
Federal Reserve Release



H.2

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

No. 42

Week Ending October 17, 2015

Bank Holding Companies

PacWest Bancorp, Los Angeles, California -- commenter's request for reconsideration of the Board's approval of the application by PacWest Bancorp to merge with Square 1 Financial, Inc., Durham, North Carolina, and thereby indirectly acquire Square 1 Bank.

- Denied, October 14, 2015

Reserve Bank Operations

Federal Reserve Bank of New York -- authorization to provide accounts and services to the National Securities Clearing Corporation and Fixed Income Clearing Corporation, in accordance with the Dodd-Frank Act and Regulation HH.

- Approved, October 14, 2015

Savings and Loan Holding Companies

Synchrony Financial, Stamford, Connecticut -- to operate as a publicly owned savings and loan holding company and retain control of its subsidiary federal savings association, Synchrony Bank, Draper, Utah, and to continue to engage in certain business activities through its control of non-savings association subsidiaries.

- Approved, October 14, 2015

Enforcement

Crédit Agricole S.A., Paris, France, and Crédit Agricole Corporate and Investment Bank -- issuance of a consent cease and desist order and assessment of a civil money penalty.

- Approved, October 16, 2015

Regions Bank, Birmingham, Alabama -- issuance of a consent order of prohibition and assessment of a civil money penalty against Thomas A. Neely Jr., a former executive vice president and institution-affiliated party.

- Approved, October 14, 2015

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the corner of Elm Springs Road and 48th Street, Springdale.

- Approved, October 15, 2015

New York

Mizuho Bank (USA), New York, New York -- to establish a branch at 320 Park Avenue, New York.

- Approved, October 14, 2015

Bank Holding Companies

St. Louis

Farmers and Merchants Bankshares, Inc., Stuttgart, Arkansas -- to acquire Bankshares of Fayetteville, Inc., Fayetteville, and thereby indirectly acquire The Bank of Fayetteville; and for The Farmers and Merchants Bank, Stuttgart, to merge with The Bank of Fayetteville and to retain the acquired facilities as branches.

- Approved, October 16, 2015

Richmond

Old Line Bancshares, Inc., Bowie, Maryland -- to acquire Regal Bancorp, Inc., Owings Mills, and thereby indirectly acquire Regal Bank & Trust.

- Approved, October 16, 2015

Bank Mergers

Dallas

Happy State Bank, Happy, Texas -- to purchase substantially all of the assets and assume the liabilities of the Shamrock branch of Centennial Bank, Lubbock.

- Approved, October 16, 2015

Banks, Foreign

Director, BS&R

Mizuho Bank, Ltd., Tokyo, Japan -- waiver of remainder of prior-notice period to establish a branch at 320 Park Avenue, New York, New York.

- Granted, October 13, 2015

Change in Bank Control

Kansas City

Alta Vista Bancshares, Inc., Alta Vista, Kansas -- change in bank control of Alta Vista Bancshares and its subsidiary, Alta Vista Bank, Alta Vista.

- Permitted, October 14, 2015

Chicago

WB Bancorp, Inc., New Berlin, Illinois -- change in bank control of WB Bancorp, Inc. and its subsidiary, Warren-Boynton State Bank, New Berlin.

- Permitted, October 16, 2015

Extensions of Time

Chicago

Heartland Financial USA, Inc., Dubuque, Iowa -- extension to February 28, 2016, to acquire Premier Valley Bank, Fresno, California.

- Granted, October 16, 2015

Financial Holding Companies

Cleveland

FFD Financial Corporation, Dover, Ohio -- election to become a financial holding company.

