
Federal Reserve Release



H.2

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

No. 53

Week Ending December 31, 2016

Board Operations

Fed History Vision Project -- to extend through the end of 2017 a temporary hold in order to preserve certain materials in connection with the project.

- Approved, December 28, 2016

Regulations and Policies

Regulation BB (Community Reinvestment) -- interagency annual inflation adjustment to the asset-size thresholds used to define a small bank, small savings association, intermediate small bank, and intermediate small savings association under the Community Reinvestment Act regulations.

- Approved, December 28, 2016

Reserve Bank Operations

Accounting Policy Change -- change in the accounting policy related to accounting for securities held in the System Open Market Account.

- Approved, December 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**

Kansas City

The Community State Bank, Poteau, Oklahoma -- to establish a branch at 1207 North Highway 2, Wilburton, and to increase its investment in bank premises.

- Approved, December 27, 2016

New York

Orange Bank & Trust Company, Middletown, New York -- to establish a branch at 510 South Columbus Avenue, Mount Vernon.

- Approved, December 30, 2016

Bank Holding Companies

San Francisco

BayCom Corp, Walnut Creek, California -- to become a bank holding company by acquiring Bay Commercial Bank, Walnut Creek.

- Approved, December 28, 2016

St. Louis

Lonoke Bancshares, Inc., Lonoke, Arkansas -- to indirectly acquire shares of Pinnacle Bancshares, Inc., Rogers, and thereby indirectly acquire Pinnacle Bank.

- Approved, December 29, 2016

General Counsel

Seacoast Banking Corporation of Florida, Stuart, Florida -- waiver of application to acquire GulfShore Bancshares, Inc., Tampa, in connection with the merger of their subsidiaries, GulfShore Bank with and into Seacoast National Bank, Stuart.

- Granted, December 23, 2016

(A/C)

Bank Holding Companies

Cleveland

United Community Financial Corporation, Youngstown, Ohio -- to become a bank holding company by acquiring Ohio Legacy Corp., North Canton, and thereby acquire control of Premier Bank and Trust Company.

- Approved, December 29, 2016

Bank Premises

New York

Orange Bank & Trust Company, Middletown, New York -- to increase its investment in bank premises.

- Approved, December 30, 2016

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Carlyle Financial Services Harbor, L.P., Washington, D.C., et al. -- relief from certain commitments.

- Granted, December 29, 2016

Banks, State Member

Richmond

Community Capital Bank of Virginia, Christiansburg, Virginia -- to make a public welfare investment.

- Approved, December 28, 2016

Director, S&R

Goldman Sachs Bank USA, New York, New York -- to make certain public welfare investments.

- Approved, December 28, 2016

Financial Holding Companies

Cleveland

United Community Financial Corporation, Youngstown, Ohio -- election to become a financial holding company.

- Effective, December 29, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST IPSWICH BANK	* Branch	Application by First Ipswich Bank, Ipswich, Massachusetts, to establish a branch at 107 High Street, Danvers, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	12/30/2016
			Federal Register:	Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	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 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/11/2017
			Federal Register:	01/19/2017

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 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAFAYETTE AMBASSADOR BANK	* Branch	Lafayette Ambassador Bank, Bethlehem, PA to establish a full service branch facility to be loactaed at 1928 Hamilton Street, Allentown, PA.	Newspaper:	Not available
			Federal Register:	Not applicable

