
Federal Reserve Release



H.2

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

No. 16

Week Ending April 16, 2016

Testimony and Statements

Trends in Fixed-Income Markets -- statement by Governor Powell before two subcommittees of the Senate Committee on Banking, Housing, and Urban Affairs.
- Published, April 14, 2016

Banking Supervision & Regulation

Resolution Plans -- determinations by the Board and Federal Deposit Insurance Corporation on the 2015 resolution plans submitted under the Dodd-Frank Act by eight systemically important, domestic banking institutions.
- Announced, April 13, 2016

Banks, State Member

Goldman Sachs Bank USA, New York, New York -- commenter's request for reconsideration of the Board's approval of the application by Goldman Sachs Bank USA to assume certain deposits of, and acquire certain assets from, GE Capital Bank, Holladay, Utah.
- Denied, April 15, 2016

Forms

Forms -- initial Board review to implement the Consolidated Financial Statements for Insurance Nonbank Financial Companies (FR 2085).
- Proposed, April 13, 2016

Forms -- initial Board review to extend with revision the Structure Reporting Requirements for Domestic and Foreign Banking Organizations (FR Y-6, FR Y-7, FR Y-10, and FR Y-10E).
- Proposed, April 14, 2016

Reserve Bank Operations

Reserve Bank Directors -- designation of a chair and deputy chair of the Federal Reserve Bank of St. Louis and appointment of a director of the Detroit Branch of the Federal Reserve Bank of Chicago.

- Approved, April 7, 2016

(A/C)

Enforcement

CBS Financial Corporation, Smyrna, Georgia -- written agreement issued August 10, 2009, terminated April 8, 2016.

- Announced, April 12, 2016

Security Bank, Tulsa, Oklahoma -- issuance of a consent cease and desist order against Gentry Parker, a former institution-affiliated party.

- Announced, April 14, 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**

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch at 200 Augusta Avenue, Grottoes.

- Approved, April 11, 2016

Chicago

The Farmers State Bank, Brookston, Indiana -- to establish a branch at 3990 State Road 35 East, Lafayette.

- Approved, April 13, 2016

St. Louis

Flora Bank & Trust, Flora, Illinois -- to establish a branch at 1478 North Worthey Street, Flora.

- Approved, April 13, 2016

Minneapolis

North American Banking Company, Roseville, Minnesota -- to establish a branch at 441 Highway 96 West, Shoreview.

- Approved, April 15, 2016

Bank Holding Companies

Atlanta

Bank of Central Florida Holding Company, Lakeland, Florida -- to become a bank holding company by acquiring Bank of Central Florida, Lakeland.

- Approved, April 13, 2016

Bank Holding Companies

Director, BS&R

C1 Financial, St. Petersburg, Florida -- relief from certain commitments.

- Granted, April 13, 2016

General Counsel

CNB Financial Corporation, Clearfield, Pennsylvania -- waiver of application to acquire Lake National Bank, Mentor, Ohio, in connection with Lake National Bank's merger with and into CNB Bank, Clearfield.

- Granted, April 15, 2016

General Counsel

Horizon Bancorp, Michigan City, Indiana -- waiver of application to acquire Kosciusko Financial, Inc., Mentone, in connection with the merger of Kosciusko Financial's subsidiary, Farmers State Bank, with and into Horizon Bank, N.A., Michigan City.

- Granted, April 15, 2016

Chicago

MainSource Financial Group, Inc., Greensburg, Indiana -- to merge with Cheviot Financial Corp., Cheviot, Ohio, a savings and loan holding company, and thereby indirectly acquire control of Cheviot Savings Bank, a savings and loan association.

- Approved, April 14, 2016

Minneapolis

Park Financial Group, Inc., Minneapolis, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, April 11, 2016

Bank Holding Companies

Richmond

Parkway Acquisition Corp, Floyd, Virginia -- to become a bank holding company by acquiring (1) Grayson Bankshares, Inc., Independence, and indirectly acquiring The Grayson National Bank, and (2) Cardinal Bankshares Corporation, Floyd, and indirectly acquiring Bank of Floyd.

- Approved, April 13, 2016

Kansas City

Washington 1st Banco, Inc., Washington, Kansas -- to continue to engage in lending activities.

- Approved, April 13, 2016

Bank Mergers

Kansas City

American State Bank & Trust Company, Great Bend, Kansas -- to merge with Peoples Exchange Bank, Belleville, and thereby establish a branch.

- Approved, April 15, 2016

San Francisco

Pacific Commerce Bank, Los Angeles, California -- to merge with ProAmerica Bank, Los Angeles.