- Effective, October 13, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 17, 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:	10/30/2015
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:	10/15/2015
	* 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
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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 October 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR DE PUERTO RICO	PWI	Banco Popular de Puerto Rico, San Juan, Puerto Rico, seeks prior approval for a public welfare investment in Popular Mezzanine Fund, LLC, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
910118	TIOGA ST BK, SPENCER, NEW YORK	05/04/2015	10/05/2015	S	Int Sm Bank

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 October 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE

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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 October 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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: 5**Federal Reserve Bank of Richmond****Filings received during the week ending October 17, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
BNC BANCORP	* 3A5	BNC Bancorp, High Point, North Carolina, to acquire 100% of the voting securities of Southcoast Financial Corporation, Mount Pleasant, South Carolina, and thereby indirectly acquire Southcoast Community Bank, Mount Pleasant, South Carolina.	Newspaper: Federal Register:	Not available 11/13/2015
CITIZENS COMMUNITY BANK	* Branch	Citizens Community Bank, South Hill, Virginia, to establish a branch at 202 North Main Street, Louisburg, North Carolina.	Newspaper: Federal Register:	10/23/2015 Not applicable
FRONTIER COMMUNITY BANK	* Branch	Frontier Community Bank, Waynesboro, Virginia, intends to open a new branch at 1013 Richmond Avenue, Staunton, Virginia.	Newspaper: Federal Register:	Not available Not applicable
PREMIER FINANCIAL BANCORP, INC.	* 3A5	Premier Financial Bancorp, Inc., Huntington, West Virginia, has submitted an application to acquire First National Bankshares Corporation, Ronceverte, West Virginia, and thereby indirectly acquire its subsidiary First National Bank, Ronceverte, West Virginia.	Newspaper: Federal Register:	Not available Not available
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

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 October 17, 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
FIRST FLORIDA BANK	* Branch	First Florida Bank, Destin, Florida, to establish a branch located at the intersection of U.S. highway 331-S and Lagrange Road, Freeport, Florida.	Newspaper: Federal Register:	Not available Not applicable
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 7177 Nolensville Pike, Nolensville, Tennessee.	Newspaper: Federal Register:	10/23/2015 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
RCB FINANCIAL CORPORATION	CIC	Advance Federal Register notice filed by Michael William Mathis, his wife, Sharon Lambert Mathis, and his son, Michael "Will" William Mathis, Jr., all of Rome, Georgia, to acquire 10 percent or more of the outstanding shares of RCB Financial Corporation, and its subsidiary, River City Bank, both of Rome, Georgia.	Newspaper: Federal Register:	11/07/2015 11/05/2015
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 6700 Nolensville Road, Brentwood, Tennessee, to be known as the Mill Creek Branch.	Newspaper: Federal Register:	Not available Not applicable

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.

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701736	BRAND BKG CO, LAWRENCEVILLE, GEORGIA	05/14/2012	10/05/2015	NI	Large Bank
648130	COCONUT GROVE BK, MIAMI, FLORIDA	07/13/2015	11/04/2015	S	Int Sm Bank
3591282	FIRST NB OF THE GULF COAST, NAPLES, FLORIDA	06/01/2015	10/19/2015	S	Int Sm Bank

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 October 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/18/2015
			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
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan applied to the Federal Reserve Board for permission to establish a mobile branch (courier service) that will serve business customers in the following counties: Alcona, Allegan, Alpena, Antrim, Arenac, Bay, Barry, Benzie, Berrien, Branch, Calhoun, Cass, Cheboygan, Charlevoix, Clare, Crawford, Emmet, Gladwin, Grand Traverse, Gratiot, Hillsdale, Huron, Ionia, Iosco, Isabella, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Midland, Missaukee, Montcalm, Montmorency, Newaygo, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Presque Isle, Roscommon, Saginaw, Sanilac, Tuscola, Van Buren, and Wexford.	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 (Co-Trustees: Paul Easter, Jane Bahls, David Easter, and Martha Easter-Wells.); Estate of the Marian W. Easter Trust, Des Moines, IA (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:	10/22/2015

