
Federal Reserve Release



H.2

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

No. 20

Week Ending May 14, 2016

Forms

Forms -- initial Board review to extend without revision the Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046) and to extend with revision the Payments Research Survey (FR 3067).

- Proposed, May 9, 2016

Forms -- final Board review to extend without revision the Written Security Program for State Member Banks (FR 4004) and the Risk-Based Capital Guidelines: Market Risk (FR 4201).

- Approved, May 13, 2016

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$5 billion on May 19, 2016.

- Announced, May 12, 2016

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Dallas

Commercial State Bank, El Campo, Texas -- to establish a branch at 24080 U.S. 59, Houston.

- Approved, May 11, 2016

Richmond

First Virginia Community Bank, Fairfax, Virginia -- to establish a branch at 43800 Central Station Drive, Ashburn.

- Approved, May 10, 2016

Richmond

Middleburg Bank, Middleburg, Virginia -- to establish a branch at 3 South Church Street, Berryville.

- Approved, May 13, 2016

Minneapolis

Peoples Bank Midwest, Hayward, Wisconsin -- to establish a branch at 3585 Highway 61, Vadnais Heights, Minnesota.

- Approved, May 11, 2016

Bank Holding Companies

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Approved, May 12, 2016

Bank Holding Companies

San Francisco

BBCN Bancorp, Inc., Los Angeles, California -- to acquire by merger Wilshire Bancorp, Inc., Los Angeles, and thereby indirectly acquire Wilshire Bank.

- Approved, May 12, 2016

Chicago

Boscobel Bancorp, Inc., Boscobel, Wisconsin -- to merge with Rural Bancshares of Wisconsin, Inc., Livingston, and thereby indirectly acquire Livingston State Bank; and for Community First Bank, Boscobel, to merge with Livingston State Bank, Livingston, and thereby establish branches.

- Approved, May 12, 2016

Kansas City

F & M State Bancshares, Inc., Cawker City, Kansas -- to acquire F M Co., Kearney, Nebraska, and thereby indirectly acquire Farmers and Merchants Bank, Milligan.

- Approved, May 9, 2016

Minneapolis

FS Banco, Inc., Malta, Montana -- to engage de novo in lending activities.

- Approved, May 10, 2016

Philadelphia

FSB Community Bancshares, MHC, Fairport, New York -- (1) to convert from mutual to stock form and to merge with and into FSB Community Bancshares, Inc., Fairport; (2) for FSB Bancorp, Inc., a newly formed Maryland corporation, to become a bank holding company by acquiring Fairport Savings Bank, Fairport; and (3) election by FSB Bancorp, Inc. to become a financial holding company.

- Approved, May 10, 2016

Bank Holding Companies

General Counsel

Summit Financial Group, Inc., Moorefield, West Virginia -- waiver of application to acquire Highland County Bankshares, Inc., Monterey, Virginia, in connection with the merger of their subsidiaries, First and Citizens Bank, Inc. with and into Summit Community Bank, Inc., Moorefield, West Virginia.

- Granted, May 12, 2016

Bank Mergers

Richmond

First Bank, Troy, North Carolina -- to acquire certain assets and assume certain liabilities of six branches of First Community Bank, Bluefield, Virginia.

- Approved, May 13, 2016

Richmond

First Community Bank, Bluefield, Virginia -- to acquire certain assets and assume certain liabilities of seven branches of First Bank, Troy, North Carolina.

- Approved, May 13, 2016

Kansas City

FNB New Mexico, Clayton, New Mexico -- to purchase certain assets and assume certain liabilities of the Santa Rosa branch of Community 1st Bank Las Vegas, Las Vegas.

- Approved, May 13, 2016

Bank Premises

New York

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

- Approved, May 10, 2016

Banks, Nonmember, and Miscellaneous Institutions

Director, BS&R

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

- Granted, May 10, 2016

Banks, State Member

Director, BS&R

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

- Approved, May 12, 2016

Change in Bank Control

Chicago

Boscobel Bancorp, Inc., Boscobel, Wisconsin -- change in bank control of Boscobel Bancorp, Inc., and its subsidiary, Community First Bank, Boscobel, upon merger with Rural Bancshares of Wisconsin, Inc., Livingston.

