

---

**Federal Reserve Release**

---



*H.2*

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

*No. 39*

*Week Ending September 26, 2015*

Advisory Councils

Community Advisory Council -- announcement of members of the newly created council.

- Announced, September 22, 2015

Bank Holding Companies

Empresas Juan Yarur SpA, Santiago, Chile, and Banco de Credito e Inversiones S.A. -- to acquire CM Florida Holdings, Inc., Coral Gables, Florida, and thereby indirectly acquire its subsidiary, City National Bank of Florida, Miami.

- Approved, September 21, 2015

PacWest Bancorp, Los Angeles, California -- to merge with Square 1 Financial, Inc., Durham, North Carolina, and thereby indirectly acquire Square 1 Bank and nonbanking subsidiaries of Square 1 Financial that are engaged in financial and investment advisory activities.

- Approved, September 21, 2015

Regulations and Policies

Enhanced Same-Day Automated Clearing House (ACH) Service -- enhancements to the Federal Reserve Banks' same-day ACH service, to correspond with recent amendments to NACHA's operating rules.

- Approved, September 22, 2015

Enforcement

First State Bank of Colorado, Hotchkiss, Colorado -- issuance of a consent order of assessment of a civil money penalty.

- Announced, September 22, 2015

Enforcement

Liberty Bancorp of Georgia, Inc., Clayton, Georgia -- written agreement issued  
October 30, 2012, terminated September 16, 2015.

- Announced, September 22, 2015

## **H.2 Actions under delegated authority**

**September 20, 2015 to September 26, 2015**

---

**BS&R** Banking Supervision and Regulation

**RBOPS** Reserve Bank Operations and Payment Systems

**C&CA** Consumer and Community Affairs

**IF** International Finance

**FOMC** Federal Open Market Committee

**MA** Monetary Affairs

### **Bank Branches, Domestic**

#### Secretary

Banco Popular North America, New York, New York -- to establish a branch at 956 Flatbush Avenue, Brooklyn.

- Approved, September 21, 2015

#### Dallas

PlainsCapital Bank, Dallas, Texas -- to establish a branch at 201 West 5th Street, Austin.

- Withdrawn, September 24, 2015

### **Bank Holding Companies**

#### Kansas City

CFSB Holding Co., Broken Bow, Nebraska -- to become a bank holding company by acquiring Custer Federal State Bank, Broken Bow.

- Approved, September 25, 2015

#### Secretary

First York Ban Corp., York, Nebraska -- to indirectly acquire Guide Rock State Bank, Guide Rock, and for First York's subsidiary, Cornerstone Bank, York, to merge with Guide Rock State Bank and thereby establish branches.

- Approved, September 23, 2015

#### San Francisco

Golden State Bancorp, Upland, California -- to become a bank holding company by acquiring Golden State Bank, Upland.

- Approved, September 25, 2015

**Bank Holding Companies**

Chicago

Heartland Bancorp, Inc., Bloomington, Illinois -- to acquire National Bancorp, Inc., Schaumburg, and thereby indirectly acquire American Midwest Bank, Sycamore.

- Approved, September 24, 2015

Minneapolis

Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- to acquire the insurance agency business of Pendle-Hansen-Bagne, Inc., Rochester, through Bremer Insurance Agencies, Inc., a subsidiary of Bremer Financial Corporation.

- Approved, September 24, 2015

San Francisco

Pacific Commerce Bancorp, Los Angeles, California -- to become a bank holding company by acquiring Pacific Commerce Bank, Los Angeles.

- Approved, September 23, 2015

Dallas

Texas Citizens Bancorp, Inc., Pasadena, Texas -- to become a bank holding company by acquiring Texas Citizens Bank, N.A., Pasadena.

- Approved, September 23, 2015

Atlanta

WCSB Holding Company, Inc., Abbeville, Georgia -- to become a bank holding company by acquiring Wilcox County State Bank, Abbeville.

- Withdrawn, September 23, 2015

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

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

- Granted, September 22, 2015

Banks, State Member

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to make a public welfare investment.

- Approved, September 22, 2015

Change in Bank Control

Richmond

BCC Bankshares, Inc., Phenix, Virginia -- change in bank control of BCC Bankshares and its subsidiary, The Bank of Charlotte County, Phenix.

- Permitted, September 25, 2015

Kansas City

Community State Bancshares, Inc., Wichita, Kansas -- change in bank control of Community State Bancshares, Inc., and its subsidiary, Community Bank of Wichita, Inc., Wichita.