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FFW CORPORATION	* 3A1	FFW Corporation, Wabash, Indiana, to become a Bank Holding Company following the conversion of its subsidiary bank, Crossroads Bank, Wabash, Indiana, from a federal savings bank to an Indiana state chartered Commercial Bank.	Newspaper: Federal Register:	Not available Not available
FIRST INDEPENDENCE CORPORATION	CIC	Proposal by the Donald Davis Living Trust, West Bloomfield Township, Michigan, and Kenneth Kelly as trustee, McDonough, Georgia, to acquire control of 25 percent or more of the voting shares of First Independence Corporation, and thereby to indirectly acquire control of First Independence Bank, both of Detroit, Michigan.	Newspaper: Federal Register:	Not available 10/15/2015
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: Federal Register:	Not available 11/02/2015
FIRST MIDWEST BANCORP, INC.	* 3A5 * 18C * Branch	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 and the related merger proposal pursuant to section 18c of the Federal Deposit Insurance Act and section 9 of the Federal Reserve Act, by First Midwest Bank, Itasca, Illinois to merge with The Peoples Bank of Arlington Heights, Arlington Heights, Illinois ("TPB") and to establish two branches at the current locations of TPB.	Newspaper: Federal Register:	Not available 10/30/2015
GNB BANK	* 18C * Branch	GNB Bank, Grundy Center, Iowa, to merge with its sister bank, Ackley State Bank, Ackley, Iowa. As a result of the merger, all locations of Ackley State Bank will become branches of GNB Bank.	Newspaper: Federal Register:	Not available Not applicable
LAKE CITY BANK	* Branch	Lake City Bank, Warsaw, Indiana, to establish a branch office located at 818 Harrison Street, Fort Wayne, Indiana.	Newspaper: Federal Register:	10/13/2015 Not applicable
LEVEL ONE BANCORP, INC.	CIC	Notice by James L. Bellinson, Bloomfield Township, MI, Eric Todd, York Township, MI, Neil Glaser, Brooklyn, NY, and Susan Bellinson, City Island, NY, as a group acting in concert, to acquire control of 10 percent or more of the voting shares of Level One Bancorp, Inc., and thereby indirectly acquire control of Level One Bank, both of Farmington Hills, MI	Newspaper: Federal Register:	Not available 10/27/2015

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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937843	BLISSFIELD ST BK, BLISSFIELD, MICHIGAN	07/13/2015	11/03/2015	S	Small Bank
3029589	CEDAR RAPIDS B&TC, CEDAR RAPIDS, IOWA	06/08/2015	10/02/2015	S	Int Sm Bank
2044820	COMMUNITY BK ELMHURST, ELMHURST, ILLINOIS	08/17/2015	11/13/2015	S	Small Bank
2938198	NORTHBROOK B&TC, NORTHBROOK, ILLINOIS	05/11/2015	10/13/2015	S	Large Bank

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 October 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 17, 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:	10/14/2015 10/07/2015
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:	10/12/2015 10/19/2015
HAMBURG FINANCIAL, INC.	CIC	Change in Control notice by HCR Trust U/A dated August 14, 1986, as amended, Excelsior, Minnesota, Beth Ann Brackett, Excelsior, Minnesota, Trustee, Michael M. Reget, Plymouth, Minnesota, Trustee, and Thomas Kaliher, Waconia, Minnesota, Trustee, to retain 25 percent or more of the shares of Hamburg Financial, Inc., Excelsior, Minnesota, and thereby indirectly retain control of State Bank of Hamburg, Hamburg, Minnesota.	Newspaper: Federal Register:	Not available 11/03/2015

