



DEPARTMENT OF BANKING AND CONSUMER FINANCE
State of Mississippi

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To the Honorable Senate and House of Representatives
State of Mississippi

Pursuant to Section 81-1-113, Mississippi Code of 1972, I am pleased to submit the Department of Banking and Consumer Finance's 2014 Annual Report. This report contains information on the agency's budget as of Fiscal Year End 2014 and regulatory activities as of Calendar Year End 2014.

The Department is charged with regulating all state chartered commercial banks, state chartered thrift institutions, state chartered credit unions, independent trust companies, consumer finance companies, premium finance companies, motor vehicle sales finance companies, pawn brokers, title pledge lenders, consumer loan brokers, check cashers, mortgage lenders, the sale of commercial exchange, and debt management service providers.

I hope you find this report informative and should you have any questions regarding the contents of this publication, please do not hesitate to contact me.

Sincerely,

Charlotte N. Corley
Commissioner

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MISSION STATEMENT

The Department of Banking and Consumer Finance's primary mission is to provide effective supervision and regulation of state-chartered banks and other financial service industries to ensure the public is provided with a convenient, safe, and competitive banking environment along with fair and lawful consumer-related financial transactions.

ROSTER OF COMPTROLLERS / COMMISSIONERS

BANKING DEPARTMENT

J. S. Love January 1, 1923 - December 31, 1934

DEPARTMENT OF BANK SUPERVISION

Marion D. Brett December 31, 1934 - December 31, 1936
J. C. Fair January 1, 1937 - December 31, 1941
Sidney L. McLaurin January 1, 1942 - May 26, 1942
Joe W. Latham May 27, 1942 - September 27, 1947
C. T. Johnson September 27, 1947 - January 31, 1955
Joe W. Latham January 31, 1955 - February 4, 1957
W. P. McMullan, Jr. February 4, 1957 - January 5, 1960
Robert D. Morrow January 5, 1960 - December 30, 1960
Llewellyn Brown December 30, 1960 - January 19, 1966
O. B. Bowen, Jr. March 9, 1966 - February 14, 1968
Horace Steele February 14, 1968 - January 2, 1973
James H. Means January 2, 1973 - March 20, 1980

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Frank C. Allen March 21, 1980 - July 10, 1980
Alanson V. Turnbough July 11, 1980 - December 14, 1980
(Acting Commissioner)
Glenn Smith December 15, 1980 - March 21, 1984
Jean S. Porter March 22, 1984 - April 30, 1988
Alanson V. Turnbough May 1, 1988 - July 17, 1988
(Acting Commissioner)
Thomas L. Wright July 18, 1988 - March 31, 1992
Joseph H. Neely April 1, 1992 - January 31, 1996
John S. Allison February 1, 1996 - August 10, 1997
(Acting Commissioner)
Ronny G. Parham August 11, 1997 - June 30, 2000
John S. Allison July 1, 2000 - September 30, 2011
Theresa L. Brady October 1, 2011 - June 30, 2012
Jerry T. Wilson July 1, 2012 - September 30, 2014
Charlotte N. Corley October 1, 2014 - Present

STATUTORY AUTHORITIES

MISSISSIPPI CODE OF 1972 (*Annotated*)

BANKING DIVISION

Banks.....Section 81-1-1, et seq.

Credit Unions.....Section 81-13-1, et. seq.

Savings Associations.....Section 81-12-1, et seq.

Savings Banks.....Section 81-14-1, et. seq.

Trust CompaniesSection 81-27-1.001, et. seq.

CONSUMER DIVISION

Check Casher.....Section 75-67-501, et seq.

Consumer Loan.....Section 81-19-1, et seq.

Debt Management.....Section 81-22-1, et seq.

Insurance Premium Finance.....Section 81-21-1, et seq.

Money Transmitter.....Section 75-15-1, et seq.

MortgageSection 81-18-1, et seq.

Motor Vehicle Sales Finance.....Section 63-19-1, et seq.

PawnbrokerSection 75-67-301, et seq.

Small Loan.....Section 75-67-101, et seq.

Small Loan.....Section 75-67-201, et seq.

Title Pledge.....Section 75-67-401, et seq.

