
Federal Reserve Release



H.2

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

No. 15

Week Ending April 15, 2017

Banks, Foreign

Nordea Bank AB (publ), Stockholm, Sweden -- to establish a branch in New York, New York.

- Approved, April 12, 2017

Enforcement

The Baraboo Bancorporation, Inc., Baraboo, Wisconsin -- written agreement issued April 30, 2013, terminated April 7, 2017.

- Announced, April 11, 2017

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota -- to establish a branch at 404 West Superior Street, Duluth.

- Approved, April 12, 2017

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 6723 Fox Centre Parkway, Gloucester, Virginia.

- Approved, April 11, 2017

Richmond

Uwharrie Bank, Albemarle, North Carolina -- to establish a branch at 5231 Piper Station Drive, Charlotte, and to increase its investment in bank premises.

- Approved, April 10, 2017

Bank Holding Companies

Director, S&R

Educational Services of America, Inc., Knoxville, Tennessee, and Educational Funding of the South, Inc. -- limited relief from certain commitments.

- Granted, April 14, 2017

General Counsel

First Merchants Corporation, Muncie, Indiana -- waiver of application to acquire Independent Alliance Banks, Inc., Fort Wayne, in connection with the merger of their subsidiaries, iAB Financial Bank with and into First Merchants Bank, Muncie.

- Granted, April 14, 2017

Bank Holding Companies

General Counsel

FNS Bancshares, Inc., Scottsboro, Alabama -- waiver of application to acquire Commerce Bancshares, Inc., Nolensville, Tennessee, in connection with the merger of their subsidiaries, Peoples State Bank of Commerce with and into FNB Bank, Scottsboro.

- Granted, April 12, 2017

St. Louis

Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri -- to merge with Tammcorp, Inc., Tamms, Illinois, and thereby indirectly acquire Capaha Bank, S.B.; and for Southern Bank, Poplar Bluff, to merge with Capaha Bank, S.B., Tamms, and to retain the acquired facilities as branches.

- Approved, April 12, 2017

General Counsel

Sun Bancorp, Inc., Mount Laurel, New Jersey -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, April 14, 2017

Bank Premises

New York

Orange Bank & Trust Company, Middletown, New York -- to increase its investment in bank premises in connection with the relocation of a branch.

- Approved, April 14, 2017

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Jacobs Asset Management, LLC, New York, New York, et al. -- relief from certain commitments.

- Granted, April 10, 2017

Banks, State Member

Director, S&R

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment through its subsidiary, WA PWI, LLC, Phoenix.

- Approved, April 10, 2017

Change in Bank Control

Chicago

Citizens Bancshares, Inc., Walnut, Illinois -- change in bank control of Citizens Bancshares, Inc., and its subsidiary, Citizens First State Bank of Walnut, Walnut.

- Permitted, April 13, 2017

Dallas

Coushatta Bancshares, Inc., Coushatta, Louisiana -- to retain control of Coushatta Bancshares, Inc., and its subsidiary, Bank of Coushatta, Coushatta.

- Permitted, April 13, 2017

San Francisco

First Financial Northwest, Inc., Renton, Washington -- change in bank control of First Financial Northwest, Inc., and its subsidiary, First Financial Northwest Bank, Renton.

- Permitted, April 13, 2017

Change in Bank Control

Minneapolis

Lake Elmo Bancshares, Inc., Lake Elmo, Minnesota -- to retain control of Lake Elmo Bancshares, Inc., and its subsidiary, Lake Elmo Bank, Lake Elmo.

- Permitted, April 10, 2017

San Francisco

Wells Fargo & Company, San Francisco, California -- change in bank control of Wells Fargo & Company and its subsidiary banks.

- Withdrawn, April 11, 2017

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to June 19, 2017, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, April 14, 2017

International Operations

New York

The Bank of New York Mellon, New York, New York -- to make an investment under Regulation K.

