
Federal Reserve Release



H.2

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

No. 34

Week Ending August 20, 2016

Personnel

Management Division -- appointment of Stephen Pearson as assistant director.
- Announced, August 18, 2016

Enforcement

Allied Bank, Mulberry, Arkansas -- issuance of a prompt corrective action directive with the consent of the bank.
- Announced, August 18, 2016

Tennessee State Bancshares, Inc., Pigeon Forge, Tennessee, and Tennessee State Bank -- written agreement dated August 31, 2009, terminated August 10, 2016.
- Announced, August 16, 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**

Dallas

Frost Bank, San Antonio, Texas -- to establish branches at 201 East Shore Drive, The Woodlands, and 15455 Memorial Drive, Houston (two applications).

- Approved, August 17, 2016

Atlanta

USAmeriBank, Clearwater, Florida -- to establish a branch at 427 South Florida Avenue, Lakeland.

- Withdrawn, August 18, 2016

Bank Holding Companies

Minneapolis

Citizens Bancorp, Inc., Cadott, Wisconsin -- to engage de novo in extending credit and servicing loans.

- Approved, August 18, 2016

Minneapolis

Vermillion Bancshares, Inc., Vermillion, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, August 18, 2016

Bank Mergers

Dallas

Northstar Bank of Texas, Denton, Texas -- to merge with its affiliate, Northstar Bank of Colorado, Denver, Colorado, and to establish branches at the locations of the acquired bank.

- Approved, August 18, 2016

Banks, State Member

Boston

Brookline Bank, Brookline, Massachusetts -- to retain certain public welfare investments

- Approved, August 17, 2016

Change in Bank Control

Minneapolis

Bigfork Bancshares, Inc., Bigfork, Minnesota -- to retain control of Bigfork Bancshares, Inc., and its subsidiary, First State Bank of Bigfork, Bigfork.

- Permitted, August 16, 2016

Dallas

Carlile Bancshares, Inc., Fort Worth, Texas -- change in bank control of Carlile Bancshares, Inc., and its subsidiaries, NorthStar Bank of Texas, Denton, and NorthStar Bank of Colorado, Denver, Colorado.

- Permitted, August 19, 2016

St. Louis

First State Banking Corp, Russellville, Arkansas -- change in bank control of First State Banking Corporation and its subsidiary, First State Bank, Russellville.

- Permitted, August 18, 2016

Savings and Loan Holding Companies

Cleveland

Belpre Bancorp, Belpre, Ohio -- to reorganize into a mutual holding company structure through the formation of Belpre Bancorp, Belpre, which will control Belpre Savings Bank.

- Approved, August 17, 2016

Cleveland

First Mutual Holding Co., Lakewood, Ohio -- to acquire through merger Belpre Bancorp, a mutual holding company, Belpre, and thereby directly control Belpre Savings Bank.

- Approved, August 17, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	08/09/2016
			Federal Register:	Not applicable

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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)

Institution	Location
CHARLES RIVER BK	MEDWAY, MASSACHUSETTS
MARTHA'S VINEYARD SB	EDGARTOWN, MASSACHUSETTS
READING CO-OP BK	READING, MASSACHUSETTS
WALPOLE CO-OP BK	WALPOLE, MASSACHUSETTS

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 20, 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:	09/15/2016

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
PEAPACK GLADSTONE BK	BEDMINSTER, NEW JERSEY

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 20, 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
FIRST CITIZENS CMNTY BK	MANSFIELD, PENNSYLVANIA
FIRST NORTHERN B&TC	PALMERTON, PENNSYLVANIA

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
APPLE CREEK BKG CO	APPLE CREEK, OHIO
CORTLAND SVG & BKG CO	CORTLAND, OHIO
PEOPLES B&TC	HAZARD, KENTUCKY

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 20, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLEAR MOUNTAIN BANK	Premises	Clear Mountain Bank, Bruceton Mills, WV has requested approval to exceed the established limit for premises under Section 24A of the Federal Reserve Act, to purchase a building the bank currently leases in Bruceton Mills, WV	Newspaper: Federal Register:	Not applicable Not applicable
FARMERS & MERCHANTS BANK	* Branch	Farmers and Merchants Bank, Timberville, VA requests approval to open a branch office located at 2030 Legacy Lane, Harrisonburg, Virginia.	Newspaper: Federal Register:	Not available 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: Federal Register:	09/16/2016 09/12/2016

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location
BANK OF CHARLOTTE CTY	PHENIX, VIRGINIA
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA
CNB	CENTREVILLE, MARYLAND
FREDERICK CTY BK	FREDERICK, MARYLAND
MIDDLEBURG BK	MIDDLEBURG, VIRGINIA

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 20, 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 two low income housing public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SUNSHINE BANCORP, INC.	* 3A1	Sunshine Bancorp, Inc., Plant City, Florida, a savings and loan holding company, to become a bank holding company for a moment in time, by acquiring 100 percent of the outstanding shares of FBC Bancorp, Inc., and its subsidiary, Florida Bank of Commerce, both of Orlando, Florida.	Newspaper:	Not available
			Federal Register:	09/18/2016
USAMERIBANK	* Branch	USAmeriBank, Clearwater, Florida, to establish a branch located at 427 S. Florida Avenue, Lakeland, Florida, to be known as the Lakeland Branch.	Newspaper:	08/27/2016
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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NONE

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Institution	Location
CAPITAL CITY BK	TALLAHASSEE, FLORIDA
RELIANT BK	BRENTWOOD, TENNESSEE
SUNTRUST BK	ATLANTA, GEORGIA