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 17, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
LIBERTY FINANCIAL SERVICES OF ST. CLOUD, INC.	* 3A1 Member	Liberty Financial Services of Saint Cloud, Inc., Saint Cloud, Minnesota, to become a bank holding company by converting its wholly-owned subsidiary, Liberty Savings Bank, FSB, Saint Cloud, Minnesota, from a federal savings bank to a Minnesota state-chartered bank to be known as Liberty Bank Minnesota. In addition, Liberty Financial Services of Saint Cloud, Inc., Saint Cloud, Minnesota elects to be a financial holding company. Also, Liberty Savings Bank, FSB, Saint Cloud, Minnesota, to be known as Liberty Bank Minnesota, seeks to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not available 11/06/2015
POE INVESTMENT COMPANY	CIC	Change in Control notice by HCR Trust U/A dated August 14, 1986, as amended, Excelsior, Minnesota, Beth Ann Brackett, Excelsior, Minnesota, Trustee, Michael M. Reget, Plymouth, Minnesota, Trustee, and Thomas Kaliher, Waconia, Minnesota, Trustee, to retain 25 percent or more of the shares of Poe Investment Company, Excelsior, Minnesota, and thereby indirectly retain control of Farmers and Merchants State Bank of Sacred Heart, Sacred Heart, Minnesota.	Newspaper: Federal Register:	Not available 11/03/2015

District: 9

Federal Reserve Bank of Minneapolis

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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 October 17, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE VALLEY BAN CORP.	CIC	Notification submitted by T. Bruce McKee, Lawrence, Kansas; Nancy A. McKee, Lawrence, Kansas; Heather Regnier, Los Angeles, California; and Jennifer Regnier, Los Angeles, California; as members of the Robert D. Regnier family group, to retain control of Blue Valley Ban Corp., Overland Park, Kansas, parent of Bank of Blue Valley, Overland Park, Kansas.	Newspaper: Federal Register:	10/21/2015 10/27/2015
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
DONIPHAN BANCSHARES, INC	CIC	Notification submitted by Steven L. Anderson and L.F. Anderson, both of Hastings, Nebraska, and Linda K. Anderson, Rochester, Minnesota, to acquire control of Doniphan Bancshares, Inc., Doniphan, Nebraska, parent of the Bank of Doniphan, Doniphan, Nebraska.	Newspaper: Federal Register:	Not available 10/28/2015
DONIPHAN BANCSHARES, INC	CIC	Notification submitted by Kenneth S. Turner and Steven R. Turner, both of Trumbull, Nebraska, and Dennis E. Turner, Hastings, Nebraska, to acquire control of Doniphan Bancshares, Inc., Doniphan, Nebraska, parent of the Bank of Doniphan, Doniphan, Nebraska.	Newspaper: Federal Register:	Not available 10/28/2015
FIRST NATIONAL BANCSHARES CORPORATION OF FREDONIA	CIC	Notification submitted by the Franklin D. Gaines Wife's Trust and Beverly J. Tipton, individually and as trustee, both of Fredonia, Kansas; and Betheny L. Winkler, Santa Fe, New Mexico, and Michael D. Jeffers, Fredonia, Kansas, as trustees; to acquire control of First National Bancshares Corporation of Fredonia, parent of First National Bank in Fredonia, both of Fredonia, Kansas.	Newspaper: Federal Register:	Not available Not available
RAE VALLEY FINANCIALS, IN	CIC	Notification submitted by Rick Chochon, Columbus, Nebraska; R&T Capital, LLC, Columbus, Nebraska; Revocable Trust Agreement of Thomas K. Hermansen and Charlene A. Hermansen (Trust), Cassville, Missouri; Charlene Hermansen, Cassville, Missouri, individually and as trustee of Trust; Lance Hermansen, St. Libory, Nebraska; Scott Mueller, Columbus, Nebraska; Jordan Mueller, Columbus, Nebraska; Brandon Mueller, Lincoln, Nebraska; Bruce Mueller, Columbus, Nebraska; and Rod Hassebrook, Platte Center, Nebraska to acquire control of Rae Valley Financials, Inc., Petersburg, Nebraska, parent of Petersburg State Bank, Petersburg, Nebraska.	Newspaper: Federal Register:	10/27/2015 10/29/2015

