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**Federal Reserve Release**

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*H.2*

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

*No. 37*

*Week Ending September 12, 2015*

Forms

Forms -- request for public comment to revise and extend the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Proposed, September 10, 2015

Personnel

Management Division -- appointment of Tameika L. Pope as chief human capital officer.

- Announced, September 9, 2015

Enforcement

First National Community Bancorp, Inc., Dunmore, Pennsylvania -- written agreement issued November 24, 2010, terminated September 2, 2015.

- Announced, September 8, 2015

Independent Bank, Grand Rapids, Michigan -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 10, 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 Holding Companies**

## Atlanta

Atlantic Capital Bancshares, Inc., Atlanta, Georgia -- to merge with First Security Group, Inc., Chattanooga, Tennessee, and thereby acquire FSGBank, NA, and for Atlantic Capital Bancshares' parent companies, BankCap Equity Fund, LLC, Dallas, Texas; BankCap Partners GP L.P.; BankCap Partners Fund I, L.P.; and BCP Fund I Southeast Holdings, LLC, to indirectly acquire First Security Group, Inc. and FSGBank, NA.

- Approved, September 11, 2015

## Chicago

Bath State Bancorp, Bath, Indiana -- to acquire Orr & Associates, Inc., Connersville, and thereby engage in insurance activities in towns with a population not exceeding 5,000.

- Approved, September 9, 2015

## Chicago

First State Associates, Inc., Hawarden, Iowa -- to acquire Miner County Bank, Howard, South Dakota.

- Approved, September 11, 2015

## Dallas

Friendswood Capital Corporation, Houston, Texas -- to become a bank holding company on conversion of Texan Bank, Houston, from a federal savings bank to a national bank.

- Approved, September 9, 2015

**Bank Holding Companies**

San Francisco

PBB Bancorp, Los Angeles, California -- to indirectly acquire First Mountain Bank, Big Bear Lake, through the merger of First Mountain Bank with and into Premier Business Bank, Los Angeles.

- Approved, September 11, 2015

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

Highfields Capital Management LP, Boston, Massachusetts, et al. -- relief from certain commitments.

- Granted, September 10, 2015

Director, BS&R

KEDAP S.A. de C.V., Mexico City, Mexico -- relief from certain commitments.

- Granted, September 8, 2015

**Banks, State Member**

Dallas

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

- Approved, September 11, 2015

**Change in Bank Control**

Atlanta

Atlantic Capital Bancshares, Inc., Atlanta, Georgia -- change in bank control of Atlantic Capital Bancshares, Inc. and its subsidiary, Atlantic Capital Bank, Atlanta.

- Permitted, September 11, 2015

**Change in Bank Control**

Atlanta

Cumberland Bancorp, Inc., Clarksville, Tennessee -- to retain control of Cumberland Bancorp, Inc. and its subsidiary, Cumberland Bank & Trust Company, Clarksville.

- Withdrawn, September 11, 2015

Chicago

SBC, Incorporated, Countryside, Illinois -- change in bank control of SBC, Incorporated and its subsidiary, Countryside Bank, Countryside.

- Permitted, September 8, 2015

**Extensions of Time**

Kansas City

Wells Bancshares, Inc., Platte City, Missouri -- extension to December 11, 2015, to acquire Bedison Bancshares, Inc., Platte City, and its subsidiary, Bank CBO, Oregon.

- Granted, September 11, 2015

**Financial Holding Companies**

Minneapolis

Kandi Bancshares, Inc., New London, Minnesota -- election to become a financial holding company.

