Federal Reserve Release



H.2

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

No. 13
Week Ending April 1, 2017

Forms

Forms -- initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation R (FR 4025).

- Proposed, March 27, 2017

Enforcement

Bank of Star City, Star City, Arkansas -- issuance of a consent order of assessment of a civil money penalty.

- Announced, March 28, 2017

Heritage Bank, Topeka, Kansas -- written agreement issued April 22, 2009, terminated March 22, 2017.

- Announced, March 28, 2017

H.2 Actions under delegated authority

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs **FOMC** Federal Open Market Committee

IF International FinanceMA Monetary Affairs

Advisory Councils

Director, C&CA

Community Advisory Council -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the Community Advisory Council.

- Approved, March 22, 2017 (A/C)

Bank Branches, Domestic

San Francisco

AltaPacific Bank, Santa Rosa, California -- to establish a branch at 368 East Vanderbilt Way, San Bernardino.

- Approved, March 27, 2017

Atlanta

Commercial Bank, Harrogate, Tennessee -- to establish a branch at 1440 Cumberland Falls Parkway, Corbin, Kentucky.

- Approved, March 30, 2017

St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 26562 Moulton Parkway, Laguna Hills, California.

- Approved, March 29, 2017

Dallas

PlainsCapital Bank, Dallas, Texas -- to establish a branch at 804 North Collins, Arlington.

- Approved, March 31, 2017

Bank Holding Companies

Richmond

Bay Banks of Virginia, Inc., Kilmarnock, Virginia -- to engage in extending credit and servicing loans.

- Withdrawn, March 31, 2017

San Francisco

BayCom Corp, Walnut Creek, California -- to merge with First ULB Corp., Oakland, and thereby indirectly acquire its subsidiary, United Business Bank, F.S.B.; and for Bay Commercial Bank, Walnut Creek, to merge with United Business Bank and thereby acquire branches.

- Approved, March 30, 2017

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- to acquire additional shares of Central Bank, Little Rock.

- Approved, March 28, 2017

St. Louis

First Security Bancorp, Searcy, Arkansas -- to increase its ownership in CrossFirst Holdings, LLC, Leawood, Kansas, and thereby increase its interest in CrossFirst Bank.

- Withdrawn, March 29, 2017

General Counsel

Progress Financial Corporation, Huntsville, Alabama -- waiver of application to acquire First Partners Financial, Inc., Birmingham, in connection with the merger of their subsidiaries, First Partners Bank and Progress Bank & Trust, Huntsville.

- Granted, March 30, 2017

Bank Holding Companies

Cleveland

S & T Bancorp, Inc., Indiana, Pennsylvania -- to acquire shares of Standard Financial Corporation, Murrysville.

- Approved, March 30, 2017

Dallas

Vista Bancshares, Inc., Ralls, Texas; BankCap Equity Fund LLC, Dallas; BankCap Partners GP, L.P.; and BankCap Partners Fund I, L.P. -- to acquire, through BankCap Partners Opportunity Fund, L.P., Dallas, The Hamlin Financial Corporation, Hamlin, and thereby acquire control of Hamlin National Bank.

- Approved, March 31, 2017

Bank Mergers

Dallas

Vista Bank, Ralls, Texas -- to acquire by merger Hamlin National Bank, Hamlin, and thereby establish branches.

- Approved, March 31, 2017

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

EJF Capital LLC, Arlington, Virginia -- relief from certain commitments.

- Granted, March 27, 2017

Change in Bank Control

Chicago

Citizens Bancshares, Inc., Walnut, Illinois -- change in bank control of Citizens Bancshares, Inc., and its subsidiary, Citizens First State Bank of Walnut, Walnut.

- Permitted, March 31, 2017

Extensions of Time

Secretary

Alfa Mutual Insurance Company, Montgomery, Alabama -- extension of time to meet certain regulatory reporting requirements.

