

---

**Federal Reserve Release**

---



*H.2*

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

*No. 14*

*Week Ending April 8, 2017*

Bank Holding Companies

People's United Financial, Inc., Bridgeport, Connecticut -- commenter's request for reconsideration of the Board's approval of the application by People's United Financial to acquire Suffolk Bancorp, Riverhead, New York, and thereby indirectly acquire The Suffolk County National Bank of Riverhead.

- Denied, April 6, 2017

United Bankshares, Inc., Charleston, West Virginia, and UBV Holding Company, LLC, Fairfax, Virginia -- to acquire Cardinal Financial Corporation, McLean, and thereby indirectly acquire Cardinal Bank; and for United Bank, Fairfax, to merge with Cardinal Bank, McLean, and thereby establish branches.

- Approved, April 6, 2017

Forms

Forms -- initial Board review to extend without revision the Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225).

- Proposed, April 3, 2017

Forms -- final Board review to extend without revision the Registration of Mortgage Loan Originators (CFPB Reg G).

- Approved, April 5, 2017

Forms -- initial Board review to extend with revision the reports for the Survey of Terms of Lending (to be renamed the Survey of Small Business and Farm Lending) (FR 2028B, FR 2028D, and FR 2028S).

- Proposed, April 6, 2017

Personnel

Division of Information Technology -- appointment of Raymond Romero, Lisa Bell, and Kofi Spong as deputy directors.

- Announced, April 4, 2017

Regulations and Policies

Office of Minority and Women Inclusion -- 2016 annual report to Congress, in accordance with the Dodd-Frank Act.

- Announced, April 6, 2017

Enforcement

Devon Bancorp, Inc., Chicago, Illinois -- written agreement dated March 13, 2013, terminated April 4, 2017.

- Announced, April 6, 2017

**S&R** 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**

## San Francisco

Cornerstone Community Bank, Red Bluff, California -- to provide messenger services for its customers in Redding.

- Approved, April 5, 2017

## Kansas City

FirstBank, Lakewood, Colorado -- to establish branches at 3801 Federal Boulevard, Denver, and 701 12th Street, Golden (two applications).

- Approved, April 5, 2017

## Secretary

Franklin Savings Bank, Farmington, Maine -- to establish a branch at 130 Oak Street, Ellsworth.

- Approved, April 3, 2017

## San Francisco

Seacoast Commerce Bank, San Diego, California -- to establish a branch at 22 West 35th Street, National City.

- Approved, April 7, 2017

**Bank Holding Companies**

## St. Louis

Miles Bancshares, Inc., Advance, Missouri -- to acquire shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust.

- Approved, April 4, 2017

**Bank Holding Companies**

Atlanta

Noble Bancshares, Inc., Anniston, Alabama -- to become a bank holding company by acquiring NobleBank & Trust, Anniston.

- Approved, April 6, 2017

St. Louis

Southern Bancorp, Inc., Arkadelphia, Arkansas -- to acquire Farmers Bank, Hamburg, and for Southern Bancorp Bank, Arkadelphia, to merge with Farmers Bank and to retain the acquired facility as a branch.

- Approved, April 3, 2017

**Banks, Foreign**

General Counsel

Japan Bank for International Cooperation (JBIC), Tokyo, Japan -- request for a determination that JBIC continues to qualify as a "special-purpose foreign government-owned bank" under Regulation K.

- Approved, April 6, 2017

**Change in Bank Control**

St. Louis

First Bancshares, Inc., Mountain Grove, Missouri -- change in bank control of First Bancshares, Inc., and its subsidiary, First Home Bank, Mountain Grove.

- Withdrawn, April 4, 2017

**Change in Bank Control**

Dallas

First Paducah Bancshares of Texas, Inc., Paducah, Texas -- to retain control of First Paducah Bancshares of Texas, Inc., and its subsidiary, The First National Bank of Paducah, Paducah.

- Permitted, April 3, 2017

Minneapolis

Higgins Bancorporation, Inc., Rosemount, Minnesota -- change in bank control of Higgins Bancorporation, Inc., and its subsidiary, First State Bank of Rosemount, Rosemount.

