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**Federal Reserve Release**

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

*No. 51*

*Week Ending December 17, 2016*

### Banking Supervision & Regulation

Resolution Plans -- issuance of joint letters with the Federal Deposit Insurance Corporation regarding the adequacy of actions taken by five systemically important U.S. banking organizations to remedy deficiencies in their 2015 resolution plans.  
- Approved, December 13, 2016

### Currency

Federal Reserve Notes -- new currency budget for 2017.  
- Approved, December 12, 2016

### Monetary Policy Implementation

Federal Open Market Committee -- increase in the target range for the federal funds rate to 1/2 percent to 3/4 percent, effective December 15, 2016.  
- Announced, December 14, 2016

Interest on Reserves; Discount and Advance Rates -- increase in the (1) interest rate paid on required and excess reserve balances from 1/2 percent to 3/4 percent and (2) primary credit rate from 1 percent to 1-1/4 percent, both effective December 15, 2016.  
- Approved, December 14, 2016

### Regulations and Policies

Joint Account Requests -- publication for comment of proposed guidelines to evaluate requests for joint accounts at Federal Reserve Banks to facilitate settlement between depository institutions participating in U.S. payment systems.  
- Approved, December 16, 2016

Regulations and Policies

Supervision and Regulation -- final rule to establish total loss-absorbing capacity and related buffer requirements, long-term debt requirements, and clean holding company requirements for U.S. global systemically important bank holding companies and U.S. intermediate holding companies of global systemically important foreign banking organizations.

- Approved, December 15, 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 4718 Colleyville Boulevard, Colleyville, and 5033 Edwards Ranch Road, Fort Worth (two applications).

- Approved, December 15, 2016

## Chicago

WoodTrust Bank, Wisconsin Rapids, Wisconsin -- to establish a branch at 210 Bridge Street, Wausau.

- Approved, December 14, 2016

**Bank Holding Companies**

## Atlanta

Atlantic Coast Financial Corporation, Jacksonville, Florida -- to become a bank holding company upon the conversion of Atlantic Coast Bank, Jacksonville, from a federal savings bank to a state commercial bank.

- Approved, December 12, 2016

## St. Louis

Big Creek Bancshares, Inc., Moro, Arkansas -- to become a bank holding company by acquiring Forrest City Financial Corporation, Forrest City, and thereby indirectly acquire Forrest City Bank, N.A.

- Approved, December 15, 2016

**Bank Holding Companies**

Atlanta

The Desjardins Group, Levis, Canada -- to merge Caisse centrale Desjardins du Québec, Montreal, with and into Fédération des caisses Desjardins du Québec, Levis, with the federation as the surviving entity and the parent bank holding company for Desjardins FSB Holdings, Inc., Hallandale, Florida, and Desjardins Bank, N.A.

- Approved, December 15, 2016

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- to acquire additional direct ownership of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Approved, December 14, 2016

St. Louis

Northeast Missouri Bancshares, Inc., Louisiana, Missouri -- to become a bank holding company by acquiring The Mercantile Bank of Louisiana, Missouri, Louisiana.

- Approved, December 15, 2016

Chicago

United Community Bancorp, Inc., Chatham, Illinois -- to merge with Liberty Bancshares, Inc., Alton, and thereby indirectly acquire Liberty Bank.

- Approved, December 16, 2016

**Banks, Foreign**

Director, BS&R

Fédération des caisses Desjardins du Québec, Levis, Canada -- to establish a branch in Hallandale, Florida.

- Approved, December 16, 2016

**Banks, Nonmember, and Miscellaneous Institutions**

Director, BS&R

EJF Capital LLC, Arlington, Virginia, et al. -- relief from certain commitments.

- Granted, December 14, 2016

**Banks, State Member**

Atlanta

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

- Approved, December 13, 2016

**Change in Bank Control**

Kansas City

Emprise Financial Corporation, Wichita, Kansas -- change in bank control of Emprise Financial Corporation and its subsidiary, Emprise Bank, Wichita.

- Permitted, December 15, 2016

Kansas City

Farmers Bancshares, Inc., Maysville, Missouri -- change in bank control of Farmers Bancshares, Inc., and its subsidiary, Independent Farmers Bank, Maysville.