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 20, 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 20, 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 FINANCIAL CORPORATION	CIC	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; together with Arthur C. Johnson as trustee of the Arthur C. Johnson Bank Stock Trust, Ada, Michigan; the Arthur C. Johnson Bank Stock Trust, Ada, Michigan; Arthur C. Johnson as a general partner of Patlin Leasing Company, a Michigan partnership; Patlin Leasing Company, a Michigan partnership; 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; 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 Bank, as trustee of the Arthur C. Johnson Irrevocable Trust, Grand Rapids, Michigan; the Arthur C. Johnson Irrevocable Trust, Grand Rapids, Michigan; Legacy Trust Bank, as trustee of the Patricia A. Johnson Irrevocable Trust, Grand Rapids, Michigan; and the Patricia A. Johnson Irrevocable Trust, Grand Rapids, Michigan, as a group acting in concert to retain 88.36 percent of the voting share and thereby control of United Community Financial Corporation, Grand Rapids, Michigan, a financial holding company 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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

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BANK MIDWEST	SPIRIT LAKE, IOWA
BANK OF BROADHEAD	BROADHEAD, WISCONSIN
CENTRAL BK	STORM LAKE, IOWA
DEMOTTE ST BK	DEMOTTE, INDIANA
SHELBY CTY ST BK	SHELBYVILLE, ILLINOIS
STATE BK OF THE LAKES	ANTIOCH, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 20, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCOMPANY, INC	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Bank Star One, Fulton, Missouri.	Newspaper:	09/20/2016
			Federal Register:	09/16/2016
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSH PLAN	* 3A3	M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M&P Community Bancshares, Inc., Newport, Arkansas, for a total of ownership of up to 38 percent.	Newspaper:	08/19/2016
			Federal Register:	Not available
PIGGOTT BANKSTOCK, INC.	CIC	Notice by Gaylon M. Lawrence, Jr., Memphis, Tennessee, to retain 25 percent or more of Piggott Bankstock, Inc., Piggott, Arkansas, and thereby indirectly retain control of Piggott State Bank, Piggott, Arkansas.	Newspaper:	09/02/2016
			Federal Register:	Not available
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:	09/13/2016
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:	09/01/2016
			Federal Register:	08/31/2016

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

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Institution	Location
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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 20, 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:	08/18/2016 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
FARMERS ST BK	VICTOR, MONTANA
MONTANA ST BK	PLENTYWOOD, MONTANA
STATE BK OF TOWNSEND	TOWNSEND, MONTANA

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 20, 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:	08/26/2016 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

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
	NONE				

CRA Examinations scheduled for Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)

Institution	Location
ADAMS B&TC	OGALLALA, NEBRASKA
BANK OF STAR VALLEY	AFTON, WYOMING
BANK2	OKLAHOMA CITY, OKLAHOMA
BUFFALO FED BK	BUFFALO, WYOMING
CITY B&TC	GUYMON, OKLAHOMA
CORNHUSKER BK	LINCOLN, NEBRASKA
EQUITY BK	ANDOVER, KANSAS
FARMERS BK OF NORTHERN MO	UNIONVILLE, MISSOURI
FIRST AMERICAN ST BK	GREENWOOD VILLAGE, COLORADO
FIRST B&TC	CLINTON, OKLAHOMA
HERITAGE BK	TOPEKA, KANSAS
IMPACT BK	WELLINGTON, KANSAS
NBH BK NA	KANSAS CITY, MISSOURI
NEW CENTURY BK	BELLEVILLE, KANSAS
PEOPLES BK	COLDWATER, KANSAS
RCB BK	CLAREMORE, OKLAHOMA
TOWN & COUNTRY BK	RAVENNA, NEBRASKA

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 20, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	09/12/2016
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:	09/06/2016
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:	08/19/2016
			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.

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NONE					

CRA Examinations scheduled for Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)

Institution	Location
FIRST ST BK OF LIVINGSTON	LIVINGSTON, TEXAS
ORIGIN BK	CHOUDRANT, LOUISIANA

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending August 20, 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
FIRST FINANCIAL NORTHWEST, INC.	CIC	First Financial Northwest, Inc., Employee Stock Ownership Trust, Renton, Washington, seeks retroactive non-objection under the Change in Bank Control Act to increase its holdings of the voting common stock of First Financial Northwest, Inc., from 9.98 percent to a maximum of 12.86 percent, and thereby First Financial Northwest Bank, both of Renton, Washington, as a result of Bancorp's 2016 stock repurchases.	Newspaper: Federal Register:	Not available Not available
FIRST FINANCIAL NORTHWEST, INC.	CIC	First Financial Northwest Foundation, Renton, Washington, seeks retroactive non-objection under the Change in Bank Control Act to increase its holdings of the voting common stock of First Financial Northwest, Inc., from 9.63 percent to a maximum of 12.41 percent, and thereby First Financial Northwest Bank, both of Renton, Washington, as a result of Bancorp's 2016 stock repurchases.	Newspaper: Federal Register:	Not available Not available
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
OLYMPIC BANCORP, INC.	CIC	Change in Bank Control Notice filed by Helen Langer Smith; Cynthia Langer Smith; Melinda S. Pigors; Stephanie Meredith Smith; The Living Trust for the benefit of Stephanie Meredith Smith, Helen Langer Smith and Cynthia Langer Smith, Co-Trustees; The Pigors Family Trust dated December 9, 1994, Michael K. Pigors and Melinda S. Pigors, Co-Trustees; and Michael K. Pigors; to retain control of Olympic Bancorp, Inc., and thereby indirectly of Kitsap Bank, both of Port Orchard, Washington.	Newspaper: Federal Register:	Not available 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.

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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 Fourth Quarter of 2016 (October 1, 2016 - December 31, 2016)

Institution	Location
ALTAPACIFIC BK	SANTA ROSA, CALIFORNIA
