# **Federal Reserve Release**



*H.2* 

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 15
Week Ending April 13, 2019

### **Forms**

Forms -- initial Board review to extend without revision the Semiannual Report of Derivatives Activity (FR 2436).

- Proposed, April 10, 2019

Forms -- initial Board review to extend without revision the Senior Credit Officer Opinion Survey on Dealer Financing Terms (FR 2034).

- Proposed, April 9, 2019

### **Regulations and Policies**

Collection of Debts -- final rule to provide for collection of outstanding debts owed to the Board, primarily by referral to the U.S. Department of the Treasury.

- Approved, April 8, 2019

Prudential Standards and Resolution Plans -- publication for comment of notices of proposed rulemaking on enhanced prudential standards for foreign banks and resolution-plan requirements for foreign and domestic banks.

- Approved, April 8, 2019

# **Enforcement**

Standard Chartered plc, London, United Kingdom; Standard Chartered Bank; and Standard Chartered Bank, New York Branch, New York, New York -- issuance of a consent cease-and-desist order and assessment of a civil money penalty for unsafe and unsound practices relating to inadequate sanctions controls and failure to disclose sanctions risks.

- Approved, April 8, 2019

# **Enforcement**

UniCredit S.p.A., Milan, Italy; UniCredit Bank AG, Munich, Germany; and UniCredit Bank Austria AG, Vienna, Austria -- issuance of a consent cease-and-desist order and assessment of a civil money penalty for unsafe and unsound practices relating to U.S. sanctions laws.

- Approved, April 9, 2019

### H.2 Actions under delegated authority

S&R Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

### **Bank Branches, Domestic**

#### Richmond

Farmers Bank, Windsor, Virginia -- to establish a branch at 821 North Battlefield Boulevard, Chesapeake.

- Approved, April 9, 2019

# **Bank Holding Companies**

### Chicago

Brodhead Bancshares, Inc., Brodhead, Wisconsin -- to become a bank holding company by acquiring The Bank of Brodhead, Brodhead.

- Approved, April 11, 2019

### Minneapolis

Citizens Bank Group, Inc., St. James, Minnesota -- to acquire The Nicollet County Bank of Saint Peter, St. Peter.

- Approved, April 12, 2019

#### St. Louis

First State Bancorp, Inc., Combined Benefit Retirement Plan, Caruthersville, Missouri -- to acquire additional shares of First State Bancorp, Inc., Caruthersville, and thereby increase its indirect control of First State Bank & Trust Company.

- Approved, April 10, 2019

### Minneapolis

Security State Bancshares of Bemidji, Inc., Bemidji, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, April 8, 2019

### Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Northeast Carpenters' Pension Fund, Edison, New Jersey; New England Carpenters' Guaranteed Annuity Fund, Wilmington, Massachusetts; and New England Carpenters' Pension Fund -- relief from certain commitments.

- Granted, April 9, 2019

### **Change in Bank Control**

New York

American Express Company, New York, New York -- change in bank control of American Express Company, and its subsidiary, American Express National Bank, Salt Lake City, Utah.

- Permitted, April 12, 2019

# **Extensions of Time**

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain real estate and loan assets.

- Granted, April 12, 2019

# **Savings and Loan Holding Companies**

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, April 8, 2019

### **Federal Reserve Bank of Boston**

# Filings received during the week ending April 13, 2019

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### **Federal Reserve Bank of Boston**

### **Availability of CRA Public Evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding S = Satisfactory

**RSSD** 

NONE

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exami	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
ADIRONDACK BANK	* Branch	Adirondack Bank, Utica, New York, to establish a branch office to be located at 2426 Main Street, Lake Placid, New York.	Newspaper: Federal Register:	Not available Not applicable
POPULAR BANK	* Branch	Popular Bank, New York, New York, to establish a branch office to be located at 9491 Harding Avenue, Surfside, Florida.	Newspaper: Federal Register:	Not available Not applicable

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### Federal Reserve Bank of New York

