
Federal Reserve Release



H.2

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

No. 48

Week Ending November 26, 2016

Regulations and Policies

Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock) -- final rule to change rates paid on dividends to certain Reserve Bank depository institution stockholders.

- Approved, November 3, 2016

(A/C)

Regulations Z (Truth in Lending) and M (Consumer Leasing) -- final interagency amendments to official staff interpretations to clarify the method used to determine thresholds for exempting (1) certain consumer credit and lease transactions from the Truth in Lending Act and Consumer Leasing Act, respectively, and (2) certain small loans from the real estate appraisal requirements for higher-priced mortgages, both based on changes in the consumer price index.

- Approved, November 7, 2016

(A/C)

Report on Debit Card Data -- biennial report on the 2015 debit card market.

- Approved, November 21, 2016

H.2 Actions under delegated authority

November 20, 2016 to November 26, 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

Chicago

American Trust & Savings Bank, Dubuque, Iowa -- to establish a branch at 7204 University Avenue, Windsor Heights.

- Approved, November 22, 2016

Richmond

Great State Bank, Wilkesboro, North Carolina -- to establish a branch at 516 Hawthorne Drive, Yadkinville.

- Approved, November 23, 2016

St. Louis

RCSBank, New London, Missouri -- to establish a branch at 1650 Beale Street, Saint Charles.

- Approved, November 22, 2016

Bank Holding Companies

Dallas

Caldwell Holding Company, Columbia, Louisiana -- to acquire Progressive National Financial Corporation, Mansfield, and thereby indirectly acquire Progressive National Bank.

- Approved, November 25, 2016

St. Louis

First Community Bancshares, Inc., Batesville, Arkansas -- to merge with Little River Bancshares, Inc., Lepanto, and thereby indirectly acquire Little River Bank.

- Approved, November 21, 2016

Bank Holding Companies

Secretary

First York Ban Corp (First York), York, Nebraska -- to acquire Swedlund Management Co., Murray; and for First York's subsidiary, Cornerstone Bank, York, to merge with Murray State Bank, Murray, and establish a branch.

- Approved, November 23, 2016

Kansas City

Margaret Parker Platter Charitable Trust, Osceola, Missouri -- to become a bank holding company by acquiring shares of SCC Bancshares, Inc., Osceola, parent of St. Clair County State Bank.

- Approved, November 22, 2016

Chicago

Merchants Bancorp, Carmel, Indiana -- to acquire Bluestem Development Corporation, Joy, Illinois, and thereby indirectly acquire Joy State Bank.

- Withdrawn, November 23, 2016

Cleveland

Standard Financial Corp, Murrysville, Pennsylvania -- to acquire Allegheny Valley Bancorp, Inc., Pittsburgh, and thereby acquire control of Allegheny Valley Bank of Pittsburgh.

- Approved, November 22, 2016

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

Consector Partners, L.P., New York, New York, et al. -- relief from certain commitments.

- Granted, November 21, 2016

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make community development and public welfare investments.

- Approved, November 23, 2016

Director, BS&R

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, November 22, 2016

Director, BS&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, November 22, 2016

Extensions of Time

Atlanta

First Florida Bank, Destin, Florida -- extension to January 23, 2017, to establish a branch at the intersection of U.S. Highway 331-S and Lagrange Road, Freeport.

- Granted, November 23, 2016

Financial Holding Companies

Minneapolis

Bridgewater Bancshares, Inc., Bloomington, Minnesota -- election to become a financial holding company.

- Effective, November 21, 2016

Financial Holding Companies

Secretary

TGR Financial, Inc., Naples, Florida -- election to become a financial holding company.

- Effective, November 22, 2016

Membership

Kansas City

Bank of Burlington, Burlington, Colorado -- to become a member of the Federal Reserve System.

- Approved, November 22, 2016

Kansas City

First National Bank Northeast (to be known as First Northeast Bank of Nebraska), Lyons, Nebraska -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 21, 2016

Kansas City

The First National Bank of Washington (to be known as FNB Washington), Washington, Kansas -- to retain membership in the Federal Reserve System on conversion from a national to a state charter.

- Approved, November 22, 2016

Kansas City

FMS Bank, Fort Morgan, Colorado -- to become a member of the Federal Reserve System.

- Approved, November 23, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
First Boston Holdings, Inc.	* SLHC Formation	Application by First Boston Holdings, Inc., Boston, Massachusetts to become a Savings and Loan Holding Company under the Home Owners Loan Act, as amended, by acquiring all of the voting stock of Admirals Bank, Boston, Massachusetts, a federal savings bank.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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 First Quarter of 2017 (January 1, 2017 - March 31, 2017)

Institution	Location
EAST CAMBRIDGE SVG BK	CAMBRIDGE, MASSACHUSETTS
SAVINGS INST BK & TR CO	WILLIMANTIC, CONNECTICUT

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, to establish a branch office to be located at 95 Matawan Road, Old Bridge, New Jersey.	Newspaper:	11/24/2016
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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NONE

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
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District: 4

Federal Reserve Bank of Cleveland

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS COMMERCE BANCSHARES, INC.	CIC	Notice of Change in Bank Control filed by the Versailles Capital Group ("VCG"), consisting of Jeffrey D. Ball, Amber K. Ball, Raymond S. Haga, Amy S. Haga, David R. Brown, David A. Brown, Leah R. Brown, Timothy J. Cambron and his Irrevocable Trust and Revocable Living Trust 2, Anne M. Cambron and her Irrevocable Trust and Revocable Living Trust 2, Carly A. Cambron, Lauren M. Cambron, Seth J. Cambron, Ruggles Sign Company, Conny D. Goodin, Cheryl J. Goodin, John L. Goodin, Allyson J. Goodin, Trent L. Goodin, Carol A. Goodin, Jack A. Kain, Denis G. King, Myra D. King, Brian J. King, David T. Meyers, Michelle S. Oxley, Marion K. Reed, Brenda A. Reed, William R. Shanks, Margaret W. Shanks, Elizabeth A. Blevins, Willard M. Wickstrom, Barry S. Settles, Brian S. Settles, Lindsay Settles, Frank E. Stark, and Marsha S. Stark, to gain control of 25% or more of the outstanding shares of Citizens Commerce Bancshares, Inc., Versailles, KY, thereby indirectly controlling Citizens Commerce National Bank, Versailles, KY.	Newspaper: Federal Register:	Not available Not available
UNITED COMMUNITY FINANCIAL CORPORATION	* 3A1 * 3A3 * 3A5	Application by United Community Financial Corp., Youngstown, Ohio, to become a bank holding company through its acquisition of Ohio Legacy Corp., North Canton, Ohio, and thereby acquire control of Premier Bank and Trust Company, North Canton, Ohio pursuant to Section 3 of the Bank Holding Company Act	Newspaper: Federal Register:	12/26/2016 12/22/2016

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for First Quarter of 2017 (January 1, 2017 - March 31, 2017)

Institution	Location
BUCKEYE CMNTY BK	LORAIN, OHIO
PEOPLES BK NA	MARIETTA, OHIO
RICHWOOD BKG CO	RICHWOOD, OHIO
SETTLERS BK	MARIETTA, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 26, 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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Institution	Location
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District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending November 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FEDERATION DES CAISSES DESJARDINS DU QUEBEC	FBSEA	Fédération des caisses Desjardins du Québec, Levis, Quebec, Canada, to establish a federal branch in Hallandale, Florida, to establish a foreign branch located at 1001 East Hallandale Beach Boulevard, Hallandale, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
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 six 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 First Quarter of 2017 (January 1, 2017 - March 31, 2017)