- Permitted, April 3, 2017

Minneapolis

Leackco Bank Holding Company, Inc., Wolsey, South Dakota -- change in bank control of Leackco Bank Holding Company, Inc., and its subsidiary, American Bank and Trust, Wessington Springs.

- Permitted, April 3, 2017

Chicago

Security Financial, Inc., Farnhamville, Iowa -- to retain control of Security Financial, Inc., and its subsidiary, Security Savings Bank, Gowrie.

- Permitted, April 7, 2017

**Extensions of Time**

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska -- extension to July 3, 2017, to acquire additional shares of Banner County Ban Corporation, Harrisburg, parent of Banner Capital Bank.

- Granted, April 4, 2017

**Extensions of Time**

Director, S&R

Citigroup Inc., New York, New York -- extension of time to dispose of certain properties held by indirect subsidiaries in Venezuela and Mexico.

- Granted, April 7, 2017

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- extension to July 11, 2017, to acquire shares of Carter Bank & Trust, Martinsville, Virginia.

- Granted, April 7, 2017

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- extension to July 21, 2017, to establish a branch at 5020 Harpeth Drive, Brentwood.

- Granted, April 5, 2017

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 03/01/06), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- extension to July 5, 2017, to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank, Houston.

- Granted, April 4, 2017

**Financial Holding Companies**

Dallas

Woodforest Financial Group, Inc., The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 03/01/06) -- elections to become financial holding companies.

- Effective, April 3, 2017

**Membership**

Atlanta

HomeBanc, Tampa, Florida -- to become a member of the Federal Reserve System.

- Approved, April 6, 2017



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NARRAGANSETT FINANCIAL CORP	4c8	Notification by Narragansett Financial Corp., Swansea, Massachusetts pursuant to Section 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended, and Section 225.23 of Regulation Y, for expedited action of the proposed transaction involving its indirect majority-owned subsidiary, Plimoth Trust Company LLC, Plymouth, Massachusetts, to purchase certain assets from and assume certain liabilities of Savings Institute Bank and Trust Company, Willimantic, Connecticut.	Newspaper:	Not applicable
			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
---------	------------------------	-----------	-----------------	------------	-------------

---

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 April 8, 2017**

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

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	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 April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HAMILTON BANCORP, INC	* 3A1	Hamilton Bancorp, Inc., Ephrata, PA, to form a bank holding company by acquiring Stonebridge Bank, West Chester, PA.	Newspaper:	03/31/2017
			Federal Register:	04/27/2017

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	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 April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAGLE FINANCIAL BANCORP INC	* SLHC Formation	Application by Eagle Financial Bancorp, Inc., Cincinnati, Ohio, to become a savings and loan holding company by acquiring Eagle Savings Bank, Cincinnati, Ohio, in connection with the mutual-to-stock conversion of Eagle Savings Bank.	Newspaper: Federal Register:	Not available 04/24/2017

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**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
368522	APOLLO TC, APOLLO, PENNSYLVANIA	02/20/2012	05/31/2012	S	Small Bank
542528	CIVISTA BK, SANDUSKY, OHIO	03/23/2015	03/28/2017	NI	Int Sm Bank
2747279	SETTLERS BK, MARIETTA, OHIO	01/23/2017	04/05/2017	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF MARION, THE	* Branch	The Bank of Marion, Marion, Virginia, proposes to establish a branch at 111 North Church Street, Marion, Virginia 24354.	Newspaper:	04/20/2017
			Federal Register:	Not applicable
CFG COMMUNITY BANK	* Branch	CFG Community Bank, Lutherville, Maryland, to establish a branch at 888 Bestgate Road, Annapolis, Maryland.	Newspaper:	04/21/2017
			Federal Register:	Not applicable
OLD LINE BANCSHARES, INC.	* 3A5	Old Line Bancshares, Inc., Bowie, Maryland, to acquire 100% of the voting securities of DCB Bancshares, Inc., Damascus, Maryland, and thereby indirectly acquire Damascus Community Bank, Damascus, Maryland.	Newspaper:	04/19/2017
			Federal Register:	04/25/2017

**District: 5**

**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	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 April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FNBMD BANCSHARES, INC.	* 3A1	FNBMD Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of The First National Bank of Mount Dora, both of Mount Dora, Florida.	Newspaper:	Not available
			Federal Register:	Not available
FNBMD BANCSHARES, INC.	* 3A1	FNBMD Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of The First National Bank of Mount Dora, both of Mount Dora, Florida.	Newspaper:	04/29/2017
			Federal Register:	05/03/2017
IBERIABANK CORPORATION	* 3A3 * 18C * Branch	IBERIABANK Corporation, Lafayette, Louisiana (BHC), to acquire 100 percent of the outstanding voting stock of Sabadell United Bank, N.A., Miami, Florida (Bank). In addition, BHC's subsidiary, IBERIABANK, Lafayette, Louisiana, to merge with Bank. BKBR: IBERIABANK, Lafayette, Louisiana, in connection with the merger with Sabadell United Bank, N.A., to acquire the 23 Florida branches.	Newspaper:	04/30/2017
			Federal Register:	05/03/2017
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
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 6680 Delmar Boulevard, University City, Missouri, to be known as the Delmar Branch.	Newspaper:	04/08/2017
			Federal Register:	Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northeast Corner of Manchester Road and Bopp Road, Hard Corner, Des Peres, Missouri, to be known as the Des Peres Branch.	Newspaper:	04/08/2017
			Federal Register:	Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the North Corner of Gaston Road and Falcon Landing Boulevard, Hard Corner, Katy, Texas, to be known as the Katy Stableside Branch.	Newspaper:	04/08/2017
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northeast Corner of Spring Green Boulevard and FM 1093, 2-3 Lots East of Intersection, Katy, Texas, to be known as the Katy Westpark Tollway Branch.	Newspaper:	04/08/2017
			Federal Register:	Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northeast Corner of Mid Rivers Mall Drive and North St. Peters Parkway, 2 Lots North of Intersection, St. Peters, Missouri, to be known as the Mid Rivers Mall Branch.	Newspaper:	04/08/2017
			Federal Register:	Not applicable
SUNRISE BANCSHARES, INC.	* 3A1	Sunrise Bancshares, Inc., Cocoa Beach, Florida, to become a bank holding company by acquiring 100 percent of the outstanding voting shares of Sunrise Bank, both of Cocoa Beach, Florida.	Newspaper:	Not available
			Federal Register:	05/05/2017

