

1. *American Bancorporation, Inc.*, Sapulpa, Oklahoma; to acquire 100 percent of the voting shares of Pawhuska Financial Corp., and thereby indirectly acquire First National Bank in Pawhuska, both in Pawhuska, Oklahoma.

Comments on this application must be received by January 20, 2015.

Board of Governors of the Federal Reserve System, December 30, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-30814 Filed 1-2-15; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 26, 2015.

A. Federal Reserve Bank of Cleveland (Nadine Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *First Citizens Bancorp*, Sandusky, Ohio; to acquire TCNB Financial Corp., Dayton, Ohio, and thereby indirectly acquire Citizens National Bank of Southwestern Ohio, Dayton, Ohio,

which will merge with and into Citizens Banking Company, Sandusky, Ohio.

B. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *BB&T Corporation*, Winston-Salem, North Carolina; to acquire 100 percent of the voting securities of Susquehanna Bancshares, Inc., and thereby indirectly acquire Susquehanna Bank, both in Lititz, Pennsylvania.

C. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *Citizens Bancorp Investment, Inc.*, Lafayette, Tennessee; to acquire 100 percent of the voting shares of TraCorp, Inc., Tullahoma, Tennessee.

In connection with this application, Applicant has also applied to merge with TraCorp, Inc., and thereby indirectly acquire Traders Bank, both in Tullahoma, Tennessee.

Board of Governors of the Federal Reserve System, December 29, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-30785 Filed 1-2-15; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise

noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 29, 2015.

A. Federal Reserve Bank of New York (Ivan Hurwitz, Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *The Adirondack Trust Company Employee Stock Ownership Trust*, Saratoga Springs, New York; to acquire additional voting shares of 473 Broadway Holding Corporation and acquire additional voting shares of The Adirondack Trust Company, both in Saratoga Springs, New York.

B. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Erick Bancshares, Inc.*, Erick, Oklahoma; to acquire 100 percent of the voting shares of First State Bank, Porter, Oklahoma.

2. *First American Bank of Erick ESOP/401(k) Plan*, Erick, Oklahoma; to become a bank holding company by acquiring no more than 36 percent of the voting shares of Erick Bancshares, Inc., and thereby indirectly acquire First American Bank, both in Erick, Oklahoma.

Board of Governors of the Federal Reserve System, December 30, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-30813 Filed 1-2-15; 8:45 am]

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FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated.