

Atlantic Coast Financial CORP  
Form SC 13G/A  
February 13, 2018

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. 4)\*

Atlantic Coast Financial Corporation  
(Name of Issuer)

Common Stock  
(Title of Class of Securities)

048426100  
(CUSIP Number)

December 31, 2017  
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act

but shall be subject to all other provisions of the Act (however, *see the Notes*).

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NAMES OF REPORTING PERSONS

**1**

TFO USA Limited  
CHECK THE APPROPRIATE BOX IF A  
MEMBER OF A GROUP (SEE  
INSTRUCTIONS)

**2**

(a) ..  
(b) ..  
SEC USE ONLY

**3**

CITIZENSHIP OR PLACE OF  
ORGANIZATION

**4**

Delaware  
SOLE VOTING POWER

**5**

0  
SHARED VOTING POWER

NUMBER  
OF SHARES **6**  
BENEFICIALLY  
OWNED  
BY EACH  
REPORTING  
PERSON **7**  
WITH

SOLE DISPOSITIVE POWER

**7**

0  
SHARED DISPOSITIVE POWER

**8**

**9** AGGREGATE AMOUNT  
BENEFICIALLY OWNED BY EACH

REPORTING PERSON

0  
CHECK IF THE AGGREGATE  
AMOUNT IN ROW (9) EXCLUDES  
CERTAIN SHARES \*\*  
(SEE INSTRUCTIONS)

10

PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)

11

0%  
TYPE OF REPORTING PERSON (SEE  
INSTRUCTIONS)

12

IA

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**Item 1(a). Name of Issuer:** Atlantic Coast Financial Corporation

**Item 1(b). Address of Issuer's Principal Executive Offices:**

4655 Salisbury Road, Suite 110

Jacksonville, FL 32256

**Item 2(a). Names of Persons Filing:** TFO USA Limited

**Item 2(b). Address of Principal Office or, if none, Residence:**

555 5th Avenue, 6th Floor

New York, NY 10017

**Item 2(c). Citizenship:**

Delaware

**Item 2(d). Title of Class of Securities:**

Common Stock

**Item 2(e). CUSIP Number:**

048426100

**Item 3. If This Statement Is Filed Pursuant to Sections 240.13d 1(b) or 240.13d 2(b) or (c), Check whether the person filing is a:**

- (a)  Broker or dealer registered under Section 15 of the Act (15 U.S.C. 78o);
- (b)  Bank as defined in Section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c)  Insurance company as defined in Section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d)  Investment company registered under Section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e)  An investment adviser in accordance with Section 240.13d-1(b)(1)(ii)(E);
- (f)  An employee benefit plan or endowment fund in accordance with Section 240.13d-1(b)(1)(ii)(F);
- (g)  A Parent holding company or control person in accordance with Section 240.13d-1(b)(1)(ii)(G);
- (h)  A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i)  A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j)  A non-U.S. institution in accordance with Section 240.13d-1(b)(1)(ii)(J);
- (k)  Group, in accordance with Section 240.13d-1(b)(1)(ii)(K).

If filing as a non-U.S. institution in accordance with Section 240.13d-1(b)(1)(ii)(J), please specify the type of institution: \_\_\_\_\_.

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**Item 4. Ownership.**

(a) Amount beneficially owned: 0

(b) Percent of class: 0%

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote: 0

(ii) Shared power to vote or to direct the vote:

(iii) Sole power to dispose or to direct the disposition of: 0

(iv) Shared power to dispose or to direct the disposition of:

**Item 5. Ownership of Five Percent or Less of a Class.**

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following x.

**Item 6. Ownership of More Than Five Percent on Behalf of Another Person.**

TFO USA Limited or its affiliate, in its capacity as the investment adviser to one or more clients, has the power to direct the investment activities thereof.

**Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company.**

Not Applicable

**Item 8. Identification and Classification of Members of the Group.**

Not Applicable

**Item 9. Notice of Dissolution of Group.**

Not Applicable



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**Item 10.**

**Certification.**

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

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**SIGNATURE**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2018 TFO USA LIMITED

By: /s/ Jon Hedley  
Name: Jon Hedley  
Title: Director