STATE BOARD OF BANKING REVIEW

Mr. James H. Clayton, Member

Planters Bank & Trust Company
P.O. Box 31
Indianola, MS 38751-0031

Term Expires: 3-23-2014

Mr. Thomas E. Brown, Member

Magnolia State Bank
P. O. Box 508
Bay Springs, MS 39422-0508

Term Expires: 3-24-2015

Ms. Karen O. Green, Member

P. O. Box 2060
Grenada, MS 38902

Term Expires: 3-23-2016

Mr. Chandler Russ

P. O. Box 700
Natchez, MS 39121

Term Expires: 3-23-2018

The First Supreme Court District position is vacant.

Section 81-3-12, Mississippi Code of 1972 (Annotated), is the statutory authority creating the State Board of Banking Review. The Board is composed of five (5) members, one member from each of the Supreme Court districts, who represent the depositors and the public in general, and two members from the State at large, who are bankers and represent the banking industry. Members are appointed by the Governor for terms of five (5) years.

The Board's sole duties are consideration of applications for authority to establish a bank (grant or deny charter), to hear branch applications that are protested or denied by the Commissioner, and to adopt rules and regulations creating parity between state chartered banks and national banks.

* Statute allows continuation of appointment until member is reappointed or replaced.

DEPARTMENT STAFF
as of December 31, 2014

Corley, Charlotte N.	Commissioner
Kelly, Rhoshunda G.	Deputy Commissioner
Schelver, Stephen	General Counsel
Brown, Mary Elizabeth	Executive Assistant

BANKING DIVISION

Hubbard, Sam	Director
Sinclair, Roger	Chief Examiner
Mitchell, Matt	Supervisory Examiner
Shelton, Nicky	Supervisory Examiner
Sims, Ashley	Supervisory Examiner
Thimmes, Perry Anne	Supervisory Examiner
Lion, Paul	Examiner V
Ashley, Bill	Examiner IV
Kuklinski, Ryan	Examiner IV
Lawrence, Steve	Examiner IV
Smith, Erik	Examiner IV
Sullivan, Michael	Examiner IV
Bradley, Scott	Examiner III
Hartel, Bailey	Examiner III
Cox, Jeff	Examiner III
Herring, Ann	Examiner III
Cayson, Ben	Examiner II
Donald, Barbara	Examiner II
Hartup, Lynda	Examiner II
Jones, Reed	Examiner II
McGee-Sims, Kimberly	Examiner II
McNichol, Sean	Examiner II
Ross, Whit	Examiner II
Winters, Chase	Examiner II
Beamer, Meghann	Examiner I
Collins, Matt	Examiner I
King, Cody	Examiner I
Scarbrough, Marsdon	Examiner I
Sisco, Michael	Examiner I
Skrmetta, Robert	Examiner I
Vaughan, Walt	Examiner I
Upchurch, Kyle	Examiner Trainee
Alexander, Chris	Administrative Assistant

DEPARTMENT STAFF
as of December 31, 2014 (cont'd)

CONSUMER DIVISION

Webb, Taft	Director
Pender, Marty	Chief Examiner
Blair, Brandon	Examiner V
Christian, Katherine	Examiner V
Garrard, Mike	Examiner V
Booker, Kris	Examiner IV
Gentry, Randy	Examiner IV
Coleman, Patrick	Examiner I
Wilson, Beau	Examiner I
Ingram, Wanda	Administrative Assistant
McCallum, Breaver	Administrative Assistant
Quinto, Nicole	Administrative Assistant

MORTGAGE DIVISION

McCain, Traci	Director
Carter, Larry	Examiner V
McCall, Morris	Examiner V
Holmes, Whitney	Examiner I
Fitzhugh, Samantha	Examiner Trainee
Knighton, Tricia	Administrative Assistant
Oswalt, Lisa	Administrative Assistant
Spires, Mary	Administrative Assistant

ADMINISTRATIVE AND FINANCE DIVISION

Rogers, Richard	Director
Frazier, Melissa	Payroll Officer
Parrish, Paul	IT Systems
Smith, Tina	Accounting/Travel
Gibson, Darian	Administrative Assistant

STAFF EXAMINATION ASSIGNMENTS - 2014**Banking Division****Bank, Thrift, and Trust Examinations**