- Effective, September 10, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
PUTNAM BANCORP, MHC	* MHC Conversion	Application by PB Bancorp, Inc., a newly formed Maryland corporation, Putnam, Connecticut, to acquire 100% of the outstanding capital stock of Putnam Bank, also of Putnam, Connecticut, pursuant to regulations 12 CFR §§ 239.55 and 238.11, in connection with the second-step conversion of Putnam Bancorp, MHC from mutual to stock form and the merger of PB Bancorp, Inc., with and into a merged entity of Putnam Bancorp, MHC and PSB Holdings, Inc., with PB Bancorp, Inc. as the survivor.	Newspaper:	Not available
	* SLHC Formation		Federal Register:	Not available

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST AMERICAN INTERNATIONAL CORP.	CIC	Notice by Frederick Hing Kwok Chau, Christopher Yeou-Hwa Chau, Karen Yeou-Hung Pellett and FD Chau Family LLC to collectively increase their control to more than 10 percent of First American International Corp., Brooklyn, New York ("FAIC"). FAIC controls First American International Bank, Brooklyn, New York.	Newspaper: Federal Register:	Not available 09/22/2015
GOLDMAN SACHS BANK USA	* 18C	Goldman Sachs Bank USA, New York, New York, to purchase certain non-financial assets and assume certain deposit liabilities of GE Capital Bank, Holladay, Utah.	Newspaper: Federal Register:	09/19/2015 Not applicable



**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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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 September 12, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RIVERVIEW FINANCIAL CORPORATION	* 3A3	Riverview Financial Corporation, Halifax, PA, to acquire The Citizens National Bank of Meyersdale, Meyersdale, PA, through the merger of The Citizens National Bank of Meyersdale, with and into Riverview Bank, Marysville, PA.	Newspaper:	Not available
			Federal Register:	10/13/2015

**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 September 12, 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
FIRST BLANCHESTER BANCSHARES, INC.	CIC	Notice of Change in Bank Control filed by Ann Ferneau Brown, individually and the Brown Family, as a group, consisting of Ann Ferneau Brown, The Russell E. Brown Trust, Ann Ferneau Brown Trust, David E. Brown, Stephanie A. Hearn, and Mark E. Brown, to retain 10% or more of the outstanding shares of First Blanchester Bancshares, Inc., Blanchester, Ohio thereby indirectly controlling The First National Bank of Blanchester, Blanchester, Ohio.	Newspaper:	09/25/2015
			Federal Register:	09/23/2015

**District: 4**

**Federal Reserve Bank of Cleveland**

**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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending September 12, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK	* Branch	First Bank, Southern Pines, North Carolina, intends to open a new branch at 639 West 15th Street, Washington, North Carolina.	Newspaper: Federal Register:	Not available Not applicable
OLD LINE BANCSHARES, INC.	* 3A5	Old Line Bancshares, Inc., Bowie, Maryland, to acquire 100% of the voting securities of Regal Bancorp, Inc., Owings Mills, Maryland, and thereby indirectly acquire Regal Bank & Trust, Owings Mill, Maryland.	Newspaper: Federal Register:	10/07/2015 10/09/2015

**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 September 12, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F&M FINANCIAL CORPORATION	CIC	Prior change in control notice filed by Gaylon M. Lawrence, Jr., Memphis, Tennessee, to acquire 100 percent of the outstanding shares of F&M Financial Corporation, and its subsidiary, F&M Bank, both of Clarksville, Tennessee.	Newspaper: Federal Register:	Not available Not available
FLAGLER BANCSHARES CORPORATION	3A1	Flagler Bancshares Corporation, North Palm Beach, Florida, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Flagler Bank, West Palm Beach, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
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:	08/27/2015 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 10/01/2015