- Approved, April 13, 2016

Minneapolis

Peoples State Bank of Plainview, Plainview, Minnesota -- to merge with Altura State Bank, Altura, and thereby establish a branch.

- Approved, April 15, 2016

Change in Bank Control

San Francisco

Five Star Bancorp, Sacramento, California -- to retain control of Five Star Bancorp, Sacramento, and its subsidiary, Five Star Bank, Rocklin.

- Permitted, April 12, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/08/2016
			Federal Register:	04/11/2016

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 April 16, 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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Institution	Location

NONE

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 16, 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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Institution	Location

NONE

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB SHARES, INC.	CIC	Notice of Change in Bank Control filed by the Smith Family Group, consisting of Francis C. Smith, George E. Smith, Gretchen D. Smith, Rita Jane Smith, Jamie B. Peterson, Jacob F. Peterson, Frederic J. Smith, Susan G. Smith, Emily M. Smith, Lucy E. Smith, Rita J. Smith, Elizabeth M. Franco, and John A. Franco to retain 10% or more of the outstanding shares of FNB Shares, Inc., McCConnelsville, OH, thereby indirectly controlling The First National Bank of McCConnelsville, OH.	Newspaper:	Not available
			Federal Register:	Not available

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

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLEBANK	* Branch	EagleBank, Bethesda, Maryland, has submitted an application to open a new branch at 3143 N Street, NW, Washington, D.C.	Newspaper:	04/19/2016
			Federal Register:	Not applicable
MIDDLEBURG BANK	* Branch	Middleburg Bank, Middleburg, Virginia, has submitted a branch application to open a new office at 3 South Church Street, Berryville, Virginia.	Newspaper:	04/22/2016
			Federal Register:	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

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE FIRST BANCSHARES, INC.	CIC	Prior change in control notice filed by Andrew Charles Heaner, Atlanta, Georgia, to acquire an additional 2.73 percent of the outstanding shares of Heritage First Bancshares, Inc., and its subsidiary, Rome, Georgia. Total pro forma ownership will equal 26.74 percent.	Newspaper:	Not available
			Federal Register:	Not available
NASHVILLE HOLDING COMPANY, THE	CIC	After-the-fact change in control notice filed by William Stuart Perry, Howard Steven Perry, William Cavanagh Perry, Constance Ann Perry Thomas, Carrie Peighton Perry VanAusdall, and Edmond Lewis Perry, all of Nashville, Georgia, Sara Amelia Perry Parkerson, Greensboro, Georgia, and Justin Stuart Perry, Hilton Head, South Carolina, 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:	05/04/2016
			Federal Register:	05/05/2016
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
SUNSHINE FINANCIAL, INC.	* 3A1	Sunshine Financial, Inc., Tallahassee, Florida, to become a bank holding company by acquiring 100 percent of outstanding shares of Sunshine Community Bank (Sunshine Savings Bank), Tallahassee, Florida, upon its conversion from a savings bank to a state chartered bank.	Newspaper:	Not available
			Federal Register:	05/13/2016

* Subject to the provisions of the Community Reinvestment Act

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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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 April 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLACKHAWK BANCORPORATION, INC.	* 3A5	Blackhawk Bancorporation, Inc., Milan, Illinois, to merge with First Port Byron Bancorp, Inc. and thereby indirectly acquire Port Byron State Bank, both of Port Byron, Illinois.	Newspaper:	05/02/2016
			Federal Register:	Not available
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:	04/17/2016
			Federal Register:	04/15/2016
CHEMICAL FINANCIAL CORPORATION	* 3A5 * 18C * Branch	Chemical Financial Corporation, Midland, Michigan, to merge with Talmer Bancorp, Inc., Troy, Michigan, and thereby acquire control of Talmer Bank and Trust, Troy, Michigan. In connection with the bank holding company merger, Chemical Bank, Midland, Michigan, intends to merge and consolidate Talmer Bank and Trust, Troy, Michigan, with and into Chemical Bank, Midland, Michigan and to operate all of the offices of Talmer Bank, including its main office, as branches of Chemical Bank.	Newspaper:	Not available
			Federal Register:	04/04/2016
COMMUNITY BANCSHARES CORP.	* 3A3	Community Bancshares, Corp., Indianola, Iowa, to acquire 100 percent of IT&S of Iowa, Inc., Oskaloosa, Iowa, and thereby indirectly acquire TruBank, Oskaloosa, Iowa.	Newspaper:	Not available
			Federal Register:	05/12/2016