<u>Examiner</u>	<u>Participation</u>
Ashley, Bill	22
Beamer, Meghann	19
Bradley, Scott	11
Cayson, Ben	15
Collins, Matt	19
Cox, Jeff	12
Culpepper, Chuck	2
Donald, Barbara	15
Hartel, Bailey	13
Hartup, Lynda	9
Herring, Ann	15
Hubbard, Sam	9
Jones, Reed	16
King, Cody	16
Kuklinski, Ryan	14
Lawrence, Steve	15
Lewis, Homer	7
Lion, Paul	4
McNichol, Sean	21
Mitchell, Matt	8
Ross, Whit	15
Scarborough, Marsdon	20
Shelton, Nicky	9
Sims, Ashley	5
Sims, Kimberly	15
Sinclair, Roger	9
Sisco, Michael	17
Skrmetta, Robert	16
Smith, Erik	12
Stewart, Evan	6
Sullivan, Michael	6
Thimmes, Perry Anne	1
Vaughan, Walt	16
Winters, Chase	4

Credit Union Examinations

<u>Examiner</u>	<u>Participation</u>
Ashley, Bill	3
Christian, Katherine	9
Collins, Matt	1
Hartup, Lynda	1
King, Cody	1
Sinclair, Roger	1
Sullivan, Michael	18
Winters, Chase	16

STAFF EXAMINATION ASSIGNMENTS - 2014
Consumer Division

<u>Examiner</u>	<u>Industry Examination</u>	<u>Participation</u>
Blair, Brandon	Check Casher	58
	Consumer Loan Broker	1
	Debt Management	9
	Money Transmitter	5
	Motor Vehicle	11
	Pawnbroker	20
	Premium Finance	5
	Small Loan	39
	Title Pledge	36
	Total	<u>184</u>
Booker, Kris	Check Casher	42
	Debt Management	1
	Motor Vehicle	9
	Pawnbroker	7
	Premium Finance	2
	Small Loan	32
	Title Pledge	19
	Total	<u>112</u>
Carter, Larry	Mortgage	40
		Total
Christian, Katherine	Check Casher	27
	Motor Vehicle	11
	Pawnbroker	8
	Small Loan	30
	Title Pledge	26
	Total	<u>102</u>

STAFF EXAMINATION ASSIGNMENTS - 2014
Consumer Division (cont'd)

<u>Examiner</u>	<u>Industry Examination</u>	<u>Participation</u>
Coleman, Patrick	Check Casher	54
	Consumer Loan Broker	1
	Debt Management	2
	Money Transmitter	5
	Motor Vehicle	13
	Pawnbroker	9
	Premium Finance	2
	Small Loan	15
	Title Pledge	24
	Total	<u>125</u>
Garrard, Mike	Check Casher	35
	Motor Vehicle	6
	Pawnbroker	7
	Small Loan	10
	Title Pledge	12
	Total	<u>70</u>
Gentry, Randy	Check Casher	59
	Consumer Loan Broker	1
	Motor Vehicle	12
	Pawnbroker	12
	Small Loan	23
	Title Pledge	25
	Total	<u>132</u>
Fitzhugh, Samantha	Mortgage	1
		Total
Holmes, Whitney	Mortgage	29
		Total
McCall, Morris	Mortgage	43
		Total

STAFF EXAMINATION ASSIGNMENTS - 2014
Consumer Division (cont'd)

<u>Examiner</u>	<u>Industry Examination</u>	<u>Participation</u>
Pender, Marty	Check Casher	75
	Consumer Loan Broker	1
	Debt Management	10
	Motor Vehicle	20
	Pawnbroker	11
	Premium Finance	5
	Small Loan	19
	Title Pledge	44
	Total	<u>185</u>
Thomas, Chris	Mortgage	26
	Total	<u>26</u>
Wilson, Beau	Check Casher	113
	Debt Management	3
	Money Transmitter	9
	Motor Vehicle	19
	Pawnbroker	14
	Small Loan	21
	Title Pledge	26
	Total	<u>205</u>
Winters, Chase	Check Casher	1
	Pawnbroker	1
	Small Loan	2
	Title Pledge	1
	Total	<u>5</u>

