

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

No. 24

Week Ending June 17, 2017

Board of Governors of the Federal Reserve System, Washington, DC 20551

Monetary Policy Implementation

Federal Open Market Committee -- increase in the target range for the federal funds rate to 1 percent to 1-1/4 percent, effective June 15, 2017. - Announced, June 14, 2017

Interest on Reserves; Discount and Advance Rates -- increase in the (1) interest rate paid on required and excess reserve balances from 1 percent to 1-1/4 percent and (2) primary credit rate from 1-1/2 percent to 1-3/4 percent, both effective June 15, 2017.

- Approved, June 14, 2017

Personnel

Division of International Finance -- appointment of Stephanie Curcuru, Matteo Iacoviello, and Carol Bertaut as assistant directors, and Sally Davies as deputy associate director.

- Announced, June 12, 2017

Enforcement

Bank of America Corporation, Charlotte, North Carolina -- written agreement dated December 6, 2010, terminated June 8, 2017.

- Announced, June 15, 2017

Bank of the Orient, San Francisco, California -- cease-and-desist order dated June 17, 2015, terminated June 7, 2017.

- Announced, June 13, 2017

H.2 Actions under delegated authority

S&R Supervision and Regulation	S&R	Supervision and	Regulation
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C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

June 11, 2017 to June 17, 2017

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

Bank Branches, Domestic

San Francisco

Coastal Community Bank, Everett, Washington -- to establish a branch at 17601 140th Avenue NE, Woodinville.

- Approved, June 12, 2017

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 12198 University City Boulevard, Harrisburg, North Carolina; the intersection of Chamberlayne Avenue and Atlee Road, Mechanicsville, Virginia; 160 Purcellville Gateway Drive, Purcellville; 655 Paul Huff Parkway NW, Cleveland, Tennessee; and 230 Dr. Martin Luther King Jr. Parkway, Morristown (five applications).

- Approved, June 16, 2017

Bank Holding Companies

Director, S&R

Byline Bancorp, Inc., Chicago, Illinois -- limited relief from certain commitments.

- Granted, June 14, 2017

New York

China Merchants Group Limited, Hong Kong, People's Republic of China -- to engage de novo in the leasing of personal property through CIMC Leasing USA Inc., Oakbrook Terrace, Illinois.

- Withdrawn, June 13, 2017

Bank Holding Companies

New York

Gold Coast Bancorp, Inc., Islandia, New York -- to become a bank holding company by acquiring Gold Coast Bank, Islandia.

- Withdrawn, June 13, 2017

Philadelphia

Hamilton Bancorp, Inc., Ephrata, Pennsylvania -- to become a bank holding company by acquiring Stonebridge Bank, West Chester.

- Approved, June 15, 2017

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- to merge with HCSB Financial Corporation, Loris, South Carolina, and its subsidiary, Horry County State Bank.

- Approved, June 12, 2017

Bank Mergers

St. Louis

Central Bank of Lake of the Ozarks, Osage Beach, Missouri -- to merge with Bank Star One, Fulton.

- Approved, June 13, 2017

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to purchase certain assets and assume certain liabilities of two branches of Bank Star One, Fulton, and to retain the acquired facilities as branches.

- Approved, June 13, 2017

(A/C) = Addition or Correction

Bank Mergers

Atlanta

Citizens Trust Bank, Atlanta, Georgia -- to purchase the assets and assume the liabilities of the 562 Lee Street, Atlanta, branch of First Citizens Bank and Trust, Raleigh, North Carolina.

- Approved, June 12, 2017

Change in Bank Control

Kansas City

King Bancshares, Inc., Kingman, Kansas -- to retain control of King Bancshares, Inc., and its subsidiary, Citizens Bank of Kansas, Kingman.

- Permitted, June 12, 2017

Kansas City

Wheeler County Bancshares, Inc., Ericson, Nebraska -- change in bank control of Wheeler County Bancshares, Inc., and its subsidiary, Ericson State Bank, Ericson.

- Permitted, June 12, 2017

Kansas City

Woodstock Land and Cattle Company, Fullerton, Nebraska -- change in bank control of Woodstock Land and Cattle Company and its subsidiary, Fullerton National Bank, Fullerton.

