
Federal Reserve Release



H.2

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

No. 33

Week Ending August 15, 2015

Reserve Bank Operations

Federal Reserve Bank of Dallas -- appointment of Robert S. Kaplan as president.
- Approved, August 13, 2015

Enforcement

Cecil Bank, Elkton, Maryland -- issuance of a prompt corrective action directive with the consent of the bank.
- Announced, August 11, 2015

Philippine National Bank, Pasay City, Philippines, and its New York, New York, branch -- written agreement dated May 8, 2009, terminated August 5, 2015.
- Announced, August 11, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 306 North Cedar Street, Belton.

- Approved, August 12, 2015

Secretary

Banco Popular North America, New York, New York -- to establish a branch at 285 Madison Avenue, New York.

- Approved, August 11, 2015

San Francisco

Commencement Bank, Tacoma, Washington -- to establish a branch at 348 Roosevelt Avenue, Enumclaw.

- Approved, August 13, 2015

New York

Orange County Trust Company, Middletown, New York -- to establish a branch at 42 Waller Avenue, White Plains.

- Approved, August 13, 2015

Bank Holding Companies

Philadelphia

Cape Bancorp, Inc., Cape May Court House, New Jersey -- to become a bank holding company in connection with the conversion of Cape Bank, Cape May Court House, from a mutual savings bank to a stock savings bank.

- Approved, August 10, 2015

Bank Holding Companies

Richmond

FVCBankcorp, Inc., Fairfax, Virginia -- to become a bank holding company with respect to First Virginia Community Bank, Fairfax.

- Approved, August 14, 2015

Richmond

Independence Bancshares, Inc., Greenville, South Carolina -- to acquire assets of MPIB Holdings, LLC, Darien, Connecticut, and thereby engage in data processing activities.

- Withdrawn, July 31, 2015

(A/C)

Dallas

JSA Family Limited Partnership, Jacksonville, Texas, and Jane Austin Chapman Limited Partnership, L.P., Frankston -- to acquire shares of Austin Bancorp, Inc., Jacksonville, and thereby indirectly acquire Austin Bank, Texas National Association.

- Approved, August 13, 2015

Kansas City

Olney Bancshares of Texas, Inc., Olney, Texas -- to acquire Throckmorton Bancshares, Inc., Throckmorton, and The First National Bank of Throckmorton; and for Olney's subsidiary, Interbank, Oklahoma City, Oklahoma, to merge with The First National Bank of Throckmorton and thereby establish a branch.

- Approved, August 13, 2015

Chicago

Parkway Bancorp, Inc., Harwood Heights, Illinois -- to acquire Park Bancorp, Inc., Chicago, and indirectly acquire Park Federal Savings Bank and thereby operate a savings association.

- Approved, August 14, 2015

Bank Holding Companies

St. Louis

Washington Savings MHC, Effingham, Illinois -- to become a mutual bank holding company through reorganization of ownership of Washington Savings Bank, Effingham, from mutual to stock form; and to acquire through merger First Federal M.H.C., Mattoon, and merge its subsidiary, First Federal Savings and Loan Association, with and into Washington Savings Bank.

- Approved, August 11, 2015

Bank Premises

New York

Orange County Trust Company, Middletown, New York -- to increase its investment in bank premises.

- Approved, August 12, 2015

Banks, State Member

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, August 13, 2015

Change in Bank Control

St. Louis

First Bancorp, Inc., Russell Springs, Kentucky -- change in bank control of First Bancorp, Inc. and its subsidiaries, The First National Bank of Russell Springs and Citizens Bank & Trust Company, Campbellsville.

- Permitted, August 12, 2015

Change in Bank Control

Minneapolis

First BancShares, Inc., of Cold Spring, Cold Spring, Minnesota -- change in bank control of First BancShares, Inc., of Cold Spring and its subsidiary, Granite Community Bank, Cold Spring.

- Permitted, August 12, 2015

Minneapolis

Republic Bancshares, Inc., Duluth, Minnesota -- to retain control of Republic Bancshares, Inc. and its subsidiary, Republic Bank, Inc., Duluth.

- Permitted, August 13, 2015

St. Louis

Smith Associated Banking Corporation, Hot Springs, Arkansas -- change in bank control of Smith Associated Banking Corporation and its subsidiaries, Security Bank, Stephens, and Bank of Salem, Salem.

