
Federal Reserve Release



H.2

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

No. 32

Week Ending August 6, 2016

Bank Holding Companies

Chemical Financial Corporation, Midland, Michigan -- to merge with Talmer Bancorp, Inc., Troy, and thereby indirectly acquire Talmer Bank & Trust; and for Chemical Bank, Midland, to merge with Talmer Bank & Trust, Troy, and thereby establish branches.

- Approved, August 5, 2016

Forms

Forms -- initial Board review to extend with revision the Debit card issuer survey (FR 3064a) and to extend without revision the Payment card network survey (FR 3064b).

- Proposed, August 2, 2016

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$5 billion on August 11, 2016.

- Announced, August 4, 2016

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Marta Chaffee as senior associate director.

- Announced, August 2, 2016

Regulations and Policies

Rules of Practice for Hearings -- publication for comment of interim final rule adjusting the Board's civil money penalties to account for inflation.

- Announced, August 1, 2016

Enforcement

Calwest Bancorp, Rancho Santa Margarita, California -- written agreement dated April 29, 2011, terminated July 28, 2016.

- Announced, August 2, 2016

Elgin Bancshares, Inc., Elgin, Illinois -- written agreement dated January 19, 2011, terminated July 27, 2016.

- Announced, August 2, 2016

FEB Bancshares, Inc., Louisville, Alabama -- written agreement dated December 21, 2010, terminated July 28, 2016.

- Announced, August 2, 2016

The Goldman Sachs Group, Inc., New York, New York, and Goldman, Sachs & Co. (together, "Goldman Sachs") -- issuance of a consent cease-and-desist order and assessment of a civil money penalty on Goldman Sachs, and notice of intent to prohibit and notice of assessment of a civil money penalty against Joseph Jampietro, a former institution-affiliated party of Goldman, Sachs & Co.

- Approved, August 2, 2016

Village Bank and Trust Financial Corp, Midlothian, Virginia -- written agreement dated June 26, 2012, terminated July 28, 2016.

- Announced, August 2, 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

Commerce Bank, Kansas City, Missouri -- to establish a branch at 2012 Court Street, Pekin, Illinois.

- Approved, August 2, 2016

Minneapolis

The Northwestern Bank, Chippewa Falls, Wisconsin -- to establish a branch at 1430 Rivers Edge Trail, Altoona.

- Approved, August 3, 2016

St. Louis

Southern Bancorp Bank, Arkadelphia, Arkansas -- to establish a branch at 502 East Main Street, Gurdon.

- Approved, August 4, 2016

Bank Holding Companies

Philadelphia

DNB Financial Corporation, Downingtown, Pennsylvania -- to acquire East River Bank, Philadelphia, through its merger with and into DNB First, N.A., Downingtown.

- Approved, August 4, 2016

Bank Holding Companies

St. Louis

Saints Avenue Bancshares, Inc., Saint Charles, Missouri -- to become a bank holding company by acquiring shares of New London Bancshares, Inc., New London, and thereby indirectly acquire RCSBank.

- Approved, August 1, 2016

Dallas

Sulphur Springs Bancshares, Inc., Sulphur Springs, Texas -- to acquire by merger Wills Point Financial Corporation, Wills Point, and indirectly acquire Citizens National Bank.

- Approved, August 4, 2016

Bank Mergers

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota -- to merge with Provincial Bank, Lakeville, and thereby establish a branch.

- Approved, August 4, 2016

Change in Bank Control

Chicago

Heartland Bancorp, Inc., Bloomington, Illinois -- to retain control of Heartland Bancorp, Inc., and its subsidiary, Heartland Bank and Trust Company, Bloomington.

- Permitted, August 4, 2016

Atlanta

The Nashville Holding Company, Nashville, Georgia -- to retain control of The Nashville Holding Company and its subsidiary, The Citizens Bank, Nashville.

- Permitted, August 5, 2016

Extensions of Time

Director, BS&R

Citigroup Inc., New York, New York -- extension of time to conform or divest certain merchant banking investments.