- Granted, March 31, 2017

Savings and Loan Holding Companies

Boston

Admirals Bancorp, Inc., Boston, Massachusetts; Federal One Holdings, LLC, Milton; and Lazares & Company, LLC -- to engage in lending activities.

- Withdrawn, March 27, 2017

Supervision and Regulation

Director, S&R

MassMutual Financial Group, Springfield, Massachusetts -- request to use an alternative accounting standard to calculate its liabilities for purposes of Regulation XX.

- Approved, March 31, 2017

Federal Reserve Bank of Boston

Filings received during the week ending April 1, 2017

Filer Filing Type Filing Proposal End of Comment Period

^{*} 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

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

CRA CRA

Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ORANGE BANK & TRUST COMPANY	Premises	Orange Bank & Trust Company, Middletown, New York, provides notice to increase its investment in bank premises in association with the relocation of the branch office from 49 Maple Avenue to 254 South Main Street, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution Location

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Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
HAMILTON BANCORP, INC	* 3A1	Hamilton Bancorp, Inc., Ephrata, PA, to form a bank holding company by acquiring Stonebridge Bank, West Chester, PA.	Newspaper: Federal Register:	03/31/2017 Not available
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a Branch at 4240 Oregon Pike, Ephrata, PA.	Newspaper: Federal Register:	03/23/2017 Not applicable
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a Branch at 1135 Georgetown Road, Christiana, PA.	Newspaper: Federal Register:	03/23/2017 Not applicable

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Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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935111	MERCHANTS BK OF BA	ANGOR, BANGOR, PENNSYLVANIA	07/25/2011	11/29/2011	S	Int Sm Bank
CRA Ex	aminations scheduled for	Quarter of				
Institutio	on	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	t Period
EAGLE FINANCIAL BANCORP INC	* SLHC Formation	Application by Eagle Financial Bancorp, Inc., Cincinnati, Ohio, to become a savings and loan holding company by acquiring Eagle Savings Bank, Cincinnati, Ohio, in connection with the mutual-to-stock conversion of Eagle Savings Bank.	Newspaper: Federal Register:	Not available 04/24/2017

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Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comment Period
OLD LINE BANCSHARES, INC.	* 3A5	Old Line Bancshares, Inc., Bowie, Maryland, to acquire 100% of the voting securities of DCB Bancshares, Inc., Damascus, Maryland, and thereby indirectly acquire Damascus Community Bank, Damascus, Maryland.	Newspaper: 04/19/2017 Federal Register: 04/27/2017

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Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period		
FNBMD Bancshares, Inc.	* 3A1	FNBMD Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of The First National Bank of Mount Dora, both of Mount Dora, Florida.	Newspaper: Federal Register:	Not available Not available	
FNBMD Bancshares, Inc.	* 3A1	FNBMD Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of The First National Bank of Mount Dora, both of Mount Dora, Florida.	Newspaper: Federal Register:	Not available Not available	
HOMEBANC	Member	HomeBanc, Tampa, Florida, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable	
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	08/27/2015 Not available	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at Mars Hill Road and Stilesboro Road, Acworth, Georgia, to be known as the Acworth Stilesboro Oaks Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Southwest Corner of Barker Cypress Road and Cypress North Houston Boulevard, One Lot South of Hard Corner, Cypress, Texas, to be known as the Alder Trails Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northwest Corner of Canada Road and Highway 64; Hard Corner (Outparcel of Small Shopping Strip), Lakeland, Tennessee, to be known as the Canada Road Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northwest Corner of Highway 6 and Kingfield Drive, Hard Corner, Houston, Texas, to be known as the Copperwood Village Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable	