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 16, 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
COUNTY BANK CORP	* 3A5 * 18C	County Bank Corporation, Lapeer, Michigan, to merge with Capac Bancorp, Inc., Capac, Michigan. Immediately following the merger, LaPeer County Bank & Trust Company, LaPeer, Michigan will merge with CSB Bank, Capac, Michigan.	Newspaper: Federal Register:	Not available Not available
COUNTY BANK CORP	4c8	County Bank Corporation, Lapeer, Michigan, proposes to engage de novo in certain nonbanking activities.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST NATIONAL BANK	Member	First National Bank (to be known as FNB Bank), Fontanelle, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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 April 16, 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

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 16, 2016

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

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Institution	Location

NONE

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS INVESTMENT CO., INC.	4c8	Citizens Investment Company to engage, de novo, in lending activities, specifically, purchasing over lines and loan participations.	Newspaper: Federal Register:	Not applicable Not applicable
COMMERCIAL BANK OF MOTT EMPLOYEE STOCK OWNERSH PLAN	CIC	Dean M. Wehri, Mott, North Dakota, as a trustee/administrator of the Commercial Bank of Mott Employee Stock Ownership Plan and Trust, to acquire control of Commercial Bank of Mott Employee Stock Ownership Plan and Trust, Mott, North Dakota, and thereby indirectly gain control of Commercial Bank of Mott, Mott, North Dakota.	Newspaper: Federal Register:	Not available 05/05/2016
FORSTROM BANCORPORATION, INC.	CIC	The Philip Ray Forstrom 2012 Irrevocable Trust [SLAT-1] under agreement dated December 6, 2012, Henderson, Nevada; Marsha Ann Forstrom, Henderson, Nevada, as co-trustee and individually, and Perry Forstrom, Henderson, Nevada, co-trustee; and the Marsha Ann Forstrom 2012 Irrevocable Trust [SLAT-1] under agreement dated December 26, 2012, Henderson, Nevada, Philip R. Forstrom, Henderson, Nevada, and John Forstrom, Independence, Minnesota, co-trustees, to retain voting shares of Forstrom Bancorporation, Inc., Clara City, Minnesota, and thereby join the Forstrom family shareholder group, which controls 100% of Forstrom Bancorporation, Inc. and thereby indirectly controls Citizens Alliance Bank, Clara City, Minnesota, and First Bank of Lincoln, Lincoln, Montana.	Newspaper: Federal Register:	Not available 04/28/2016
GUARANTY DEVELOPMENT COMPANY	CIC	Tyler B. Erickson, Bozeman, Montana, the Personal Representative of the Estate of Bruce A. Erickson, to retain voting control of 25 percent or more of the shares of Guaranty Development Company, Livingston, Montana, and thereby indirectly retain control of American Bank, Bozeman, Montana.	Newspaper: Federal Register:	Not available Not available
H & W HOLDING COMPANY	CIC	Theodore J. Hofer Family Trust, Freeman, South Dakota (Emily M. Hofer, Freeman, South Dakota, Trustee), and Emily M. Hofer, individually and as trustee of the Theodore J. Hofer Family Trust and the Cynthia L. Hofer Living Trust, Freeman, South Dakota, to retain 25 percent or more of the shares of H & W Holding Company, Freeman, South Dakota, and thereby indirectly retain control of Merchants State Bank, Freeman, South Dakota.	Newspaper: Federal Register:	04/28/2016 04/22/2016

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 16, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEMBINA COUNTY BANKSHARES, LTD.	CIC	Douglas M. Taylor Bemidji, Minnesota, individually and as trustee of Citizens State Bank Midwest 401(k) Profit Sharing Plan, Cavalier, North Dakota, and as part of a group acting in concert with the Profit Sharing Plan, Nancy R. Helling, Saint Cloud, Minnesota, and Ramona D. Taylor Vosper, Neche, North Dakota, to acquire 10 percent or more of the shares of Pembina County Bankshares, Ltd., Cavalier, North Dakota, and thereby gain control of Citizens State Bank - Midwest, Cavalier, North Dakota.	Newspaper: Federal Register:	Not available 05/02/2016
PEOPLES BANK MIDWEST	* Branch	Peoples Bank Midwest, Hayward, Wisconsin, to establish a branch facility to be located at 3585 Highway 61, Vadnais Heights, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
UNITED BANKERS' BANCORPORATION, INC	* 3A5 * 18C 4c8 * Branch	United Bankers' Bancorporation, Inc., Bloomington, Minnesota, to merge with Bankers Bancshares, Inc., Worthington, Ohio, and thereby indirectly acquire, Great Lakes Bankers Bank, Worthington, Ohio. In addition, United Bankers' Bank, Bloomington, Minnesota, intends to merge with Great Lake Bankers Bank, Worthington, Ohio, and United Bankers' Bancorporation, Inc., Bloomington, Minnesota, to acquire 100 percent of Great Lakes Banc Consulting, Inc., Worthington, Ohio, and thereby engage, in permissible non-banking activities.	Newspaper: Federal Register:	Not available 05/02/2016
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: Federal Register:	04/16/2016 04/15/2016

