

CONSUMER COMPLIANCE RATING DEFINITIONS—Continued

Assessment factors to be considered	1	2	3	4	5
Root Cause	The violations are the result of minor weaknesses, if any, in the compliance risk management system.	Violations are the result of modest weaknesses in the compliance risk management system.	Violations are the result of material weaknesses in the compliance risk management system.	Violations are the result of serious deficiencies in the compliance risk management system.	Violations are the result of critical deficiencies in the compliance risk management system.
Severity	The type of consumer harm, if any, resulting from the violations would have a minimal impact on consumers.	The type of consumer harm resulting from the violations would have a limited impact on consumers.	The type of consumer harm resulting from the violations would have a considerable impact on consumers.	The type of consumer harm resulting from the violations would have a serious impact on consumers.	The type of consumer harm resulting from the violations would have a serious impact on consumers.
Duration	The violations and resulting consumer harm, if any, occurred over a brief period of time.	The violations and resulting consumer harm, if any, occurred over a limited period of time.	The violations and resulting consumer harm, if any, occurred over an extended period of time.	The violations and resulting consumer harm, if any, have been long standing or repeated.	The violations and resulting consumer harm, if any, have been long standing or repeated.
Pervasiveness	The violations and resulting consumer harm, if any, are isolated in number.	The violations and resulting consumer harm, if any, are limited in number.	The violations and resulting consumer harm, if any, are numerous.	The violations and resulting consumer harm, if any, are widespread or in multiple products or services.	The violations and resulting consumer harm, if any, are widespread or in multiple products or services.

[End of proposed text.]

Dated: April 28, 2016.

Federal Financial Institutions Examination Council.

Judith E. Dupre,

FFIEC Executive Secretary.

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BILLING CODE 7535-01-P 6714-01-P; 6210-01-P 4810-33-P; 4810-AM-P

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 May 18, 2016.

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

Atlanta, Georgia 30309. Comments can also be sent electronically to Applications.Comments@atl.frb.org:

1. *Fanny Dascal, Miami Beach, Florida, as Trustee, Cesar R. Camacho, Miami, Florida, individually and as Trustee, of The Fanny Dascal Grantor Retained Annuity Trust, Miami, Florida, Jacqueline Dascal Chariff, Miami Beach, Florida, and Ana Marie Camacho, Miami, Florida;* to acquire voting shares of Continental Bancorp, and directly acquire voting shares of Continental National Bank, both in Miami, Florida.

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

1. *Todd Allen Cook, Laverne, Oklahoma;* to acquire voting shares of Laverne Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Laverne, both in Laverne, Oklahoma.

In connection with this application, Sheldon Olis Cook, McAlester, Oklahoma, as a member of the Cook Family Group, and acting individually, has applied to retain voting shares of Laverne Bancshares, Inc., and thereby indirectly retain voting shares of Bank of Laverne, both in Laverne, Oklahoma.

Board of Governors of the Federal Reserve System, April 28, 2016.

Michael J. Lewandowski,

Associate Secretary of the Board.

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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