
Federal Reserve Release



H.2

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

No. 49

Week Ending December 3, 2016

Forms

Forms -- final Board review to extend with revision the Savings Association Holding Company Report (FR H-(b)11).

- Approved, December 1, 2016

Forms -- final Board review (1) to extend without revision the Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N) and Abbreviated Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7NS) and (2) to extend with revision the Capital and Asset Report for Foreign Banking Organizations (FR Y-7Q).

- Approved, December 1, 2016

Enforcement

Customers Bank, Phoenixville, Pennsylvania -- consent cease-and-desist order and assessment of a civil money penalty.

- Approved, December 1, 2016

H.2 Actions under delegated authority

November 27, 2016 to December 3, 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

Central State Bank, Elkader, Iowa -- to establish a branch at 5210 Council Street, Cedar Rapids.

- Approved, December 1, 2016

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- to establish a branch at 109 East Church Street, Orlando.

- Approved, December 2, 2016

Chicago

Town Bank, Hartland, Wisconsin -- to establish a branch at 4732 West Lisbon Avenue, Milwaukee.

- Approved, December 2, 2016

Bank Holding Companies

San Francisco

AltaPacific Bancorp, Santa Rosa, California -- to acquire Commerce Bank of Temecula Valley, Murrieta; and for AltaPacific Bancorp's subsidiary, AltaPacific Bank, Santa Rosa, to merge with Commerce Bank of Temecula Valley.

- Approved, November 30, 2016

Bank Holding Companies

Chicago

BankFinancial Corporation, Burr Ridge, Illinois -- to become a bank holding company on conversion of its subsidiary, BankFinancial, F.S.B., Olympia Fields, from a federal savings bank to a national bank (to be known as BankFinancial, National Association).

- Approved, November 29, 2016

Atlanta

Clayton HC, Inc., Knoxville, Tennessee -- along with its subsidiaries, Apex Bancorp, Camden, and Apex Bank, to acquire American Patriot Bank, Greeneville.

- Approved, November 29, 2016

General Counsel

First Commonwealth Financial Corporation, Indiana, Pennsylvania -- waiver of application to acquire DCB Financial Corp., Lewis Center, Ohio, and its subsidiary, Delaware County Bank and Trust Company, in connection with the merger of Delaware County Bank with and into First Commonwealth Bank, Indiana.

- Granted, November 28, 2016

Chicago

First State Associates, Inc., Hawarden, Iowa -- to continue engaging in insurance activities.

- Approved, December 1, 2016

Secretary

Greater State Bancshares Corp., McAllen, Texas -- to become a bank holding company by acquiring Greater State Bank, Falfurrias.

- Approved, November 28, 2016

Bank Holding Companies

Minneapolis

Wells Financial Corp., Wells, Minnesota -- retroactive notice to engage de novo in lending activities.

- Approved, December 1, 2016

Banking Supervision & Regulation

Director, BS&R

JPMorgan Chase & Co., New York, New York; Citigroup Inc.; The Goldman Sachs Group, Inc.; Morgan Stanley; The Bank of New York Mellon Corporation; Bank of America Corporation, Charlotte, North Carolina; Wells Fargo & Company, San Francisco, California; and State Street Corporation, Boston, Massachusetts -- initial notification of the Director's determination to incorporate a counterparty default scenario component in the firms' company-run stress tests for the cycle beginning January 1, 2017.

- Approved, December 1, 2016

Banks, State Member

Director, BS&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, November 30, 2016

Director, BS&R

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, December 2, 2016

Change in Bank Control

Kansas City

City Bancshares, Inc., Fort Scott, Kansas -- change in bank control of City Bancshares, Inc., and its subsidiary, City State Bank, Fort Scott.

- Permitted, December 2, 2016

Chicago

Huron Valley Bancorp, Inc., Milford, Michigan -- change in bank control of Huron Valley Bancorp and its subsidiary, Huron Valley State Bank, Milford.

- Permitted, November 30, 2016

Chicago

River Holding Company, Stoddard, Wisconsin -- to retain control of River Holding Company and its subsidiaries, River Bank, Stoddard, and Wisconsin River Bank, Sauk City.

- Permitted, December 2, 2016

Richmond

Virginia Partners Bank, Fredericksburg, Virginia -- change in bank control of Virginia Partners Bank.

