



## 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. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 8, 2013.

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

*1. FSC Bancshares, Inc.*, Cameron, Missouri; to acquire 100 percent of the voting shares of St. Joseph Bancorp, Inc., and indirectly acquire Midwest Federal Savings and Loan Association of St. Joseph, both in St. Joseph, Missouri, and thereby engage in operating of a savings association, pursuant to section 225.28(b)(4)(ii).

Board of Governors of the Federal Reserve System, October 8, 2013.

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

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