- Granted, August 4, 2016

Kansas City

First State Bank Nebraska, Lincoln, Nebraska -- extension to November 18, 2016, to establish a branch at 2701 Grainger Parkway, Lincoln.

- Granted, August 3, 2016

Membership

San Francisco

Cornerstone Community Bank, Red Bluff, California -- to become a member of the Federal Reserve System.

- Approved, August 4, 2016

Savings and Loan Holding Companies

Dallas

AF Mutual Holding Company, Alamogordo, New Mexico -- for AF Mutual Holding Company to convert from mutual to stock form and to merge with and into Bancorp 34, Inc., Alamogordo; for a newly formed Maryland corporation, Bancorp 34, Inc., to become a savings and loan holding company by acquiring Bank 34, Alamogordo; and waiver in connection with a proposed share offering related to AF Mutual's conversion.

- Approved, August 3, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 6, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 132 East Main Road, Middletown, Rhode Island pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
WESTFIELD FINANCIAL INC.	* SLHC Formation SLHC Activity	Application by Westfield Financial, Inc., Westfield, Massachusetts to acquire: i) Chicopee Bancorp ("CBNK") and its subsidiary bank, Chicopee Savings Bank, both of Chicopee, Massachusetts; and ii) Chicopee Funding Corporation, a nonbank subsidiary of CBNK.	Newspaper:	08/29/2016
			Federal Register:	Not available

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 August 6, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
POPULAR, INC.	Investment	Popular Inc., on behalf of Evertec, Inc., both of San Juan, Puerto Rico, to invest in Accuprint, Inc., Carolina, Puerto Rico, through Evertec Group, LLC, San Juan, Puerto Rico, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location

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District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending August 6, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAMILTON BANCORP, INC	* 3A1	Hamilton Bancorp, Inc., Ephrata, PA, to form a bank holding company by acquiring Stonebridge Bank, West Chester, PA.	Newspaper:	08/31/2016
			Federal Register:	08/31/2016
PRUDENTIAL BANCORP, INC.	* 4c8	Prudential Bancorp, Inc., Philadelphia, Pennsylvania, proposes to acquire Polonia Bancorp, Inc., Huntingdon Valley, Pennsylvania and thereby indirectly acquire Polonia Bank, Huntingdon Valley, Pennsylvania.	Newspaper:	08/25/2016
			Federal Register:	08/26/2016
WOODLANDS FINANCIAL SERVICE COMPANY	CIC	After-the-fact notice filed by Firetree, Ltd., Williamsport, Pennsylvania, to retain 14.23 percent of the outstanding shares of Woodlands Financial Services Company, and thereby indirectly Woodlands Bank, both of Williamsport, Pennsylvania.	Newspaper:	07/19/2016
			Federal Register:	08/17/2016