### **Availability of CRA Public Evaluations**

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CRA

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# Federal Reserve Bank of Philadelphia

# Filings received during the week ending April 13, 2019

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### Federal Reserve Bank of Philadelphia

### **Availability of CRA Public Evaluations**

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### Federal Reserve Bank of Cleveland

# Filings received during the week ending April 13, 2019

Filer Filing Type Filing Proposal End of Comment Period

NONE

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### **Federal Reserve Bank of Cleveland**

### **Availability of CRA Public Evaluations**

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### Federal Reserve Bank of Richmond

# Filings received during the week ending April 13, 2019

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### **Federal Reserve Bank of Richmond**

### **Availability of CRA Public Evaluations**

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# **Federal Reserve Bank of Atlanta**

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
COMPASS BANK	PWI	Compass Bank, Birmingham, Alabama,	Newspaper:	Not applicable
		request for approval to make eight public welfare investments.	Federal Register:	Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### **Federal Reserve Bank of Atlanta**

### **Availability of CRA Public Evaluations**

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CRA

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# District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
DISCOVER FINANCIAL SERVICES	* 3A3	Discover Financial Services, Riverwoods, Illinois, to acquire voting shares through the formation of a wholly-owned, interim bank, DFS Bank, New Castle, Delaware	Newspaper: Federal Register:	Not available 05/06/2019
LEE CAPITAL CORP.	CIC	Notice by Jean M. Humphrey, Kathleen A. McKillip, Henry W. Merschman, and Joseph H. Merschman, all of Fort Madison, Iowa; and George A. Merschman, Rochester, Illinois, together as a group acting in concert, to retain control of 25 percent or more of the voting shares of Lee Capital Corp, and thereby indirectly control Lee County Bank, both of Fort Madison, Iowa.	Newspaper: Federal Register:	Not available 04/24/2019
MERCHANTS BANCORP	CIC	Carey Rogers Kulongoski, Portland, Oregon, Randall D. Rogers, Jr., Indianapolis, Indiana, Katherine H. Rogers, Sedona, Arizona, the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, and Mary H. Rogers, Vero Beach, Florida, as trustee of the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, and the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, to retain 25 percent or more of the voting shares of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control of Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois.	Newspaper: Federal Register:	Not available 05/02/2019

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
MERCHANTS BANCORP	CIC	Jody J. Petrie, Carmel, Indiana, through joint ownership and as trustee of the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, individually, and as a group acting in concert with the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable GST Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, John H. Petrie, Carmel, Indiana, Claranna Petrie and Robert G. Negrete, both of Henderson, Nevada, Conradine Riedel, Knoxville, Tennessee, George A. Petrie and Cristina P. Petrie, both of Tampa, Florida, and Matthew E. Kaercher, Carmel, Indiana, to retain 25 percent or more of the voting shares and thereby control of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois	Newspaper: Federal Register:	Not available 05/02/2019
SOLON FINANCIAL, INC.	CIC	Notice by Jessica M. Becker, Eden Prairie, Minnesota; Cordelia A. Cosgrove, Cedar Rapids, Iowa; Amy C. Cox, Doylestown, Pennsylvania; Andrew J. Erusha, Sheridan, Wyoming; Angela C. Erusha, Solon, Iowa; Bruce A. Erusha, Cedar Rapids, Iowa; Daniel M. Erusha, Portland, Oregon; James R. Erusha, Cedar Rapids, Iowa; Julie A. Erusha Trust, Julie A. Erusha, Sheridan, Wyoming, as trustee; Kimberly S. Erusha, Basking Ridge, New Jersey; Michael D. Erusha Trust, Michael D. Erusha, Sheridan, Wyoming, as trustee; The Owen N. Erusha Trust, D. Neil Erusha, Solon, Iowa, as Trustee; Patricia M. Erusha, Solon, Iowa; Robert C. Erusha II, Ellisville, Missouri; Gary L. Fattig, Chelsea, Iowa; Kathryn M. Fattig, Chelsea, Iowa; Robert L. Fattig, Searsboro, Iowa; Vicky K. Garnsey, Eagle, Colorado; Anne E. Juelsgaard, West Des Moines, Iowa; Dolores M. Kaiden, Cedar Rapids, Iowa; Karlene M. Lindseth, Eden Prairie, Minnesota; Michael J. Lindseth, Eden Prairie, Minnesota; Michael J. Lindseth, Eden Prairie, Minnesota; Nicole M. Lindseth, Eden Prairie, Minnesota; Nicole M. Lindseth, Eden Prairie, Minnesota; Nicole M. Scott, Cambridge, Iowa; and Carolyn M. Tinkham, Cedar Rapids, Iowa, to join the Erusha Family Control Group and retain control of 25 percent or more of Solon Financial, Inc. and thereby indirectly control Solon State Bank, both of Solon, Iowa.	Newspaper: Federal Register:	Not available 03/26/2019