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 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACCESS NATIONAL CORPORATION	* 3A5 4c8	Access National Corporation, Reston, Virginia, to acquire 100% of the voting securities of Middleburg Financial Corporation, Middleburg, Virginia, and thereby indirectly acquire Middleburg Bank, Middleburg, Virginia. Additionally, Access National Corporation, Reston, Virginia, requests approval to engage in trust activities through the acquisition of Middleburg Investment Group, Inc., Middleburg, Virginia, and Middleburg Trust Company, Richmond, Virginia.	Newspaper: Federal Register:	01/22/2017 01/23/2017
BAY BANKS OF VIRGINIA, INC	* 3A5 * 18C * Branch	Bay Banks of Virginia, Inc., Kilmarnock, Virginia, to acquire 100% of the voting securities of Virginia BanCorp, Inc., Petersburg, Virginia, and thereby indirectly acquire Virginia Commonwealth Bank, Petersburg, Virginia. Additionally, Bank of Lancaster, Kilmarnock, Virginia, to merge with Virginia Commonwealth Bank.	Newspaper: Federal Register:	Not available Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 31, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/09/2017
			Federal Register:	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:	08/27/2015
			Federal Register:	Not available
SMARTBANK	* 18C * Branch	SmartBank, Pigeon Forge, Tennessee, to purchase the assets and assume the liabilities of the Cleveland, Tennessee branch of Atlantic Capital Bank, N.A., Chattanooga, Tennessee, located at 3200 Keith Street NW, Cleveland, Tennessee.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 31, 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:	12/26/2016
			Federal Register:	12/19/2016

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 09/26/2016
DEERFIELD FINANCIAL CORPORATION	CIC	Paul James Sentry, Verona, Wisconsin, individually, to acquire control of over 25 percent of Deerfield Financial Corporation, Madison, Wisconsin, and thereby indirectly acquire control of Bank of Deerfield, Deerfield, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	12/14/2016 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 December 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANCORP	CIC	Notice by James W. Mease, Winterset, Iowa; James W. Mease Profit Sharing & 401(k), Winterset, Iowa; Justin Mease, Ankeny, Iowa; Sue A. Mease, Winterset, Iowa; Jane M. Reed Revocable Trust, Jane M. Reed Trustee, Winterset, Iowa; John B. Reed Revocable Trust, John B. Reed Trustee, Winterset, Iowa; April Schaefer, Cedar Rapids, Iowa; David Trask, Winterset, Iowa; Judith Trask, Winterset, Iowa; Mary Reed Alles, Chillicothe, Missouri; Fred H. Reed, Johnston, Iowa; Honor Joel Sears, Spokane, Washington, as a group acting in concert, to acquire control of more than 10 percent of the voting shares of Farmers and Merchants Bancorp, Winterset, Iowa, and thereby indirectly control Farmers & Merchants State Bank, Winterset, Iowa.	Newspaper: Federal Register:	Not available 01/11/2017
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 Leibsohn, 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: Federal Register:	Not available 01/10/2017
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: Federal Register:	Not available 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: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
WOODTRUST FINANCIAL COF	CIC	Steven Bell individually and as Trustee Steven Bell Revocable Trust under Agreement, dtd 10/21/2009; Paula Bell Trustee Paula Bell Revocable Trust under Agreement dtd 10/21/2009; Elizabeth Killian Trustee Elizabeth Bell Killian Revocable Trust, dtd 08/03/2005; Rebecca Kettleson Trustee Rebecca Lynn Kettleson Revocable Trust, dtd 06/10/2005; Margaret Bell Trustee Margaret S. Bell Revocable Trust, dtd 05/25/2005; Steve Bell Trustee Paula Bell 2009 GRAT FBO Children, Paula Bell Second 2009 GRAT FBO Rebecca Kettleson, Paula Bell Second 2009 GRAT FBO Elizabeth Killian, and Paula Bell Second 2009 GRAT FBO Margaret Bell; Chad or Deborah Kane Trustees Chad and Deborah Kane Revocable Trust, dtd 01/22/2016; Steven Bell Trustee Paula Bell GRAT FBO Chad Kane; Steven Bell Trustee Paula Bell Second GRAT FBO Chad Kane; Catherine Bell Trustee Catherine Bell Revocable Trust, dtd 05/06/2010; James and Susan Mance Trustees Mance Family Revocable Trust; Linda Growney Trustee Linda Growney Revocable Trust dtd 06/09/2008; (Control Group) to retain control of more than 25 percent of the voting shares of WoodTrust Financial Corporation, and thereby indirectly control WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 31, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN PACIFIC BANCORP INC.	* 3A1	American Pacific Bancorp, Inc., Harrisburg, Illinois, to become a bank holding company by acquiring 67 percent of Main Street Bancshares, Inc., Harrisburg, Illinois, and thereby indirectly acquiring Grand Rivers Community Bank, Grand Chain, Illinois.	Newspaper: Federal Register:	Not available 01/27/2017
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:	01/16/2017 01/19/2017
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:	01/16/2017 01/19/2017
PIGGOTT STATE BANK	* Branch	Piggott State Bank, Piggott, Arkansas, to establish a branch facility to be located at 400 N. Main Street, Rector, Arkansas.	Newspaper: Federal Register:	01/06/2017 Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAMS BANCSHARES, INC.	CIC	Change in Control Notice by Timothy Schneider, individually and as trustee of the Timothy Schneider Irrevocable Trust (the Trust), both of Adams Minnesota to acquire control of 25 percent or more of Adams Bancshares, Inc., Adams Minnesota (Adams). In addition, the Trust is filing to acquire control of Adams shares as part of the Schneider family shareholder group, and thereby indirectly acquire control of United Farmers State Bank, Adams, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
HERITAGE BANCSHARES GROUP, INC.	CIC	The Jane Salland Trust dated December 16, 2015, Jane Salland and Andrea Falconieri, trustees, and Andrea Falconieri, individually, all of Denver, Colorado, to acquire voting shares of Heritage Bancshares Group, Inc., Spicer, Minnesota (HBGI), and thereby join the Geiger family shareholder group, which controls 25% or more of HBGI and thus indirectly controls Heritage Bank, National Association, Spicer, Minnesota.	Newspaper:	Not available
			Federal Register:	01/10/2017

