
Federal Reserve Release



H.2

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

No. 13

Week Ending March 26, 2016

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with the Interagency Statement on Complex Structured Finance Activities (FR 4022).

- Proposed, March 25, 2016

Enforcement

National Bank of Pakistan, Karachi, Pakistan, and its New York, New York Branch -- written agreement with the Federal Reserve Bank of New York and the New York State Department of Financial Services.

- Announced, March 24, 2016

Washington Bancorp, Inc., Lynnwood, Washington -- written agreement issued November 19, 2009, terminated March 16, 2016.

- Announced, March 22, 2016

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**

Kansas City

Cornhusker Bank, Lincoln, Nebraska -- to establish a branch at 1101 Cornhusker Highway, Lincoln.

- Approved, March 25, 2016

Kansas City

RCB Bank, Claremore, Oklahoma -- to establish a branch at 27010 East 116th Street South, Coweta.

- Approved, March 24, 2016

Bank Holding Companies

Director, BS&R

Byline Bancorp, Inc., Chicago, Illinois -- relief from certain commitments.

- Granted, March 23, 2016

San Francisco

C3 Bancorp, Encinitas, California -- to become a bank holding company by acquiring First National Bank of Southern California, Riverside.

- Approved, March 22, 2016

Kansas City

First Wyoming BanCorporation, Laramie, Wyoming -- to acquire by merger First Express of Nebraska, Inc., Gering, Nebraska, and thereby indirectly acquire control of Valley Bank and Trust Co., Scottsbluff.

- Approved, March 23, 2016

Bank Holding Companies

General Counsel

Hana Financial Group, Inc., Seoul, Republic of Korea -- waiver of application in connection with a corporate reorganization involving the transfer of ownership of Hana Bancorp, Inc., New York, New York, to Hana Financial's subsidiary, KEB Hana Bank, Seoul.

- Granted, March 24, 2016

General Counsel

NBE Bancshares, Inc., Earlville, Illinois -- waiver of application to acquire FSB Corp., Sublette, in connection with the merger of their subsidiaries, Farmers State Bank of Sublette with and into Pioneer State Bank, Earlville.

- Granted, March 25, 2016

General Counsel

Pinnacle Financial Partners, Inc., Nashville, Tennessee -- waiver of application to acquire Avenue Financial Holdings, Inc., Nashville, in connection with the merger of their subsidiaries, Avenue Bank with and into Pinnacle Bank.

- Granted, March 22, 2016

Bank Mergers

Kansas City

Bank of Bennington, Bennington, Nebraska -- to purchase certain assets and assume certain liabilities of the Ashland branch of Core Bank, Omaha, and thereby establish a branch.

- Approved, March 24, 2016

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, March 24, 2016

Banking Supervision & Regulation

Secretary

TD Group US Holdings LLC, Wilmington, Delaware -- request for limited relief from the Board's capital planning, company-run stress test, and supervisory stress test requirements.

- Denied, March 16, 2016

(A/C)

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

ACMO-CPF, L.L.C., New York, New York, et al. -- relief from certain commitments.

- Granted, March 23, 2016

Change in Bank Control

Chicago

American Community Financial, Inc., Woodstock, Illinois -- change in bank control of American Community Financial, Inc., and its subsidiary, American Community Bank, Woodstock.

- Permitted, March 24, 2016

Change in Bank Control

Chicago

Community Shores Bank Corporation, Muskegon, Michigan -- change in bank control of Community Shores Bank Corporation and its subsidiary, Community Shores Bank, Muskegon.

- Permitted, March 23, 2016

New York

Pathfinder Bancorp, Inc., Oswego, New York -- to retain control of Pathfinder Bancorp, Inc., and its subsidiary, Pathfinder Bank, Oswego.

- Permitted, March 21, 2016

Extensions of Time

St. Louis

Allendale Bancorp, Inc., Allendale, Illinois -- extension to August 10, 2016, to acquire First State Bank of West Salem, West Salem.