DEPARTMENT TRAVEL - FY14

July 1, 2013 - June 30, 2014

<u>Employees</u>	<u>Out-of-State</u>	<u>In-State</u>
Ashley, Bill	3,671.92	35,391.38
Beamer, Meghann	5,392.09	29,828.41
Blair, Brandon	2,735.88	20,113.95
Booker, Kris	1,607.46	14,537.58
Bradley, Scott	20,218.21	26,347.47
Carter, Larry	12,053.04	16,489.40
Cayson, Ben	3,982.32	23,921.18
Christian, Katherine	2,054.60	21,479.82
Coleman, Patrick	710.50	10,832.69
Collins, Matt	4,684.72	21,291.97
Corley, Charlotte	8,099.87	3,088.71
Cox, Jeff	19,053.19	24,327.38
Culpepper, Chuck	2,056.80	17,364.14
Donald, Barbara	4,362.75	32,568.80
Frazier, Melissa	—	1,961.62
Garrard, Mike	—	11,179.26
Gentry, Randy	1,570.86	15,977.38
Hartel, Bailey	8,508.91	23,692.96
Hartup, Lynda	—	1,732.34
Herring, Ann	6,971.16	24,539.04
Holmes, Whitney	15,380.50	15,994.79
Hubbard, Sam	7,485.02	20,217.64
Jones, Reed	5,069.22	20,330.50
Kelly, Rhoshunda	4,429.40	3,032.40
King, Cody	4,992.80	28,087.47
Kuklinski, Ryan	8,225.12	34,284.89
Lawrence, Steve	—	3,919.55
Lewis, Homer	1,080.68	18,485.98
Lion, Paul	4,914.11	15,023.78
McCain, Traci	1,949.21	—

DEPARTMENT TRAVEL - FY14

July 1, 2013 - June 30, 2014 (cont'd)

<u>Employees</u>	<u>Out-of-State</u>	<u>In-State</u>
McCall, Morris	13,124.37	11,588.69
McNichol, Sean	5,559.02	18,315.02
Miller, John	4,559.94	2,357.37
Mitchell, Matt	5,321.03	10,796.83
Parrish, Paul	3,915.96	300.24
Pender, Marty	—	14,034.38
Rogers, Richard	—	560.31
Ross, Whit	10,177.87	30,711.10
Scarbrough, Marsdon	4,029.81	21,155.27
Schelver, Stephen	3,500.43	274.40
Shelton, Nicky	4,146.48	32,263.20
Sims, Kimberley	4,733.42	23,347.44
Sims, Ashley	4,339.40	12,812.54
Sinclair, Roger	4,391.31	19,266.47
Sisco, Michael	7,394.94	28,650.12
Skrmetta, Robert	1,348.77	31,870.21
Smith, Erik	4,218.33	16,100.39
Spires, Mary	1,013.48	—
Stewart, Evan	3,962.33	22,592.93
Sullivan, Michael	868.06	22,910.42
Thimmes, Perry Anne	3,487.69	1,015.28
Thomas, Chris	12,527.91	11,617.93
Upchurch, Kyle	—	345.52
Vaughan, Walt	5,251.70	28,439.68
Webb, Taft	319.20	398.32
Wilson, Beau	4,821.33	25,696.07
Wilson, Jerry	2,885.27	1,165.60
Winters, Chase	710.50	18,385.48
TOTAL	<u>277,868.89</u>	<u>943,013.69</u>

STATEMENT OF FUNDS
Bank Maintenance - Fund 3511 • Fiscal Year 2014

REVENUE**Bank**

Application Fee - Bank	19,525.00	
Assessment Fees	4,218,270.34	
Miscellaneous Fees	<u>102,537.81</u>	
Subtotal		<u>4,340,333.15</u>

Credit Union

Assessment Fees - Credit Union	156,474.82	
Miscellaneous Fees	<u>925.00</u>	
Subtotal		<u>157,399.82</u>

Total Revenue**4,497,732.97****EXPENDITURES**

Salaries	3,255,232.00	
Travel	897,790.00	
Contractual	571,475.00	
Commodities	122,754.00	
Equipment	<u>51,333.00</u>	
Subtotal		<u>4,898,584.00</u>

Total Expenditures**4,898,584.00**

STATEMENT OF FUNDS
Consumer Finance - Fund 3512 • Fiscal Year 2014

REVENUE**Penalties - Civil Money**

Check Casher	5,500.00	
Title Pledge	3,190.00	
Mortgage-Company	20,514.74	
Subtotal		29,204.74