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
41553	FIRST ST BK, ANADARKO, OKLAHOMA	06/15/2015	10/05/2015	S	Small Bank
95659	MORRIS ST BK, MORRIS, OKLAHOMA	07/07/2015	10/01/2015	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 October 17, 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
FIRST ELDORADO BANCSHARES, INC.	CIC	Prior notice by Mary Ann Blaylock, Midland, Texas, individually and Martha Sue Oliver, San Angelo, Texas, individually and as trustee of the Maxine Page 2015 Bank Stock Trust and the James Page Trust, to acquire 10 percent or more of First Eldorado Bancshares, Inc., Eldorado, Texas, and therefore indirectly, The First National Bank of Eldorado, Eldorado, Texas.	Newspaper: Federal Register:	Not available Not available
JLL ASSOCIATES G. P. FCH, L.L.C.	* 3A3	JLL Associates G.P. FCH, LLC; JLL Associates FCH, L.P.; JLL Partners Fund FCH, L.P.; and JLL/FCH Holdings I, LLC, all of New York, New York, to acquire Pioneer Bancshares, Inc., and indirectly, Pioneer Bank SSB, both of Dripping Springs, Texas.	Newspaper: Federal Register:	Not available Not available
PIONEER BANCSHARES, INC.	* 3A5	Application by Pioneer Bancshares, Inc., Dripping Springs, Texas, to acquire by merger 100 percent of FC Holdings, Inc., and indirectly, First Community Bank, National Association, both of Sugar Land, Texas.	Newspaper: Federal Register:	10/31/2015 10/29/2015
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
RELATIONSHIP FINANCIAL CORPORATION	CIC	Kent Steven McKinney and Janet Martin McKinney, as trustees of the McKinney Living Revocable Trust u/a/d 8/3/99, all of Kerrville, Texas, individually, and together with the trust constituting a "McKinney Family Control Group", to acquire control of Relationship Financial Corporation, and therefore indirectly, Guadalupe National Bank, both of Kerrville, Texas.	Newspaper: Federal Register:	Not available 10/29/2015
WELLINGTON STATE BANK	* 18C * Branch	Wellington State Bank, Wellington, Texas, to acquire by merger, Security State Bank, Littlefield, Texas, and establish three branches at 501 Phelps Avenue, Littlefield, Texas 79339; 7801 Quaker Avenue, Lubbock, Texas 79424; and, 816 Main Street, Olton, Texas 79064.	Newspaper: Federal Register:	Not available Not applicable
WSB BANCSHARES, INC.	* 3A3	WSB Bancshares, Inc., Wellington, Texas, to acquire 100 percent of the voting and non-voting common stock of XIT Bancshares, Inc., Littlefield, Texas, and therefore, indirectly Security State Bank, Littlefield, Texas.	Newspaper: Federal Register:	Not available Not available

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
402462	FIRST B&T, SEYMOUR, TEXAS	05/18/2015	11/13/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 17, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/15/2014
			Federal Register:	Not available
OAK VALLEY COMMUNITY BANK	* 18C	Oak Valley Community Bank, Oakdale, California, to merge Mother Lode Bank, Sonora, California, with and into Oak Valley Community Bank, Oakdale, California, with Oak Valley Community Bank being the surviving Bank.	Newspaper:	Not available
			Federal Register:	Not applicable
PACIFIC PREMIER BANCORP, INC.	* 3A3 * 18C * Branch	Pacific Premier Bancorp, Inc., Irvine, California, to acquire via merger Security California Bancorp, and thereby indirectly acquire Security Bank of California, both of Riverside, California; 2)Pacific Premier Bank, Irvine, California, to merge with Security Bank of California, Riverside, California; and 3)Pacific Premier Bank, Irvine, California, to acquire six branch offices of Security Bank of California, Riverside, California.	Newspaper:	Not available
			Federal Register:	Not available

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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act