**District: 6**

**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	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 April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF PONTIAC	* Branch	Bank of Pontiac, Pontiac, Illinois to establish a branch at 85 South Broadway, Coal City, Illinois	Newspaper: Federal Register:	04/06/2017 Not applicable
CENTRAL BANCSHARES, INC.	CIC	Ann F. Parks Special Trust Number One, William M. Parks, MD, Daniel P. Stein Revocable Trust dated October 7, 2008, Daniel P. Stein, James P. Stein Revocable Trust dated December 16, 2005, James P. Stein, Timothy J. Stein Revocable Trust dated August 10, 2012, Timothy J. Stein, Carrie A. Zorich Revocable Trust dated July 23, 2007, Carrie A. Zorich, James P. Stein Trust No. 1, Carrie A. Zorich, Daniel P. Stein & Timothy J. Stein, EnterVivos Stock Trust of Simon G. Stein IV FBO James P. Stein U/A/D December 24, 1987, Carrie A. Zorich, Daniel P. Stein & Timothy J. Stein, as a group acting in concert to acquire Central Bancshares, Inc., Muscatine, Iowa and thereby indirectly acquire CBI Bank & Trust Company, Muscatine, Iowa.	Newspaper: Federal Register:	Not available 04/17/2017
CITIZENS BANCSHARES, INC.	CIC	Larry G. Gerdes, Atlanta, Georgia, joining the Gerdes Control Group, consisting of Steven H. Gerdes, Houston, Texas, as a group acting in concert, to acquire 25 percent or more of the common stock of Citizens Bancshares, Inc., Walnut, Illinois and thereby control Citizens First State Bank, Walnut, Illinois.	Newspaper: Federal Register:	04/24/2017 04/26/2017
COMMUNITY STATE BANK	Member	Community State Bank, Ankeny, Iowa, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
EDGEWATER BANCORP, INC.	* 3A1	Edgewater Bancorp, Inc., Saint Joseph, Michigan, to become a Bank Holding Company following the conversion of its subsidiary bank, Edgewater Bank, Saint Joseph, Michigan, from a federal savings bank to a Michigan state chartered bank.	Newspaper: Federal Register:	Not available 05/01/2017
FIRST AMERICAN BANK	* Branch	First American Bank, Fort Dodge, Iowa, to establish a branch at 4040 Gulf Shore Blvd. North, Naples, Florida.	Newspaper: Federal Register:	04/10/2017 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, Cedar Rapids, Iowa, individually and as a member of a group acting in concert consisting of: Dianne Becker, Cedar Rapids, Iowa; Maya Becker, Cedar Rapids, Iowa; Robert David Becker, in his individual capacity and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa; The Harold M. Becker Irrevocable Children's Trust; Sherri A. Becker, Kansas City, Missouri; Linda Deaktor, Chatsworth, California; Alan Josephson, Omaha, Nebraska; Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska; the Deborah B. Josephson Revocable Trust; Lawrence B. Josephson, as trustee for the Lawrence B. Josephson Revocable Trust, Omaha, Nebraska; the Lawrence B. Josephson Revocable Trust; Melissa Josephson, Omaha, Nebraska; Eric Leibsohn, Paradise Valley, Arizona; Steven Leibsohn, Scottsdale, Arizona; Matthew Rose, Phoenix, Arizona; Thomas J. Rose, as trustee of The Rose Family Trust under the Anne D. Rose Revocable Trust, Phoenix, Arizona; and The Rose Family Trust under the Anne D. Rose Revocable Trust, to retain voting control above 25 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
WB BANCORP, INC.	* 3A5	WB Bancorp, Inc., New Berlin, Illinois to merge with MC Bancorp, Inc. and thereby indirectly acquire Bank of Modesto both of Modesto, Illinois	Newspaper: Federal Register:	Not available 04/14/2017
WISCONSIN MUTUAL BANCORP, MHC.	* 3A1	Wisconsin Mutual Bancorp, MHC, Kaukauna, Wisconsin and EWSB Bancorp, Inc., Kaukauna, Wisconsin, a top tier mutual bank holding company and mid-tier bank holding company, respectively, in formation as a result the acquisition of control of 100 percent of East Wisconsin Savings Bank, Kaukauna, Wisconsin, reorganizing from a mutual savings bank to a Wisconsin state chartered stock savings bank.	Newspaper: Federal Register:	Not available 04/24/2017

**District: 7**

**Federal Reserve Bank of Chicago**

**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
952846	BANK, WAPELLO, IOWA	11/16/2015	04/29/2017	S	Small Bank
45551	BANK MIDWEST, SPIRIT LAKE, IOWA	11/07/2016	04/19/2017	S	Int Sm Bank
539340	DEMOTTE ST BK, DEMOTTE, INDIANA	10/17/2016	05/01/2017	S	Int Sm Bank
382742	OSB CMNTY BK, BROOKLYN, MICHIGAN	08/15/2016	04/30/2017	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 April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCSHARES, INC.	* 3A3	First Bancshares, Inc., Mountain Grove, Missouri, to acquire 100 percent of Stockmens Bank, Colorado Springs, Colorado.	Newspaper:	04/28/2017
			Federal Register:	05/01/2017

**District: 8**

**Federal Reserve Bank of St. Louis**

**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
904359	CENTURY BK OF THE OZARKS, GAINESVILLE, MISSOURI	09/13/1999	11/13/1999	O	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 April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALERUS FINANCIAL CORPORATION	CIC	Notice by Alerus Financial Employee Stock Ownership Plan, Grand Forks, North Dakota to increase its ownership to 10% or more of Alerus Financial Corporation, Grand Forks, North Dakota, and indirectly Alerus Financial, National Association, Grand Forks, North Dakota.	Newspaper:	Not available
			Federal Register:	03/20/2017

