
Federal Reserve Release



H.2

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

No. 32

Week Ending August 8, 2015

Forms

Forms -- initial Board review to extend without revision the recordkeeping and disclosure requirements associated with the regulations implementing the Fair Credit Reporting Act (Regulation V).

- Proposed, August 3, 2015

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offerings of 14-day and 7-day term deposits on August 6 and August 13, respectively, each with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$5 billion.

- Announced, August 3, 2015

Regulations and Policies

Regulation II (Debit Card Interchange Fees and Routing) -- publication of a clarification to provide further explanation of the inclusion of transaction-monitoring costs in the interchange fee standard.

- Approved, August 4, 2015

Enforcement

Four Oaks Bank & Trust Company, Four Oaks, North Carolina -- written agreement dated July 30, 2015, with the Federal Reserve Bank of Richmond.

- Announced, August 4, 2015

Four Oaks Fincorp, Inc., Four Oaks, North Carolina, and Four Oaks Bank & Trust Company -- written agreement dated May 24, 2011, terminated July 30, 2015.

- Announced, August 4, 2015

Enforcement

OSB Community Bank, Brooklyn, Michigan -- written agreement with the Federal Reserve Bank of Chicago and the Michigan Department of Insurance and Financial Services.

- Announced, August 6, 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**

Boston

Bank Rhode Island, Providence, Rhode Island -- to establish branches at 77 Highland Avenue, East Providence, and 132 East Main Road, Middletown (two applications).

- Approved, August 7, 2015

Secretary

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 2460 Lacy Lane, Carrollton, Texas.

- Approved, August 7, 2015

Bank Holding Companies

Philadelphia

Esquire Financial Holdings, Inc., New York, New York -- to convert from a savings and loan holding company to a bank holding company in connection with the reorganization of its federal savings bank subsidiary, Esquire Bank, Garden City, as a national bank.

- Approved, August 5, 2015

Atlanta

Home Bancorp, Inc., Lafayette, Louisiana -- to acquire Louisiana Bancorp, Inc., Metairie, and thereby acquire Bank of New Orleans, a federal savings association.

- Approved, August 6, 2015

Banks, State Member

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.
- Approved, August 5, 2015

Dallas

WestStar Bank, El Paso, Texas -- to establish a de novo subsidiary, WestStar Insurance Agency, Inc., El Paso, and thereby engage in insurance activities.
- Approved, August 6, 2015

Extensions of Time

Richmond

Howard Bancorp, Inc., Ellicott City, Maryland -- extension to November 12, 2015, to acquire Patapsco Bancorp, Inc., Dundalk, and thereby indirectly acquire The Patapsco Bank.
- Granted, August 5, 2015

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extension of time to divest or conform a merchant banking investment.
- Granted, August 3, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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 August 8, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIVE STAR BANK	* Branch	Five Star Bank, Warsaw, New York, to establish a branch office to be located at 1940 Monroe Avenue, Twelve Corners Plaza, Monroe County, New York.	Newspaper: Federal Register:	Not available 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:	08/29/2015 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval for a public welfare investment in DCIC Capital Fund 2 Limited Partnership, Wilmington, Delaware, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable 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:	07/24/2015 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 08/14/2015
JUNIATA VALLEY FINANCIAL CORP.	* 3A5	Juniata Valley Financial Corp., Mifflintown, PA, to acquire 100% of FNBPA Bancorp, Inc., Port Allegany, PA, and thereby indirectly acquire First National Bank of Port Allegany, Port Allegany, PA.	Newspaper: Federal Register:	Not available Not available

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDOVER BANCORP, INC.	* 3A3	Andover Bancorp, Andover, OH to acquire Community National Bank of Northwestern Pennsylvania, Albion, PA pursuant to section 3 of the Bank Holding Company Act AND The Andover Bank, Andover, Ohio, to merge with the Community National Bank of Northwestern Pennsylvania, Albion, Pennsylvania.	Newspaper: Federal Register:	Not available Not available
ANDOVER BANK, THE	* 18C	The Andover Bank, Andover, Ohio, to merge with the Community National Bank of Northwestern Pennsylvania, Albion, Pennsylvania, pursuant to section 18(c) of the Federal Deposit Insurance Act and incident thereto, establish branch offices pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	09/03/2015 Not applicable
BENCHMARK BANCORP, INC.	CIC	Notice of Change in Control filed by Jeffrey Joseph Woda, Columbus, OH and David Cooper, Jr., Gahanna, OH of their intent to acquire 25% or more of the voting shares of Benchmark Bancorp, Gahanna, OH.	Newspaper: Federal Register:	Not available Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 8, 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
CITIZENS BUILDING AND LOAN MHC	* 3A1	Citizens Building and Loan MHC, Greer, South Carolina, to become a mutual holding company through the acquisition of 100% of the voting securities of Citizens Building and Loan, SSB, Greer, South Carolina.	Newspaper:	Not available
			Federal Register:	Not available