- Permitted, November 30, 2016

Extensions of Time

Secretary

Cathay General Bancorp, Los Angeles, California -- commenter's request to extend the comment period on the application to acquire SinoPac Bancorp, Los Angeles, and thereby indirectly acquire Far East National Bank.

- Denied, November 28, 2016

Extensions of Time

Cleveland

Wesbanco, Inc., Wheeling, West Virginia -- request for an extension of time to comply with commitments entered into in connection with Wesbanco's acquisition of ESB Financial Corporation, Ellwood City, Pennsylvania.

- Granted, November 28, 2016

Financial Holding Companies

New York

Ballston Spa Bancorp, Inc., Ballston Spa, New York -- election to become a financial holding company.

- Effective, December 1, 2016

Boston

BBN Financial Corporation, Glastonbury, Connecticut -- election to become a financial holding company.

- Effective, November 30, 2016

Membership

Boston

Commonwealth Co-operative Bank, Hyde Park, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, November 30, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 3, 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:	12/30/2016
			Federal Register:	12/30/2016

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
3843392	START CMNTY BK, NEW HAVEN, CONNECTICUT	08/01/2016	11/17/2016	S	Small Bank

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 December 3, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 3, 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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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending December 3, 2016**

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, Anna 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:	Not available
			Federal Register:	12/19/2016
HEARTLAND BANK	Premises	Request by Heartland Bank, Gahanna, OH for permission to exceed its limit of investment in premises as detailed in Section 208.21 of Regulation H and Section 24A of the Federal Reserve Act.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
783910	NORTH VALLEY BK, ZANESVILLE, OHIO	08/01/2016	11/17/2016	S	Small Bank
746513	PEOPLES B&TC OF MADISON CTY, BEREASVILLE, KENTUCKY	02/01/2016	11/17/2016	S	Int Sm Bank
1445943	WHITAKER BK, LEXINGTON, KENTUCKY	10/19/2015	11/17/2016	S	Large Bank

CRA Examinations scheduled for

Quarter of

Institution

Location

NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 3, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ESSEX BANK	* Branch	Essex Bank, Richmond, Virginia, proposes to establish a branch at 21437 Timberlake Road, Lynchburg, Virginia.	Newspaper:	12/01/2016
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
790721	EVB, TAPPAHANNOCK, VIRGINIA	07/11/2016	11/29/2016	S	Large Bank
2353595	FIRST CMNTY BK, BLUEFIELD, VIRGINIA	06/20/2016	11/14/2016	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 3, 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:	11/27/2016
			Federal Register:	Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 6309 South Claiborne Avenue, New Orleans, Louisiana, to be known as the Claiborne Drive-Up Branch.	Newspaper:	12/12/2016
			Federal Register:	Not applicable
Marine Bancorp of Florida, Inc.	* 3A1	Marine Bancorp of Florida, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Marine Bank & Trust Company, both of Vero Beach, Florida.	Newspaper:	Not available
			Federal Register:	Not available
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

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
WB&T BANKSHARES, INC.	CIC	Prior change in control notice filed by Moi M. Monroe and Ida M. Monroe Trust (Moi M Monroe III, Waycross, Georgia, William Joseph Monroe, Jr., Savannah, Georgia, Hannah Hopkins Franklin, Knoxville, Tennessee, Synovus Bank, Columbus Georgia, trustees); Moi M. Monroe III, Cheryl B Monroe, Patricia M. Monroe, J E Stewart Jr, Edwina J Stewart, J E Stewart III, James E Stewart IV, John T Stewart, Joseph Cook Stewart, Amy Fletcher, Mary Stewart Weir, Sam G Stewart, Samuel Gaskin Stewart Jr., Caroline Devane Stewart, Deen J Stewart, Deen Jordan Stewart Jr., and Courtney Nicole Stewart, all of Waycross, Georgia; Ann M Hammond, Sara Stewart Cotton, Steven Collins Cotton, Jr., and Claire Morgan Cotton, all of Atlanta, Georgia; Martha M Veon, Muskatine, Iowa; Ellen Monroe Colberg, Mount Holly, North Carolina; Emily Monroe Pridgen, Rincon, Georgia; The William & Elizabeth Hickam Living Trust (William Hickam and Elizabeth Hickam, trustees, both of Centennial, Colorado); Elizabeth Monroe Grantham, Nicholls, Georgia; Mr. and Mrs. David Bolton, Snellville, Georgia; Walter Hopkins and Carolyn Hopkins, both of Amelia Island, Florida; Mary Hopkins Bailey, Knoxville, Tennessee; William Joseph Monroe, Jr., Ivy S Monroe, Caroline Jordan Monroe, and William Joseph Monroe, III, all of Savannah, Georgia; Mary Helen Monroe, Fernandina Beach, Florida; and Patricia Monroe Fievet, High Point, North Carolina; to acquire as a group 10 percent or more of the shares via a new stock purchase of WB&T Bankshares, Inc., Waycross, Georgia. WB&T Bankshares, Inc. owns 100% of Waycross Bank & Trust in Waycross, Georgia, Guardian Bank in Valdosta, Georgia, and South Coast Bank & Trust in Brunswick, Georgia.	Newspaper:	Not available
			Federal Register:	12/19/2016