- Withdrawn, June 14, 2017

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to September 19, 2017, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, June 13, 2017

Director, S&R

Citigroup Inc., New York, New York -- extensions of time to divest or conform certain merchant banking investments (two requests).

- Granted, June 16, 2017

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to September 9, 2017, to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire Community Bank of Mississippi, Forest; Community Bank of Ellisville, Ellisville; Community Bank of North Mississippi, Amory; Community Bancshares Coast, Inc., Brandon; and Community Bank Coast, Biloxi.

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- Granted, June 9, 2017
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(A/C)

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to September 28, 2017, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, June 14, 2017

Savings and Loan Holding Companies

Cleveland

The Victory Trust, Villa Hills, Kentucky, and Granville/Annapolis Trust -- to become savings and loan holding companies by acquiring shares of Victory Bancorp, Inc., Fort Mitchell, and thereby acquiring control of Victory Community Bank, FSB.

- Approved, June 16, 2017

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABINGTON BANK	* 18C * Branch	Abington Bank, Abington, Massachusetts (AB) to merge with Avon Co-operative Bank, Avon, Massachusetts with AB as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
BANCO SANTANDER, S.A.	* 3A3	Banco Santander, S.A., Madrid, Spain filed an application under Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, ("BHC Act") to retain 100 percent of the shares of Banco Popular Espanol, S.A., Madrid, Spain ("Popular"), and thereby, indirectly retain all of the shares of its sole U.S. banking subsidiary, TotalBank, Miami, Florida, a state-chartered bank that operates solely in Florida.	Newspaper: Federal Register:	Not available Not available

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 Exa	aminations scheduled for	Quarter of					
Institution	n		Location			Quarter	

Federal Reserve Bank of New York

Filer	Filing Type Filing Proposal			nt Period
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 350 SE 2nd Street, Unit CU-2B, Fort Lauderdale, Florida.	Newspaper: Federal Register:	06/23/2017 Not applicable
DEUTSCHE PFANDBRIEFBANI AG	FBSEA	Deutsche Pfandbriefbank AG, Unterschleissheim, Germany, to establish a representative office in New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	07/05/2017 Not applicable
MIZUHO BANK (USA)	* 18C	Mizuho Bank (USA), New York, New York, requests approval to merge with Mizuho Trust & Banking Co. (USA), New York, New York, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	06/30/2017 Not applicable

Federal Reserve Bank of New York

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Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Comment Period
MERIDIAN CORPORATION	3A1	Meridian Bank ("Meridian"), Malvern, PA, to merge with and into Bank, Malvern, PA, pursuant to Meridian forming a bank holding company, Meridian Corporation, Malvern, PA.	Newspaper: Not applicable Federal Register: Not applicable
SENECA FINANCIAL MHC	* MHC Formation	Application for Seneca Financial MHC, Baldwinsville, New York, to become a federal mutual holding company, and Seneca Financial Corp., Baldwinsville, New York, to become a savings and loan holding company, by acquiring 100% of Seneca Savings Bank, Baldwinsville, New York, following the conversion of Seneca Federal Savings and Loan Association, Baldwinsville, New York, from a federal mutual savings association to a federal stock savings association to be called Seneca Savings Bank, Baldwinsville, New York, and for Seneca Financial Corp. to conduct a minority stock issuance pursuant to Section 10 of the Home Owners' Loan Act and Section 239.24 of Regulation MM.	Newspaper: Not available Federal Register: Not available

Federal Reserve Bank of Philadelphia

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Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal		nt Period
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio, files an application to establish a branch office at 8855 Emerson Avenue, Indianapolis, Indiana 46237.	Newspaper: Federal Register:	Not available Not applicable
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio, files an application to establish a branch office at 50 Branigan Road, Franklin, Indiana 46131.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Cleveland

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CRA Exa	aminations scheduled for	Quarter of					
Institution	1		Location			Quarter	

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
XENITH BANK	* Branch	Xenith Bank, Richmond, Virginia, to establish a branch at 713 Independence Boulevard, Virginia Beach, Virginia.		06/20/2017 Not applicable

Federal Reserve Bank of Richmond

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Institution	1		Location			Quarter	