Institution	Location
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* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, and thereby indirectly acquire Bank of Birmingham, Birmingham, Michigan.	Newspaper:	Not available
			Federal Register:	12/14/2016
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper:	Not available
			Federal Register:	09/26/2016
CENTRAL STATE BANK	* Branch	Central State Bank, Elkader, Iowa, to establish a branch at 5210 Council Street, Cedar Rapids, Iowa.	Newspaper:	Not available
			Federal Register:	Not applicable
FARMERS & MERCHANTS BANCORP	CIC	Notice by Mike Weis and Valerie Weis, Norwalk, Iowa, individually and as controlling shareholders of Interstate Enterprises, Ltd. a wholly-owned subsidiary of Interstate 35 Telephone Company, Truro, Iowa, and as a group acting in concert with: Paul Cain, Van Meter, Iowa; Kelly Cain, Van Meter, Iowa; David Cain, Van Meter, Iowa; Meghan E. Cain, Van Meter, Iowa; Stephen Cain, Winterset, Iowa; Marvin A. Eivins, Winterset, Iowa; Lillian K. Eivins, Winterset, Iowa; Susan Eivins Brakhane, Winterset, Iowa; James W. Mease, Winterset, Iowa; Sue A. Mease, Winterset, Iowa; Justin J. Mease, Ankeny, Iowa; April S. Schaefer, Cedar Rapids, Iowa; Shane K. Pashek, Winterset, Iowa; Ann Pashek, Winterset, Iowa; Taylor E. Pashek, Winterset, Iowa; Hunter K. Pashek, Winterset, Iowa; Ellie L. Pashek, Winterset, Iowa; Connor J. Pashek, Winterset, Iowa; S. James Smith, Winterset, Iowa; Linda J. Smith, Earlham, Iowa; Kari L. Brett, Altoona, Iowa; Ellen D. Wade, Beacon, New York; M. Randall Townsend, Winterset, Iowa; Kimberly A. Townsend, Winterset, Iowa; Megan A. Townsend, Winterset, Iowa; David E. Trask, Winterset, Iowa; Judith A. Trask, Winterset, Iowa; Kristin Elizabeth Weis, Winterset, Iowa, to acquire control of more than 25 percent of the voting shares of Farmers and Merchants Bancorp, Winterset, Iowa, and thereby indirectly control Farmers & Merchants State Bank, Winterset, Iowa.	Newspaper:	Not available
			Federal Register:	12/09/2016

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FENTURA FINANCIAL, INC.	* 3A5	Fentura Financial, Inc., Fenton, Michigan, to acquire via merger 100 percent of Community Bancorp, Inc., Saint Charles, Michigan, and thereby indirectly acquire Community State Bank, Saint Charles, Michigan.	Newspaper: Federal Register:	Not available 11/29/2016
FIRST STATE ASSOCIATES, INC.	CIC	Notice by Derek S. Nolan, Parker, South Dakota, individually and thereby acting in concert with Donald D. Nolan, Parker, South Dakota, to acquire control of more than 10 percent of the voting shares of First State Associates, Inc., Hawarden, Iowa. First State Associates, Inc. controls First State Bank, Hawarden, Iowa; Farmers State Bank, Marion, South Dakota; and Miner County Bank, Howard, South Dakota.	Newspaper: Federal Register:	Not available 11/25/2016
UNITED COMMUNITY BANCORP, INC.	* 3A5	United Community Bancorp, Inc., Chatham, Illinois, to merge with Liberty Bancshares, Inc., Alton, Illinois and thereby indirectly acquire Liberty Bank, Alton, Illinois.	Newspaper: Federal Register:	Not available 12/12/2016
VILLAGE BANK & TRUST	* Branch	Village Bank & Trust, Arlington Heights, to establish a new branch at 1635 Algonquin Road, Rolling Meadows, Illinois	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for First Quarter of 2017 (January 1, 2017 - March 31, 2017)