Penalties - License and Reporting

Check Casher	3,950.00	
Consumer Loan Broker	25.00	
Motor Vehicle	2,750.00	
Pawnbroker	1,975.00	
Small Loan	1,450.00	
Title Pledge	375.00	
Subtotal		10,525.00

Consumer Loan Broker

License Fees	1,500.00	
Examination Fees	600.00	
Subtotal		2,100.00

Check Casher

License Fees	556,400.00	
Miscellaneous Fees	1,775.00	
Examination Fees	281,000.00	
Subtotal		839,175.00

Debt Management

License Fees	19,975.00	
Miscellaneous Fees	100.00	
Examination Fees	4,800.00	
Subtotal		24,875.00

Mortgage

License Fees	937,301.00	
Miscellaneous Fees	15,240.00	
Examination Fees	164,900.17	
Subtotal		1,117,441.17

Money Transmitter

License Fees	48,100.00	
Miscellaneous Fees	150.00	
Examination Fees	15,600.00	
Subtotal		63,850.00

STATEMENT OF FUNDS

Consumer Finance - Fund 3512 • Fiscal Year 2014 (cont'd)

Motor Vehicle

License Fees	156,800.00	
Miscellaneous Fees	850.00	
Examination Fees	45,000.00	
Subtotal		<u>202,650.00</u>

Pawnbroker

License Fees	93,550.00	
Miscellaneous Fees	150.00	
Subtotal		<u>93,700.00</u>

Insurance Premium Finance

License Fees	21,675.00	
Miscellaneous Fees	100.00	
Examination Fees	10,200.00	
Subtotal		<u>31,975.00</u>

Small Loan

License Fees	255,927.50	
Miscellaneous Fees	350.00	
Examination Fees	131,400.00	
Subtotal		<u>387,677.50</u>

Title Pledge

License Fees	293,525.00	
Miscellaneous Fees	2,117.00	
Examination Fees	132,400.00	
Subtotal		<u>428,042.00</u>

Total Revenue**3,231,215.41****Expenditures**

Salaries	1,828,180.00	
Travel	323,580.00	
Contractual	336,335.00	
Commodities	68,811.00	
Equipment	34,214.00	
Subtotal		<u>2,591,120.00</u>

Total Expenditures**2,591,120.00**

BANKING FACILITY STATISTICS
as of December 31, 2014

	<u>State Banks</u>	<u>State Thriffs</u>	<u>Federal Banks</u>	<u>Federal Thriffs</u>	TOTAL
Domiciles	69	0	10	4	83
Mississippi Branches	655	0	249	7	911
Out-of-State Branches	<u>486</u>	<u>0</u>	<u>225</u>	<u>0</u>	<u>711</u>
Total	<u>1,210</u>	<u>0</u>	<u>484</u>	<u>11</u>	<u>1,705</u>
Host State Branches	215	0	59	4	278

CONSUMER LICENSEE STATISTICS

Licensee Activity
January 1, 2014 – December 31, 2014

Industry	12-31-13	12-31-14
Check Casher	1130	1020
Consumer Loan Broker	7	3
Debt Management	43	43
Insurance Premium Finance	51	48
Mortgage:		
Loan Originator	2255	2711
Mortgage Company	297	306
Mortgage Company Branch	433	447
Motor Vehicle Sales Finance	366	274
Pawnbroker	213	273
Money Transmitter	65	78
Small Loan	541	538
Title Pledge	581	605

CONSUMER LICENSEE STATISTICS (cont'd)

Consumer Penalties and Refunds
as of December 31, 2014

<u>Industry</u>	Civil Money Penalties <u>Assessed</u>	Consumer Refunds <u>Paid</u>
Check Cashier	\$ 3,000.00	—
Title Pledge	\$ 12,100.00	—
Mortgage	\$ 17,300.00	—

RANKING OF MISSISSIPPI BANK AND THRIFT INSTITUTIONS BY TOTAL ASSETS

As Compiled By The Department of Banking & Consumer Finance
as of December 31, 2014 (Dollar Amounts in Thousands)