Federal Reserve Bank of Atlanta

Filer Filing Type Filing Proposal			End of Comment Period		
AXIOM BANCSHARES, INC.	DM BANCSHARES, INC. * 3A1 Axiom Bancshares, Inc., Maitland, Florida, to become a bank holding company via the conversion of Axiom Bank, FSB, Maitland, Florida, from a federal savings bank to a national bank.		Newspaper: Federal Register:	07/01/2017 07/10/2017	
CHARTER FINANCIAL CORPORATION	* 3A1	Charter Financial Corporation, West Point, Georgia, to become a bank holding company for a moment in time by merging with Resurgens Bancorp, and thereby acquiring its subsidiary, Resurgens Bank, both of Tucker, Georgia.	Newspaper: Federal Register:	07/17/2017 Not available	
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 1605 Medical Center Parkway, Murfreesboro, Tennessee.	Newspaper: Federal Register:	Not available 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	

Federal Reserve Bank of Atlanta

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NONE							
CRA Exa	aminations scheduled for	Quarter of					
Institution	n		Location			Quarter	

Federal Reserve Bank of Chicago

Filer	Filing Type Filing Proposal			
BANK FIRST NATIONAL CORPORATION	* 3A5	Bank First National Corporation, Manitowoc, Wisconsin to merge with Waupaca Bancorporation, Inc. and thereby indirectly acquire First National Bank, both of Waupaca, Wisconsin.	Newspaper: Federal Register:	Not available 07/07/2017
FIRST AMERICAN BANKSHARES, INC.	* 3A3	First American Bankshares, Inc., Fort Atkinson, Wisconsin, to acquire 100 percent of Commercial Bancshares, Inc., and thereby indirectly acquire Commercial Bank, both of Whitewater, Wisconsin.	Newspaper: Federal Register:	06/29/2017 07/05/2017
FIRST FEDERAL BANK OF WISCONSIN	* MHC Formation * MHC Mid-Tier Formation	Application to reorganize into a MHC structure through the formation of FFBW, Inc., MHC that will control 55 percent of FFBW, Inc., a mid-tier stock SHLC, that will control 100 percent of First Federal Bank of Wisconsin, all of Brookfield, Wisconsin.	Newspaper: Federal Register:	Not available Not available
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin, to establish a branch at SW Corner of Washington Avenue and Perry Street, Racine, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
VAN BUREN BANCORPORATION EMPLOYE STOCK OWNERSHIP PLAN	* 3A3	Van Buren Bancorporation ESOP, Keosauqua, Iowa, to acquire an additional 55 percent, for a total of 100 percent of the voting shares of Van Buren Bancorporation, Keosauqua, Iowa, and thereby indirectly acquire additional voting shares of First Iowa State Bank, Keosauqua, Iowa and First Iowa State Bank, Albia, Iowa.	Newspaper: Federal Register:	07/08/2017 06/30/2017

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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574949	FARMERS & MRCH BK, BERLIN, WISCONSIN	01/23/2017	07/08/2017	S	Small Bank
863746	FARMERS & MRCH SVG BK, MANCHESTER, IOWA	02/06/2017	07/22/2017	S	Int Sm Bank
845443	FIRST IA ST BK, KEOSAUQUA, IOWA	03/06/2017	07/04/2017	S	Small Bank
CRA Ex	aminations scheduled for Quarter of				

Institution Location Quarter

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
TEUTOPOLIS STATE BANK	* Branch	Teutopolis State Bank, Teutopolis, Illinois, to establish a branch facility to be located at 900 West Jefferson Avenue, Effingham, Illinois.		06/29/2017 Not applicable

Federal Reserve Bank of St. Louis

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843542	FIRST ST BK OF WARR	EN, WARREN, ARKANSAS	03/27/2017	06/03/2017	S	Small Bank
CRA Ex	caminations scheduled for	Quarter of				
Institutio	on	Location			Quarter	

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
NORTHEAST SECURITIES CORPORATION	CIC	 Change in Control Notice by Thomas M. Beck, Eden Prairie, Minnesota, as trustee of the Walter C. Rasmussen Marital Trust Created Under Trust Agreement dated December 26, 1985, Minneapolis, Minnesota, and as trustee of the Walter C. Rasmussen Family Trust Created Under Trust Agreement dated December 26, 1985, Minneapolis, Minnesota, to acquire 25 percent or more of Northeast Securities Corporation, Minneapolis, Minnesota, and thereby indirectly gain control of Northeast Bank, Minneapolis, Minnesota. 	Newspaper: Federal Register:	Not available 06/30/2017