- Permitted, December 15, 2016

Kansas City

Farmers Bancshares, Inc., Maysville, Missouri -- to retain control of Farmers Bancshares, Inc., and its subsidiary, Independent Farmers Bank, Maysville.

- Permitted, December 15, 2016

**Change in Bank Control**

Atlanta

First Green Bancorp, Inc., Mount Dora, Florida -- change in bank control of First Green Bancorp, Inc., and its subsidiary, First Green Bank, Mount Dora.

- Permitted, December 15, 2016

Chicago

First State Associates, Inc., Hawarden, Iowa -- change in bank control of First State Associates, Inc., and its subsidiaries, First State Bank, Hawarden; Farmers State Bank, Marion, South Dakota; and Miner County Bank, Howard.

- Permitted, December 15, 2016

Kansas City

Haines Financial Corp, Oklahoma City, Oklahoma -- to retain control of Haines Financial Corp and its subsidiary, Bank 7, Oklahoma City.

- Permitted, December 15, 2016

Chicago

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

- Permitted, December 14, 2016

Chicago

Johnson Financial Group, Inc., Racine, Wisconsin -- change in bank control of Johnson Financial Group, Inc., and its subsidiary, Johnson Bank, Racine.

- Permitted, December 16, 2016

**Change in Bank Control**

St. Louis

Montgomery Bancshares, Inc., Jonesburg, Missouri -- to retain control of Montgomery Bancshares, Inc., and its subsidiary, Jonesburg State Bank, Jonesburg.

- Permitted, December 14, 2016

**Extensions of Time**

Secretary

Cathay General Bancorp, Los Angeles, California -- extension of time to receive comments from a commenter on the application to acquire SinoPac Bancorp, Los Angeles, and thereby indirectly acquire Far East National Bank.

- Granted, December 16, 2016

Chicago

Mid Illinois Bancorp, Inc. Employee Stock Ownership Plan, Peoria, Illinois -- extension to March 30, 2017, to increase its ownership of Mid Illinois Bancorp, Inc., Peoria, and thereby increase its indirect ownership of South Side Trust and Savings Bank.

- Granted, December 13, 2016

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain assets.

- Granted, December 14, 2016

Philadelphia

Prudential Bancorp, Inc., Philadelphia, Pennsylvania -- extension to January 31, 2017, to acquire Polonia Bancorp, Inc., Huntingdon Valley, and thereby indirectly acquire Polonia Bank.

- Granted, December 15, 2016



**Financial Holding Companies**

Chicago

DeMotte Bancorp, DeMotte, Indiana -- election to become a financial holding company.

- Effective, December 16, 2016

Atlanta

United Bancorporation of Alabama, Inc., Atmore, Alabama -- election to become a financial holding company.

- Effective, December 14, 2016

**Membership**

Kansas City

First Fidelity Bank, National Association, Oklahoma City, Oklahoma -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, December 14, 2016

Secretary

First Financial Bank, National Association, Cincinnati, Ohio -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, First Financial Bank, and to retain its branches.

- Approved, December 16, 2016

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ABINGTON BANK	* 18C	Abington Bank, Abington, Massachusetts (AB) to merge with Holbrook Co-operative Bank, Holbrook, Massachusetts, with AB as the surviving entity.	Newspaper:	01/17/2017
			Federal Register:	Not applicable

**District: 1**

**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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

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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 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK SYSTEM, INC.	* 3A3	Community Bank System, Inc., Dewitt, New York, to acquire 100 percent of Merchants Baneshares, Inc. and thereby indirectly acquire Merchants Bank, both of South Burlington, Vermont, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	01/08/2017 01/19/2017
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 2460 Grand Concourse, Borough of Bronx, Bronx, New York.	Newspaper: Federal Register:	Not available Not applicable
ORANGE BANK & TRUST COMPANY	* Branch	Orange Bank & Trust Company, New York, to establish a branch office to be located at 510 South Columbus Avenue, Mount Vernon, New York.	Newspaper: Federal Register:	Not available Not applicable
ORANGE BANK & TRUST COMPANY	Premises	Orange Bank & Trust Company, Middletown, New York, provides notice to increase its investment in bank premises (510 South Columbus Avenue), pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
PCSB FINANCIAL CORPORATION	* 3A1	PCSB Financial Corporation, Yorktown Heights, New York, to become a bank holding company by acquiring 100 percent of the voting shares of PCSB Bank, Brewster, New York, pursuant to Section 3(a)(1) of the BHC Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 01/19/2017