**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
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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 12, 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
FSB FINANCIAL SERVICES, INC.	CIC	Notice by Rodney L. Duroe, Jesup, Iowa, individually, and acting in concert with the Duroe Family Control Group consisting of Albert C. Duroe, Suzanne C. Duroe, Danielle M. Trumbauer, Jason P. Trumbauer, and other minor grandchildren, all of Jesup, Iowa; the William B. Dohrmann Revocable Trust and the Susan J. Dohrmann Revocable Trust, with William B. Dohrmann and Susan J. Dohrmann as co-trustees of both trusts, all of Fayette, Iowa; Linda Ellis and William Ellis, both of Newport Beach, California, to retain control of more than 75 percent of the outstanding voting stock of FSB Financial Services, Inc., Waterloo, Iowa, and thereby indirectly control Farmers State Bank, Waterloo, Iowa.	Newspaper: Federal Register:	Not available 09/22/2015
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
PORTAGE COUNTY BANCSHARES, INC.	* 3A3	Portage County Bancshares, Inc., Almond, Wisconsin to acquire 100 percent of Bancroft State Bank, Bancroft, Wisconsin, and subsequently merge Bancroft State Bank, Bancroft, Wisconsin with and into Portage County Bank, Almond, Wisconsin.	Newspaper: Federal Register:	09/08/2015 09/28/2015
SV FINANCIAL, INC.	CIC	Ronald G. Gerken and Karol Gerken, both of Sterling, Illinois, as a group acting in concert, to retain 10 percent or more of SV Financial, Inc., Sterling, Illinois and thereby indirectly control Sauk Valley Bank & Trust Company, Sterling, Illinois.	Newspaper: Federal Register:	Not available 09/29/2015
WASHINGTON STATE BANK	* 18C * Branch	Washington State Bank, Washington, Iowa, to purchase certain assets and assume certain liabilities of Columbus Junction State Bank, Columbus Junction, Iowa. In connection with the purchase and assumption, Washington State Bank will establish a branch at 134 Main Street, Columbus Junction, Iowa.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
WB BANCORP, INC.	CIC	Notice by William M. Pfeffer, New Berlin, Illinois, individually and acting in concert with Mary Bobette Gerlach, Springfield, Illinois; Betsy Pech, Lincoln, Illinois; and Barbara Pfeffer, Herrin, Illinois, as beneficiaries of the Robert Pfeffer Trust, as amended June 14, 1999, to control more than 50 percent of the voting shares of WB Bancorp, Inc., New Berlin, Illinois, and thereby indirectly control Warren-Boynton State Bank, New Berlin, Illinois.	Newspaper: Federal Register:	Not available 09/14/2015
West Town Bancorp	* 3A1	West Town Bancorp, Inc., Raleigh, North Carolina, to acquire 100 percent of the voting stock of West Town Bank and Trust, Cicero, Illinois.	Newspaper: Federal Register:	Not available 10/02/2015

Federal Reserve Bank of Chicago

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
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 September 12, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANKSHARES, INC.	* 3A5	The Farmers and Merchants Bankshares, Inc., Stuttgart, Arkansas to acquire 100 percent of Bankshares of Fayetteville, Inc., Fayetteville, Arkansas, and thereby indirectly acquire The Bank of Fayetteville, Fayetteville, Arkansas. Also The Farmers and Merchants Bank, Stuttgart, Arkansas to merge with The Bank of Fayetteville, Fayetteville, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	10/10/2015
	* 18C		Federal Register:	10/13/2015
	* Branch			

