



**FEDERAL RESERVE SYSTEM**

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## **Formations of, Acquisitions by, and Mergers of Savings and Loan Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Home Owners' Loan Act (12 U.S.C. 1461 *et seq.*) (HOLA), Regulation LL (12 CFR Part 238), and Regulation MM (12 CFR Part 239), and all other applicable statutes and regulations to become a savings and loan holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a savings association and nonbanking companies owned by the savings and loan 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 application also will 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 HOLA (12 U.S.C. 1467a(e)). 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 10(c)(4)(B) of the HOLA (12 U.S.C. 1467a(c)(4)(B)). 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 October 17, 2013.

**A. Federal Reserve Bank of Chicago** (Colette A. Fried, Assistant Vice President)  
230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Edgewater Bancorp, Inc.*, St. Joseph, Michigan; to become a savings and loan holding company through the acquisition of all of the outstanding voting stock of Edgewater Bank, St. Joseph, Michigan. The savings and loan holding company will be formed in connection with the proposed mutual-to-stock conversion of Edgewater Bank, a federally chartered mutual savings bank.

Board of Governors of the Federal Reserve System, September 17, 2013.

**Margaret McCloskey Shanks,**  
*Deputy Secretary of the Board.*  
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