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District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	08/17/2015 08/05/2015
FIRST STATE BANK OF THE FLORIDA KEYS HOLDING COMPANY	CIC	John M. Spottswood, Jr., Key West, Florida; Terri M. Spottswood, Key West, Florida; JMS Dynasty Trust, Key West, Florida; The J.M. and T.M. Spottswood Irrevocable Property Trust II, Key West, Florida; Robert A. Spottswood, Key West, Florida; RAS Dynasty Trust, Key West, Florida; Elaine M. Spottswood, Key West, Florida; Mary Anne Spottswood, Key West, Florida; Phillip G. Spottswood, Key West, Florida; Robert A. Spottswood, Jr., Key West, Florida; William B. Spottswood, Key West, Florida; WBS Dynasty Trust, Key West, Florida; Charles C. Spottswood, Key West, Florida; Lande A. Spottswood, Houston, Texas; Christopher C. Juban, Houston, Texas; William B. Spottswood, Jr., Key West, Florida; and Michelle M. Spottswood, Key West, Florida; to retain more than 10 percent of the shares and thereby retain direct control of First State Bank of the Florida Keys Holding Company, and indirect control of First State Bank of the Florida Keys, both of Key West, Florida.	Newspaper: Federal Register:	08/18/2015 08/25/2015

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	Not available
			Federal Register:	Not available
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:	08/27/2015
			Federal Register:	08/31/2015

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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 August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FIRST INDEPENDENCE CORPORATION	CIC	The Donald Davis Living Trust, and Kiko Davis as trustee, both of West Bloomfield Township, Michigan, to retain control of 25 percent or more of the voting shares of First Independence Corporation, and thereby to indirectly retain control of First Independence Bank, both of Detroit, Michigan.	Newspaper: Federal Register:	Not available Not available
FIRST STATE ASSOCIATES, INC.	* 3A3	First State Associates, Inc., Hawarden, Iowa, to acquire 100 percent of Miner County Bank, Howard, South Dakota.	Newspaper: Federal Register:	Not available 09/04/2015
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 08/21/2015
HOMETOWN BANCORP, LTD.	* 3A3	Hometown Bancorp, Ltd., Fond Du Lac, Wisconsin, to acquire 100 percent of the outstanding shares of Farmers Exchange Bank, Neshkoro, Wisconsin.	Newspaper: Federal Register:	Not available 08/31/2015
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 08/21/2015
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 8, 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:	08/14/2015

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FISHBACK FINANCIAL CORPORATION	CIC	Change in Control Notice by the Fishback Annuity Trust I, the Fishback Annuity Trust II, the Fishback Annuity Trust VI, Patricia S. Fishback, individually and as voting trustee of the trusts, all of Brookings, South Dakota, William Fishback, San Francisco, California, Francesca Fishback, San Francisco, California, Abby Rivlin, Madison, Wisconsin, Toby Rivlin, Madison, Wisconsin, and Fishback Grandchildren Trust I, Brookings, South Dakota, First Bank & Trust, Brookings, South Dakota, trustee, to retroactively join the Fishback Family Control group which controls 25% or more of the shares of Fishback Financial Corporation, Brookings, South Dakota and indirectly control First Bank & Trust, Brookings, South Dakota, First Bank & Trust, N.A., Pipestone, Minnesota, First Bank & Trust, Sioux Falls, South Dakota, and First Bank & Trust, Milbank, South Dakota.	Newspaper: Federal Register:	Not available 08/25/2015
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:	08/16/2015 08/21/2015

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District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
BURLINGTON HOLDINGS, INC.	* 3A1	Burlington Holdings, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Burlington Bancshares, Inc., parent of Bank of Burlington, all in Burlington, Colorado.	Newspaper: Federal Register:	08/18/2015 09/04/2015
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 08/31/2015
HAVILAND BANCSHARES, INC.	CIC	Notice submitted by Stanley E. Robertson, Greensburg, Kansas, to retain voting shares of Haviland Bancshares, Inc., parent of The Haviland State Bank, both in Haviland, Kansas.	Newspaper: Federal Register:	Not available Not available
HAVILAND BANCSHARES, INC.	CIC	Notice submitted by Joanne E. Matthews, Leawood, Kansas, individually and as trustee of Haviland Bancshares, Inc. Employee Stock Ownership Plan, to acquire additional voting shares of Haviland Bancshares, Inc., parent of The Haviland State Bank, all in Haviland, Kansas.	Newspaper: Federal Register:	Not available Not available
OLNEY BANCSHARES OF TEXAS, INC.	* 3A3 * 18C * Branch	Olney Bancshares of Texas, Inc., Olney, Texas, to acquire 100 percent of the voting shares of Throckmorton Bancshares, Inc., parent of The First National Bank of Throckmorton, both in Throckmorton, Texas. Interbank, Oklahoma City, Oklahoma, to merge with The First National Bank of Throckmorton, Throckmorton, Texas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	08/06/2015 08/03/2015

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
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 August 8, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BAIRD BANCSHARES, INC.	CIC	Notice of Change of Control by The Estate of Joe E. Sharp (Zan Sharp Prince and Robert Justin Sharp, Co-Executors), Bedford, Texas; Pop's Family Irrevocable Trust (Zan Sharp Prince, Trustee), Weatherford, Texas; Zan Sharp Prince, Weatherford, Texas; Matthew Scott Sharp, Grapevine, Texas; Robert Justin Sharp, Fort Worth, Texas; and Keleigh Sharp Greenwood, Kirkland, Washington; as a group acting in concert to control greater than 25 percent of First Baird, Bancshares, Inc., Bedford, Texas, and indirectly, First Bank Texas, SSB, Baird, Texas.	Newspaper: Federal Register:	Not available 08/25/2015
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:	08/14/2015 08/13/2015
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:	08/14/2015 08/10/2015
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 08/24/2015

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
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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 8, 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
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
PBB BANCORP	* 3A3	PBB Bancorp, Los Angeles, California, to indirectly acquire First Mountain Bank, Big Bear Lake, California, via merger of First Mountain Bank directly with and into Premier Business Bank, Los Angeles, California.	Newspaper: Federal Register:	Not available 09/04/2015

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
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