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	1		Location			Quarter	

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
CITIZENS BANCSHARES CO.	CIC	Don O. Walsworth, Sr., individually and as trustee of various family trusts, Marceline, Missouri; to acquire voting shares of Citizens Bancshares Co., Kansas City, Missouri, and thereby indirectly acquire Citizens Bank and Trust Company, Kansas City Missouri.	Newspaper: Federal Register:	06/22/2017 06/21/2017
VALLEY VIEW BANCSHARES, INC.	CIC	Erika R. Feingold Irrevocable Insurance Trust dated August 1, 1985, Chad M. Feingold Irrevocable Insurance Trust dated August 1, 1985, Chad M. Feingold Grantor Trust dated August 24, 1998, Erika R. Feingold Grantor Trust, Mark A. Morgan Family Irrevocable Trust dated January 29, 1998, Thomas S. Morgan Family Irrevocable Trust dated January 30, 1998, Mia M. Velasquez Irrevocable Trust dated October 30, 2000, Avi Velasquez Irrevocable Trust dated June 2, 2003, Marley Blake Velasquez Irrevocable Trust dated December 13, 2004, all of Overland Park, Kansas, and Marilyn R. O'Halloran Revocable Trust, Leawood, Kansas, of which Robert J. O'Halloran, Overland Park, Kansas, serves as trustee or co-trustee, and Marilyn R. O'Halloran, individually as co-trustee of the Marilyn R. O'Halloran Revocable Trust; to retain voting shares and be approved as members of the O'Halloran control group, which controls Valley View Bancshares, Inc., Overland Park, Kansas, Valley View Bancshares, Inc. owns and controls Security Bank of Kansas City, Kansas City, Kansas.	Newspaper: Federal Register:	Not available 07/07/2017

Federal Reserve Bank of Kansas City

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896856	CASTLE ROCK BK, CAS	STLE ROCK, COLORADO	03/06/2017	06/12/2017	S	Small Bank
CRA Ex	aminations scheduled for	Quarter of				
Institutio	n	Location			Quarter	

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commer	mment Period	
FIRST BAIRD BANCSHARES, INC.	4c8	First Baird Bancshares, Inc., Weatherford, Texas, to engage in data processing activities under Section 225.28(b)(14)(i) of Regulation Y through the acquisition of voting shares of Sharp BancSystems, Inc., Bedford, Texas. First Baird Bancshares will make a direct acquisition of 4.8 percent and an indirect acquisition of 75.4 percent through its subsidiary banks, First Bank Texas, SSB, Baird, Texas, and First National Bank of Weatherford, Weatherford, Texas.	Newspaper: Federal Register:	Not applicable 07/03/2017	
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas, to establish a branch at 6770 West Expressway 83, Harlingen, Texas 78552.	Newspaper: Federal Register:	06/27/2017 Not applicable	
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas, to establish a branch at 203 South Jackson Road, Edinburg, Texas 78539.	Newspaper: Federal Register:	06/27/2017 Not applicable	

Federal Reserve Bank of Dallas

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Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
COMMERCEWEST BANK	CIC	Notice by Basswood Capital Management, LLC; Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP; Basswood Partners, LLC; Basswood Opportunity Fund, Inc.; Basswood Financial Fund, Inc.; and Bennett Lindenbaum and Matthew Lindenbaum, as Managing Members of Basswood Partners, LLC, and of Basswood Capital Management, LLC; all of New York, New York; to acquire more than 10 percent of CommerceWest Bank, Irvine, California.	Newspaper: Federal Register:	Not available 06/06/2017
SEACOAST COMMERCE BANK	* 18C * Branch	Seacoast Commerce Bank, San Diego, California, to merge with Capital Bank, San Juan Capistrano, California, and thereby acquire two branch offices.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of San Francisco

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- 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 Exa	aminations scheduled for	Quarter of					
Institution	n		Location			Quarter	