- Approved, April 13, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
EQUITABLE BANK	* Branch	Application by Equitable Bank, East Weymouth, Massachusetts, to establish a branch at 111 Washington Street, Quincy, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			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
947776	CHARLES RIVER BK, MEDWAY, MASSACHUSETTS	11/28/2016	04/04/2017	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending April 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAFAYETTE AMBASSADOR BANK	PWI	Lafayette Ambassador Bank, Bethlehem, PA, seeks prior approval to make a public welfare investment for the purposes of the renovation of Easton Arts Academy Charter School.	Newspaper: Federal Register:	Not applicable Not applicable
PONCE BANK MUTUAL HOLDING COMPANY	* MHC Formation MHC Minority Stock Issuance	Application for Ponce Bank Mutual Holding Company, Bronx, New York, to become a federal mutual holding company, and PDL Community Bancorp, Bronx, New York, to become a savings and loan holding company, by acquiring 100% of Ponce Bank, Bronx, New York following the conversion of Ponce De Leon Federal Bank, Bronx, NY, from a federal mutual savings bank to a federal stock savings bank, to be called Ponce Bank, Bronx, New York, and for PDL Community Bancorp to conduct a minority stock issuance pursuant to Section 10 of the Home Owners Loan Act and Section 239.24 of Regulation MM.	Newspaper: Federal Register:	Not available Not available
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a Branch at 4240 Oregon Pike, Ephrata, PA.	Newspaper: Federal Register:	04/07/2017 Not applicable
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a Branch at 1135 Georgetown Road, Christiana, PA.	Newspaper: Federal Register:	04/07/2017 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 April 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/24/2017 04/24/2017
GREENVILLE FEDERAL FINANCIAL CORPORATION	MHC Minority Stock Issuance	Application by Greenville Federal Financial Corporation, Greenville, Ohio, the mid-tier stock savings and loan holding company of Greenville Federal MHC, also of Greenville, Ohio, to conduct a minority stock issuance ("2017 Equity Plan") pursuant to Section 239.24(a) of Regulation MM	Newspaper: Federal Register:	Not applicable Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
858210	FARMERS CITIZENS BK, BUCYRUS, OHIO	04/01/2013	06/01/2013	S	Int Sm Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/14/2013	03/14/2013	S	Int Sm Bank
746513	PEOPLES B&TC OF MADISON CTY, BEREA, KENTUCKY	12/03/2012	02/03/2013	S	Int Sm Bank
2668598	PORTAGE CMNTY BK, RAVENNA, OHIO	07/28/2003	09/28/2003	O	Small Bank
2747279	SETTLERS BK, MARIETTA, OHIO	11/05/2012	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 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY CAPITAL BANK OF VIRGINIA	* Branch	Community Capital Bank of Virginia, Christiansburg, Virginia requests approval to open a branch office located at 7814 Carousel Lane, Richmond, Virginia.	Newspaper:	04/30/2017
			Federal Register:	Not applicable

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.

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

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	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 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNBMDC BANCSHARES, INC.	* 3A1	FNBMDC 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: Federal Register:	Not available Not available
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 11 Greenway Plaza, Suite 27, Houston, Texas, to be known as the Greenville Plaza Branch.	Newspaper: Federal Register:	04/22/2017 Not applicable
LBC BANCSHARES, INC.	CIC	After-the-Fact change in control notice filed by Charles Wesley Smith, Jr., Charles Wesley Smith, Sr., Edward Davis Smith, and Hutchinson-Traylor Insurance Agency, to retain the voting shares of LBC Bancshares, Inc. and its subsidiary, Calumet Bank, both of LaGrange, Georgia.	Newspaper: Federal Register:	Not available Not available
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	08/27/2015 Not available
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the Harriman Midtown Branch located at U.S. Highway 70 (Roane State Highway) and Tanner Way, Harriman, Tennessee.	Newspaper: Federal Register:	04/27/2017 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: Federal Register:	05/15/2017 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.

