

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 June 30, 2015.

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

1. *Cornerstone Bancshares, Inc.*, Chattanooga, Tennessee; to merge with SmartFinancial, Inc., Pigeon Forge, Tennessee, and thereby acquire its subsidiary, SmartBank, Pigeon Forge, Tennessee.

B. Federal Reserve Bank of St. Louis (Yvonne Sparks, Community Development Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Bank of the Ozarks, Inc.*, Little Rock, Arkansas; to merge with Bank of the Carolinas Corporation, Mocksville, North Carolina, and thereby indirectly acquire Bank of the Carolinas, Mocksville, North Carolina.

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

1. *Commerce Bank and Trust Holding Company Employee Stock Ownership Plan*; to acquire up to 30.20 percent of the voting shares of Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all in Topeka, Kansas.

Board of Governors of the Federal Reserve System, May 29, 2015.

**Michael J. Lewandowski,**  
*Associate Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than June 19, 2015.

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

1. *The Mary Helen Cheramie and Albert A. Cheramie Irrevocable Grantor Trust F/B/O Marc Anthony Cheramie, Marc Anthony Cheramie Trustee, Golden Meadow, Louisiana; The Mary Helen Cheramie and Albert A. Cheramie Irrevocable Grantor Trust F/B/O Deborah Cheramie Serigny, Deborah Cheramie Serigny Trustee, Cut Off, Louisiana; The Mary Helen Cheramie and Albert A. Cheramie Irrevocable Grantor Trust F/B/O Adam Cheramie, Adam Cheramie Trustee, Golden Meadow, Louisiana; and The Mary Helen Cheramie and Albert A. Cheramie Irrevocable Grantor Trust F/B/O Whitney Cheramie, Adam Cheramie Trustee, Golden Meadow, Louisiana,* to retain 20 percent or more of the outstanding shares of SBT Bancshares, Inc., and its subsidiary, State Bank and Trust Company, both of Golden Meadow, Louisiana.

Board of Governors of the Federal Reserve System, May 29, 2015.

**Michael J. Lewandowski,**  
*Associate Secretary of the Board.*

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## GENERAL SERVICES ADMINISTRATION

[Notice-2015-ISP-01; Docket No. 2015-0002; Sequence 13]

### Privacy Act of 1974; Notice of an Updated System of Records

**AGENCY:** General Services Administration.

**ACTION:** Updated notice.

**SUMMARY:** GSA proposes to update a system of records subject to the Privacy Act of 1974, as amended, 5 U.S.C. 552a.

**DATES:** *Effective:* July 6, 2015.

**ADDRESSES:** GSA Privacy Act Officer (ISP), General Services Administration, 1800 F Street NW., Washington, DC 20405.

**FOR FURTHER INFORMATION CONTACT:** Call the GSA Privacy Act Officer at 202-368-1852 or email [gsa.privacyact@gsa.gov](mailto:gsa.privacyact@gsa.gov).

**SUPPLEMENTARY INFORMATION:** GSA is updating a system of records subject to the Privacy Act of 1974, 5 U.S.C. 552a. The updated system will allow the public and GSA Users to utilize the Salesforce application environment. Nothing in the notice will impact individuals' rights to access or amend their records in the systems of records.

Dated: June 1, 2015.

**James L. Atwater,**  
*Director, Policy and Compliance Division,  
Office of the Chief Information Officer.*

### GSA/CEO-1

#### SYSTEM NAME:

GSA's Customer Engagement Organization.

#### SYSTEM LOCATION:

The GSA Salesforce Customer Engagement Organization is hosted in the *salesforce.com* cloud environment. Some employees and contractors may download and store information from this system. Those copies are located within the employees' or contractors' offices or on encrypted workstations issued by GSA for individuals when they are out of the office.

#### CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

The categories of individuals covered by this system are:

(1) The public who have access, or are granted access, to specific, minor applications in the *salesforce.com* environment in GSA, including but not limited to, applicants for the childcare subsidy.

(2) Individuals collectively referred to as "GSA Users", which are GSA