- Granted, March 22, 2016

New York

First Greenwich Financial, Inc., Cos Cob, Connecticut -- extension to June 30, 2016, to become a bank holding company by acquiring The First Bank of Greenwich, Cos Cob.

- Granted, March 25, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKERS BANK NORTHEAST	* 3A5	Notification by BBN Financial Corporation to acquire Bankers? Bank Northeast, Glastonbury, Connecticut pursuant to section 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available
HARBORONE BANCORP, INC.	* 3A1	Application by HarborOne Mutual Bancshares and HarborOne Bancorp, Inc., both of Brockton, Massachusetts, to become a mutual bank holding company and a mid-tier stock bank holding company, respectively, by acquiring 100% of the outstanding capital stock of HarborOne Bank, Brockton, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of HarborOne Bank from mutual to stock form and a minority stock issuance by the mid-tier holding company.	Newspaper:	Not available
			Federal Register:	04/11/2016
RANDOLPH BANCORP, INC.	* 3A1 * 4c8	Application by Randolph Bancorp, Inc., Stoughton, Massachusetts to: i) acquire 100% of the outstanding capital stock of Randolph Savings Bank, Stoughton, Massachusetts, pursuant to section 3(a)(1) of the BHC Act of 1956, as amended, in connection with the conversion of Randolph Bancorp, Stoughton, Massachusetts from mutual to stock form; and ii) acquire First Eastern Bankshares Corporation, Andover, Massachusetts and its wholly-owned subsidiary, First Federal Savings Bank of Boston, Boston, Massachusetts, pursuant to section 4(c)(8) of the BHC Act.	Newspaper:	Not available
			Federal Register:	04/08/2016

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 March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 26, 2016

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

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 March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
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.

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
853112	HEARTLAND BK, GAHANNA, OHIO	11/30/2015	03/15/2016	S	Int Sm Bank

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 March 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKCAP EQUITY FUND, LLC	* 3A3	BCP Fund I Virginia Holdings, LLC, The BankCap Association, which consists of BankCap Equity Fund, LLC, BankCap Partners GP, L.P., and BankCap Partners Fund I, L.P.; and BankCap Partners Opportunity Fund, L.P., all of Dallas, Texas, to acquire up to 7.1% of the voting shares of Hampton Roads Bankshares, Inc., Virginia Beach, Virginia, and thereby indirectly acquire voting shares of Bank of Hampton Roads, Virginia Beach, Virginia.	Newspaper: Federal Register:	Not available Not available
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timberville, Virginia, to establish a branch 200 Augusta Avenue, Grottoes, Virginia.	Newspaper: Federal Register:	04/04/2016 Not applicable
HAMPTON ROADS BANKSHARES, INC.	* 3A5 * 18C * Branch	CapGen Capital Group VI LP, CapGen Capital Group VI LLC, both of New York, New York, and Hampton Roads Bankshares, Inc., Virginia Beach, Virginia, to acquire 100% of the voting securities of Xenith Bankshares, Inc., Richmond, Virginia, and thereby indirectly acquire Xenith Bank, Richmond, Virginia. In addition, Bank of Hampton Roads, Virginia Beach, Virginia, to merge with Xenith Bank, Richmond, Virginia.	Newspaper: Federal Register:	Not available Not available
MainStreet Bancshares, Inc.	3A1	MainStreet Bancshares, Inc., Fairfax, Virginia, has submitted a notification to become a one bank holding company for MainStreet Bank, Fairfax, Virginia.	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:

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- S = Satisfactory
- NI = Needs to improve
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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
753324	BANK OF CLARKE CTY, BERRYVILLE, VIRGINIA	11/30/2015	02/24/2016	O	Small Bank
1161029	BANK OF HAMPTON ROADS, VIRGINIA BEACH, VIRGINIA	06/16/2014	02/28/2016	S	Large Bank
3125315	HIGHLANDS CMNTY BK, COVINGTON, VIRGINIA	12/07/2015	03/08/2016	S	Small Bank
617024	NEWBRIDGE BK, GREENSBORO, NORTH CAROLINA	07/20/2015	02/28/2016	S	Large Bank
1010930	UNITED BK, PARKERSBURG, WEST VIRGINIA	10/19/2015	03/21/2016	S	Large Bank
365325	UNITED BK, FAIRFAX, VIRGINIA	10/19/2015	03/21/2016	O	Large Bank

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 March 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS FINANCIAL CORPORATION	CIC	Prior change in control notice by Strategic Value Investors, LP, and its general partner, Strategic Value Bank Partners, LLC, both of Beachwood, Ohio; Benjamin Mackovak, Cleveland, Ohio; and Martin E. Adams, Naples, Florida; for permission to acquire more than 10 percent of First Citizens Financial Corporation, and its subsidiary, Foothills Community Bank, both of Dawsonville, Georgia.	Newspaper:	Not available
			Federal Register:	04/12/2016
LIBERTY SHARES, INC.	CIC	Prior change in control notice filed by Kenneth Ray Lehman, Arlington, Virginia, to acquire 25 percent or more of the outstanding shares of Liberty Shares, Inc., and The Heritage Bank, both of Hinesville, Georgia.	Newspaper:	04/05/2016
			Federal Register:	04/04/2016
NASHVILLE HOLDING COMPANY, THE	CIC	After-the-fact change in control notice filed by William Stuart Perry, Howard Steven Perry, and Edmond Lewis Perry, all of Nashville, Georgia, and their sister, Sara Amelia Perry Parkerson, Greensboro, Georgia, to retain more than 25 percent of the outstanding shares and thereby control of The Nashville Holding Company, and its subsidiary, The Citizens Bank, both of Nashville, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
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:	08/27/2015
			Federal Register:	Not available
PARADISE BANCORP, INC.	3A1	Paradise Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Paradise Bank, both of Boca Raton, Florida.	Newspaper:	Not applicable
			Federal Register:	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.

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
177135	FIRST PROGRESSIVE BK, BREWTON, ALABAMA	11/16/2015	03/01/2016	S	Small Bank
3536407	USAMERIBANK, CLEARWATER, FLORIDA	11/30/2015	03/20/2016	S	Large 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 March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBANK HOLDINGS, INC.	CIC	Notice by Venkateswararao Alla, Rock Island, Illinois, individually and as trustee of the Revocable Trust Agreements known as: Atlantic Financial Holdings I Trust, the Atlantic Financial Holdings II Trust, the Atlantic Financial Holdings III Trust, and the Atlantic Financial Holdings IV Trust, all of Rock Island, Illinois; and acting in concert with Rajesh Alla, Rock Island, Illinois, Rakesh Alla, Rock Island, Illinois, and Suresh Alla, Moline, Illinois; for approval to increase and retain control of more than 25 percent of the voting shares of Ambank Holdings, Inc., Davenport, Iowa, and thereby indirectly control American Bank and Trust Company, N.A., Davenport, Iowa, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available 04/01/2016
BOSCOBEL BANCORP, INC.	* 3A5 * 18C * Branch	Boscobel Bancorp, Inc., Boscobel, Wisconsin to merge with Rural Bancshares of Wisconsin, Inc., Livingston, Wisconsin, and thereby indirectly acquire Livingston State Bank, Livingston, Wisconsin. In addition, Community First Bank, Boscobel, Wisconsin, to merge with Livingston State Bank, Livingston, Wisconsin. As a result of the merger, Community First Bank, Boscobel, Wisconsin, will establish branches at 125 East Center Street, Livingston, Wisconsin; and 1800 Progressive Parkway and 170 West Main Street, both of Platteville, Wisconsin. Notice by Thomas G. Kenney, Fennimore, Wisconsin, to acquire control of more than 25 percent of Boscobel Bancorp, Inc., Boscobel, Wisconsin, and thereby indirectly acquire control of Community First Bank, Boscobel, Wisconsin, and Livingston State Bank, Livingston, Wisconsin, upon the consummation of the merger of Rural Bancshares of Wisconsin, Inc., Livingston, with and into Boscobel Bancorp, Inc.	Newspaper: Federal Register:	Not available 04/15/2016
BOSCOBEL BANCORP, INC.	CIC	Notice by Thomas G. Kenney, Fennimore, Wisconsin, to acquire control of more than 25 percent of Boscobel Bancorp, Inc., Boscobel, Wisconsin, and thereby indirectly acquire control of Community First Bank, Boscobel, Wisconsin, and Livingston State Bank, Livingston, Wisconsin, upon the consummation of the merger of Rural Bancshares of Wisconsin, Inc., Livingston, with and into Boscobel Bancorp, Inc.	Newspaper: Federal Register:	Not available 04/06/2016
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan, to establish a branch at 1910 Parkview Avenue, Kalamazoo, Michigan.	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 March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK HOLDING, INC.	CIC	Warren E. Hansen Sr., Mukwonago, Wisconsin; together with 205 MacArthur LLC, Mukwonago, Wisconsin; Eunice Hansen and Warren E. Hansen Jr., both of Delavan, Wisconsin; Wayne E. Martin and Donna J. Martin, both of Waterloo, Wisconsin, Todd and Jacquilin Martin; Ann C. Hansen; Timothy W. Hansen; Jill and Kevin Wattles; and Andrew C. Hansen, as a group acting in concert, to acquire control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin and thereby indirectly acquire control of Citizens Bank, Mukwonago, Wisconsin.	Newspaper: Federal Register:	Not available 04/04/2016
CITIZENS BANK HOLDING, INC.	CIC	James and Dorothy J. Watson, Pewaukee, Wisconsin, as trustee of the James M. Watson & Dorothy J. Watson Revocable Trust; together with Al Lustig and Janice Watson, Thiensville, Wisconsin, as trustee of the Al Lustig & Janice Watson Trust; Richard and Christine Watson, Richmond, Virginia, as trustee of the Richard J. Watson and Christine E. Watson Revocable Living Trust; Andrew Lustic, Thiensville, Wisconsin; Daniel J. Watson, Mesa, Arizona; Sarah E. Watson, LaCrosse, Wisconsin; and Catharine De Renzis, Richmond, Virginia, as a group acting in concert to retain control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin and thereby indirectly retain control of Citizens Bank, Mukwonago, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
COUNTRY BANCORPORATION	CIC	Notice by Thomas R. Bernau, Des Moines, Iowa, and John W. Bernau, Manchester, Iowa, each individually and as co-trustees of the Kay J. A. Bernau Marital Election Trust and the Kay J. A. Bernau Marital Trust; and together as a family control group acting in concert with the Bernau Family Control Group consisting of the William R. and Kay J. A. Bernau Family Trust for Thomas R. Bernau and the William R. and Kay J. A. Bernau Family Trust for John W. Bernau, to retain control of 100 percent of the voting shares of Country Bancorporation, Crawfordsville, Iowa. Country Bancorporation controls eight banks: Peoples Savings Bank, Crawfordsville, Iowa; Walker State Bank, Walker, Iowa; Center Point Bank and Trust Company, Center Point, Iowa; Peoples Trust and Savings Bank, Riverside, Iowa; Hiawatha Bank and Trust Company, Hiawatha, Iowa; White State Bank, South English, Iowa; The Exchange State Bank, Springville, Iowa; and Lone Tree Service Company, Lone Tree, Iowa, which controls Farmers and Merchants Savings Bank, Iowa City, Iowa.	Newspaper: Federal Register:	Not available 03/21/2016
HOMETOWN COMMUNITY BANCORP, INC.	* 3A3	Hometown Community Bancorp, Inc. and Hometown Community Bancorp, Inc., Employee Stock Ownership Plan and Trust, both of Morton, Illinois to acquire 100 percent of Trivoli Bancorp, Inc., Trivoli, Illinois, and thereby indirectly acquire Heritage Bank of Central Illinois, Trivoli, Illinois.	Newspaper: Federal Register:	Not available Not available
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSH PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 38.84 percent to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	04/11/2016 04/15/2016
STC BANCSHARES CORP.	CIC	Robert Greco, Wayne, Illinois, together with Gian Greco, Wayne, Illinois; Pasquale Greco, St. Charles, Illinois, Francesca Greco, Jaffe, St. Charles, Illinois and Eduardo Greco, St. Charles, Illinois; as a group acting in concert, to acquire over ten percent of the voting shares of STC Bancshares Corp., St. Charles, Illinois, and thereby indirectly control of STC Capital Bank, St. Charles, Illinois.	Newspaper: Federal Register:	Not available 03/24/2016

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
WCF FINANCIAL, M.H.C.	* MHC Conversion	WCF Financial, M.H.C., Webster City, Iowa, to convert to stock form and merge with and into Webster City Federal Bancorp, Webster City, Iowa. In connection with this application, Webster City Federal Bancorp will be merged into a de novo corporation named WCF Bancorp, Inc., an Iowa corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of the voting shares of WCF Financial Bank, Webster City, Iowa.	Newspaper:	Not available
			Federal Register:	04/11/2016

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
813947	ALPINE B&TC, ROCKFORD, ILLINOIS	10/19/2015	04/08/2016	S	Int Sm Bank
574949	FARMERS & MRCH BK, BERLIN, WISCONSIN	01/21/2014	04/26/2016	NI	Small Bank
744238	FARMERS AND MECHANICS BK, GALESBURG, ILLINOIS	01/11/2016	05/04/2016	S	Small Bank
2339795	LIBERTYVILLE B&TC, LIBERTYVILLE, ILLINOIS	09/21/2015	03/31/2016	S	Large Bank
716833	MARQUETTE BK, CHICAGO, ILLINOIS	08/17/2015	04/22/2016	O	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 March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEST HOMETOWN BANCORP, INC.	* SLHC Formation	Best Hometown Bancorp, Inc., Collinsville, Illinois, to become a savings and loan holding company by acquiring 100 percent of Home Federal Savings and Loan Association of Collinsville, Collinsville, Illinois.	Newspaper:	04/11/2016
			Federal Register:	04/15/2016