- Permitted, May 12, 2016

Change in Bank Control

Chicago

Country Bancorporation, Crawfordsville, Iowa -- to retain control of Country Bancorporation and its subsidiaries, Peoples Savings Bank, Crawfordsville; Walker State Bank, Walker; Center Point Bank and Trust Company, Center Point; Peoples Trust and Savings Bank, Riverside; Hiawatha Bank and Trust Company, Hiawatha; White State Bank, South English; The Exchange State Bank, Springville; and Farmers and Merchants Savings Bank, Iowa City.

- Permitted, May 9, 2016

Kansas City

F & M State Bancshares, Inc., Cawker City, Kansas -- change in bank control of F & M State Bancshares, Inc., and its subsidiary, The Farmers & Merchants State Bank of Cawker City, Cawker City.

- Permitted, May 9, 2016

St. Louis

Montgomery Bancorporation, Inc., Sikeston, Missouri -- change in bank control of Montgomery Bancorporation, Inc., and its subsidiary, Montgomery Bank, N.A., Sikeston.

- Permitted, May 10, 2016

Minneapolis

Quality Bankshares, Inc., Page, North Dakota -- change in bank control of Quality Bankshares, Inc., and its subsidiary, Quality Bank, Fingal.

- Permitted, May 13, 2016

Kansas City

Roxbury Bancshares, Inc., Roxbury, Kansas -- change in bank control of Roxbury Bancshares, Inc., and its subsidiary, Roxbury Bank, Roxbury.

- Withdrawn, May 9, 2016

Change in Bank Control

Kansas City

Urich Bancorp, Inc., Blue Springs, Missouri -- change in bank control of Urich Bancorp, Inc., and its subsidiary, America's Community Bank, Blue Springs.

- Permitted, May 13, 2016

Kansas City

Vision Bancshares, Inc., Ada, Oklahoma -- to retain control of Vision Bancshares, Inc., and its subsidiary, Vision Bank, N.A., Ada.

- Permitted, May 13, 2016

Extensions of Time

Dallas

BankCap Equity Fund, LLC, Dallas, Texas; BankCap Partners GP L.P.; and BankCap Partners Fund I, L.P. -- extension to August 18, 2016, to acquire, indirectly through BankCap Partners Opportunity Fund, L.P., Dallas, shares of Vista Bancshares, Inc., Ralls, and Vista Bank.

- Granted, May 10, 2016

Atlanta

Southeast, LLC, Atlanta, Georgia -- extension to May 23, 2016, to become a bank holding company by acquiring shares of Barwick Banking Company, Barwick.

- Granted, May 12, 2016

Financial Holding Companies

Atlanta

Touchmark Bancshares, Inc., Alpharetta, Georgia -- election to become a financial holding company.

- Effective, May 10, 2016

Savings and Loan Holding Companies

St. Louis

Best Hometown Bancorp, Inc., Collinsville, Illinois -- to become a savings and loan holding company by acquiring Home Federal Savings and Loan Association of Collinsville, Collinsville.

- Approved, May 9, 2016

Chicago

WCF Financial, M.H.C., Webster City, Iowa -- to convert to stock form and to merge with and into Webster City Federal Bancorp, Webster City; and, through a series of transactions, for WCF Bancorp, Inc. to become a savings and loan holding company by acquiring WCF Financial Bank.

- Approved, May 9, 2016

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKNEWPORT	* Branch	Application by BankNewport, Newport, Rhode Island, to establish a branch at 1000 Chapel View Boulevard, Cranston, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
WEYMOUTH BANK	* 18C * Branch	Weymouth Bank, Weymouth, Massachusetts (WB) to merge with Equitable Co-operative Bank, Lynn, Massachusetts, with WB as the surviving entity.	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
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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 May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK OF BERGEN COUNTY, N.J.	* Branch	Community Bank of Bergen County, Maywood, New Jersey, to establish a branch office to be located at 2 East Main Street, Ramsey, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
MORGAN STANLEY	Investment	Morgan Stanley, New York, New York, to retain up to 16.67 percent of the equity of Janalakshmi Financial Services Limited, Karnataka, India, pursuant to Section 211.9(g) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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NONE