- Permitted, September 25, 2015

**Change in Bank Control**

Atlanta

First State Bank of the Florida Keys Holding Company, Key West, Florida -- to retain control of First State Bank of the Florida Keys Holding Company and its subsidiary, First State Bank of the Florida Keys, Key West.

- Permitted, September 24, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 26, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAINE COMMUNITY BANCORP, MHC	* 3A1	Maine Community Bancorp, MHC and Maine Community Bancorp, Inc., both of Westbrook, Maine, to become a mutual bank holding company and a stock holding company, respectively, by acquiring Biddeford Savings Bank, Biddeford, Maine and Mechanics Savings Bank, Auburn, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
PB BANCORP, INC.	* 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**

---

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 September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	09/20/2015
			Federal Register:	09/22/2015

**District: 2**

**Federal Reserve Bank of New York**

**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending September 26, 2015**

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

**District: 3**

**Federal Reserve Bank of Philadelphia**

**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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Notice of Change in Control filed by Garth Rex Greer, London, KY of his intent to individually acquire in excess of 10% of the voting shares of First National Financial Corporation, Manchester, KY.	Newspaper: Federal Register:	10/07/2015 Not available
GILLMOR FINANCIAL SERVICES, INC.	4c8	Notice by Gillmor Financial Services, Inc. to engage directly in lending activities pursuant to Section 225.28(b)(1).	Newspaper: Federal Register:	Not applicable Not available
Old Fort Banking Company Employee Stock Ownership and 401(k) Plan--ESOP Component Trust	* 3A1	Filing by The Old Fort Banking Company Employee Stock Ownership and 401(k) Plan--ESOP Component Trust, Old Fort, Ohio ("ESOP") to form a bank holding company through its acquisition of 45 percent of the outstanding common shares of Gillmor Financial Services, Inc., Old Fort, Ohio, and indirectly acquire control of The Old Fort Banking Company, Old Fort, Ohio.	Newspaper: Federal Register:	Not available Not available
TWIN VALLEY BANK, THE	* Branch	Application by The Twin Valley Bank, West Alexandria, OH to establish a branch at 251 West Washington-Jackson Road, Eaton, OH.	Newspaper: Federal Register:	10/01/2015 Not applicable

**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.

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: 5****Federal Reserve Bank of Richmond****Filings received during the week ending September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	10/06/2015 10/08/2015
BB&T CORPORATION	* 3A5	BB&T Corporation, Winston-Salem, North Carolina, to acquire 100% of the voting securities of National Penn Bancshares, Inc., Allentown, Pennsylvania, and thereby indirectly acquire National Penn Bank, Allentown, Pennsylvania.	Newspaper: Federal Register:	Not available 10/30/2015
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timberville, Virginia, to establish a branch at 125 West Craig Street, Craigsville, Virginia.	Newspaper: Federal Register:	10/05/2015 Not applicable
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timberville, Virginia, to establish a branch at Gosnell Crossing, Fishersville, Virginia.	Newspaper: Federal Register:	10/05/2015 Not applicable
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
SANDY SPRING BANK	* Branch	Sandy Spring Bank, Olney, Maryland, to establish a branch at 1299 Pennsylvania Avenue NW, Washington, D.C.	Newspaper: Federal Register:	Not available Not applicable
UNION BANC CORP.	3A1	Union Banc Corp., Oxford, North Carolina, to become a bank holding company by acquiring 100% of the voting shares of Union Bank & Trust Company, Oxford, North Carolina.	Newspaper: Federal Register:	Not applicable Not applicable



**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 September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 10/15/2015
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**