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

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District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending August 6, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH HOLDINGS L.L.C.	* 3A3	Application by Commonwealth Holdings, LLC., Burlington, KY to acquire additional control, for a total of 33% of outstanding shares of Heritage Bancorp, Inc., Burlington, KY and its subsidiary, Heritage Bank, Inc., Erlanger, KY.	Newspaper:	09/09/2016
			Federal Register:	Not available
JAMES R POWELL 2016 FAMILY TRUST	* SLHC Formation	Application by James R. Powell 2016 Family Trust, to become an SLHC through its acquisition of more than 25% of the total equity of Liberty Capital, Inc., Wilmington, Ohio, (together with the 4 other related family trusts also filing SLHC applications simultaneously).	Newspaper:	08/20/2016
			Federal Register:	09/06/2016
MIDDLEFORK FINANCIAL GROUP INC.	CIC	Post notice by David E Longenecker, executor of the estate of Margaret Ruth Campbell, to acquire control of 17.5% voting interest in Middlefork Financial Group, Inc., Hyden, KY.	Newspaper:	Not available
			Federal Register:	Not available
T K POWELL 2016 FBO J W POWELL	* SLHC Formation	Application by Tinka K. Powell 2016 Family Trust fbo John W. Powell, to become an SLHC through its acquisition of more than 25% of the total equity of Liberty Capital, Inc., Wilmington, Ohio, (together with the 4 other related family trusts also filing SLHC applications simultaneously).	Newspaper:	08/20/2016
			Federal Register:	09/06/2016
TINKA K POWELL 2016 FAMILY TRUST	* SLHC Formation	Application by Tinka K. Powell 2016 Family Trust to become an SLHC through its acquisition of more than 25% of the total equity of Liberty Capital, Inc., Wilmington, Ohio, (together with the 4 other related family trusts also filing SLHC applications simultaneously).	Newspaper:	08/20/2016
			Federal Register:	09/06/2016
TK POWELL 2016 FBO MW POWELL	* SLHC Formation	Application by Tinka K. Powell 2016 Family Trust fbo Mark W. Powell, to become an SLHC through its acquisition of more than 25% of the total equity of Liberty Capital, Inc., Wilmington, Ohio, (together with the 4 other related family trusts also filing SLHC applications simultaneously).	Newspaper:	08/20/2016
			Federal Register:	09/06/2016
TK POWELL 2016 FBO RJ POWELL	* SLHC Formation	Application by Tinka K. Powell 2016 Family Trust fbo Ryan J. Powell, to become an SLHC through its acquisition of more than 25% of the total equity of Liberty Capital, Inc., Wilmington, Ohio, (together with the 4 other related family trusts also filing SLHC applications simultaneously).	Newspaper:	08/20/2016
			Federal Register:	09/06/2016

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 August 6, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 August 6, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
F AND M HOLDING COMPANY INC.	CIC	Prior change in control notice filed by Lynley Loftin Hipps, Columbus, Georgia, to acquire 33 percent of the outstanding shares of F&M Holding Company, Inc., and its subsidiary, F&M Bank and Trust Company, both of Manchester, Georgia.	Newspaper:	08/19/2016
			Federal Register:	08/03/2016
F AND M HOLDING COMPANY INC.	CIC	After-the-fact change in control notice filed by Jaynie Loftin Nesmith, Manchester, Georgia, to retain 33 percent of the outstanding shares of F&M Holding Company, Inc., and its subsidiary, F&M Bank and Trust Company, both of Manchester, Georgia.	Newspaper:	08/19/2016
			Federal Register:	08/03/2016
F AND M HOLDING COMPANY INC.	CIC	After-the-fact change in control notice filed by Patrick Anderson Wasden, Senoia, Georgia, to retain 33 percent of the outstanding shares of F&M Holding Company, Inc., and its subsidiary, F&M Bank and Trust Company, both of Manchester, Georgia.	Newspaper:	08/19/2016
			Federal Register:	08/03/2016
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
PINNACLE FINANCIAL CORPORATION	* 3A3	Pinnacle Financial Corporation, Elberton, Georgia, to acquire 100 percent of the outstanding voting stock of Independence Bank of Georgia, Braselton, Georgia.	Newspaper:	09/01/2016
			Federal Register:	09/06/2016