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Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 6680 Delmar Boulevard, University City, Missouri, to be known as the Delmar Branch.	Newspaper: Federal Register:	Not available Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northeast Corner of Manchester Road and Bopp Road, Hard Corner, Des Peres, Missouri, to be known as the Des Peres Branch.	Newspaper: Federal Register:	Not available Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 100 North Highway 67, Florissant, Missouri, to be known as the Florissant Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at Jungermann Road and Glen Park Drive, St. Charles, Missouri, to be known as the Jungermann Road Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the North Corner of Gaston Road and Falcon Landing Boulevard, Hard Corner, Katy, Texas, to be known as the Katy Stableside Branch.	Newspaper: Federal Register:	04/07/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northeast Corner of Spring Green Boulevard and FM 1093, 2-3 Lots East of Intersection, Katy, Texas, to be known as the Katy Westpark Tollway Branch.	Newspaper: Federal Register:	03/27/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 701 Civic Center Drive, Lake St. Louis, Missouri, to be known as the Lake St. Louis Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at South Western Avenue - Outparcel of University Marketplace, Marion, Indiana, to be known as the Marion-University Marketplace Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northeast Corner of Mid Rivers Mall Drive and North St. Peters Parkway, 2 Lots North of Intersection, St. Peters, Missouri, to be known as the Mid Rivers Mall Branch.	Newspaper: Federal Register:	04/07/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Northwest Corner of South Northshore Drive and Pinnacle Pointe Way, Hard Corner, Knoxville, Tennessee, to be known as the Northshore Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable

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Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at Dallas Highway and Castell Road, Marietta, Georgia, to be known as the Parkside West Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the Southwest Corner of Hickory Street and Preston Road, Hard Corner, Frisco, Texas, to be known as the Preston Road Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at Rayford Road and Riley Fuzzel Road (Future Grand Parkway Service Road), Spring, Texas, to be known as the Rayford Crossing Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at Big Bend Road and Meramec Station Road, Ballwin, Missouri, to be known as the Twin Oaks Branch.	Newspaper: Federal Register:	04/08/2017 Not applicable

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD
ID Institution / Location
Exam Date
CRA CRA
Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF PONTIAC	* Branch	Bank of Pontiac, Pontiac, Illinois to establish a branch at 85 South Broadway, Coal City, Illinois	Newspaper: Federal Register:	Not available Not applicable
CENTRAL BANCSHARES, INC.	CIC	Ann F. Parks Special Trust Number One, William M. Parks, MD, Daniel P. Stein Revocable Trust dated October 7, 2008, Daniel P. Stein, James P. Stein Revocable Trust dated December 16, 2005, James P. Stein, Timothy J. Stein Revocable Trust dated August 10, 2012, Timothy J. Stein, Carrie A. Zorich Revocable Trust dated July 23, 2007, Carrie A. Zorich, James P. Stein Trust No. 1, Carrie A. Zorich, Daniel P. Stein & Timothy J. Stein, EnterVivos Stock Trust of Simon G. Stein IV FBO James P. Stein U/A/D December 24, 1987, Carrie A. Zorich, Daniel P. Stein & Timothy J. Stein, as a group acting in concert to acquire Central Bancshares, Inc., Muscatine, Iowa and thereby indirectly acquire CBI Bank & Trust Company, Muscatine, Iowa.	Newspaper: Federal Register:	Not available 04/17/2017
CITIZENS BANCSHARES, INC.	CIC	Larry G. Gerdes, Atlanta, Georgia, joining the Gerdes Control Group, consisting of Steven H. Gerdes, Houston, Texas, as a group acting in concert, to acquire 25 percent or more of the common stock of Citizens Bancshares, Inc., Walnut, Illinois and thereby control Citizens First State Bank, Walnut, Illinois.	Newspaper: Federal Register:	Not available Not available
EDGEWATER BANCORP, INC.	* 3A1	Edgewater Bancorp, Inc., Saint Joseph, Michigan, to become a Bank Holding Company following the conversion of its subsidiary bank, Edgewater Bank, Saint Joseph, Michigan, from a federal savings bank to a Michigan state chartered bank.	Newspaper: Federal Register:	Not available Not available
FIRST AMERICAN BANK	* Branch	First American Bank, Fort Dodge, Iowa, to establish a branch at 4040 Gulf Shore Blvd. North, Naples, Florida.		Not available Not applicable
FIRST MIDWEST BANCORP, INC.	4c8	First Midwest Bancorp, Inc., Itasca, Illinois to retain Premier Asset Management LLC and thereby engage in the nonbanking activity of financial and investment advisory activities, pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable 04/19/2017

