
Federal Reserve Release



H.2

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

No. 9

Week Ending March 2, 2019

Testimony and Statements

Monetary Policy -- statement by Chairman Powell before the Senate Committee on Banking, Housing, and Urban Affairs on February 26 and the House Committee on Financial Services on February 27, 2019, on the semiannual monetary policy report to the Congress.

- Published, February 26, 2019

Forms

Forms -- initial Board review to extend without revision the Disclosure Requirements of Regulation Y Associated with Minimum Requirements for Appraisal Management Companies (FR HY-5).

- Proposed, February 26, 2019

Savings and Loan Holding Companies

WSFS Financial Corporation, Wilmington, Delaware -- to acquire Beneficial Bancorp, Inc., Philadelphia, and thereby indirectly acquire Beneficial Bank.

- Approved, February 27, 2019

Enforcement

FCB Financial Corp., Savannah, Georgia -- written agreement dated November 12, 2010, terminated February 26, 2019.

- Announced, February 28, 2019

OakStar Bank, Springfield, Missouri -- issuance of a consent order of prohibition against Caleb T. Jones, a former institution-affiliated party of OakStar Bank.

- Announced, February 28, 2019

Wintrust Financial Corporation, Rosemont, Illinois -- issuance of a consent order of assessment of a civil money penalty.

- Announced, February 28, 2019

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 4895 West Pauline Whitaker Parkway, Rogers.

- Approved, February 26, 2019

San Francisco

Bank of Utah, Ogden, Utah -- to establish a branch at 50 South 200 East, Salt Lake City.

- Approved, February 26, 2019

Richmond

Citizens Bank and Trust Company, Blackstone, Virginia -- to establish a branch at 2501 Anderson Highway, Powhatan, and to increase its investment in bank premises.

- Approved, February 26, 2019

St. Louis

Monticello Banking Company, Monticello, Kentucky -- to establish branches at 997 Governors Lane, Lexington, and 104 Springdale Drive, Nicholasville (two notices).

- Approved, February 27, 2019

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at the southwest corner of SW Railroad Avenue and Hewitt Road, Hammond, Louisiana; Grand Parkway and Manderson Avenue, Richmond, Texas; 17465 Spring Cypress, Cypress; Gessner Road and Kempwood Drive, Houston; the intersection of Cypress Creek Parkway and T.C. Jester Boulevard; 1502 Eldridge Parkway; the corner of University Boulevard and LJ Parkway, Sugarland; the southeast corner of West Center Street and Clinchfield Street, Kingsport, Tennessee; and the intersection of Brook Hollow Road and Charlotte Pike, Nashville.

- Approved, March 1, 2019

St. Louis

Southern Bancorp Bank, Arkadelphia, Arkansas -- to establish a branch at 118 Elm Street, Glenwood.

- Approved, February 27, 2019

Bank Holding Companies

Director, S&R

Citizens Financial Group, Inc., Providence, Rhode Island -- relief from a commitment.

- Granted, February 25, 2019

Minneapolis

Great Western Bancorp, Inc., Sioux Falls, South Dakota -- relief from a commitment.

- Granted, February 26, 2019

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Aquiline Capital Partners LLC, New York, New York -- modification of a commitment.

- Granted, February 26, 2019

Director, S&R

Sageview Capital Partners LP, Greenwich, Connecticut -- relief from certain commitments.

- Granted, February 26, 2019

Board Operations

Secretary

System of Records -- publication for comment of a notice of a proposed new system of records, BGFRS-41 (FRB--Ethics Program Records).

- Approved, February 26, 2019

Change in Bank Control

Kansas City

Cleo Bancshares Inc., Cleo Springs, Oklahoma -- to retain control of Cleo Bancshares Inc., and its subsidiary, Cleo State Bank, Cleo Springs.

- Permitted, February 25, 2019

Kansas City

First Beemer Corporation, Beemer, Nebraska -- to retain control of First Beemer Corporation and its subsidiary, First Community Bank, Beemer.

- Permitted, March 1, 2019

Savings and Loan Holding Companies

Philadelphia

Beneficial Bancorp, Inc., Philadelphia, Pennsylvania -- to convert to a savings and loan holding company upon the conversion of Beneficial Bank, Philadelphia, from a state-chartered savings bank to a stock federal savings bank.