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
SWORD FINANCIAL CORPORATION	* 3A5	Sword Financial Corporation, Horicon, Wisconsin to merge with Markesan Bancshares, Inc., Markesan, Wisconsin and thereby indirectly acquire Markesan State Bank, Markesan, Wisconsin.	Newspaper: Federal Register:	05/06/2019 05/07/2019
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper: Federal Register:	Not available 03/11/2019

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### Federal Reserve Bank of Chicago

### **Availability of CRA Public Evaluations**

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

**CRA** Examinations scheduled for

The following state member banks have been examined and their CRA public evaluations are now available.

**Quarter of** 

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
312244	FIRST BK OF BERNE, BERNE, INDIANA	01/07/2019	04/07/2019	S	Int Small Bank

Institution Location Quarter
NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Type Filing Proposal		<b>End of Comment Period</b>		
MIDLAND STATES	* 3A5	Midland States Bancorp, Inc., Effingham,	Newspaper:	05/13/2019		
BANCORP, INC.		Illinois, to acquire through merger 100 percent of the voting shares of HomeStar Financial Group, Inc., Manteno, Illinois, and thereby indirectly acquire HomeStar Bank and Financial Services, Manteno, Illinois.	Federal Register:	05/13/2019		
MIDLAND STATES BANK	* 18C	Midland States Bank, Effingham Illinois,	Newspaper:	05/13/2019		
	* Branch	to merge with HomeStar Bank and Financial Services, Manteno, Illinois, and to retain the acquired facilities as branch offices.	Federal Register:	Not applicable		

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#### Federal Reserve Bank of St. Louis

### **Availability of CRA Public Evaluations**

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NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

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# Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BOSSHARD BANCO, LTD.	CIC	Change in control notice by Joseph W. Bosshard, Boulder, Colorado, Makenzie B. Bosshard, Minneapolis, Minnesota, Carlista M. Bosshard, Auburn, Alabama, and John Bosshard, Chicago, Illinois, for approval to retain shares of Bosshard Banco, Ltd., La Crosse, Wisconsin (Bosshard Banco) and join the Bosshard Family Group that controls Bosshard Banco. In addition, Andrew R. Bosshard, La Crosse, Wisconsin; to acquire additional shares and retain control of Bosshard Banco. Bosshard Banco controls First National Bank of Bangor, Bangor, Wisconsin, and Intercity State Bank, Schofield, Wisconsin.	Newspaper: Federal Register:	Not available 04/12/2019
FIRST HOLDING COMPANY OF CAVALIER, INC.	* 3A3	First Holding Company of Cavalier, Inc., Cavalier North Dakota to acquire 100 percent of the shares of Northern Sky Bank, Crookston, Minnesota.	Newspaper: Federal Register:	Not available 04/29/2019
FIRST NATIONAL BANCORP, INC.	, CIC	Change in Control Notice by Terence Fennessy, Clancy, Montana, individually and as trustee of the First National Bancorp, Inc. Employee Stock Ownership Plan, Missoula, Montana ("ESOP") to retain 10 percent or more of the shares and thereby control of First National Bancorp, Inc., Missoula, Montana ("FNBI"). Additionally, ESOP and its trustees Terence Fennessy, Clancy, Montana; and Noel Kulbeck, Missoula, Montana, as a group acting in concert, to retain 10 percent or more of the shares and thereby control of FNBI. Terence Fennessy (including IRA and control of ESOP shares); Terence Fennessy IRA, Clancy, MT; Geraldine Fennessy, Libby, MT; Tiina Fennessy, Clancy, MT; Thomas Fennessy, Libby, MT; Timothy Fennessy, Spokane, WA; Teresa Kriskovich, Tracey, CA; and Treva Marsden, Mead, WA; as members of the Fennessy family shareholder group acting in concert to retain 10 percent or more of the shares and thereby control of FNBI, which controls First Montana Bank, Inc., Missoula, Montana.	Newspaper: Federal Register:	Not available 04/02/2019
KRAUSE FINANCIAL, INC.	CIC	Notice by Lana Krause, Winnebago, Minnesota, to gain control of Krause Financial, Inc., Winnebago, Minnesota, and thereby indirectly gain control of First National Bank in Winnebago, Winnebago, Minnesota.	Newspaper: Federal Register:	Not available