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Institution	Location

NONE

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners GP, LLC, Patriot Financial Manger LLP, Patriot Financial Manager, L.P., W. Kirk Wycoff, James J. Lynch and Ira M. Lubert, to acquire 10 percent or more of Heritage Commerce Corp, San Jose, California.	Newspaper:	Not available
			Federal Register:	05/31/2016

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 May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAPLE LEAF FINANCIAL, INC	SLHC Activity	Notice by Maple Leaf Financial, Inc., Newbury, Ohio pursuant to Regulation LL for authority to engage in lending activity.	Newspaper:	Not applicable
			Federal Register:	05/31/2016

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

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE FIRST BANCSHARES, INC.	CIC	Prior change in control notice filed by Andrew Charles Heaner, Atlanta, Georgia, to acquire an additional 2.73 percent of the outstanding shares of Heritage First Bancshares, Inc., and its subsidiary, Rome, Georgia. Total pro forma ownership will equal 26.74 percent.	Newspaper:	Not available
			Federal Register:	Not available
MILLENNIUM BANCSHARES, INC.	* 3A1	Millennium Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Millennium Bank, both of Ooltewah, Tennessee.	Newspaper:	06/05/2016
			Federal Register:	06/06/2016
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	PWI	Regions Bank, Birmingham, Alabama, request for approval to make nine low income housing public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RELIANT BANK	* Branch	Reliant Bank, Brentwood, Tennessee, to establish a branch located at 4108 Hillsboro Pike, Nashville, Tennessee, to be known as the Green Hills Branch.	Newspaper:	05/14/2016
			Federal Register:	Not applicable
SMITH & HOOD HOLDING COMPANY, L.L.C.	* 3A1	Smith & Hood Holding Company, L.L.C., Amite, Louisiana, to become a bank holding company by acquiring 10.49 percent of the outstanding shares of First Guaranty Bancshares, Inc., Hammond, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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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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 May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	* 3A3 * 18C * Branch	Central Bancshares, Inc., Muscatine, Iowa, to acquire 100 percent of the outstanding shares of Brimfield Bank, Brimfield, Illinois, pursuant to section 3(a)(3) of the Bank Holding Company Act ("BHC Act"). Additionally, The Farmers and Mechanics Bank, Galesburg, Illinois, has applied to merge Brimfield Bank, Brimfield, Illinois, with and into itself, pursuant to section 18(c) of the Federal Deposit Insurance Act ("FDI Act") and establish, as a branch facility, the existing banking office of Brimfield Bank pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available 06/09/2016
FIRST STATE ASSOCIATES, INC.	CIC	Notice by the Orville A. Rehder 2nd Revocable Living Trust, with Orville A. Rehder as trustee, Jeffrey A. Rehder, and Steve C. Rehder, all of Hawarden, Iowa, to join the Rehder Family Control Group (currently consisting of Orville A. Rehder and George J. Rehder, both of Hawarden, Iowa) and retain control of more than 25 percent of the voting shares of First State Associates, Inc., Hawarden, Iowa, and thereby indirectly retain control of First State Bank, Hawarden, Iowa; Farmers State Bank, Marion, South Dakota; and Miner County Bank, Howard, South Dakota.	Newspaper: Federal Register:	Not available 05/31/2016
HOMETOWN COMMUNITY BANCORP, INC.	* 3A5	Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust and Hometown Community Bancorp, Inc., both of Morton, Illinois, to merge with Illini Corporation, Springfield, Illinois. In addition, Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust and Hometown Community Bancorp, Inc. intend to acquire control of Illini Corporation's subsidiary banks, Illini Bank, Springfield, Illinois, and Farmers State Bank of Camp Point, Camp Point, Illinois.	Newspaper: Federal Register:	Not available Not available
LEE COUNTY BANK AND TRUST, NATIONAL ASSOCIATION	Member	Lee County Bank & Trust, National Association, Fort Madison, Iowa, to change its name to Lee County Bank and retain its membership in the Federal Reserve System and its stock in the Federal Reserve Bank of Chicago following its conversion from a national banking association to a state-chartered bank.	Newspaper: Federal Register:	Not applicable Not applicable
STC BANCSHARES CORP.	CIC	Robert Greco, Wayne, Illinois, together with Gian Greco, Wayne, Illinois; Pasquale Greco, St. Charles, Illinois, Francesca Greco, Jaffe, St. Charles, Illinois and Eduardo Greco, St. Charles, Illinois; as a group acting in concert, to acquire over ten percent of the voting shares of STC Bancshares Corp., St. Charles, Illinois, and thereby indirectly control of STC Capital Bank, St. Charles, Illinois.	Newspaper: Federal Register:	Not available 03/24/2016