- Approved, February 25, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 2, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
PILGRIM BANK	* 18C	Abington Bank, Abington, Massachusetts ('Abington') to merge with and into Pilgrim Bank, Cohasset, Massachusetts ('Pilgrim'), with Pilgrim as the surviving entity to be renamed 'Abington Bank'; and for the resulting institution to retain all of Abington's current offices; and to change the resulting institution's principal office from Cohasset, Massachusetts to Abington, Massachusetts; and for the three branch offices of Pilgrim Bank to be operated under the name 'Pilgrim Bank, a Division of Abington Bank.'	Newspaper:	Not available
			Federal Register:	Not applicable

District: 1
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
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending March 2, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIGROUP INC.	Investment	Prior notice by Citigroup, New York, New York, acting through its wholly-owned subsidiary, Citibank, N.A., Sioux Falls, South Dakota, to make an investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, Newark, Delaware, to make an investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
NBC BANCORP, INC.	* 3A1	NBC Bancorp, Inc., to become a bank holding company by acquiring 100 percent of The National Bank of Coxsackie, both of Coxsackie, New York.	Newspaper:	03/25/2019
			Federal Register:	03/29/2019
POPULAR BANK	* Branch	Popular Bank, New York, New York, to establish a branch office to be located at 744 Arthur Godfrey Road, Miami Beach, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending March 2, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending March 2, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending March 2, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAINSTREET BANK	* Branch	MainStreet Bank, Fairfax, Virginia, to establish a branch at 1130 Connecticut Avenue, Washington, DC.	Newspaper:	03/10/2019
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 2, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEXPARK HLDGS - STC, LLC * 3A1		LexPark Holdings - STC, LLC, SouthernTrust Group, LP & SouthernTrust Holdings, Inc., Orlando, Florida, to acquire outstanding shares of First City Bank of Florida, Fort Walton Beach, Florida.	Newspaper:	Not available
			Federal Register:	03/25/2019
PROFESSIONAL BANK	* Branch	Professional Bank, Coral Gables, Florida, to establish a branch located at 980 North Federal Highway, Suite 100, Boca Raton, Florida.	Newspaper:	03/10/2019
			Federal Register:	Not applicable
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make one public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 2, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FIRST NATIONAL CORPORATION	CIC	Richard Molepske, as trustee of Richard S. Molepske Trust, Belleair, Florida, together with Michael B. Molepske and Amy H. Molepske, as trustees of the Michael B. Molepske and Amy H. Molepske Trust and Michael B. Molepske, as trustee of the Nicholas JA Molepske Gift Trust, all of Manitowoc, Wisconsin; Kim Burke Molepske of Belleair, Florida; Kay F. Schroeder of Manitowoc, Wisconsin; Mark R. Molepske, as trustee of the Mark R. Molepske Trust, Chicago, Illinois; Amy E. Molepske, as trustee of the Amy E. Molepske Trust, Chicago, Illinois; Scott J. and Sarah J. Molepske, as trustee of the Scott J. and Sarah J. Molepske trust, Cedarburg, Wisconsin, as a group acting in concert, to acquire control of 10 percent or more of the outstanding voting shares of Bank First National Corporation and thereby indirectly acquire Bank First National Association, both of Manitowoc, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper:	Not available
			Federal Register:	02/27/2019
BRAD, INC.	CIC	Notice by Noel A. Radcliffe, Hillsboro, Wisconsin; Richard A. Radcliffe, Sparta, Wisconsin; Robin W. Radcliffe, Brooktondale, New York; and Rolfe M. Radcliffe, Berkshire, New York, each individually and acting in concert, to amend the Radcliffe Family Control Group as approved in 1998 and acquire 100 percent of the voting shares of BRAD, Inc., and thereby indirectly control Black River Country Bank, both of Black River Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 2, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELGIN BANCSHARES, INC.	CIC	Notice by Jill E. Markowski, individually and as trustee of the Jill E. Sapiente Trust and Jill E. Markowski Descendants Trust, both of Inverness, Illinois; the Jill E. Sapiente Trust, Inverness, Illinois; the Jill E. Markowski Descendants Trust, Inverness, Illinois; together with John S. Sapiente, as trustee of the John S. Sapiente Revocable Trust, Naples, Florida; the John S. Sapiente Revocable Trust, Naples, Florida; Jacqueline M. Buckstaff, as trustee of the Jacqueline M. Sapiente Trust and the Jacqueline M. Buckstaff Descendants Trust, both of Deer Park, Illinois; the Jacqueline M. Sapiente Trust, Deer Park, Illinois; the Jacqueline M. Buckstaff Descendants Trust, Deer Park, Illinois; John A. Sapiente, as trustee of the John A. Sapiente Trust and the Joan A. Sapiente Descendants Trust, Inverness, Illinois; and the John A. Sapiente Trust, Inverness, Illinois; and the John A. Sapiente Descendants Trust, Inverness, Illinois to retain control of more than 25 percent of the voting shares of Elgin Bancshares, Inc., Elgin, Illinois, and thereby indirectly control Union National Bank and Trust Company, Elgin, Illinois.	Newspaper: Federal Register:	Not available 11/28/2018
FORWARD FINANCIAL, INC.	* 3A1	Forward Financial, MHC and Forward Financial, Inc., both of Marshfield, Wisconsin to acquire The First National Bank of Park Falls, Park Falls, Wisconsin, and become bank holding companies.	Newspaper: Federal Register:	Not available 03/29/2019
MIDWEST BANK	* Branch	Midwest Bank, Monmouth, Illinois to establish a branch at 300 E Washington Street, East Peoria, Illinois.	Newspaper: Federal Register:	Not available Not applicable
OLD O'BRIEN BANC SHARES, INC.	CIC	Notice by James J. Johnson and Colleen D. Johnson, both of Sutherland, Iowa, and Sonya A. Duhn, Emmetsburg, Iowa, to join Darin J. Johnson, Sutherland, Iowa, as a group acting in concert, and to retain and acquire control of 25 percent or more of the voting shares of Old O'Brien Banc Shares, Inc., and thereby indirectly control Security State Bank, both of Sutherland, Iowa.	Newspaper: Federal Register:	Not available Not available
S.B.C.P. BANCORP, INC.	* 3A3	S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin, to acquire 100 percent of Union Bancorp of Evansville, Inc., and thereby indirectly acquire Union Bank & Trust Company, both of Evansville, Wisconsin.	Newspaper: Federal Register:	Not available 03/18/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 2, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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; Owen N. Erusha Trust, Owen N. 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; Krista M. Lindseth, Eden Prairie, Minnesota; Michael J. Lindseth, Eden Prairie, Minnesota; Nicole M. Lindseth, Eden Prairie, Minnesota; Gail 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:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	03/11/2019