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
592448	EVOLVE B&TC, WEST MEMPHIS, ARKANSAS	08/05/2013	02/26/2016	NI	Small Bank
2399119	FIRST CAPITAL BK OF KY, LOUISVILLE, KENTUCKY	11/30/2015	03/07/2016	S	Int Sm Bank
3405633	TWIN LAKES CMNTY BK, FLIPPIN, ARKANSAS	12/07/2015	03/11/2016	S	Small Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERI FINANCIAL GROUP, IN	* 3A1	Ameri Financial Group, Inc., Stillwater, Minnesota, to become a bank holding company by acquiring 100 percent of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	04/15/2016
PEOPLES STATE BANK OF PLAINVIEW	* 18C * Branch	Peoples State Bank of Plainview, Plainview, Minnesota, to merge with Altura State Bank, Altura, Minnesota, and incident thereto, establish a branch.	Newspaper:	Not available
			Federal Register:	Not applicable
QUALITY BANKSHARES, INC.	CIC	Change in Control Notice by Ernest E. Erickson, Page, North Dakota, to acquire 25 percent or more of the shares of Quality Bankshares, Inc., Page, North Dakota, and thereby indirectly gain control of Quality Bank, Fingal, North Dakota.	Newspaper:	Not available
			Federal Register:	04/07/2016
VERMILLION BANCSHARES, INC.	CIC	Change in Control Notice by James Poepl, Hastings, Minnesota, Jacob Poepl, Hastings, Minnesota and Matthew Poepl, St Paul, Minnesota to retain and acquire shares of Vermillion Bancshares, Inc., Vermillion, Minnesota, and thereby join the Poepl Family Group that controls 100 percent of the shares of Vermillion Bancshares, Inc, Vermillion, Minnesota and thereby indirectly controls Vermillion State Bank, Vermillion, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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
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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 March 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MANAGEMENT, INC.	CIC	Notification submitted by the Margaret March Brownlee Trust, Margaret M. Brownlee, trustee, Orlando, Florida, to retain 10% or more of the shares and thereby control of Bank Management, Inc., parent of the FirstBank of Nebraska, both of Wahoo, Nebraska, and for approval as a member of the March family group that controls more than 25 percent of the shares and thereby control of Bank Management. In addition, the Paula March Romanovsky Trust, Paula March Romanovsky, trustee, San Francisco, California, requests approval as a member of the March family group.	Newspaper: Federal Register:	Not available 03/28/2016
ELKCORP, INC.	* 3A5	Elkcorp, Inc., Clyde, Kansas, to acquire and merge with Baileyville Bancharas, parent of Baileyville State Bank, both of Seneca, Kansas.	Newspaper: Federal Register:	03/21/2016 04/18/2016
PAGE BANCSHARES, INC.	CIC	Notification submitted by Sharon Hall, Coon Rapids, Minnesota; Reed Anderson, Columbus, Nebraska; The Page Family Living Trust dated 03-15-06 and Lucia Page, trustee, Magnolia, Texas; Gina Page, Phoenix, Arizona; Lynsey Page, trustee of the Lynsey Page Trust UA 08-15-2007; Emily Page, trustee of the Emily Page Trust UA 12-21-2009; Caroline Page, trustee of the Caroline Page Trust UA 05-26-2011; and Brian Page, trustee of the Brian Page Trust UA 07-01-2011; to retain control of Page Bancshares, Inc., Liberty, Missouri, parent of Pony Express Bank, Braymer, Missouri, and for approval as members of the Page family group that controls more than 25 percent of the shares and thereby controls Page Bancshares, Inc. In addition, the Robin D. Page Trust dated 03-20-06 and Robin Page, trustee, Liberty, Missouri, to acquire shares of Page Bancshares, Inc., and for approval as member of the Page family group.	Newspaper: Federal Register:	Not available Not available
ROXBURY BANCSHARES, INC	CIC	Notification submitted by Larry Mulcahy, Olathe, Kansas, proposing to acquire 70.0 percent of the voting common stock and thereby control of Roxbury Bancshares, Inc., parent of Roxbury Bank, both of Roxbury, Kansas.	Newspaper: Federal Register:	Not available 04/01/2016
URICH BANCORP, INC.	CIC	Notification submitted by Twila V. Gregg, and Richard A. Gregg, both of Lee's Summit, Missouri, to acquire control of Urich Bancorp, Inc., parent of America's Community Bank, both in Blue Springs, Missouri.	Newspaper: Federal Register:	Not available 04/05/2016

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
VISION BANCSHARES, INC.	CIC	Notification submitted by Jerry G. Scott, as trustee of the Jerry G. Scott Trust, and individually as a voting representative of the Vision Bancshares, Inc. Shareholders' Agreement, both of Seminole, Oklahoma, along with John Barry Barringer, Ardmore, Oklahoma; Lisa B. Boggs, Sulphur, Oklahoma; Hugh B. Warren, Jr. and Allene L. Warren, both of Ada, Oklahoma, as members of the Shareholders' Agreement, to retain control of Vision Bancshares, Inc., parent of Vision Bank, N.A., both in Ada, Oklahoma.	Newspaper:	Not available
			Federal Register:	04/05/2016