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending April 16, 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:	04/27/2016
			Federal Register:	04/25/2016
BELLWOOD COMMUNITY HOLDING COMPANY	* 3A3	Bellwood Community Holding Company, Bellwood, Nebraska, to acquire Hassenstab Management Co., Inc., Humphrey, Nebraska, and thereby indirectly acquire Farmers State Bank, Humphrey, Nebraska	Newspaper:	05/07/2016
			Federal Register:	05/12/2016
FNB NEW MEXICO	* 18C	FNB New Mexico, Clayton, New Mexico, to purchase certain assets and assume certain liabilities of the Santa Rosa, New Mexico Branch of Community 1st Bank Las Vegas, Las Vegas, New Mexico.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	04/15/2016
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:	Not available
			Federal Register:	04/01/2016

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
- 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

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending April 16, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper:	04/21/2016
			Federal Register:	05/09/2016
BRENHAM BANCSHARES, INC	CIC	Retroactive notice by Deanna Alfred, Brenham, Texas, for approval to retain 10 percent or more of the shares and thereby control of Brenham Bancshares, Inc., Brenham, Texas; and for notificants, Elizabeth Dippel Masser, Brenham, Texas, Ted Christian Masser, Brenham, Texas, as custodian for the TUTMA accounts for Ted Henry Masser and Katherine Elizabeth Masser, Kurt Andrew Alfred and Lauren Elizabeth Alfred, Brenham, Texas, Corby Wade Alfred, Austin, Texas, to join other members of the Alfred/Dippel/Voelter family group previously approved December 8, 1998; collectively acting as a group in concert, to retain and control 25 percent or more of Brenham Bancshares, Inc., Brenham, Texas, and indirectly Brenham National Bank, Brenham, Texas.	Newspaper:	Not available
			Federal Register:	04/27/2016
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:	Not available
			Federal Register:	03/07/2016
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 2240 Navigation Boulevard, Houston, Texas 77003.	Newspaper:	04/14/2016
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 4606 North Shepherd Drive, Houston, Texas 77018.	Newspaper:	04/14/2016
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 13630 East Freeway, Houston, Texas 77015.	Newspaper:	04/14/2016
			Federal Register:	Not applicable

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending April 16, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	03/25/2016
TRIUMPH BANCORP, INC.	* 3A3 * 3A1	Application by Triumph Consolidated Cos., LLC, and Triumph Bancorp, Inc. ("TBI"), Peak Acquisition Corp., a wholly-owned subsidiary of TBI, all of Dallas, Texas, to acquire ColoEast Bankshares, Inc., and thereby indirectly acquire Colorado East Bank & Trust, Lamar, Colorado, both of Lamar, Colorado.	Newspaper:	Not available
			Federal Register:	Not available
VERITEX COMMUNITY BANK	* Branch	Application by Veritex Community Bank, Dallas, Texas, to establish a branch to be located at 3131 Turtle Creek Boulevard, Suite 100, Dallas, Texas 75219.	Newspaper:	Not available
			Federal Register:	Not applicable

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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- 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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending April 16, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKGUAM HOLDING COMPANY	4c8	BankGuam Holding Company, Hagatna, Guam, to acquire 25 percent of the outstanding common stock of ASC Trust Corporation, Hagatna, Guam, and thereby engage in employee benefits consulting services pursuant to section 225.28(b)(9)(ii) of Regulation Y.	Newspaper: Federal Register:	Not applicable 05/04/2016
H BANCORP LLC	* 4c8	H Bancorp LLC, Irvine, California, to acquire up to 500,000 additional shares, and thereby control 29.66% of Bay Bancorp, Inc., and indirectly, of Bay Bank, FSB, both of Columbia, Maryland.	Newspaper: Federal Register:	05/09/2016 05/02/2016
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
OREGON PACIFIC BANKING C DBA OREGON PACIFIC BANK	* Branch	Oregon Pacific Bank, Florence, Oregon, to establish a branch office at 975 Oak Street, Suite 625, Eugene, Oregon.	Newspaper: Federal Register:	Not available Not applicable
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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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