Institution	Location
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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* 18C * Branch	Centennial Bank, Conway, Arkansas, to merge with Landmark Bank, N.A., Fort Lauderdale, Florida, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas, to acquire 8.10 percent of Legacy BancShares, Inc., Springdale, Arkansas, and thereby indirectly retain ownership in Legacy National Bank, Springdale, Arkansas.	Newspaper: Federal Register:	Not available Not available
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to increase its ownership in CrossFirst Holdings, LLC, Leawood, Kansas, from 10.43 percent to 14.53 percent through the purchase of up to 500,000 additional common member units, and thereby increase its interest in CrossFirst Bank, Leawood, Kansas.	Newspaper: Federal Register:	12/23/2016 Not available
FIRST STATE BANK AND TRUST COMPANY, INC.	* 18C	First State Bank and Trust Company, Inc., Caruthersville, Missouri, to purchase certain assets and assume certain liabilities of the Dexter, Missouri branch of Montgomery Bank, National Association, Sikeston, Missouri.	Newspaper: Federal Register:	12/23/2016 Not applicable
FNBC BANCORP INC	CIC	Notice by the Pat McInnis Cooper Marital Trust, John A. Cooper III as trustee, individually and as part of a family control group that also includes the Pat McInnis Cooper Family Trust, John A. Cooper III as trustee, the Pat McInnis Cooper GS Trust, John A. Cooper III as trustee, and the John A. Cooper Jr. Family Trust, John A. Cooper III as trustee, all of Rogers, Arkansas, for the marital trust to retain control of 44.44 percent and for the family control group to retain control of 64.49 percent of FNBC Bancorp, Inc., Ash Flat, Arkansas.	Newspaper: Federal Register:	Not available 12/05/2016
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire, through merger, Giant Holdings, Inc., Fort Lauderdale, Florida, and thereby indirectly acquire Landmark Bank, N.A., Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available Not available
LEGACY BANCSHARES, INC.	* 3A1	Legacy BancShares, Inc., Springdale, Arkansas, to become a bank holding company by acquiring 100 percent of Legacy National Bank, Springdale, Arkansas.	Newspaper: Federal Register:	12/24/2016 Not available
LONOKE BANCSHARES, INC.	* 3A3	Lonoke Bancshares, Inc., Lonoke, Arkansas, to indirectly acquire 100 percent of Pinnacle Bancshares, Inc., Rogers, Arkansas, and thereby indirectly acquire Pinnacle Bank, Rogers, Arkansas.	Newspaper: Federal Register:	12/14/2016 12/21/2016

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
SIMMONS FIRST NATIONAL CORPORATION	* 3A5	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire 100 percent of Hardeman County Investment Company Inc., Jackson, Tennessee, and thereby indirectly acquire First South Bank, Jackson, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available

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District: 8

Federal Reserve Bank of St. Louis

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Institution	Location
BANK OF FAYETTE CTY	PIPERTON, TENNESSEE
BANK OF IBERIA	IBERIA, MISSOURI
CITIZENS BK	HARTFORD, KENTUCKY
EVOLVE B&TC	WEST MEMPHIS, ARKANSAS
FARMERS B&TC	MAGNOLIA, ARKANSAS
FIRST CMNTY BK	MARION, ARKANSAS
FIRST ST BK OF WARREN	WARREN, ARKANSAS
LEWISBURG BKG CO	LEWISBURG, KENTUCKY
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI
PEOPLES B&TC CO	TROY, MISSOURI
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS
TEXICO ST BK	TEXICO, ILLINOIS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Retroactive change in control notice by Michael L. Frei, Wagner, South Dakota, individually and with power to vote the shares held in the Jill M. Frei Trust, to retain control of 25 percent or more of the shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly retain control of Commercial State Bank of Wagner, Wagner, South Dakota.	Newspaper: Federal Register:	Not available 11/29/2016
HIGGINS BANCORPORATION, INC.	CIC	Change in Control Notice by Michael D. Toombs and Barbara A. Toombs, individually and as trustees of the David H. Toombs Family Trust (the Trust), all of Rosemount, Minnesota, to acquire control of 25 percent or more of Higgins Bancorporation, Inc., Rosemount, Minnesota (Higgins). In addition, the Trust; Michael D. Toombs; Barbara A. Toombs; Gregory J. Toombs, Clear Lake, Wisconsin; James P. Toombs, Rosemount, Minnesota; Mark E. Toombs, Lakeville, Minnesota; Amy M. Murphy, Farmington, Minnesota; and Sarah J. Peterson, Lakeville, Minnesota, to retain or acquire control of Higgins shares as part of the Toombs family shareholder group, and thereby indirectly retain or acquire control of First State Bank of Rosemount, Rosemount, Minnesota.	Newspaper: Federal Register:	12/10/2016 Not available
NATCOM BANCSHARES, INC.	* 3A3	NATCOM Bancshares, Inc., Superior, Wisconsin, to acquire 49 percent of the shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly acquire Republic Bank, Inc., Duluth, Minnesota.	Newspaper: Federal Register:	Not available 12/22/2016

