
Federal Reserve Release



H.2

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

No. 33

Week Ending August 13, 2016

Advisory Councils

Community Depository Institutions Advisory Council -- announcement of members and designation of Janet A. Garufis as president and Gilda M. Nogueira as vice president for 2017.

- Announced, August 9, 2016

Forms

Forms -- final Board review to extend with revision the Notice of Proposed Declaration of Dividend (FR 1583) and Savings and Loan Holding Company Registration Statement (FR LL-10(b)).

- Approved, August 10, 2016

Regulations and Policies

Presidential \$1 Coin Program -- annual report to Congress on the Presidential \$1 Coin Program.

- Approved, August 2, 2016

(A/C)

Enforcement

First American State Bank, Greenwood Village, Colorado -- written agreement dated August 20, 2010, terminated August 3, 2016.

- Announced, August 9, 2016

First Bankshares, Inc., Barboursville, West Virginia -- written agreement with the Federal Reserve Bank of Richmond and the West Virginia Division of Financial Institutions.

- Announced, August 11, 2016

Liberty Bank, South San Francisco, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, August 11, 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**

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 602 East 10th Street, Palmetto, Florida; 2100 East Whipp Road, Dayton, Ohio; 5640 South Harlem Avenue, Summit, Illinois; and 1017 Roswell Street, Marietta, Georgia (four applications).

- Approved, August 12, 2016

Kansas City

First State Bank Nebraska, Lincoln, Nebraska -- to establish a de novo branch at 560 Sargent Street, Beatrice.

- Approved, August 11, 2016

Cleveland

Heartland Bank, Gahanna, Ohio -- to establish a branch at 5800 Forest Hills Boulevard, Columbus.

- Approved, August 9, 2016

Chicago

Iowa State Bank, Hull, Iowa -- to establish a branch at 301 Plymouth Street NW, LeMars.

- Approved, August 11, 2016

Bank Holding Companies

Atlanta

Bainbridge Bancshares, Inc., Bainbridge, Georgia -- to acquire Citizens Bank, Cairo.

- Approved, August 12, 2016

Bank Holding Companies

Director, BS&R

China Investment Corporation, Beijing, People's Republic of China, et al. -- relief from certain commitments.

- Granted, August 11, 2016

General Counsel

First Mutual of Richmond, Inc., Richmond, Indiana, and Richmond Mutual Bancorporation -- waiver of application to acquire a national bank by converting their subsidiary savings bank, Mutual Federal Savings Bank, Sidney, Ohio, into a national bank, MFSB, National Association, in order to facilitate MFSB's merger with and into First Bank Richmond, N.A., Richmond, a subsidiary of First Mutual of Richmond and Richmond Mutual.

- Granted, August 12, 2016

New York

Regal Bancorp, Inc., Livingston, New Jersey -- to become a bank holding company by acquiring Regal Bank, Livingston.

- Withdrawn, August 11, 2016

General Counsel

Vintage Bancorp, Inc., Wichita, Kansas, and Vintage Bank Kansas, Leon -- waiver of application to acquire Peabody State Bank, Peabody, in connection with the merger of Peabody State Bank with and into Vintage Bank Kansas.

- Granted, August 5, 2016

(A/C)

Change in Bank Control

Minneapolis

First Bemidji Holding Company, Bemidji, Minnesota -- change in bank control of First Bemidji Holding Company and its subsidiary, The First National Bank of Bemidji, Bemidji.

- Permitted, August 8, 2016

Philadelphia

Malvern Bank Corporation, Malvern, Pennsylvania -- to retain control of Malvern Bank Corporation and its subsidiary, National Bank of Malvern, Malvern.

- Permitted, August 12, 2016

Extensions of Time

Richmond

The Bank of Monroe, Union, West Virginia -- extension to February 19, 2017, to establish a branch at 9679 Seneca Trail South, Fairlea.

- Granted, August 9, 2016

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain real estate and certain loans.

- Granted, August 11, 2016

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending August 13, 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:	08/19/2016
			Federal Register:	Not applicable
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, South Weymouth, Massachusetts, to establish a branch at 275 Hancock Street, Quincy, Massachusetts 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:	09/02/2016

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 August 13, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLE'S UNITED FINANCIAL INC.	* 3A3	People's United Financial, Inc., Bridgeport, Connecticut, to merge with Suffolk Bancorp, Riverhead, New York and thereby indirectly acquire The Suffolk County National Bank, Riverhead, New York, pursuant to Sections 3(a) (3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Sections 225.11 and 225.15 of Regulation Y.	Newspaper:	09/10/2016
	* 3A5		Federal Register:	Not available

District: 2

Federal Reserve Bank of New York

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Institution	Location

NONE

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 13, 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

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 13, 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:	08/09/2016
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