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# Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
REPUBLIC BANCSHARES,	CIC	Change in Control notice by Paul V.	Newspaper:	Not available
INC.		Mellini, Saint Petersburg, Florida, as Personal Representative of the Jeno F. Paulucci Estate, Sanford, Florida, to retai shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly retain control of Republic Bank, Inc., Duluth, Minnesota.		04/29/2019
WALSH FINANCIAL, INC.	* 3A1	Walsh Financial, Inc., Minneapolis,	Newspaper:	Not available
		Minnesota, to become a bank holding company by acquiring 100 percent of The First National Bank of Buhl, Mountain, Minnesota.	Federal Register:	05/13/2019

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### **Federal Reserve Bank of Minneapolis**

### **Availability of CRA Public Evaluations**

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Institution			Location		Quarter	

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# Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
BANCSHARES OF JACKSON HOLE, INCORPORATED	CIC	The RFB-FLB Trust, U/A/D October 25, 2016, and Frances L. Biolchini, as Trustee, both of Kelly, Wyoming, to retain 25 percent or more of the shares of Bancshares of Jackson Hole, Inc., Jackson, Wyoming (Bancshares), and thereby indirectly retain Bank of Jackson Hole, Jackson, Wyoming; and be approved as members of the Biolchini Family Group, which controls Bancshares. Additionally, Robert Biolchini, Jr., Jackson, Wyoming; Douglas Biolchini, Walla Walla, Washington; Frances Biolchini Fleming, Kelly, Wyoming; Thomas Biolchini, Tulsa, Oklahoma; Tobin Biolchini, Kelly, Wyoming; Christi Biolchini Yanelli, Jackson, Wyoming; and the Robert F. Biolchini & Frances L. Biolchini Irrevocable Education Trust for Lucy Rose Biolchini, , the Robert F. Biolchini & Frances L. Biolchini irrevocable Education Trust for Maximiliam Michael Fleming, , the Robert F. Biolchini & Frances L. Biolchini Irrevocable Education Trust for Sophia Grace Fleming, , and the Robert F. Biolchini & Frances L. Biolchini Irrevocable Education Trust for Paul Christopher Biolchini, all of Tulsa, Oklahoma; to retain voting shares of Bancshares ; as members of the Biolchini Family Group which controls Bancshares and thereby indirectly retain control of Bank of Jackson Hole, of Jackson, Wyoming.	Newspaper: Federal Register:	04/28/2019 04/04/2019	
BETHANY BANKSHARES, INC.	* 3A5	Bethany Bankshares, Inc., Bethany, Missouri, to acquire by merger Fairport Bancshares, Inc., and thereby indirectly acquire The Bank of Fairport, both of Maysville, Missouri.	Newspaper: Federal Register:	Not available 04/15/2019	
CITIZENS STATE BANK	* Branch	Citizens State Bank, Wisner, Nebraska, to establish a mobile branch in connection with its physical branch at 921 Avenue E, Wisner, Nebraska.	Newspaper: Federal Register:	04/29/2019 Not applicable	
CITIZENS STATE BANK	* Branch	Citizens State Bank, Wisner, Nebraska, to establish a mobile branch in connection with its physical branch at 203 Main Street, Leigh, Nebraska.	Newspaper: Federal Register:	04/29/2019 Not applicable	
CITIZENS STATE BANK	* Branch	Citizens State Bank, Wisner, Nebraska, to establish a mobile branch in connection with its physical branch at 201 South Highway 20, Laurel, Nebraska.	Newspaper: Federal Register:	04/29/2019 Not applicable	
CITIZENS STATE BANK	* Branch	Citizens State Bank, Wisner, Nebraska, to establish a mobile branch in connection with its physical branch at 121 North Chestnut Street, Spalding, Nebraska.	Newspaper: Federal Register:	04/29/2019 Not applicable	