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE BANCSHARES, INC.	* 3A5	Farmers State Bancshares, Inc., Dodge, Nebraska, to merge with Farmers State Bancshares II, Inc., Spencer, Nebraska, parent of Farmers State Bank, Spencer, Nebraska.	Newspaper:	Not available
			Federal Register:	01/23/2017
GRACE INVESTMENT COMPANY, INC.	CIC	The Bryant James Gingrich 2012 Irrevocable Trust, the Bryant James Gingrich 2016 Irrevocable Trust, and Bryant James Gingrich, acting in his capacity as trustee of both such trusts, all three of Alva, Oklahoma, the Chad Wisdom McManus 2012 Irrevocable Trust, the Chad Wisdom McManus 2016 Irrevocable Trust, and Chad Wisdom McManus, acting in his capacity as trustee of both such trusts, all three of Enid, Oklahoma, and the Kelsey Grace Gingrich 2012 Irrevocable Trust, the Kelsey Grace Hunter 2016 Irrevocable Trust, and Kelsey Grace Hunter, née Gingrich, acting in her capacity as trustee of both such trusts, all three of Edmond, Oklahoma; to acquire shares of Grace Investment Company, Inc., Alva Oklahoma, and for approval as members of the Peggy J. Wisdom Family Control Group. Grace Investments Company, Inc. is the parent company of Alva State Bank and Trust, Alva, Oklahoma; First National Bank in Okeene, Okeene, Oklahoma; and The First State Bank, Kiowa, Kansas.	Newspaper:	Not available
			Federal Register:	01/18/2017
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:	01/11/2017
			Federal Register:	01/03/2017
STATE EXCHANGE BANCSHARES, INC.	CIC	Clay Muegge and Chad Muegge, both of Lamont, Oklahoma, to retain shares of State Exchange Bancshares, Inc., Lamont, Oklahoma, and for approval as members of the Muegge Family Group that controls State Exchange Bancshares, Inc., parent of State Exchange Bank, both of Lamont.	Newspaper:	Not available
			Federal Register:	Not available

* 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.

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 31, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 31, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 2164 Royal LN, Dallas, TX 75229. The bank will close the branch located at 3030 LBJ Freeway #1100, Dallas, TX 75234.	Newspaper: Federal Register:	Not available Not applicable
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch at 2625 Old Denton Road #574, Carrollton, Texas.	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

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act