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period	
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, individually and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa, together with Sherri A. Becker, Kansas City, Missouri, Linda Deaktor, Chatsworth, California, Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska, Erik Leibsohn, Paradise Vally, Arizona, Steve Leibsohn, Scottsdale, Arizona, and Matthew Rose, Phoenix, Arizona, as a group acting in concert to retain voting control of 68.97 percent of Guaranty Bankshares, Ltd and thereby indirectly retain control of Guaranty Bank and Trust Company, both of Cedar Rapids, Iowa.	Newspaper: Federal Register:	Not available 01/10/2017
WB BANCORP, INC.	* 3A5	WB Bancorp, Inc., New Berlin, Illinois to merge with MC Bancorp, Inc. and thereby indirectly acquire Bank of Modesto both of Modesto, Illinois	Newspaper: Federal Register:	Not available 04/14/2017
WISCONSIN MUTUAL BANCORP, MHC.	* 3A1	Wisconsin Mutual Bancorp, MHC, Kaukauna, Wisconsin and EWSB Bancorp, Inc., Kaukauna, Wisconsin, a top tier mutual bank holding company and mid-tier bank holding company, respectively, in formation as a result the acquisition of control of 100 percent of East Wisconsin Savings Bank, Kaukauna, Wisconsin, reorganizing from a mutual savings bank to a Wisconsin state chartered stock savings bank.	Newspaper: Federal Register:	Not available 04/24/2017

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST BANCSHARES, INC.	* 3A3	First Bancshares, Inc., Mountain Grove, Missouri, to acquire 100 percent of Stockmens Bank, Colorado Springs, Colorado.	Newspaper: 03/28/2017 Federal Register: Not available
FIRST BANCSHARES, INC.	CIC	Notice by Robert M. Alexander, Calhan, Colorado, to gain control of First Bancshares, Inc., Mountain Grove, Missouri.	Newspaper: 04/18/2017 Federal Register: Not available
PARAGON FINANCIAL SOLUTIONS, INC	CIC	Notice by Craig L. Weiss, Memphis, Tennessee, to acquire control of Paragon Financial Solutions, Inc., Memphis, Tennessee.	Newspaper: 04/07/2017 Federal Register: 04/17/2017

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALERUS FINANCIAL CORPORATION	CIC	Notice by Alerus Financial Employee Stock Ownership Plan, Grand Forks, North Dakota to increase its ownership to 10% or more of Alerus Financial Corporation, Grand Forks, North Dakota, and indirectly Alerus Financial, National Association, Grand Forks, North Dakota.	Newspaper: Federal Register:	Not available 03/20/2017
FRANDSEN BANK & TRUST	* Branch	Frandsen Bank and Trust, Lonsdale, Minnesota to establish a branch facility to be located at 404 West Superior Street, Suite 210, Duluth, Minnesota.	Newspaper: Federal Register:	03/28/2017 Not applicable
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Change in Control Notice by Jeffory A. Erickson, Sioux Falls, South Dakota to retain and acquire 25 percent or more of the shares of Leackco Bank Holding Company, Inc., Wolsey, South Dakota, and thereby indirectly gain control of American Bank and Trust, Wessington Springs, South Dakota.	Newspaper: Federal Register:	03/08/2017 03/13/2017
PLAINVIEW BANKSHARES, IN	CIC	Change in control notice by Cassie Harrington, individually and as co-trustee of Foresight Bank Employee Stock Ownership Plan (ESOP), both of Plainview, Minnesota, to retain control of Plainview Bankshares, Inc., Plainview, Minnesota (PBI), and thereby indirectly retain control of Foresight Bank, Plainview, Minnesota. In addition, the following persons are filing to retain shares of PBI and thus remain members of the Harrington Family Shareholder Group, a group acting in concert, which controls 25% or more of PBI: Sally Harrington, Plainview, Minnesota; Amanda Raines; Issaquah, Washington; Daniel Broome-Raines, Issaquah, Washington; Anton Harrington, Plainview, Minnesota; Julia Harrington, Elgin, Minnesota; Mitchell Harrington, Plainview, Minnesota; Nathan Harrington, Plainview, Minnesota; David Harrington, Plainview, Minnesota; Beatrice Harrington, Plainview, Minnesota; Molly Harrington, St. Paul, Minnesota; Ryan Harrington, Lommatzsch, Saxony, Germany; the Harrington Living Trust and Van Harrington, trustee, both of Maiden Rock, Wisconsin; William Harrington, individually and as co-trustee of ESOP, Elgin, Minnesota; Community Presbyterian Church and Kent Harrington as session member, both of Plainview, Minnesota.	Newspaper: Federal Register:	04/14/2017 04/21/2017