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
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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
403151	CORNERSTONE BK, YORK, NEBRASKA	09/21/2015	03/17/2016	O	Large 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 March 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	CIC	Lee Equity Partners, LLC, et al., New York, New York; AlpInvest Partners B.V., et al., Amsterdam, The Netherlands; and HarbourVest Partners, LLC, et al., Boston, Massachusetts; to control directly or indirectly Carlile Bancshares, Inc., Fort Worth, Texas, and therefore, indirectly, NorthStar Bank of Texas, Denton, Texas, and NorthStar Bank of Colorado, Denver, Colorado.	Newspaper: Federal Register:	Not available 03/07/2016
COUNTY BANCSHARES, INC.	* 3A1	Application by County Bancshares, Inc., Orange, Texas, to become a bank holding company by acquiring 100 percent of First Live Oak Bancshares, Inc., and therefore indirectly, First State Bank, both of Three Rivers, Texas.	Newspaper: Federal Register:	Not available Not available
TEXAS BRAND BANCSHARES, INC.	CIC	Notice by Edward B. Tomlinson, II, Rowlett, Texas, individually; and the "Leis Family Group" comprised of The Revocable Trust of Dorvin D. Leis, Garland, Texas, Charles S. Leis, Eagle, Idaho, Stephen T. Leis, Kihie, Hawaii, and Edward B. Tomlinson, II, Rowlett, Texas, as trustees and in individual capacity; and Stanley B. Leis, Eagle, Idaho, collectively, to control and retain 25 percent or more of Texas Brand Bancshares, Inc., and therefore indirectly, Texas Brand Bank, both of Garland, Texas.	Newspaper: Federal Register:	Not available 03/25/2016
TEXAS SECURITY BANKSHARES, INC.	4c8	Retroactive Notice by Texas Security Bancshares, Inc., Dallas, Texas, to engage de novo in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 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.

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

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

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- S = Satisfactory
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
637451	PLAINSCAPITAL BK, DALLAS, TEXAS	07/06/2015	04/01/2016	S	Large Bank

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 March 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIVE STAR BANCORP	CIC	Notice of Change in Control filed by Philip D. Oates, Kathryn Oates-Fairrington, and Larry E. Allbaugh, and related individuals and trusts to retain 25 percent or more of the voting shares of Five Star Bancorp, Sacramento, California, and thereby indirectly retain voting shares of Five Star Bank, Rocklin, California.	Newspaper: Federal Register:	Not available 03/08/2016
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
PACIFIC COMMERCE BANK	* 18C	ProAmerica Bank to be merged with and into Pacific Commerce Bank, both of Los Angeles, California, with Pacific Commerce Bank as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
SIERRA BANCORP	* 3A5	Sierra Bancorp, Porterville, California, to acquire Coast Bancorp, and thereby indirectly acquire Coast National Bank, both of San Luis Obispo, California.	Newspaper: Federal Register:	04/01/2016 04/18/2016
TERRITORIAL SAVINGS BANK	* Branch	Territorial Savings Bank, Honolulu, Hawaii, to establish a branch office at the Like Like Plaza, 735 Keeaumoku Street, Suite 108, Honolulu, Hawaii.	Newspaper: Federal Register:	Not available Not applicable
UNITED BUSINESS BANK, F.S.	Member * 3A1	(1)United Business Bank, Oakland, California, to become a member of the Federal Reserve System; and (2)First ULB Corp., to become a bank holding company by acquiring United Business Bank, both of Oakland, California.	Newspaper: Federal Register:	03/31/2016 04/18/2016
WESTAMERICA BANCORPORATION	CIC	Change in Bank Control Notice filed by T. Rowe Price Associates, Inc., Baltimore, Maryland, to retain 10 percent or more of Westamerica Bancorporation, and thereby indirectly in its subsidiary, Westamerica Bank, both of San Rafael, California.	Newspaper: Federal Register:	Not available Not available

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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- 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