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

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

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			



**District: 4**

**Federal Reserve Bank of Cleveland**

**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.

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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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
658924	FARMERS & MINERS BK, PENNINGTON GAP, VIRGINIA	08/15/2016	12/06/2016	S	Small 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 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY FIRST BANCSHARES, MHC	* MHC Formation * MHC Mid-Tier Formation	Applications by Community First Bancshares, MHC, to become a mutual savings and loan holding company, and Community First Bancshares, Inc., to become a mid-tier stock savings and loan holding company, by acquiring 100 percent of Newton Federal Bank, all of Covington, Georgia.	Newspaper: Federal Register:	Not available 01/18/2017
FIRST IC CORPORATION	* 3A1	First IC Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Intercontinental Bank, both of Doraville, Georgia.	Newspaper: Federal Register:	Not available 01/09/2017
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: Federal Register:	08/27/2015 Not available
ONE SOUTH FINANCIAL, INC.	CIC	After-the-fact change in control notice filed by (1) James A. Hammack; (2) Ann S. Hammack; (3) Margaret A. Hammack 1998 Trust, Anne S. Hammack, Trustee; (4) James A. Hammack, III Trust, Anne S. Hammack, Trustee; (5) Margaret Hammack, Anne S. Hammack, guardian; (6) Anne Singletary Hammack item IIIA 2 TR, all of Dalton, Georgia; and (7) James A. Hammack, III, Atlanta, Georgia; to retain 10 percent or more of the shares and thereby control of One South Financial, Inc., Blakely, Georgia, and its subsidiaries, Bank of Early, Blakely, Georgia, and One South Bank, Chipley, Florida.	Newspaper: Federal Register:	01/10/2017 01/02/2017

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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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- SN = Substantial noncompliance

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

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/14/2016
			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
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

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, individually and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa, together with Sherri A. Becker, Kansas City, Missouri, Linda Deaktor, Chatsworth, California, Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska, Erik Leibsohn, Paradise Vally, Arizona, Steve Liebsohn, Scottsdale, Arizona, and Matthew Rose, Phoenix, Arizona, as a group acting in concert to retain voting control of 68.97 percent of Guaranty Bankshares, Ltd and thereby indirectly retain control of Guaranty Bank and Trust Company, both of Cedar Rapids, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
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:	01/06/2017
VILLAGE BANK & TRUST	* Branch	Village Bank and Trust, Arlington Heights, to establish a branch at 1635 Algonquin Road, Rolling Meadows, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable



**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
709143	MIDWEST BK WESTERN IL, MONMOUTH, ILLINOIS	07/11/2016	12/08/2016	S	Large Bank
269049	VISIONBANK OF IA, AMES, IOWA	07/25/2016	12/06/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Canada Bancshares, Inc.	* 3A1	Canada Bancshares, Inc., England, Arkansas, to become a bank holding company by acquiring 100 percent of Bank of England, England, Arkansas.	Newspaper: Federal Register:	Not available Not available
FARMERS BANCORP INC.	* 3A3	Farmers Bancorp, Inc., Blytheville, Arkansas, to acquire 100 percent of Tennessee Bank & Trust (in organization), Nashville, Tennessee.	Newspaper: Federal Register:	01/11/2017 01/17/2017
MHBC INVESTMENTS LIMITED PARTNERSHIP I LLLP	* 3A3	MHBC Investments Limited Partnership I, LLLP, England, Arkansas, to acquire 63.77 percent of Canada Bancshares, Inc., England, Arkansas, and thereby indirectly retain control of Bank of England, England, Arkansas.	Newspaper: Federal Register:	Not available Not available
PARIS NATIONAL BANK, THE	Member	The Paris National Bank (to be renamed TPNB Bank), Paris, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

