
Federal Reserve Release



H.2

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

No. 38

Week Ending September 19, 2015

Bank Holding Companies

First Horizon National Corporation, Memphis, Tennessee -- to acquire TrustAtlantic Financial Corporation, Raleigh, North Carolina, and thereby indirectly acquire TrustAtlantic Bank.

- Approved, September 15, 2015

Forms

Forms -- initial Board review to extend without revision the Requirements for Disclosure and Reporting of Community Reinvestment Act (CRA)-Related Agreements (Regulation G).

- Proposed, September 15, 2015

Personnel

Division of Banking Supervision and Regulation -- appointment of Kirk Odegard as chief of staff.

- Announced, September 16, 2015

H.2 Actions under delegated authority

September 13, 2015 to September 19, 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

Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at 9640 North Michigan Road, Carmel.

- Approved, September 17, 2015

Chicago

Wintrust Bank, Chicago, Illinois -- to establish a branch at 1800 South Blue Island Avenue, Chicago.

- Approved, September 14, 2015

Bank Holding Companies

Cleveland

Andover Bancorp, Inc., Andover, Ohio -- to acquire Community National Bank of Northwestern Pennsylvania, Albion, in connection with its merger with The Andover Bank, Andover.

- Approved, September 14, 2015

Kansas City

Burlington Holdings, Inc., Burlington, Colorado -- to become a bank holding company by acquiring Burlington Bancshares, Inc., Burlington, and Bank of Burlington.

- Approved, September 14, 2015

Bank Holding Companies

San Francisco

Carpenter Bank Partners, Inc., et al., Irvine, California -- to acquire additional shares of Pacific Mercantile Bancorp, Costa Mesa, and thereby indirectly acquire Pacific Mercantile Bank.

- Approved, September 15, 2015

San Francisco

Cathay Financial Holding Co., Ltd., et al., Taipei, Taiwan, and Wan Bao Development Co., Ltd., New Taipei -- to acquire Conning Holdings Corp., Hartford, Connecticut, and thereby engage in financial and investment advisory activities and agency transactional services for customer investments.

- Withdrawn, September 16, 2015

Dallas

CCBS Holding LLC, Irving, Texas -- to become a bank holding company by acquiring shares of Canyon Bancorporation, Inc., Tucson, Arizona, and indirectly acquiring control of Canyon Community Bank, National Association.

- Approved, September 14, 2015

Richmond

Citizens Building and Loan MHC, Greer, South Carolina -- to become a mutual holding company by acquiring Citizens Building and Loan, SSB, Greer.

- Approved, September 15, 2015

New York

First Greenwich Financial, Inc., Cos Cob, Connecticut -- to become a bank holding company by acquiring The First Bank of Greenwich, Cos Cob.

- Approved, September 18, 2015

Bank Holding Companies

Director, BS&R

Greenwoods Financial Group, Inc., Lake Mills, Wisconsin -- modification of a commitment.

- Granted, September 16, 2015

Philadelphia

Juniata Valley Financial Corp., Mifflintown, Pennsylvania -- to acquire FNBPA Bancorp, Inc., Port Allegany, and thereby indirectly acquire First National Bank of Port Allegany.

- Approved, September 15, 2015

Bank Mergers

Cleveland

The Andover Bank, Andover, Ohio -- to merge with Community National Bank of Northwestern Pennsylvania, Albion, Pennsylvania, and thereby establish branches.

- Approved, September 14, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

BSOF Master Fund L.P., New York, New York -- relief from certain commitments.

- Granted, September 15, 2015

Banks, State Member

Director, BS&R

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

- Approved, September 15, 2015

Change in Bank Control

Minneapolis

Fishback Financial Corporation, Brookings, South Dakota -- change in bank control of Fishback Financial Corporation and its subsidiaries, First Bank & Trust, Brookings; First Bank & Trust, Sioux Falls; First Bank & Trust, Milbank; and First Bank & Trust, N.A., Pipestone, Minnesota.

- Permitted, September 14, 2015

Dallas

Happy Bancshares, Inc., Canyon, Texas -- change in bank control of Happy Bancshares, Inc. and its subsidiary, Happy State Bank, Happy.

- Permitted, September 14, 2015

Chicago

Oxford Financial Corporation, Oak Brook, Illinois -- change in bank control of Oxford Financial Corporation and its subsidiary, Oxford Bank and Trust, Oak Brook.

- Permitted, September 18, 2015

Extensions of Time

Minneapolis

Central Bank Corporation, Sault Sainte Marie, Michigan -- extension to December 16, 2015, to purchase, through its subsidiaries, Central Savings Bank, Sault Sainte Marie, and Central Financial Corporation, shares of Lasco Development Corporation, Marquette.