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Federal Reserve Bank of Minneapolis

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914853	CORNERSTONE ST BK, LE SUEUR, MINNESOTA		05/28/2002	11/26/2002	S	Small Bank
CRA Exa	aminations scheduled for Quarter of					
Institution	1	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF THE FLINT HILLS	* 18C * Branch	Bank of the Flint Hills, Wamego, Kansas, to merge with Central National Bank, White City, Kansas, and incident thereto, to establish a branch.	

^{*} Subject to the provisions of the Community Reinvestment Act

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
386450	FIVE POINTS BK, HASTINGS, NEBRA	ASKA	03/02/2009	06/09/2009	S	Small Bank
CRA Exa	aminations scheduled for Quarter of					
Institution	n	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period		
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper: Not available Federal Register: 04/14/2017		
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to open a branch at 12607 Blanco Road, San Antonio, Texas 78216.	Newspaper: Federal Register:	Not available Not applicable	
MNB VENTURES, INC.	CIC	Retroactive notice filed by Jose Quiroga and the MNB 2016 Stock Trust, Edinburg, Texas, to retain 25 percent or more of the shares of MNB Ventures, Inc., which controls Texas National Bank, both of Mercedes, Texas; and Jose Quiroga and the MNB 2016 Stock Trust to join the Ortega control group, which was previously cleared by the Federal Reserve Board under the Change in Bank Control Act on December 15, 2008, to control MNB Ventures, Inc.	Newspaper: Federal Register:	Not available 04/13/2017	
WSB BANCSHARES, INC.	CIC	Notice by Keitha Ann Nilsson, Daingerfield, Texas, and Mickey Wiley Carter, Jr., Omaha, Texas, to join the Holton Family Group, a group acting in concert previously cleared on October 27, 2016, pursuant to a filing under Section 3 of the Bank Holding Company Act, to retain and control 25 percent or more of the voting shares of WSB Bancshares, Inc., and indirectly Wellington State Bank, both of Wellington, Texas.	Newspaper: Federal Register:	Not available 04/17/2017	

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Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

RSSD CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period
COLUMBIA BANKING SYSTEN INC.	* 3A5	Columbia Banking System, Inc., Tacoma, Washington, to acquire through merger Pacific Continental Corporation and thereby indirectly acquire its subsidiary bank, Pacific Continental Bank, both of Eugene, Oregon.	Newspaper: Not available Federal Register: 03/14/2017
FEATHER RIVER BANCORP, IN	* 3A1	Feather River Bancorp, Inc., Dover, Delaware, to become a bank holding company by acquiring 100 percent of Bank of Feather River, Yuba City, California.	Newspaper: Not available Federal Register: 04/19/2017

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

RSSD CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act