* Subject to the provisions of the Community Reinvestment Act

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 May 14, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK, THE	* Branch	Citizens Bank, Batesville, Arkansas, to establish a branch facility to be located at 2710 Pine Street, Arkadelphia, Arkansas.	Newspaper:	05/19/2016
			Federal Register:	Not applicable
FARMERS BANK AND TRUST COMPANY	* Branch	Farmers Bank & Trust, Blytheville, Arkansas, to establish a branch facility to be located at 55 Park Street, Wilson, Mississippi County, Arkansas.	Newspaper:	05/26/2016
			Federal Register:	Not applicable
FIRST STATE BANCSHARES, INC.	CIC	Notice by the First State Bank of St. Charles Employee Stock Ownership Plan, St. Charles, Missouri, with GreatBanc Trust Company, Lisle, Illinois, as trustee, and Kjersti L. Cory, Quincy, Illinois, as the individual acting as corporate trustee, to gain control of not more than 24.99 percent of the outstanding shares of First State Bancshares, Inc., St. Charles, Missouri, and thereby increase its indirect control of First State Bank of St. Charles, Missouri, St. Charles, Missouri.	Newspaper:	05/27/2016
			Federal Register:	06/03/2016

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 May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AN TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to increase its voting shares of Security State Bank Holding Company, Fargo, North Dakota, to 27.8 percent, and thereby increase its ownership of Bank Forward, Hannaford, North Dakota.	Newspaper:	Not available
			Federal Register:	06/02/2016
CITIZENS BANK GROUP, INC.	CIC	Change in Control Notice by Leslie Ann Bebee, Wakefield, Nebraska, to acquire 25 percent or more of the shares of Citizens Bank Group, Inc., Saint James, Minnesota, and thereby indirectly gain control of Pioneer Bank, Mapleton, Minnesota.	Newspaper:	Not available
			Federal Register:	05/23/2016
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A3 * 18C * Branch	First Interstate BancSystem, Inc., Billings, Montana, to acquire 100% of Flathead Bank of Bigfork, Bigfork, Montana. In addition, First Interstate Bank, Billings, Montana, to merge with Flathead Bank of Bigfork, Bigfork, Montana, and incident thereto, establish a branch.	Newspaper:	Not available
			Federal Register:	05/24/2016
FORSTROM BANCORPORATION, INC.	CIC	The Philip Ray Forstrom 2012 Irrevocable Trust [SLAT-1] under agreement dated December 6, 2012, Henderson, Nevada; Marsha Ann Forstrom, Henderson, Nevada, as co-trustee and individually, and Perry Forstrom, Henderson, Nevada, co-trustee; and the Marsha Ann Forstrom 2012 Irrevocable Trust [SLAT-1] under agreement dated December 26, 2012, Henderson, Nevada, Philip R. Forstrom, Henderson, Nevada, and John Forstrom, Independence, Minnesota, co-trustees, to retain voting shares of Forstrom Bancorporation, Inc., Clara City, Minnesota, and thereby join the Forstrom family shareholder group, which controls 100% of Forstrom Bancorporation, Inc. and thereby indirectly controls Citizens Alliance Bank, Clara City, Minnesota, and First Bank of Lincoln, Lincoln, Montana.	Newspaper:	Not available
			Federal Register:	04/28/2016
J & B FINANCIAL HOLDINGS, INC.	* 3A3	J&B Financial Holdings, Inc., Minneapolis, to acquire 100 percent of 1st United Bank, Faribault, Minnesota.	Newspaper:	Not available
			Federal Register:	06/09/2016
PEOPLES EQUITY CORPORATION	* 3A3	Peoples Equity Corporation, Wells, Minnesota, to acquire 100 percent of Paragon Bank, Wells, Minnesota.	Newspaper:	Not available
			Federal Register:	06/06/2016
VISION BANCSHARES, INC.	CIC	Change in Control Notice by Mark Saliterman, Minnetonka, Minnesota, Julianne Samuelson, Chanhassen, Minnesota, Michael Morton, Minnetonka, Minnesota, Lorilee Wright, Shorewood, Minnesota, to acquire 25 percent or more of the shares of Vision Bancshares, Inc., Saint Louis Park, Minnesota, and thereby indirectly gain control of Vision Bank, Saint Louis Park, Minnesota.	Newspaper:	Not available
			Federal Register:	05/23/2016