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 12, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCOMMUNITY SERVICE CORPORATION	CIC	Lee H. Pell, Saint Peter, Minnesota, individually and as co-trustee of the William C. Pell Testamentary Trust, Saint Peter, Minnesota, ("William Pell Trust"), to retain 10 percent or more of the shares of BanCommunity Service Corporation, Saint Peter, Minnesota. In addition, William Pell Trust, its other co-trustees Shari L. Brostrom, Kasota, Minnesota, and W. Benjamin Pell, Saint Peter, Minnesota, James Brostrom, Kasota, Minnesota, Matthew Brostrom, Saint Peter, Minnesota, Pell, Inc., Saint Peter, Minnesota, Brittany A. Pell, Saint Peter, Minnesota, Joanna L. Pell, Saint Peter, Minnesota; Kristina L. Pell, Minneapolis, Minnesota, the Sandra S. Pell Irrevocable Trust, Saint Peter, Minnesota, its trustee Paul H. Tanis, Jr., Saint Peter, Minnesota, Linda M. Pell, Saint Peter, Minnesota, Lola Grace Pell, Saint Peter, Minnesota, Samantha T. Pell, Saint Peter, Minnesota, Sandra S. Pell, Saint Peter, Minnesota, and Thomas C. Pell, Saint Peter, Minnesota, as a group acting in concert, to retain 10 percent or more of the shares and BanCommunity Service Corporation, Saint Peter Minnesota, and thereby retain control of First National Bank Minnesota, Saint Peter, Minnesota.	Newspaper: Federal Register:	Not available Not available
OTTO BREMER FOUNDATION	4c8	Otto Bremer Foundation, and Bremer Financial Corporation, both of Saint Paul, Minnesota, through Bremer Insurance Agencies, Inc., a Minnesota Corporation wholly-owned by Bremer Financial Corporation to acquire the insurance agency business of Pendle-Hansen-Bagne, Inc., Rochester, Minnesota.	Newspaper: Federal Register:	Not applicable Not applicable
VERGAS BANCORPORATION, INC.	CIC	Marian Dahlgren, and Lee Dahlgren, both of Vergas, Minnesota, individually to acquire 25% or more of the shares of Vergas Bancorporation, Inc., Vergas, Minnesota. In addition, the Marian Dahlgren Trust, Vergas, Minnesota (co-trustees Greg Dahlgren, and Lee Dahlgren, both of Vergas, Minnesota), to acquire Vergas Bancorp shares and join the Dahlgren Family group that controls 25% or more of Vergas Bancorp, Vergas Minnesota, and thereby indirectly gain control of Vergas State Bank, Vergas, Minnesota.	Newspaper: Federal Register:	Not available Not available

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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Institution	Location
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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending September 12, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALTA VISTA BANCSHARES, INC.	CIC	Notice submitted by Catherine Ann Bosch, Manhattan, Kansas, to acquire control of Alta Vista Bancshares, parent of Alta Vista Bank, both in Alta Vista, Kansas.	Newspaper: Federal Register:	Not available 09/22/2015
CSBO HOLDINGS, INC.	* 3A1	CSBO Holdings, Inc., Ridgway, Colorado, to become a bank holding company through the acquisition 100 percent of the voting shares of Citizens State Bank of Ouray, Ouray, Colorado.	Newspaper: Federal Register:	Not available 10/02/2015

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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Institution	Location
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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending September 12, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HAPPY STATE BANK	* 18C	Happy State Bank, Happy, Texas, to purchase substantially all of the assets and assume all of the liabilities associated with the branch office of Centennial Bank, Lubbock, Texas, located at 711 North Main Street, Shamrock, Texas 79079.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A3	Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Grand Bank, Dallas, Texas.	Newspaper:	09/28/2015
			Federal Register:	09/28/2015

**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 September 12, 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
DELTA NATIONAL BANCORP	CIC	Notice by Toinette Rossi, the Toinette Rossi Bank Trust, Valerie Rossi, and the Valerie Rossi Bank Trust, to increase control of Delta National Bancorp, and thereby indirectly increase their control of Delta Bank, National Association, all of Manteca, California.	Newspaper: Federal Register:	Not available Not available
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
GOLDEN STATE BANCORP	* 3A1	Golden State Bancorp to become a bank holding company by acquiring 100% of Golden State Bank, both of Upland, California.	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
WASHINGTON BANCORP, INC.	CIC	Notice filed by Douglas Wayne Schmitt, Round Rock, Texas; Amber Marie Schmitt, Round Rock, Texas; DeAne Marie Blakley, Vancouver, Washington; Cheryl Ann Cornett, Hillsboro, Oregon; and Gary Gaye Schmitt, Vancouver, Washington, to increase from 21.19 percent to 21.92 percent their voting shares of Washington Bancorp, Inc., and thereby indirectly increase their control of Bank of Washington, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 09/22/2015
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$35.0 million in various Low-Income Housing Tax Credit projects.	Newspaper: Federal Register:	Not applicable Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act