- Withdrawn, August 10, 2015

Kansas City

TCM Company, Crete, Nebraska -- to retain control of TCM Company and its subsidiary, City Bank & Trust Co., Lincoln.

- Permitted, August 14, 2015

Membership

Kansas City

The City National Bank and Trust Company of Guymon, Guymon, Oklahoma -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution and to maintain its investment in bank premises.

- Approved, August 14, 2015

Savings and Loan Holding Companies

Cleveland

Cincinnati Federal Savings and Loan Association, Cincinnati, Ohio -- to reorganize into a mutual holding company structure through charter amendment to form CF Mutual Holding Company, Cincinnati, and through the formation of a mid-tier stock savings and loan holding company, Cincinnati Bancorp, in connection with Cincinnati Federal's conversion from a mutual to a stock depository institution.

- Approved, August 12, 2015

Chicago

New Bancorp, Inc., New Buffalo, Michigan -- to become a savings and loan holding company on conversion of New Buffalo Savings Bank, FSB, New Buffalo, from mutual to stock form.

- Approved, August 12, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 15, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSTON PRIVATE FINANCIAL HOLDINGS, INC.	4c8	Notification by Boston Private Financial Holdings, Inc., Boston, Massachusetts to acquire up to an additional 3.1% ownership interest in its subsidiary Anchor Capital Advisors, LLC, Boston, Massachusetts, pursuant to section 4(c)(8) and 4(j) of the BHC Act, as amended, and section 225.23 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
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: Federal Register:	08/19/2015 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 15, 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:	08/13/2015
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 15, 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:	09/07/2015 09/08/2015

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 August 15, 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:	Not available
			Federal Register:	09/04/2015
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 individually acquire in excess of 10% of the voting shares of Benchmark Bancorp, Inc., Gahanna, OH and in excess of 25% of the voting shares of Benchmark Bancorp, Gahanna, OH as a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

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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- 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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 15, 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: Federal Register:	Not available 08/24/2015
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: Federal Register:	Not available 09/08/2015
PALMETTO HERITAGE BANCSHARES, INC.	CIC	Filing by Mr. Robert G. Lowe, Fort Myers, Florida, to control 52% of the voting securities of Palmetto Heritage Bancshares, Inc., Pawleys Island, South Carolina, and thereby indirectly control Palmetto Heritage Bank & Trust, Pawleys Island, South Carolina.	Newspaper: Federal Register:	Not available 09/02/2015

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 15, 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
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: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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:

- 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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 15, 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 08/28/2015
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 BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, IL to acquire 100 percent of National Bancorp, Inc., Schaumburg, IL, and thereby indirectly acquire American Midwest Bank, Sycamore, IL.	Newspaper: Federal Register:	Not available Not available
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:	08/29/2015 08/31/2015
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:	08/07/2015 08/07/2015

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 15, 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

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
NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 15, 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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 15, 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:	Not available
			Federal Register:	08/25/2015

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 15, 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
CITY NATIONAL BANK AND TRUST COMPANY OF GUYMON, THE	Member Premises	The City National Bank and Trust Company of Guymon, Guymon, Oklahoma, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter. The City National Bank and Trust Company of Guymon, Guymon, Oklahoma, to increase its investment in bank premises in the amount of \$3,147,000.	Newspaper: Federal Register:	Not applicable Not applicable
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:	08/19/2015 08/31/2015
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:	08/19/2015 08/31/2015

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 15, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIERA BANK	* Branch	Application by Ciera Bank, Graham, Texas, to open a temporary branch at 1120 Summit Avenue, Fort Worth, Texas 76102.	Newspaper: Federal Register:	Not available Not applicable
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

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.

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 15, 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
CARPENTER BANK PARTNERS, INC.	* 3A3	Carpenter Bank Partners, Inc, CCFW, Inc., dba Carpenter & Company, Carpenter Fund Management Company, LLC, Carpenter Fund Manager GP, LLC, , Carpenter Community BancFund, L.P., and Carpenter Community BancFund-A, L.P., all of Irvine, California, to acquire additional voting shares to approximately 32.6 percent of Pacific Mercantile Bancorp and thereby indirectly acquire Pacific Mercantile Bank, both of Costa Mesa, California.	Newspaper: Federal Register:	09/10/2015 09/04/2015
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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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