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# Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CITIZENS STATE BANK * Branch Citizens State Bank, Wisner, Nebraska, to establish a mobile branch in connection with its physical branch at 150 Maple Street, Friend, Nebraska.			Newspaper:	04/29/2019
		Federal Register:	Not applicable	
COMMERCE BANK * Branch Commerce Bank, Kansas City, Missouri,		Commerce Bank, Kansas City, Missouri, to	Newspaper:	04/18/2019
	establish a branch at 56 N. Euclid, St. Louis, Missouri.	Federal Register:	Not applicable	
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to	Newspaper:	04/18/2019
		establish a branch at 3550 W. 38th Avenue, Denver, Colorado.	Federal Register:	Not applicable

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### Federal Reserve Bank of Kansas City

### **Availability of CRA Public Evaluations**

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NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# **Federal Reserve Bank of Dallas**

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
FROST BANK	* Branch	Application by Frost Bank, San Antonio,	Newspaper:	Not available	
		Texas, to establish a branch at 8350 Long Point Road, Houston TX 77055	Federal Register:	Not applicable	
LONE STAR STATE	CIC	Notice by the Lone Star State Bancshares,	Newspaper:	Not available	
BANCSHARES, INC.		Inc. and Subsidiaries Employee Stock Ownership Plan, Lubbock, Texas, Kirk Thomas and Melisa Roberts as trustees, both of Lubbock, Texas, and Brent Beakley, also as trustee, of Odessa, Texas, to acquire greater than 10 percent and thereby control of Lone Star State Bancshares, Inc., and indirectly, Lone Star State Bank of West Texas, both of Lubbock, Texas	Federal Register:	04/19/2019	
TEXAS FIRST BANK	* 18C	Texas First Bank, Texas City, Texas, to	Newspaper:	Not available	
	* Branch	merge with Preferred Bank, Houston, Texas (a federal savings bank), and establish the five existing locations as branches of Texas First Bank.	Federal Register:	Not applicable	
WSB BANCSHARES, INC.	CIC	Notice by The Linda Mitchell Bank Stock	Newspaper:	Not available	
		Trust, Wellington, Texas, to join the Holton Family Group, a group acting in concert previously cleared on May 3, 2017, pursuant to a filing under Section 3 of the Bank Holding Company Act, to acquire and retain control of the voting shares of WSB Bancshares, Inc., and indirectly Wellington State Bank, both of Wellington, Texas.	Federal Register:	05/02/2019	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### **Federal Reserve Bank of Dallas**

### **Availability of CRA Public Evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding S = Satisfactory

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

### Federal Reserve Bank of San Francisco

# Filings received during the week ending April 13, 2019

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of San Francisco

### **Availability of CRA Public Evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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The following state member banks have been examined and their CRA public evaluations are now available.

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exami	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act