**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
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

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 April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF THE FLINT HILLS	* 18C * Branch	Bank of the Flint Hills, Wamego, Kansas, to purchase certain assets and assume certain liabilities of the White City, Kansas Branch of Central National Bank, Junction City, Kansas.	Newspaper: Federal Register:	04/30/2017 Not applicable
EMPRISE FINANCIAL CORPORATION	CIC	Matthew Michaelis Trust F, Wichita Kansas, to acquire control of Emprise Financial Corporation, parent of Emprise Bank, both of Wichita, Kansas, through the acquisition of voting shares. Additionally, Robert K. Anderson, Wichita, Kansas, to retain shares as trustee of various Michaelis Family Trusts and for approval as a member of the Michaelis Control Group, which acting in concert controls Emprise Financial Corporation.	Newspaper: Federal Register:	04/24/2017 04/25/2017
LINDSAY STATE COMPANY	CIC	Glenn Wiese, Mary Ellen Wiese, and Jerry Wiese, all of Lindsay, Nebraska, as members of the Wiese Family Group, to retain control of Lindsay State Company, parent of Bank of Lindsay, both of Lindsay, Nebraska through the retention of voting shares.	Newspaper: Federal Register:	04/02/2017 04/24/2017
TOPEKA BANCSHARES, INC.	* 3A1	Topeka Bancshares, Inc., Topeka, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Kaw Valley Bancorp, Inc., and thereby indirectly acquire Kaw Valley Bank, both of Topeka, Kansas.	Newspaper: Federal Register:	Not available Not available

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

---

NONE

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper:	03/24/2017
			Federal Register:	04/14/2017
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch at 12607 Blanco Road, San Antonio, Texas 78216.	Newspaper:	04/13/2017
			Federal Register:	Not applicable
MNB VENTURES, INC.	CIC	Retroactive notice filed by Jose Quiroga and the MNB 2016 Stock Trust, Edinburg, Texas, to retain 25 percent or more of the shares of MNB Ventures, Inc., which controls Texas National Bank, both of Mercedes, Texas; and Jose Quiroga and the MNB 2016 Stock Trust to join the Ortega control group, which was previously cleared by the Federal Reserve Board under the Change in Bank Control Act on December 15, 2008, to control MNB Ventures, Inc.	Newspaper:	Not available
			Federal Register:	04/13/2017
WSB BANCSHARES, INC.	CIC	Notice by Keitha Ann Nilsson, Daingerfield, Texas, and Mickey Wiley Carter, Jr., Omaha, Texas, to join the Holton Family Group, a group acting in concert previously cleared on October 27, 2016, pursuant to a filing under Section 3 of the Bank Holding Company Act, to retain and control 25 percent or more of the voting shares of WSB Bancshares, Inc., and indirectly Wellington State Bank, both of Wellington, Texas.	Newspaper:	04/11/2017
			Federal Register:	04/17/2017

**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.

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
574051	HERITAGE BK, PEARLAND, TEXAS	04/20/2015	06/20/2015	S	Small Bank
645465	VISTA BK, RALLS, TEXAS	10/09/2012	04/03/2017	S	Small 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 April 8, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COLUMBIA BANKING SYSTEM INC.	* 3A5	Columbia Banking System, Inc., Tacoma, Washington, to acquire through merger Pacific Continental Corporation and thereby indirectly acquire its subsidiary bank, Pacific Continental Bank, both of Eugene, Oregon.	Newspaper: Federal Register:	Not available 03/14/2017
EAST WEST BANK	PWI	East West Bank, Pasadena, California, requests prior approval to make a \$10.0 million public welfare investment in R4 California Tax-Exempt Bond Partners LP, and a \$1.0 million investment in the Solomon Hess SBA Loan Fund LLC.	Newspaper: Federal Register:	Not applicable Not applicable
FEATHER RIVER BANCORP, IN	* 3A1	Feather River Bancorp, Inc., Dover, Delaware, to become a bank holding company by acquiring 100 percent of Bank of Feather River, Yuba City, California.	Newspaper: Federal Register:	Not available 04/19/2017
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a \$2 million public welfare investment in Clearinghouse Community Development Financial Institution.	Newspaper: Federal Register:	Not applicable 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.

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

---

NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

---

NONE

\* Subject to the provisions of the Community Reinvestment Act