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 August 6, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BTC FINANCIAL CORPORATION	CIC	Notice by John Ruan III, Des Moines, Iowa; Suku Radia, West Des Moines, Iowa; David J. Fisher, West Des Moines, Iowa; Thomas R. Schaefer, Stuart, Florida; and J. Landis Martin, Denver, Colorado, together as a control group acting in concert, for permission to retain the authority to vote 100 percent of the voting shares of BTC Financial Corporation, Des Moines, Iowa, and thereby indirectly control Bankers Trust Company, Des Moines, Iowa. Messrs. Ruan, Radia, Fisher, Schaefer and Martin constitute the Family Business Advisory Board of both The Ruan Trust and The Ruan BTC Trust, both of Des Moines, Iowa, which own 100% of the voting shares of BTC Financial Corporation. John Ruan III is the trustee of both Trusts.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MIDWEST BANCORP, INC.	* 3A3 * 18C * Branch	First Midwest Bancorp, Inc., Itasca, Illinois, to acquire via merger Standard Bancshares, Inc., Hickory Hills, Illinois, and thereby indirectly acquire Standard Bank and Trust Company, Hickory Hills, Illinois. In addition, Standard Bank and Trust Company to merge with and into First Midwest Bank, Itasca, Illinois. As a result of the merger, First Midwest Bank will establish 33 branches.	Newspaper:	Not available
			Federal Register:	Not available
FORT MADISON BANK & TRUST CO.	* 18C * Branch	Fort Madison Bank & Trust Co., Fort Madison, Iowa, to merge with its sister bank, Keokuk Savings Bank and Trust Company, Keokuk, Iowa. As a result of the merger, all locations of Keokuk Savings Bank and Trust Company will become branches of Fort Madison Bank & Trust Co.	Newspaper:	Not available
			Federal Register:	Not applicable
IOWA STATE BANK	* Branch	Iowa State Bank, Hull, Iowa, to establish a branch office at 301 Plymouth Street NW, LeMars, Iowa.	Newspaper:	08/04/2016
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 6, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
LASALLE BANCORP, INC.	CIC	Gerald F. Fitzgerald, Jr., Palatine, Illinois; the Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, as Restated December 31, 2009, Palatine, Illinois with Gerald F. Fitzgerald, Jr., as trustee; S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; Julie F. Schauer, Palatine, Illinois; the Julie F. Schauer 1994 Trust, Palatine, Illinois, with Julie F. Schauer as trustee; the GFF Family Exempt Trust Dated January 18, 1988, Inverness, Illinois, with Gerald F. Fitzgerald, Jr., James G. Fitzgerald, Thomas G. Fitzgerald and Peter G. Fitzgerald, as co-trustees; Otis Road Investments, LP, Inverness, Illinois, with Otis Management LLC, Inverness, Illinois as its general partner; and Otis Management LLC, Inverness, Illinois with James G. Fitzgerald as its member, acting in concert, to retain and acquire 25 percent or more of the shares or LaSalle Bancorp, Inc. and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper:	Not available
			Federal Register:	08/24/2016
UNITED COMMUNITY BANCORP, INC.	* 3A5	United Community Bancorp, Inc., Chatham, Illinois, to merge with Illini Corporation, Springfield, Illinois and thereby indirectly control Farmers State Bank of Camp Point, Camp Point, Illinois and Illini Bank, Springfield, Illinois.	Newspaper:	Not available
			Federal Register:	09/02/2016

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 6, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED COMMUNITY FINANCIAL CORPORATION	CIC	Arthur C. Johnson as trustee of the Arthur C. Johnson Bank Stock Trust, Ada, Michigan; the Arthur C. Johnson Bank Stock Trust, Ada, Michigan; Lynnea K. Gery (LaGrange, Illinois) as trustee and Arthur C. Johnson (Ada, Michigan) as special trustee of the Charles and Lois Welling Family Trust; the Charles and Lois Welling Family Trust, Hutchinson Island, Florida; Patricia A. Johnson as trustee of the Patricia A. Johnson Bank Stock Trust, Ada, Michigan; the Patricia A. Johnson Bank Stock Trust, Ada, Michigan; Erik T. Johnson, Rockford, Michigan; Hilary L. Ciesielski, Canton, Michigan; Bonnie K. Miller, individually, and as trustee of the Bonnie K. Miller Bank Stock Trust, Grand Rapids, Michigan; the Bonnie K. Miller Bank Stock Trust, Grand Rapids, Michigan; Charles J. Welling and Lois M. Welling as trustees of the Charles and Lois Welling Bank Stock Trust, Hutchinson Island, Florida; the Charles and Lois Welling Bank Stock Trust, Hutchinson Island, Florida; Legacy Trust as trustee of the Arthur C. Johnson Irrevocable Trust, Grand Rapids, Michigan; the Arthur C. Johnson Irrevocable Trust, Grand Rapids, Michigan; Legacy Trust as trustee of the Patricia A. Johnson Irrevocable Trust, Grand Rapids, Michigan; the Patricia A. Johnson Irrevocable Trust, Grand Rapids, Michigan; and Patlin Leasing Company, a Michigan partnership, as a group acting in concert to retain 25 percent or more of the shares and thereby control of United Community Financial Corporation, Grand Rapids, Michigan and thereby indirectly control United Bank of Michigan, Grand Rapids, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
WATERMAN BANCSHARES, INC.	CIC	Betty J. Miller Trust #1, Lake in the Hills, Illinois and Wayne M. Miller as Successor Trustee, the Wayne M. Miller Trust #1, Lake in the Hills, Illinois and Wayne M. Miller as Trustee, and Vernon L. Miller, Princeville, Illinois, to retain control above 25 percent of the voting shares of Waterman Bancshares, Inc., Waterman, Illinois and thereby indirectly control Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	08/11/2016