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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- S = Satisfactory
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3532641	SMARTBANK, PIGEON FORGE, TENNESSEE	08/01/2016	11/18/2016	S	Int Sm Bank

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 December 3, 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
ARTHUR BANCSHARES CORP.	CIC	Patricia Jurgens and Michael Aikman, both of Arthur, Illinois, and Gale Winningham, Hillsborough, California, to retain voting shares of Arthur Bancshares, Inc. and indirectly retain shares of State Bank of Arthur, both of Arthur, Illinois, and thereby join the existing Jurgens Winningham Family Control Group that was approved to control 25 percent or more of the voting shares of Arthur Bancshares, Inc. when the bank holding company was approved on January 21, 1983.	Newspaper:	12/15/2016
			Federal Register:	12/21/2016
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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 3, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	11/25/2016
STRATFORD BANCSHARES, INC.	* 3A5	Stratford Bancshares Inc., Stratford, Wisconsin, to acquire by merger all of the issued and outstanding capital stock of Spencer Bancorporation, Inc., Spencer, Wisconsin, and subsequently merge Stratford State Bank, Stratford, Wisconsin with and into Heritage Bank, Spencer, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 3, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	12/12/2016

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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- S = Satisfactory
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
193649	FIRST T&SB OF WATSEKA, WATSEKA, ILLINOIS	08/01/2016	11/23/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 3, 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:	12/23/2016 Not applicable
CENTENNIAL BANK	* 18C * Branch	Centennial Bank, Conway, Arkansas, to merge with Bank of Commerce, Sarasota, Florida, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	01/03/2017 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:	12/24/2016 12/28/2016
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 12/28/2016
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 12/28/2016
HOME BANCSHARES, INC.	* 3A3	Home BancShares, Inc., Conway, Arkansas, to acquire 100 percent of Bank of Commerce, Sarasota, 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 12/28/2016
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: Federal Register:	12/27/2016 12/28/2016

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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
853952	CENTRAL TR BK, JEFFERSON CITY, MISSOURI	07/18/2016	11/14/2016	S	Large Bank
2747466	EXCHANGE BK OF NORTHEAST MO, KAHOKA, MISSOURI	08/08/2016	11/09/2016	S	Small Bank
618740	FIELD & MAIN BK, HENDERSON, KENTUCKY	08/15/2016	11/18/2016	S	Small Bank
34555	MACON-ATLANTA ST BK, MACON, MISSOURI	06/27/2016	11/21/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 3, 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 12/19/2106
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
SARGENT BANKSHARES, INC.	* 3A3	Sargent Bankshares, Inc., Forman, North Dakota, to acquire 100 percent of First National Bank, Milnor, North Dakota.	Newspaper: Federal Register:	Not available 12/30/2016

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/18/2016	11/17/2016	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 3, 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
COMMUNITY STATE BANK, THE	* Branch Premises	The Community State Bank, Poteau, Oklahoma, to establish a branch at 1207 North Highway 2, Wilburton, Oklahoma, to increase its investment in bank premises in the total amount of \$550,000	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 3, 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
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Applicant, to acquire up to 32.26 percent of Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly acquire Woodforest National Bank, Houston, Texas.	Newspaper: Federal Register:	Not available 12/21/2016

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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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 December 3, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	12/23/2016
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:	Not available
			Federal Register:	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:	07/15/2014
			Federal Register:	Not available
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$25.0 million in R4 Housing Partners VII LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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