- Granted, September 14, 2015

Extensions of Time

Richmond

H Bancorp LLC, Columbia, Maryland -- extension to December 19, 2015, to acquire additional shares of Bay Bancorp, Inc., Columbia, and indirectly increase its control of Bay Bank, FSB, Lutherville.

- Granted, September 17, 2015

General Counsel

Smith Associated Banking Corporation, Hot Springs, Arkansas -- extension of a voting trust agreement.

- Granted, September 15, 2015

Minneapolis

SSB, Inc., Manistique, Michigan -- extension to December 16, 2015, to purchase, through its subsidiary, State Savings Bank of Manistique, Manistique, shares of Lasco Development Corporation, Marquette.

- Granted, September 14, 2015

Chicago

Wheaton Bank & Trust Company, Wheaton, Illinois -- extension to December 19, 2015, to purchase the assets and assume the liabilities of a Wheaton branch of Hinsdale Bank & Trust Company, Hinsdale, and thereby establish a branch.

- Granted, September 17, 2015

Financial Holding Companies

Atlanta

Citizens Bancorp of Oviedo, Inc., Oviedo, Florida -- election to become a financial holding company.

- Effective, September 16, 2015

Financial Holding Companies

Atlanta

National Commerce Corporation, Birmingham, Alabama -- election to become a financial holding company.

- Effective, September 15, 2015

Savings and Loan Holding Companies

Atlanta

Robert M. Clements 2015 Grantor Retained Annuity Trust, Jacksonville, Florida -- to become a savings and loan holding company by acquiring shares of EverBank Financial Corp., Jacksonville.

- Withdrawn, September 15, 2015

Director, BS&R

Scottrade Financial Services, Inc., St. Louis, Missouri -- request to be excluded from the requirements of the Board's market risk capital rule.

- Granted, September 14, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
PB BANCORP, INC.	* MHC	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
	Conversion		Federal Register:	Not available
	* SLHC			
	Formation			

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
833404	BANKFIVE, FALL RIVER, MASSACHUSETTS	05/11/2015	09/10/2015	O	Int Sm Bank
3437166	PATRIOT COMNTY BK, WOBURN, MASSACHUSETTS	04/21/2015	08/17/2015	S	Small Bank

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 September 19, 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:	Not available
			Federal Register:	09/22/2015

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			

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/13/2015
			Federal Register:	10/13/2015

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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354310	UNIVEST B&TC, SOUDERTON, PENNSYLVANIA	03/09/2015	08/19/2015	S	Large Bank

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 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASB BANCORP, INC.	CIC	The Asheville Savings Bank, S.S.B. Employee Stock Ownership Plan, Asheville, North Carolina, and its trustee, Pentegra Trust Company Shelton, Connecticut, to retain control of 11.9% of ASB Bancorp, Inc., Asheville, North Carolina.	Newspaper:	10/06/2015
			Federal Register:	Not available
FIRST BANK	* Branch	First Bank, Southern Pines, North Carolina, intends to open a new branch at 639 West 15th Street, Washington, North Carolina.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUMBERLAND BANCORP, INC.	CIC	Anthony T. Moore, Allison T. Moore, both of Burns, Tennessee, and Southeastern Bancorp, Inc., Dickson, Tennessee, to retain 10 percent or more of the outstanding shares of Cumberland Bancorp, Inc., and its subsidiary, Cumberland Bank & Trust, both of Clarksville, Tennessee.	Newspaper: Federal Register:	Not available 10/15/2015
CUMBERLAND BANCORP, INC.	CIC	After-the-fact change in control notice filed by Anthony Thomas Moore and Allison Tate Moore, both of Burns, Tennessee, and Southeastern Bancorp, Dickson, Tennessee, to retain 15.78 percent of the outstanding shares of Cumberland Bancorp, Inc., and its subsidiary, Cumberland Bank & Trust Company, both of Clarksville, Tennessee.	Newspaper: Federal Register:	10/01/2015 Not available
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:	09/23/2015 09/23/2015
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:	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					

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 September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	1st Source Bank to Establish a Branch Office at 200 West Michigan Avenue, Kalamazo, MI	Newspaper: Federal Register:	09/25/2015 Not applicable
ALBANY BANCSHARES, INC.	* 3A3	Albany Bancshares, Inc., Albany, Illinois, to acquire 100 percent of the voting shares of Port Byron State Bank, Port Byron, Illinois.	Newspaper: Federal Register:	Not available Not available
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
EDGEWATER BANCORP, INC.	* 3A1	Edgewater Bancorp, Inc., St. Joseph, Michigan, to become a Bank Holding Company following the conversion of its subsidiary bank, Edgewater Bank, St. Joseph, Michigan, from a federal savings bank to a Michigan state chartered bank.	Newspaper: Federal Register:	Not available Not available
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:	09/21/2015 09/22/2015
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 19, 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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	10/02/2015