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 August 6, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
STONE BANCSHARES, INC.	CIC	Notice by the J.T. Compton SBI Trust, James T. Compton, Mountain View, Arkansas, as trustee; the James Kent Compton SBI Trust, James Kent Compton, Conway, Arkansas, as trustee, the Charles Kevin Compton SBI Trust, Charles Kevin Compton, Little Rock, Arkansas, as trustee; and the Kris David Compton SBI Trust, Kris David Compton, and Debra Lynn Walters Compton, both of Hendersonville, North Carolina, as co-trustees, all as general partners of the Compton Stone Quarry Family Limited Partnership, LLLP, Morrilton, Arkansas and as members of a family control group. The control group also includes the J.T. Compton GST Exempt Trust, James T. Compton as trustee, James T. Compton, individually, Lauren A. Compton, the Niva Compton Lancaster GST Exempt Trust, and the Niva Lancaster Revocable Living Trust, Niva C. Lancaster, Springfield, Missouri, as trustees; and the Daniels Family Trust Dated 7/12/2006, Charles Daniels and Sonya Daniels, both of Navarre, Florida, as co-trustees, and the Douglas Lancaster Trust, Sonya Daniels as trustee, to acquire and retain ownership of more than 25 percent of the voting shares of Stone Bancshares, Inc., Mountain View, Arkansas.	Newspaper:	08/23/2016
			Federal Register:	08/25/2016

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 6, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HERITAGE HOLDING COMPANY	* 3A3	American Heritage Holding Company, Saint Cloud, Minnesota, to acquire 100 percent of Avon Bancshares, Inc. Avon, Minnesota, and thereby indirectly acquire Avon State Bank, Avon, Minnesota.	Newspaper: Federal Register:	Not available Not available
BRIDGER COMPANY, THE	* 3A3	The Bridger Company, Bridger, Montana, proposes to acquire 100 percent of the voting shares of Montana State Bank, Plentywood, Montana.	Newspaper: Federal Register:	08/13/2016 08/22/2016
MUNICH BANCSHARES, INC.	CIC	Change in Control Notice by Theresa Dawley, Richfield, Minnesota, Kathryn Appold, Burnsville, Minnesota, and Delbert Dawley, Shakopee, Minnesota, as a group acting in concert, to retain and to acquire 25% or more of the shares of Munich Bancshares, Inc., Munich, North Dakota, and indirectly retain control of Horizon Financial Bank, Munich, North Dakota.	Newspaper: Federal Register:	Not available 08/18/2016
NORTHERN INTERSTATE FINANCIAL, INC.	* 3A5	Northern Interstate Financial, Inc., Norway, Michigan, to merge with C.F.C. Bancorp, Inc., Crystal Falls, Michigan, and thereby indirectly acquire First National Bank of Crystal Falls, Crystal Falls, Michigan.	Newspaper: Federal Register:	Not available 09/02/2016
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	David Ryan Feriancek, Saint Joseph, Minnesota, as a trustee of the Stearns Financial Services, Inc., Employee Stock Ownership Plan and Trust, Saint Cloud, Minnesota, (ESOP), to acquire control of the ESOP, and thereby indirectly gain control of Stearns Financial Services, Inc., Saint Cloud, Minnesota. Stearns controls Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala National Association, Upsala, Minnesota, and Stearns Bank of Holdingford National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available 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 August 6, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to purchase certain assets and assume certain liabilities of The State Bank of Hildreth, Hildreth, Nebraska, and incident thereto, to establish a branch.	Newspaper:	Not available
			Federal Register:	Not applicable
EQUITY BANCSHARES, INC.	* 3A3 * 18C	Equity Bancshares, Inc., Wichita, Kansas, to acquire 100 percent of the voting shares of Community First Bancshares, Inc., and thereby indirectly acquire control of Community First Bank, both of Harrison, Arkansas. Equity Bank, Andover, Kansas, to merge with Community First Bank, Harrison, Arkansas, and incident thereto, to establish branches in Harrison, Arkansas, Eureka Springs, Arkansas, Pea Ridge, Arkansas, and Berryville, Arkansas.	Newspaper:	08/28/2016
			Federal Register:	09/02/2016
HYS INVESTMENTS, LLC	* 3A3	HYS Investments, LLC, to increase its control of BOTS, Inc., parent of VisionBank, all of Topeka, Kansas, to 26.02 percent.	Newspaper:	08/20/2016
			Federal Register:	08/26/2016
ROXBURY BANCSHARES, INC	CIC	Notification submitted by Larry Mulcahy, Olathe, Kansas, proposing to acquire 25.0 percent or more 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:	Not available
VISION BANCSHARES, INC.	CIC	Notification submitted by Richard Michael Howard and Patricia A. Turner Howard, both of Gulf Shores, Alabama, and as members of the Vision Bancshares, Inc. Shareholders Agreement to acquire control of Vision Bancshares, Inc., parent of Vision Bank, N.A., both of Ada, Oklahoma.	Newspaper:	08/17/2016
			Federal Register:	08/17/2016

