**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 March 20, 2015.

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

1. *Merchants & Farmers Bancshares, Inc.,* Leesville, Louisiana; to merge with Vernon Bancshares, Inc., and thereby indirectly acquire Vernon Bank, both in Leesville, Louisiana.

2. *United Community Banks, Inc.*, Blairsville, Georgia, to merge with MoneyTree Corporation, and thereby indirectly acquire First National Bank, both in Lenoir City, Tennessee.

**B. Federal Reserve Bank of Minneapolis** (Jacquelyn K. Brunmeier, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *American Bancor, Ltd.*, Dickinson, North Dakota; to acquire 100 percent of the voting shares of United Community Bank of North Dakota, Leeds, North Dakota.

2. *Landmark Investor Group, Inc.*, Eden Prairie, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of Landmark Community Bank, National Association, Isanti, Minnesota.

Board of Governors of the Federal Reserve System, February 19, 2015.

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

**BILLING CODE 6210-01-P**

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