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location

NONE

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 13, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, requests approval to establish a branch at 180 Old Courthouse Road, Appomattox, Virginia.	Newspaper:	08/19/2016
			Federal Register:	Not applicable
FIRST BANCORP	* 3A5 * 18C * Branch	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of Carolina Bank Holdings, Inc., Greensboro, North Carolina, and thereby indirectly acquire Carolina Bank, Greensboro, North Carolina. Additionally, First Bank, Troy, North Carolina, to merge with Carolina Bank.	Newspaper:	Not available
			Federal Register:	09/12/2016

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

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 13, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make nine low income housing public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 13, 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: Federal Register:	Not available 09/01/2016
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: Federal Register:	Not available 09/12/2016
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: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 08/24/2016

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 13, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVER HOLDING COMPANY	* 3A5	River Holding Company, Stoddard, Wisconsin, to merge with Sparta Union Bancshares, Inc., Sparta, Wisconsin and thereby indirectly acquire Union National Bank and Trust Company, Sparta, Wisconsin.	Newspaper:	Not available
			Federal Register:	09/09/2016
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:	08/04/2016
			Federal Register:	09/02/2016
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 13, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 13, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARDIN COUNTY BANK, THE	Member	The Hardin County Bank, Savannah, Tennessee, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	* 3A5	South Central Bancshares of Kentucky, Inc., Glasgow, Kentucky, to merge with Kentucky National Bancorp, Inc., Elizabethtown, Kentucky, and thereby indirectly acquire Kentucky Neighborhood Bank, Elizabethtown, Kentucky.	Newspaper:	09/09/2016
			Federal Register:	Not available
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 and limited 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; the Daniels Family Trust Dated 7/12/2006, Charles Daniels and Sonya Daniels, both of Navarre, Florida, as co-trustees; the Douglas Lancaster Trust, Sonya Daniels as trustee; and the Kevin Compton Revocable Trust, Charles K. Compton 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:	08/31/2016

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 13, 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 09/12/2016
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). 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 08/30/2016

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 13, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANK, THE	* Branch Premises	The Community State Bank, Poteau, Oklahoma, to establish a branch at 502 West Main Street, Wilburton, Oklahoma, to increase its investment in bank premises in the total amount of \$1,925,000.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 08/24/2016

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 13, 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:	07/27/2016 08/16/2016
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment in the amount of \$2,149,696 in the Raymond James Tax Credit Fund 42 L.L.C.	Newspaper: Federal Register:	Not applicable Not applicable
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment in the amount of \$5 million in the Enterprise Housing Partners XXVII Limited Partnership.	Newspaper: Federal Register:	Not applicable Not applicable
COMMERCIAL STATE BANK	Member	Application by Commercial State Bank, Andrews, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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
OAKWOOD BANCSHARES, INC	* 3A1	Application by Oakwood Bancshares, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of Oakwood State Bank, Oakwood, Texas.	Newspaper: Federal Register:	Not available 09/12/2016

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 13, 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 as Voting Person under a Voting Agreement dated November 1, 2013 (the "Voting Agreement"), Charles S. Leis, Eagle, Idaho, individually and as Voting Person under the Voting Agreement, and the following parties to the Voting Agreement which constitutes a group of persons acting in concert: The Revocable Trust of Dorvin D. Leis, Kahului, Hawaii, Samuel S. Aguirre Revocable Living Trust, Alea, Hawaii, Paul R. Botts Revocable Living Trust, Kailua, Hawaii, James F. Bowen, Rockwall, Texas, H. Grady Chandler, Garland, Texas, Daniel R. Goodfellow, Wenatchee, Washington, J. Stephen Goodfellow, Wenatchee, Washington, the Goodfellow Main Trust fbo Chad S. Goodfellow, Wenatchee, Washington, the Goodfellow Main Trust fbo Chelsea D. Goodfellow, Wenatchee, Washington, Harvey C. King 1992 Revocable Living Trust, Kailua, Hawaii, Charles S. Leis, Eagle, Idaho, Stanley B. Leis, Eagle, Idaho, Stephen T. Leis, Kihei, Hawaii, Roger McArthur Revocable Living Trust, Wailuku, Hawaii, Linda Tomlinson Mitchell, Gun Barrel City, Texas, Jeffrey S. Moore, Lisle, Illinois, Jeffrey Soulier, Kihei, Hawaii, Edward B. Tomlinson, II, Rowlett, Texas, Brad Wagenaar, Honolulu, Hawaii, William W. Wilmore Revocable Trust, Kahului, Hawaii, and Sherry Wortham, Wills Point, Texas, to collectively control and retain 25 percent or more of the shares of Texas Brand Bancshares, Inc., and therefore indirectly, Texas Brand Bank, both of Garland, Texas.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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 13, 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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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