
Federal Reserve Release



H.2

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

No. 27

Week Ending July 8, 2017

Bank Holding Companies

Veritex Holdings, Inc., Dallas, Texas -- to merge with Sovereign Bancshares, Inc., Dallas, and thereby indirectly acquire Sovereign Bank; and for Veritex Community Bank, Dallas, to merge with Sovereign Bank and thereby establish branches.
- Approved, July 5, 2017

Forms

Forms -- final Board review to extend with revision the Survey of Terms of Lending (FR 2028).
- Approved, July 4, 2017

Personnel

Legal Division -- appointment of Mark Van Der Weide as director and general counsel of the Board and reassignment of Scott Alvarez as senior adviser.
- Approved, July 5, 2017

Regulations and Policies

Credit Card Plans -- annual report to Congress on the profitability of credit card operations of depository institutions.
- Approved, June 30, 2017
(A/C)

Supervision and Regulation

Resolution Plans -- joint determination with the Federal Deposit Insurance Corporation to extend to December 31, 2018, the resolution plan filing dates for American International Group, Inc., and Prudential Financial, Inc.
- Approved, June 22, 2017
(A/C)

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

Teutopolis State Bank, Teutopolis, Illinois -- to establish a branch at 900 West Jefferson Avenue, Effingham.

- Approved, July 5, 2017

Dallas

Texas Regional Bank, Harlingen, Texas -- to establish branches at 6770 West Expressway 83, Harlingen, and 203 South Jackson Road, Edinburg (two applications).

- Approved, July 5, 2017

Bank Holding Companies

San Francisco

Farmers & Merchants Bancorp, Lodi, California -- to acquire shares of Bank of Rio Vista, Rio Vista.

- Approved, July 3, 2017

General Counsel

First Community Corporation, Lexington, South Carolina -- waiver of application to acquire Cornerstone Bancorp, Easley, in connection with the merger of their subsidiaries, Cornerstone National Bank and First Community Bank, Lexington.

- Granted, July 6, 2017

Bank Holding Companies

General Counsel

FirstBanc of Alabama, Inc., Talladega, Alabama -- waiver of application to acquire Swann Bancshares, Inc., Wedowee, in connection with the merger of their subsidiaries, Bank of Wedowee and First Bank of Alabama, Talladega.

- Granted, July 3, 2017

Minneapolis

Waseca Bancshares, Inc., Waseca, Minnesota -- to merge with Freedom Bancorporation, Inc., Lindstrom, and thereby indirectly acquire Lake Area Bank.

- Approved, July 3, 2017

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Cloister Capital LLC, Berwyn, Pennsylvania -- relief from certain commitments.

- Granted, July 5, 2017

Director, S&R

Jacobs Asset Management et al., LLC, New York, New York -- relief from certain commitments.

- Granted, July 5, 2017

Change in Bank Control

San Francisco

CommerceWest Bank, Irvine, California -- change in bank control of CommerceWest Bank, Irvine.

- Permitted, July 7, 2017

Change in Bank Control

Atlanta

First IC Corporation, Doraville, Georgia -- change in bank control of First IC Corporation and its subsidiary, First IC Bank, Atlanta.

- Permitted, July 5, 2017

Chicago

Owen Financial Corporation, Spencer, Indiana -- change in bank control of Owen Financial Corporation and its subsidiary, Owen County State Bank, Spencer.

- Permitted, July 7, 2017

Extensions of Time

New York

Bank of Ireland, Stamford, Connecticut -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 10, 2017

(A/C)

New York

The Bank of New York Mellon Corporation, New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 3, 2017

(A/C)

New York

The Bank of Nova Scotia, Toronto, Canada -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 6, 2017

(A/C)

Extensions of Time

New York

The Bessemer Group Incorporated, Woodbridge, New Jersey -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 11, 2017

(A/C)

New York

BNP Paribas, Paris, France -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, June 5, 2017

(A/C)

New York

Canadian Imperial Bank of Commerce, Toronto, Canada -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, March 22, 2017

(A/C)

New York

CIT Group Inc., Livingston, New Jersey -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, March 30, 2017

(A/C)

New York

Citigroup Inc., New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 21, 2017

(A/C)

Extensions of Time

Dallas

Comerica Incorporated, Dallas, Texas -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 12, 2017

(A/C)

New York

Coöperatieve Rabobank U.A., Utrecht, Netherlands -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, March 20, 2017

(A/C)

New York

Crédit Agricole SA, Montrouge, France -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, June 9, 2017

(A/C)

New York

Credit Suisse AG, Zurich, Switzerland -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 18, 2017

(A/C)

New York

Dexia Credit Local - New York Branch, New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 2, 2017

(A/C)

Extensions of Time

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- extension to October 20, 2017, to establish a branch at 5020 Harpeth Drive, Brentwood.

- Granted, July 5, 2017

New York

The Goldman Sachs Group, Inc., New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, March 8, 2017

(A/C)

New York

JPMorgan Chase & Co., New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, June 12, 2017

(A/C)

New York

Landesbank Hessen-Thuringen Girozentrale, Frankfurt, Germany -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 1, 2017

(A/C)

New York

Lloyds Banking Group plc, London, United Kingdom -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 1, 2017

(A/C)

Extensions of Time

New York

M&T Bank Corporation, Buffalo, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 4, 2017

(A/C)

St. Louis

Midland States Bank, Effingham, Illinois -- extension to October 18, 2017, to merge with Centru Bank, Streator.

- Granted, July 6, 2017

New York

Morgan Stanley, New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, June 5, 2017

(A/C)

New York

New York Private Bank & Trust Corporation, New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, June 13, 2017

(A/C)

New York

Norddeutsche Landesbank Girozentrale - New York Branch, New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 2, 2017

(A/C)

Extensions of Time

New York

People's United Financial, Inc., Bridgeport, Connecticut -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, March 17, 2017

(A/C)

New York

Popular, Inc., San Juan, Puerto Rico -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 18, 2017

(A/C)

New York

The Royal Bank of Scotland Group plc, Edinburgh, United Kingdom -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, March 28, 2017

(A/C)

New York

Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, March 21, 2017

(A/C)

New York

Tompkins Financial Corporation, Ithaca, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 12, 2017

(A/C)

Extensions of Time

New York

UniCredit Bank AG, Munich, Germany -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 2, 2017

(A/C)

New York

United Overseas Bank Ltd., Singapore -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 10, 2017

(A/C)

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 03/01/06), The Woodlands, Texas; and Woodforest Financial Group Employee Stock Ownership Trust -- extension to October 5, 2017, to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank, Houston.

- Granted, July 5, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending July 8, 2017**

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 07/12/2017
BERKSHIRE HILLS BANCORP, INC	* 3A3 * 3A5	Berkshire Hills Bancorp, Inc., Pittsfield, Massachusetts filed an application under sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, to acquire 100 percent of the shares of Commerce Bancshares Corporation and its wholly-owned subsidiary, Commerce Bank and Trust Company, both of Worcester, Massachusetts.	Newspaper: Federal Register:	Not available Not available
SI FINANCIAL GROUP INC	* 3A1	SI Financial Group, Inc. Willimantic, Connecticut to become a bank holding company pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended and through the termination of the saving and loan holding company election by its subsidiary savings bank, Savings Institute Bank and Trust Company, Willimantic, Connecticut, pursuant to Section 10(l) of the Home Owners Loan Act.	Newspaper: Federal Register:	Not available 08/01/2017

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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 8, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON THE	* Branch	The Bank of New York Mellon, New York, New York, to establish a limited purpose, non-retail branch office at 101 Barclay Street, New York, New York.	Newspaper:	07/15/2017
			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 additional investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 8, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 8, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORN CITY STATE BANK, THE	CIC	Notice of Change in Bank Control by D. Thomas Boyer, individually and the D. Thomas Boyer Control Group consisting of D. Thomas Boyer; Virginia Boyer Egan; and Charles D. Boyer; to retain 10% or more of the outstanding shares of Corn City State Bank, Deshler, Ohio.	Newspaper:	07/29/2017
			Federal Register:	07/20/2017

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 8, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHESAPEAKE BANK	* Branch	Chesapeake Bank, Kilmarnock, Virginia, to establish a branch at 2300 Cedarfield Pkwy, Richmond, VA 23233	Newspaper:	07/21/2017
			Federal Register:	Not applicable
FIRST BANCORP	* 3A5 * 18C * Branch	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of ASB Bancorp, Inc., Asheville, North Carolina, and thereby indirectly acquire Asheville Savings Bank, SSB, Asheville, North Carolina. In addition, First Bank, Troy, North Carolina, to merge with Asheville Savings Bank, SSB, Asheville, North Carolina.	Newspaper:	Not available
			Federal Register:	07/24/2017
FIRST BANK	* Branch	First Bank, Strasburg, Virginia, requests approval to establish a branch at 5601 Patterson Avenue, Richmond, Virginia.	Newspaper:	07/20/2017
			Federal Register:	Not applicable
SANDY SPRING BANCORP, INC	* 3A5 4c8 * 18C * Branch	Sandy Spring Bancorp, Inc., Olney, Maryland, to acquire WashingtonFirst Bankshares, Inc., Reston, Virginia, and thereby indirectly acquire WashingtonFirst Bank, Reston, Virginia, pursuant to Sections 3 and 4 of the Bank Holding Company Act. Additionally, Sandy Spring Bank, Olney, Maryland, to merge with WashingtonFirst Bank, Reston, Virginia, and incident thereto establish branches.	Newspaper:	07/26/2017
			Federal Register:	08/01/2017

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending July 8, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOLC CORP.	* 3A1	BOLC Corp. to become a bank holding company by acquiring 100 percent of the outstanding voting shares of Bank of Lincoln County, both of Fayetteville, Tennessee.	Newspaper: Federal Register:	08/05/2017 08/03/2017
EAST ALABAMA FINANCIAL GROUP, INC.	CIC	After-the-fact change in control notice filed by Angela G. Davis and Darcilla D. Richardson to retain voting shares of East Alabama Financial Group, Inc., Wedowee, Alabama, and to join the previously approved Davis Family control group.	Newspaper: Federal Register:	Not available 07/24/2017
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
SEACOAST BANKING CORPORATION OF FLORIDA	* 3A5	Seacoast Banking Corporation of Florida, Stuart, Florida, to merge with NorthStar Banking Corporation, and thereby directly acquire NorthStar Bank, both of Tampa, Florida.	Newspaper: Federal Register:	07/29/2017 08/01/2017
Trinity Bancorp, Inc.	3A1	Trinity Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Trinity Bank, both of Dothan, Alabama.	Newspaper: Federal Register:	Not applicable Not applicable
WB&T BANKSHARES, INC.	* 3A3	WB&T Bankshares, Inc., Waycross, Georgia, to acquire 100 percent of the outstanding shares of Pelham Banking Company, Pelham, Georgia.	Newspaper: Federal Register:	Not available 07/28/2017

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 July 8, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FFBW, MHC	* MHC Formation * MHC Mid-Tier Formation	FFBW, MHC, to become a mutual savings and loan holding company; and FFBW, Inc., to become a mid-tier stock savings and loan holding company, by acquiring 100 percent of First Federal Bank of Wisconsin, all of Brookfield, Wisconsin, in connection with the thrift's conversion from mutual to stock form.	Newspaper: Federal Register:	Not available 07/20/2017
NATIONAL BANK OF WAUPUN, THE	Member	The National Bank of Waupun, Waupun, Wisconsin to become a member of the Federal Reserve System,	Newspaper: Federal Register:	Not applicable Not applicable
WAUPACA BANCORPORATION, INC.	CIC	Notice by Scott Michael Rasmussen, as trustee under a 2017 Voting Agreement, Germantown, Wisconsin, to acquire control of 10 percent or more of the voting shares of Waupaca Bancorporation, Inc., and thereby indirectly acquire control of First National Bank, both of Waupaca, Wisconsin.	Newspaper: Federal Register:	Not available Not available

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 8, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas to establish a branch bank facility at 2313 S. Rouse Street, Pittsburg, Kansas.	Newspaper:	07/14/2017
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending July 8, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE HOLDING COMPANY, INC.	CIC	Change in Control Notice by Nancy J. Petersen, Bismarck, North Dakota, to individually retain control of 10% or more of the voting shares of Cornerstone Holding Company, Inc., Fargo, North Dakota, and thereby indirectly retain control of Cornerstone Bank, Fargo, North Dakota.	Newspaper:	07/23/2017
			Federal Register:	07/24/2017
KIRKWOOD BANCORPORATION CO.	* 3A3	Kirkwood Bancorporation Co. Bismarck, North Dakota, to acquire up to 33% of Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and thereby indirectly gain control of Kirkwood Bank of Nevada, Las Vegas, Nevada.	Newspaper:	07/27/2017
			Federal Register:	07/31/2017
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:	06/09/2017
			Federal Register:	06/30/2017

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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
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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 8, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending July 8, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
D2 ALLIANCES, LLC	* 3A1	Application by D2 Alliances, LLC, Fort Worth, Texas, to become a bank holding company by acquiring 100 percent of Grandview Bancshares, Inc., and therefore indirectly, Grandview Bank, both of Grandview, Texas.	Newspaper: Federal Register:	Not available 08/01/2017
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 640 Taylor Street, Fort Worth, Texas 76102.	Newspaper: Federal Register:	Not available Not applicable
MAPLE FINANCIAL HOLDING: INC.	* 3A1	Application by Maple Financial Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring The First National Bank of Edgewood, Edgewood, Texas.	Newspaper: Federal Register:	Not available 08/07/2017

District: 11

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.

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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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 8, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

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.

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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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

* Subject to the provisions of the Community Reinvestment Act