1	Gulfport	Whitney Bank	\$20,632,572
2	Tupelo	Bancorp South Bank	\$13,314,758
3	Tupelo	Renasant Bank	\$5,787,229
4	Belzoni	BankPlus	\$2,406,489
5	Greenwood	State Bank & Trust Company	\$970,659
6	Crystal Springs	Metropolitan Bank	\$932,670
7	Philadelphia	The Citizens Bank of Philadelphia	\$920,689
8	Indianola	Planters Bank & Trust Company	\$793,599
9	Macon	BankFirst Financial Services	\$743,343
10	Biloxi	Community Bank, Coast	\$675,001
11	Ellisville	Community Bank	\$672,844
12	Biloxi	The Peoples Bank	\$665,283
13	Forest	Community Bank of Mississippi	\$665,271
14	Belzoni	Guaranty Bank and Trust Company	\$600,705
15	Waynesboro	First State Bank	\$573,125
16	Magee	Priority One Bank	\$560,787
17	Pascagoula	Merchants & Marine Bank	\$557,390
18	Batesville	First Security Bank	\$510,879
19	Amory	Community Bank, North Mississippi	\$493,550
20	New Albany	BNA Bank	\$427,003
21	Mccomb	First Bank	\$387,211
22	Columbia	Citizens Bank	\$379,303
23	Natchez	United Mississippi Bank	\$362,761
24	Ripley	The Peoples Bank	\$361,798
25	Greenwood	Bank of Commerce	\$334,922
26	Jackson	First Commercial Bank	\$333,566
27	Bay Springs	Magnolia State Bank	\$316,448
28	Port Gibson	RiverHills Bank	\$295,685
29	Baldwyn	Farmers and Merchants Bank	\$281,952
30	Lucedale	Century Bank	\$250,102
31	Oxford	FNB Oxford Bank	\$245,670
32	Mendenhall	Peoples Bank	\$243,010
33	Yazoo City	Bank of Yazoo City	\$228,397
34	Clarksdale	Covenant Bank	\$227,092
35	Laurel	Bank of Jones County	\$218,238

RANKING OF MS BANK AND THRIFT INSTITUTIONS**as of December 31, 2014 (cont'd)**

(Dollar Amounts in Thousands)

36	Water Valley	Mechanics Bank	\$214,454
37	Cleveland	The Cleveland State Bank	\$213,635
38	Holly Springs	The Bank of Holly Springs	\$206,207
39	Senatobia	Sycamore Bank	\$192,311
40	Columbia	First Southern Bank	\$188,246
41	Wiggins	Bank of Wiggins	\$186,659
42	Newton	Newton County Bank	\$157,053
43	Okolona	Bank of Okolona	\$150,370
44	Forest	Bank of Forest	\$146,592
45	Brookhaven	Bank of Brookhaven	\$143,869
46	Kilmichael	Bank of Kilmichael	\$138,868
47	Marks	Citizens Bank & Trust Company	\$133,390
48	Meadville	Bank of Franklin	\$129,842
49	De Kalb	The Commercial Bank	\$129,364
50	Anguilla	Bank of Anguilla	\$127,799
51	Oxford	Oxford University Bank	\$115,450
52	Holly Springs	First State Bank	\$113,872
53	Biloxi	Charter Bank	\$113,856
54	Winona	Bank of Winona	\$113,829
55	Lexington	Holmes County Bank & Trust Company	\$111,807
56	Fayette	The Jefferson Bank	\$95,449
57	Corinth	Commerce Bank	\$93,644
58	Holly Springs	Merchants & Farmers Bank	\$90,420
59	Raymond	Merchants & Planters Bank	\$88,089
60	Horn Lake	DeSoto County Bank	\$82,247
61	Collins	Covington County Bank	\$69,366
62	Byhalia	Citizens Bank	\$69,089
63	North Carrollton	Peoples Bank & Trust Company	\$64,905
64	Richton	Richton Bank & Trust Company	\$63,948
65	Morton	Bank of Morton	\$63,178
66	Charleston	Tallahatchie County Bank	\$61,035
67	Walnut Grove	Bank of Walnut Grove	\$55,403
68	Bay Springs	OmniBank	\$49,092
69	Benoit	Bank of Benoit	\$20,716

Total Mississippi Bank and Thrift Institution Assets**\$61,364,055**

BANKING DIVISION
FINANCIAL INSTITUTION CHANGES

January 1, 2014 - December 31, 2014

NONE APPLICABLE

