25% or more of the shares of West Concord Bancshares, Inc., West Concord, Minnesota, and thereby indirectly retain control of Farmers State Bank of West Concord, West Concord, Minnesota. In addition, Mary Ellen Organ, West Concord, Minnesota, Erick Organ, Pine Island, Minnesota, and Kenneth Organ, Northfield, Minnesota, to join the Organ Family Control group.	Newspaper: Federal Register:	08/15/2015 07/07/2015

**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 August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of CSB Bancshares, Inc., parent of Bank of Commerce, Yukon, Oklahoma.	Newspaper: Federal Register:	08/23/2015 08/28/2015
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Banner County Ban Corporation Employee Stock Ownership Plan and Trust and Banner County Ban Corporation, both of Harrisburg, Nebraska, to acquire 100 percent of the voting shares Oregon Trail Bank, Guernsey, Wyoming.	Newspaper: Federal Register:	Not available 08/28/2015
EQUITY BANCSHARES, INC.	* 4c8	Equity Bancshares, Inc., Wichita, Kansas, to acquire First Independence Corporation, parent of First Federal Savings and Loan Association of Independence, both in Independence, Kansas, and thereby engage in the operation of a savings association.	Newspaper: Federal Register:	08/28/2015 Not available
EQUITY BANK	* 18C * Branch	Equity Bank, Andover, Kansas, to merge with First Federal Savings and Loan Association of Independence, Independence, Kansas, and incident thereto to establish branches in Independence, Neodesha, Coffeyville, Lawrence, and Pittsburg, all in Kansas.	Newspaper: Federal Register:	08/28/2015 Not applicable
FARMERS BANK OF NORTHERN MISSOURI	* 18C * Branch	Farmers Bank of Northern Missouri, Unionville, Missouri, to merge with Flowers National Bank, Cainsville, Missouri, and incident thereto to establish branches in Cainsville and Bethany, both in Missouri.	Newspaper: Federal Register:	07/24/2015 Not applicable
FIRST STATE BANK NEBRASKA	* Branch	First State Bank Nebraska, Lincoln, Nebraska, to establish a branch at 2701 Grainger Parkway, Lincoln, Nebraska.	Newspaper: Federal Register:	08/12/2015 Not applicable
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 36 North 50th Avenue, Brighton, Colorado.	Newspaper: Federal Register:	08/06/2015 Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending August 1, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GIDDINGS BANCSHARES, INC.	CIC	Prior notice by Fred Luecke, Giddings, Texas; Susan Luecke Walther, Lincoln, Texas; Jimmie Luecke, Giddings, Texas; and Jimmie Luecke, Giddings, Texas, as the general partner of the Jimmie Luecke Children Partnership, Ltd. II (together, the Luecke family group); to own and retain greater than 25 percent of Giddings Bancshares, Inc., Giddings, Texas, and indirectly, First National Bank of Giddings, Giddings, Texas.	Newspaper: Federal Register:	Not available 08/13/2015
HAPPY BANCSHARES, INC.	CIC	Notice by Happy Bancshares, Inc., Employee Stock Ownership Plan with 401(k) Provisions, Vicki Wilmarth, Trustee, Amarillo, Texas, to acquire up to 24.9 percent of Happy Bancshares, Inc., Canyon, Texas, and indirectly, Happy State Bank, Happy, Texas.	Newspaper: Federal Register:	08/11/2015 08/11/2015
KIMBLE COUNTY BANCSHARES, INC.	* 3A1	Kimble County Bancshares, Inc., Junction, Texas, to become a bank holding company by acquiring 100 percent of First State Bank, Junction, Texas.	Newspaper: Federal Register:	Not available 08/10/2015
LEA COUNTY STATE BANK	Member	Lea County State Bank, Hobbs, New Mexico, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHWEST UNITED BANCSHARES, INC.	* 3A1	Southwest United Bancshares, Inc., El Paso, Texas, to become a bank holding company through the acquisition of United Bank of El Paso del Norte, El Paso, Texas.	Newspaper: Federal Register:	08/23/2015 Not available

**District: 11**

**Federal Reserve Bank of Dallas**

**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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending August 1, 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
COASTAL FINANCIAL CORPORATION	* 3A3 * 18C * Branch	Coastal Financial Corporation, Everett, Washington, to acquire Prime Pacific Financial Services, Inc., and thereby indirectly acquire its subsidiary bank, Prime Pacific Bank, National Association, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 08/24/2015
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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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
3194638	SEACOAST CMRC BK, SAN DIEGO, CALIFORNIA	04/06/2015	07/30/2015	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act