---

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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	10/23/2015
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:	Not available
			Federal Register:	Not applicable
EASTER ENTERPRISES, INC.	CIC	Notice by Paul D. Easter, Des Moines, Iowa, individually, and the Easter Family Control Group, as a group acting in concert, to retain control of Easter Enterprises, Inc., Spencer, Iowa, and thereby indirectly retain control of Farmers Trust and Savings Bank, Spencer, Iowa. The Easter Family Control Group consists of Paul D. Easter, Des Moines, Iowa; Sandra Easter, Des Moines, Iowa; L. Donald Easter Trust, Des Moines, Iowa (Paul Easter, Trustee); Marian W. Easter Estate, Des Moines, Iowa (Paul Easter Executor); Jane Bahls, Rock Island, Illinois; David and Maud Easter, Delmar, New York; Martha Easter-Wells and Kriss Wells, LeClaire, Iowa; Ken Easter, Des Moines, Iowa; Jeremy Easter, West Des Moines, Iowa; Greg Easter, Minneapolis, Minnesota; Matt Easter, DPO, AP; Jeff Easter, San Francisco, California; Austin Wells, Mentor, OH and Linda Wells, Minneapolis, Minnesota; Jan Stump, West Des Moines, Iowa; Daniel Bahls, Springfield, Massachusetts; Timothy Bahls, Madison, Wisconsin; and Angela Cummins, Tucson, Arizona.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	10/19/2015
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana, to acquire via merger 100 percent of Ameriana Bancorp, New Castle, Indiana, and thereby indirectly acquire Ameriana Bank, New Castle, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MIDWEST BANCORP, INC.	* 3A5	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire Peoples Bancorp, Inc., Arlington Heights, Illinois and thereby indirectly acquire The Peoples Bank of Arlington Heights, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	09/30/2015
			Federal Register:	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:	10/05/2015
			Federal Register:	Not applicable
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:	10/05/2015
			Federal Register:	10/02/2015

Federal Reserve Bank of Chicago

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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MCGEHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN TH	* 3A3	The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas, to acquire additional direct ownership of up to 35 percent of Southeast Financial Bankstock Corp., McGehee Arkansas, and thereby increase its indirect control of McGehee Bank, McGehee, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
Rhineland Bancshares, Inc.	* 3A1	Rhineland Bancshares, Inc., Rhineland, Missouri, to become a bank holding company by acquiring 100 percent of Peoples Savings Bank of Rhineland, Rhineland, Missouri.	Newspaper:	10/16/2015
			Federal Register:	Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 26, 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-trustee: 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 10/19/2015
GOOSE RIVER HOLDING COMPANY	CIC	Change in Control notice by James L. Williams III, Casselton, North Dakota, to acquire 25 percent or more of the shares of Goose River Holding Company, Mayville, North Dakota, and thereby indirectly gain control of The Goose River Bank, Mayville, North 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:	10/01/2015 10/06/2015

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending September 26, 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
CB BANCSHARES CORP	CIC	CB Bancshares Trust and Suresh Ramamurthi, as trustee, both in Topeka, Kansas, to acquire control of CB Bancshares Corp, parent of CBW Bank, both in Weir, Kansas.	Newspaper: Federal Register:	Not available 10/14/2015
CENTRAL BANCSHARES OF KANSAS CITY, INC.	4c8	Central Bancshares of Kansas City, Inc., Kansas City, Missouri, engaged in community development activities.	Newspaper: Federal Register:	Not applicable Not applicable
DOCKING BANCSHARES, INC.	CIC	Notice submitted by William R. Docking, Arkansas City, Kansas; Thomas R. Docking and Brian T. Docking, both of Wichita, Kansas, to retain control of Docking Bancshares, Inc., parent of Union State Bank, Arkansas City, Kansas, and City Bank & Trust Company, Guymon, Oklahoma.	Newspaper: Federal Register:	Not available 10/13/2015
PINNACLE BANCORP, INC.	* 3A3	Pinnacle Bancorp, Inc., Central City, Nebraska, to acquire 100 percent of the voting shares of Woodhaven National Bank, Fort Worth, Texas.	Newspaper: Federal Register:	Not available 10/23/2015
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 10/09/2015

**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 September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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	Application by Community Trust Bank, Choudrant, Louisiana, to establish a branch at 2049 West Gray Street, Houston, Texas 77019.	Newspaper: Federal Register:	Not available Not applicable
COMMUNITY TRUST BANK	* Branch	Application by 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 79075	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 Foultz 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
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 201 West 5th Street, Austin, Texas 78701.	Newspaper: Federal Register:	Not available Not applicable
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 201 West 5th Street, Austin, Texas 78701.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending September 26, 2015**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	09/22/2015 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
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
OAK VALLEY COMMUNITY BANK	* 18C	Oak Valley Community Bank, Oakdale, California, to merge Mother Lode Bank, Sonoma California, with and into Oak Valley Community Bank, Oakdale, California, with Oak Valley Community Bank being the surviving Bank.	Newspaper: Federal Register:	Not available Not applicable

**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.

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