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

- 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
2939391	PEOPLES BK, SHERIDAN, ARKANSAS	08/29/2016	12/02/2016	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 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	12/23/2016 11/29/2016
SARGENT BANKSHARES, INC.	* 3A3	Sargent Bankshares, Inc., Forman, North Dakota, to acquire 100 percent of First National Bank, Milnor, North Dakota.	Newspaper: Federal Register:	12/25/2016 12/30/2016

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
271154	STATE BK OF ALCESTER, ALCESTER, SOUTH DAKOTA	08/22/2016	12/05/2016	O	Small 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 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FIDELITY BANK, NATIONAL ASSOCIATION	Member	First Fidelity Bank, Oklahoma City, Oklahoma, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
OSBORNE INVESTMENTS, INC	CIC	Steven L. Bihlmaier, Osborne, Kansas, and Douglas D. Bihlmaier, Dairen, Connecticut, Osborne, Kansas, to acquire control of Osborne Investments, Inc., parent of The Farmers Bank of Osborne, both of Osborne, Kansas through the acquisition of voting shares and for approval as a member of the Bihlmaier Family Group. In addition, Cheryl A. Bihlmaier, Osborne, Kansas, as a member of the Bihlmaier Family Group, to retain shares of Osborne Investments, Inc., parent of The Farmers Bank of Osborne, both of Osborne, Kansas.	Newspaper: Federal Register:	Not available 01/03/2017

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
552059	BANK OF THE FLINT HILLS, WAMEGO, KANSAS	08/08/2016	11/21/2016	S	Small Bank
804758	BANK VI, SALINA, KANSAS	08/15/2016	11/17/2016	S	Small Bank
603559	FARMERS ST BK, PHILLIPSBURG, KANSAS	08/29/2016	12/01/2016	S	Small Bank
114859	FIRST BK&TC, MINDEN, NEBRASKA	08/15/2016	11/17/2016	S	Small Bank
139553	MABREY BK, BIXBY, OKLAHOMA	07/11/2016	12/08/2016	S	Int Sm Bank
550952	RSNB BK, ROCK SPRINGS, WYOMING	08/22/2016	11/23/2016	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location

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NONE

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COOPER LAKE FINANCIAL CORPORATION	CIC	Notice by Atticus Franklin Miller, individually, Reno, Texas, and as the Executor of the Frank H. Miller, to acquire, retain, and control 25 percent or more of Cooper Lake Financial Corporation, Cooper, Texas, and therefore, indirectly, The First National Bank in Cooper, Cooper, Texas.	Newspaper: Federal Register:	Not available Not available
T ACQUISITION, INC.	* 3A1	Application by T Acquisition, Inc., Plano, Texas, to become a bank holding company by acquiring 100 percent of T Bancshares, Inc., and therefore indirectly, T Bank, National Association, both of Dallas, Texas.	Newspaper: Federal Register:	Not available Not available
TEXAS REGIONAL BANK	* 18C * Branch	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger The Blanco National Bank, Blanco, Texas, and to establish the three locations of the acquired institution as branches of Texas Regional Bank.	Newspaper: Federal Register:	Not available Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Inc., Harlingen, Texas, to acquire by merger Blanco National Holdings, Inc., Blanco, Texas, and therefore indirectly, to acquire The Blanco National Bank, Blanco, Texas.	Newspaper: Federal Register:	Not available 01/13/2017



**District: 11**

**Federal Reserve Bank of Dallas**

**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
869663	CITIZENS 1ST BK, TYLER, TEXAS	05/18/2015	12/05/2016	S	Int Sm Bank
60143	COMERICA BK, DALLAS, TEXAS	06/22/2015	12/05/2016	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending December 17, 2016**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HOPE BANCORP, INC.	* 4c8	Hope Bancorp, Inc., to retain 9.90 percent of the voting stock of Broadway Financial Corporation, a savings and loan holding company, and indirectly its wholly-owned subsidiary, Broadway Federal Bank, F.S.B., a federal savings bank, all of Los Angeles, California, pursuant to section 225.28(b)(4)(ii) of Regulation Y.	Newspaper:	01/04/2017
			Federal Register:	01/09/2017
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
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$10.0 million public welfare investment in Merritt Community Capital Fund XIX, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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- 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.

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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

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NONE

\* Subject to the provisions of the Community Reinvestment Act