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for First Quarter of 2017 (January 1, 2017 - March 31, 2017)

Institution	Location
LIBERTY SVG BK FSB	SAINT CLOUD, MINNESOTA
MONTANA ST BK	PLENTYWOOD, MONTANA
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AN TRUST	* 3A3	The Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska, to acquire up to an additional 1.85% for a total of 41.65% of the voting shares of Banner County Ban Corporation, parent of Banner Capital Bank, both of Harrisburg, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATIONAL BANK OF WASHINGTON, THE	Member	First National Bank of Washington, Washington, Kansas (to be known as FNB Washington), to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FMS BANK	Member	FMS Bank, Fort Morgan, Colorado, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GRAND CAPITAL CORPORATION	4c8	Grand Capital Corporation, Tulsa, Oklahoma, to engage in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	12/12/2016

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 First Quarter of 2017 (January 1, 2017 - March 31, 2017)

Institution	Location
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA
BANK OF CMRC	RAWLINS, WYOMING
BANK OF EUFAULA	EUFAULA, OKLAHOMA
BANK OF JACKSON HOLE	JACKSON, WYOMING
BANKERS BK	OKLAHOMA CITY, OKLAHOMA
CASTLE ROCK BK	CASTLE ROCK, COLORADO
CENTRAL BK OF SEDALIA	SEDALIA, MISSOURI
FARMERS ST BK	PINE BLUFFS, WYOMING
FIRST BK OF CHANDLER	CHANDLER, OKLAHOMA
FIRST MO BK	BROOKFIELD, MISSOURI
FIRST NEODESHA BK	NEODESHA, KANSAS
FIRST ST BK NE	LINCOLN, NEBRASKA
GUARANTY B&TC	DENVER, COLORADO

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 26, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 5033 Edwards Ranch Road, Fort Worth, Texas 76109	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch office at 4718 Colleyville Blvd., Colleyville, Texas 76034	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
	NONE				

CRA Examinations scheduled for First Quarter of 2017 (January 1, 2017 - March 31, 2017)

Institution	Location
BANK OF TX	MIDLAND, TEXAS
CENTRAL BK	HOUSTON, TEXAS
VERITEX CMNTY BK	DALLAS, TEXAS
WELLINGTON ST BK	WELLINGTON, TEXAS
WESTSTAR BK	EL PASO, TEXAS

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 26, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANCORP	* 3A3 * 18C	AltaPacific Bancorp, Santa Rosa, California, to acquire Commerce Bank of Temecula Valley, Murrieta, California, and merge it with & into AltaPacific Bank, Santa Rosa, California.	Newspaper: Federal Register:	Not available 11/25/2016
BAYCOM CORP	* 3A1	BayCom Corp to become a bank holding company by acquiring 100 percent of Bay Commercial Bank, both of Walnut Creek, California.	Newspaper: Federal Register:	Not available Not available
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 3121 W. Olympic Blvd. #101, Los Angeles, Californi	Newspaper: Federal Register:	Not available Not applicable
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

District: 12

Federal Reserve Bank of San Francisco

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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- 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 First Quarter of 2017 (January 1, 2017 - March 31, 2017)

Institution	Location
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