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 2, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANK, THE	* 18C * Branch	The Farmers and Merchants Bank, Stuttgart, Arkansas, to merge with Integrity First Bank, National Association, Mountain Home, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	03/31/2019 Not applicable
FIRST STATE BANCORP, INC COMBINED BENEFIT RETIREMENT PLAN	* 3A3	First State Bancorp, Inc., Combined Benefit Retirement Plan, Caruthersville, Missouri, to acquire additional direct ownership of up to 45.7 percent of First State Bancorp, Inc., Caruthersville, Missouri, and thereby increase its indirect control of First State Bank & Trust Company, Caruthersville, Missouri.	Newspaper: Federal Register:	04/05/2019 04/02/2019

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 2, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKSHARES OF HAWLEY, INC.	CIC	Change in Control Notice by the Paul T. Tellefson Family Trust under the Last Will and Testament of Paul T. Tellefson dated March 6, 1996, and its trustee Bruce Tellefson, both of Fargo, North Dakota, to retain shares of Bankshares of Hawley, Inc., Hawley, Minnesota (Company), and thereby join the Tellefson family shareholder control group acting in concert, which controls Company and thereby indirectly controls Valley Premier Bank, Hawley, Minnesota.	Newspaper: Federal Register:	Not available 03/06/2019
BOSSHARD BANCO, LTD.	CIC	Change in control notice by the Lindsey Bosshard Irrevocable Trust of 2018 and the Alexandra Tana Bosshard Irrevocable Trust of 2018, both of La Crosse, Wisconsin, with Andrew R. Bosshard serving as trustee, to acquire shares of Bosshard Banco, Ltd., La Crosse, Wisconsin and join the Bosshard family shareholder group acting in concert that controls 25 percent or more of the shares of Bosshard Banco, Ltd. and thereby indirectly controls First National Bank of Bangor, Bangor, WI, and Intercity State Bank, Schofield, WI.	Newspaper: Federal Register:	03/20/2019 02/27/2019
CITIZENS BANK GROUP, INC.	* 3A3	Citizens Bank Group, Inc., St. James, Minnesota to acquire 100 percent of The Nicollet County Bank of Saint Peter, St. Peter, Minnesota.	Newspaper: Federal Register:	03/09/2019 03/15/2019
GALE BANK HOLDING COMPANY, INC.	CIC	Change in Control Notice by Scott Kopp, Galesville, Wisconsin to retain 25 percent or more of the shares and thereby control Gale Bank Holding Company, Inc., Galesville, Wisconsin. In addition, Steve Kopp, La Crosse, Wisconsin; Mark Kopp, Galesville, Wisconsin; and Scott Kopp, Galesville, Wisconsin, as a group acting in concert to retain 25 percent of Gale Bank Holding Company, Inc. and thereby indirectly control Bluff View Bank, both of Galesville, Wisconsin.	Newspaper: Federal Register:	02/15/2019 03/14/2019