District: 9

Federal Reserve Bank of Minneapolis

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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 May 14, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOK FINANCIAL CORPORATION	* 3A3	BOK Financial Corporation, Tulsa, Oklahoma, to acquire 100 percent of the voting shares of MBT Bancshares, Inc., parent of Missouri Bank and Trust Company, both in Kansas City, Missouri.	Newspaper: Federal Register:	Not available Not available
CORNERSTONE BANK	* 18C * Branch	Cornerstone Bank, York, Nebraska, to purchase certain assets and assume certain liabilities of the Wilcox, Nebraska Branch of Iowa-Nebraska State Bank, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
GUARANTY BANK AND TRUST COMPANY	* 18C * Branch	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Home State Bank, Loveland Colorado, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
PUEBLO BANCORPORATION	CIC	Notification submitted by Sam Charles Brown and Josephine Marie Brown, Pueblo, Colorado, to retain voting shares and thereby control of Pueblo Bancorporation, parent of Pueblo Bank & Trust Company, both of Pueblo, Colorado. In addition, Michelle Rene Brown, Kenneth Scott Brown, Karla Lynn Brown, and Sam Charles Brown, III, all of Pueblo, Colorado, request approval to retain shares of Pueblo Bancorp and for approval as members of the Brown Family Group, which acting in concert controls Pueblo Bancorp.	Newspaper: Federal Register:	05/31/2016 Not available
VISION BANCSHARES, INC.	CIC	Notification submitted by Henry Katz, Ada, Oklahoma and Sandra Beth Katz Sherry, Prairie Village, Kansas, Co-Trustees of the Barbara Katz Cobin Trust, Woodland Hills, California; Sandra Beth Sherry Trust, Prairie Village, Kansas; Marsha Katz Rothpan Trust, West Hills, California and Ronald D Lane Trust, Ada, Oklahoma and all as members of the Vision Bancshares, Inc. Shareholders Agreement; to acquire voting shares and thereby control Vision Bancshares, Inc., parent of Vision Bank, N.A., both of Ada, Oklahoma.	Newspaper: Federal Register:	05/23/2016 05/16/2016

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 May 14, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLILE BANCSHARES, INC.	CIC	Lee Equity Partners, LLC, et al., New York, New York; AlpInvest Partners B.V., et al., Amsterdam, The Netherlands; and HarbourVest Partners, LLC, et al., Boston, Massachusetts; to control directly or indirectly Carlile Bancshares, Inc., Fort Worth, Texas, and therefore, indirectly, NorthStar Bank of Texas, Denton, Texas, and NorthStar Bank of Colorado, Denver, Colorado.	Newspaper: Federal Register:	Not available 03/07/2016
FAYETTE BANCSHARES, INC.	* 3A1	Application by Fayette Bancshares, Inc., La Grange, Texas, to become a bank holding company through the acquisition of 100 percent of Fayette Savings Bank, SSB, La Grange, Texas.	Newspaper: Federal Register:	Not available Not available
HENDERSON CITIZENS BANCSHARES, INC.	* 3A5	Application by Henderson Citizens Bancshares, Inc., Henderson, Texas, to acquire by merger 100 percent of Kilgore National Financial Corporation, and indirectly, Kilgore National Bank, both of Kilgore, Texas.	Newspaper: Federal Register:	Not available Not available

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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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 May 14, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
H BANCORP LLC	* 4c8	H Bancorp LLC, Irvine, California, to acquire up to 500,000 additional shares, and thereby control 29.66% of Bay Bancorp, Inc., and indirectly, of Bay Bank, FSB, both of Columbia, Maryland.	Newspaper:	05/09/2016
			Federal Register:	05/02/2016
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper:	07/15/2014
			Federal Register:	Not available

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