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.

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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

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 6, 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.(Due to length restriction in this field, please see full filing description on 'Sections' Screen.)	Newspaper: Federal Register:	Not available 08/16/2016
NORTHSTAR BANK OF TEXAS	* 18C * Branch	Application by Northstar Bank of Texas, Denton, Texas, to merge with its affiliated bank, Northstar Bank of Colorado, Denver, Colorado, and to establish the nineteen locations of the acquired institution as branches of Northstar Bank of Texas.	Newspaper: Federal Register:	Not available Not applicable
SOUTHWESTERN BANCORP, INC.	CIC	Notice by Steven S. Mack, San Antonio, Texas, to control 25 percent or more of Southwestern Bancorp, Inc., Boerne, Texas, and thereby, indirectly, Texas Heritage Bank, Boerne, Texas.	Newspaper: Federal Register:	08/11/2016 08/22/2016
WELLINGTON STATE BANK	* 18C * Branch	Application by Wellington State Bank, Wellington, Texas, to acquire by merger, First National Bank in Dalhart, Dalhart, Texas, and establish the head office of First National Bank in Dalhart as a branch office.	Newspaper: Federal Register:	Not available Not applicable
WSB BANCSHARES, INC.	* 3A5	Application by WSB Bancshares, Inc., Wellington, Texas, to acquire 100 percent of First Dalhart Baneshares, Inc., and therefore, indirectly First National Bank in Dalhart, both of Dalhart, Texas.	Newspaper: Federal Register:	08/19/2016 08/22/2016

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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- 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 August 6, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMENCEMENT BANK	* 18C * Branch	Commencement Bank, Tacoma, Washington, to merge with Thurston First Bank, Olympia, Washington, and thereby acquire one branch office,	Newspaper: Federal Register:	Not available Not applicable
LUTHER BURBANK CORPORATION	* 3A1	Luther Burbank Corporation, Santa Rosa, California, to become a bank holding company upon the conversion of Luther Burbank Savings, Santa Rosa, California, from a savings bank into a commercial bank.	Newspaper: Federal Register:	Not available 07/18/2016
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
WELLS FARGO & COMPANY	CIC	Change in Bank Control Notice filed by Berkshire Hathaway, Inc., et al, Omaha, Nebraska, to acquire over 10.0 percent of the voting common stock of Wells Fargo & Company, San Francisco, California.	Newspaper: Federal Register:	Not available 07/19/2016

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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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
- 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