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending March 2, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANCSHARES, INC.	CIC	Carroll D. Esry, Sarasota, Florida, The Nancy Marie Esry Irrevocable Trust, Independence, Missouri, The William C. Esry Family Trust and William C. Esry, Independence, Missouri, individually and as trustee, The David Reich Esry Family Trust and David R. Esry, Lee's Summit, Missouri, individually, as custodian, and as trustee, Marcie Esry Johnson, Sarasota, Florida, The Carolyn Marcile Weir Irrevocable Trust, Independence, Missouri, Weir Farm LLC, Independence, Missouri, Robert K. Weir, Independence, Missouri, William N. Weir, Blue Springs, Missouri, Susan Weir Carter, Bay Village, Ohio, and Geoffrey D. Carter, Bay Village, Ohio, to retain voting shares of Blue Ridge Bancshares, Inc., Independence, Missouri (the Company), and thereby be approved as members of the Reich Family Group, which collectively controls 25 percent or more of the Company. The Company controls Blue Ridge Bank and Trust Co., Independence, Missouri.	Newspaper: Federal Register:	Not available 02/27/2019
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to establish a branch at 3503 NW 63rd Street, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	03/03/2019 Not applicable
FIRST KEYES BANCSHARES, INC.	* 3A5	First Keyes Bancshares, Inc., Keyes, Oklahoma, to acquire by merger S G Bancshares, Inc., and thereby indirectly acquire State Guaranty Bank, both of Okeene, Oklahoma.	Newspaper: Federal Register:	Not available 03/18/2019
PATHWAY BANCORP	CIC	Robert Dawson, Longwood, Florida, to acquire voting shares of Pathway Bancorp, Cairo, Nebraska, and thereby indirectly acquire control of Pathway Bank, Cairo, Nebraska.	Newspaper: Federal Register:	03/11/2019 03/18/2019
SECURITY BANCSHARES, INC.	4c8	Security Bancshares, Inc., Scott City, Kansas, to engage in community development activities.	Newspaper: Federal Register:	Not applicable Not available
SEILING BANCSHARES, INC.	* 3A1	Seiling Bancshares, Inc., Seiling, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Seiling State Bank, Seiling, Oklahoma.	Newspaper: Federal Register:	03/23/2019 03/18/2019

District: 10
Federal Reserve Bank of Kansas City

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
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 2, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 501 South Shoreline Boulevard, Corpus Christi, Texas 78401	Newspaper:	03/01/2019
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 7444 South Padre Island Drive, Corpus Christi, Texas 78412	Newspaper:	03/01/2019
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 201 South FM 270, League City, Texas 77573	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 10420 Louetta Road, Suite 120, Houston, Texas 77070	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at the southeast corner of the intersection of South Mason Road and Mason Access Road, Katy, Texas 77450	Newspaper:	Not available
			Federal Register:	Not applicable
HAPPY STATE BANK	* 18C	Happy State Bank, Happy, Texas, to purchase certain of the assets and assume essentially all of the liabilities associated with four of the branch offices of First Bank & Trust, Seymour, Texas, located at 1025 Main Street, Matador, Texas; 621 West Noel Street, Memphis, Texas; 201 Main Avenue, Turkey, Texas; and 211 North Main Street, White Deer, Texas. Happy State Bank also has applied to establish branches at each location.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
RELATIONSHIP BANCSHARES, INC.	* 3A1	Application by Relationship Bancshares, Inc., Carrollton, Texas, to become a bank holding company by acquiring 100 percent of Capital Bank of Texas, Carrizo Springs, Texas.	Newspaper:	01/25/2019
			Federal Register:	Not available
SOUTH PLAINS FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Notice by City Bank and Kendra B. Lane, both of Lubbock, Texas, as Trustees of the South Plains Financial, Inc., Employee Stock Ownership Plan, Lubbock, Texas ('ESOP') and Robert C. Dean, and Kendra B. Lane, all of Lubbock, Texas, as members of the ESOP Investment Committee, to acquire control of the ESOP and therefore South Plains Financial, Inc., and City Bank, both of Lubbock, Texas	Newspaper:	Not available
			Federal Register:	Not available
T ACQUISITION, INC.	CIC	Notice by Arthur Haag Sherman, Millette Lewis Sherman, the Sherman 2018 Irrevocable Trust, and Sherman Tectonic FLP LP, all of Houston, Texas, as a group acting in concert, to acquire control of T Acquisition, Inc., and indirectly T Bank, National Association, both of Dallas, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending March 2, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCEWEST BANK	CIC	Notice of Change in Control filed by Ivo A. Tjan, North Tustin, California, to retain voting shares of CommerceWest Bank, Irvine, California.	Newspaper:	02/06/2019
			Federal Register:	03/14/2019

District: 12
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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act