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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187947	BANK IA, WEST DES MOINES, IOWA	03/23/2015	09/02/2015	S	Int Sm Bank
749840	FARMERS ST BK, LAKE VIEW, IOWA	06/15/2015	09/12/2015	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location

NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL FEDERAL BANCSHARES, INC	* SLHC Formation	Central Federal Bancshares, Inc., Rolla, Missouri, to become a savings and loan holding company by acquiring 100 percent of Central Savings and Loan Association of Rolla, Rolla, Missouri.	Newspaper:	10/10/2015
			Federal Register:	10/15/2015

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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28349	ALLIED BK, MULBERRY, ARKANSAS	04/27/2015	09/14/2015	S	Small Bank
290052	EMPIRE BK, SPRINGFIELD, MISSOURI	10/14/2014	08/27/2015	S	Int Sm Bank

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 September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 10/07/2015
FIRST DAKOTA FINANCIAL CORPORATION	* 3A3	First Dakota Financial Corporation, Yankton, South Dakota, to acquire 100 percent of Dakota State Bank, Blunt, South Dakota.	Newspaper: Federal Register:	Not available Not available
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 10/06/2015

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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	

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 19, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/05/2015 10/02/2015
TRI-COUNTY FINANCIAL CORPORATION	CIC	Notice submitted by J.C. Long and Carol V. Long, as trustees of the W.C. Long, Jr., Living Trust, all of Wellington, Kansas, to retain control of Tri-County Financial Corporation, parent of Bank of Commerce, both in Wellington, Kansas.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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94858	ADRIAN BK, ADRIAN, MISSOURI	06/01/2015	08/14/2015	S	Small Bank
348159	BANK OF BENNINGTON, BENNINGTON, NEBRASKA	05/18/2015	08/17/2015	S	Small Bank
625654	COUNTRY CLUB BK, KANSAS CITY, MISSOURI	04/27/2015	08/12/2015	S	Int Sm Bank
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	05/18/2015	08/12/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRABANC CORPORATION	CIC	Prior Notice by Thomas George Chase, Jr., Waco, Texas, to acquire and control 14.29 percent or more of CentraBanc Corporation, Waco, Texas, and indirectly Central National Bank, Waco, Texas.	Newspaper: Federal Register:	Not available 10/15/2015
COMMUNITY TRUST BANK	* Branch	Community Trust Bank, Choudrant, Louisiana, to establish a mobile branch to serve the Harris County area, Houston, Texas.	Newspaper: Federal Register:	Not available Not applicable
HAPPY STATE BANK	* 18C * Branch	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: Federal Register:	Not available Not applicable
KLEBERG AND COMPANY BANKERS, INC.	CIC	Mia Armstrong Brous, as Trustee of the Jorgensen 2011 Descendants Trust and the Catharine C. Whittenburg Testamentary Trust; Catharine Coble Armstrong Jorgensen, Individually and as Trustee of the Catharine C. Whittenburg Testamentary Trust; Catharine C. Whittenburg Armstrong, as Trustee of the Catharine C. Whittenburg Testamentary Trust; and Stewart L. Armstrong, Individually and as Trustee of The Alice Foulz 2015 Kleberg Bank Stock Trust, The Martin W. Clement II 2015 Kleberg Bank Stock Trust, The Leslie Clement Family Trust 2015 Kleberg Bank Stock Trust, The Henrietta P. C. Hildebrand Trust of 2007 2015 Kleberg Bank Stock Trust, The Ida Clement Steen 2015 Kleberg Bank Stock Trust, The Charles M. Armstrong III 2015 Kleberg Bank Stock Trust, The Stewart L. Armstrong, Jr. 2015 Kleberg Bank Stock Trust, and The Mia Armstrong Brous 2015 Kleberg Bank Stock Trust (together comprising the "Armstrong Family Group") with respect to Kleberg & Company Bankers, Inc., Kingsville, Texas, and indirectly Kleberg Bank, N.A., Kingsville, Texas.	Newspaper: Federal Register:	Not available 10/07/2015

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 September 19, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch at 3030 Lyndon B. Johnson Freeway #1100, Dallas, Texas.	Newspaper: Federal Register:	Not available Not applicable
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:	09/28/2015 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:	10/02/2015 09/22/2015

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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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