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	04/17/2017
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:	Not available
			Federal Register:	05/01/2017
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:	Not available
			Federal Register:	05/03/2017

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/14/2017
			Federal Register:	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:	Not available
			Federal Register:	04/24/2017

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
517441	BANK OF BROADHEAD, BROADHEAD, WISCONSIN	10/31/2016	05/10/2017	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 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
M1 BANCSHARES, INC.	* 3A1	M1 Bancshares, Inc., Macks Creek, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of The Bank of Macks Creek, Macks Creek, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
446149	PEOPLES BK, MARION, KENTUCKY	05/04/2009	08/26/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	04/21/2017 03/20/2017
FRANKSON INVESTMENT CORPORATION	CIC	Change in Control Notice by James Richard Sankovitz, Chaska, Minnesota, individually and as trustee of the Irrevocable Trust Agreement for the Benefit of Katherine M. Buland ("Buland Trust") to acquire 10 percent or more of the shares of Frankson Investment Corporation, Waseca, Minnesota ("Frankson"), and thereby indirectly gain control of The First National Bank of Waseca, Waseca, Minnesota ("Bank"). In addition the Buland Trust (trustees James Sankovitz, Thomas Sankovitz, and Ann Gaytko), Waseca, Minnesota, and Bernard Gaytko, Waseca, Minnesota, to acquire/retain shares of Frankson and thereby join the Sankovitz family shareholder group, which controls Frankson and thus indirectly controls Bank.	Newspaper: Federal Register:	Not available Not available
OPPORTUNITY BANK OF MONTANA	* Branch	Opportunity Bank of Montana, Helena, Montana, to establish a branch facility to be located at 120 First Avenue North, Great Falls, Montana.	Newspaper: Federal Register:	Not available Not applicable
WILCOX BANCSHARES, INC.	CIC	Nicholas Steven Wilcox, Wayzata, Minnesota, to acquire voting shares of Wilcox Bancshares, Inc., Grand Rapids, Minnesota, and join the Wilcox family shareholder group, which controls 25% or more of Wilcox Bancshares, Inc., and thereby indirectly controls Grand Rapids State Bank, Grand Rapids, Minnesota, and Minnesota Lakes Bank, Delano, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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657758	CITIZENS B&TC, BIG TIMBER, MONTANA	09/12/2005	04/04/2017	S	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 April 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOPEKA BANCORP, INC.	* 3A1	Topeka Bancorp, 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:	05/06/2017
			Federal Register:	Not available
WHEELER COUNTY BANCSHARES, INC.	CIC	Jack Poulsen and Debra Poulsen, both of Ericson, Nebraska, to acquire voting shares of Wheeler County Bancshares, Inc., Ericson, Nebraska, and thereby indirectly acquire Ericson State Bank, Ericson, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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 April 15, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper: Federal Register:	Not applicable 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: Federal Register:	Not available 04/13/2017
NEXBANK CAPITAL, INC.	SLHC Activity	The SLHC Trust and The Mark and Pamela Okada Family Trust indirectly, and NexBank Capital, Inc., directly, all of Dallas, Texas, to continue engaging in the activities of (i) the acquisition of improved real estate to be held for rental and (ii) the maintenance and management of improved real estate pursuant to sections 238.53(b)(6) and (b)(8) of Regulation LL.	Newspaper: Federal Register:	Not applicable Not available
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas, to establish a branch to be located at 3720 Jefferson Street, Austin, Texas 78731.	Newspaper: Federal Register:	Not available Not applicable

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
973364	CENTENNIAL BK, LUBBOCK, TEXAS	08/01/2016	05/05/2017	S	Int Sm Bank
643368	CITIZENS ST BK, PRINCETON, TEXAS	09/12/2011	11/12/2011	S	Small Bank
973364	HCSB ST BKG ASSN, PLAINVIEW, TEXAS	12/03/2012	04/03/2017	S	Int Sm Bank
637451	PLAINSCAPITAL BK, LUBBOCK, TEXAS	03/14/2011	05/14/2011	S	Large Bank
844567	POINTBANK, PILOT POINT, TEXAS	05/02/2016	05/02/2017	NI	Int Sm Bank
1017658	TEXAS ST BK, MCALLEN, TEXAS	08/22/2005	10/22/2005	O	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 April 15, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/15/2017 04/14/2017
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:	04/23/2017 04/19/2017

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.

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

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

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act