
Federal Reserve Release



H.2

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

No. 34

Week Ending August 26, 2017

Personnel

Division of Supervision and Regulation -- appointment of Jennifer Burns as deputy director.

- Approved, August 23, 2017

Regulations and Policies

Treasury Repo Rates -- publication for comment on the proposed production and publication of three interest rates by the Federal Reserve Bank of New York, based on data for overnight repurchase agreement transactions on Treasury securities.

- Approved, August 21, 2017

Enforcement

The Bank & Trust, S.S.B., Del Rio, Texas -- issuance of a consent cease-and-desist order.

- Announced, August 22, 2017

Santander Holdings, USA, Inc., Boston, Massachusetts -- written agreement dated September 15, 2014, terminated August 17, 2017.

- Announced, August 24, 2017

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

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to establish a branch at 1034 Santa Barbara Street, Santa Barbara.

- Withdrawn, August 24, 2017

Kansas City

RCB Bank, Claremore, Oklahoma -- to establish a de novo branch at 2596 West Tecumseh Road, Norman.

- Approved, August 24, 2017

Bank Holding Companies

Atlanta

BOLC Corp., Fayetteville, Tennessee -- to become a bank holding company by acquiring Bank of Lincoln County, Fayetteville.

- Approved, August 25, 2017

Director, S&R

Mercantil Servicios Financieros, C.A., Caracas, Venezuela -- modification of a commitment.

- Granted, August 24, 2017

Bank Holding Companies

Chicago

QCR Holdings, Inc., Moline, Illinois -- to acquire Guaranty Bank and Trust Company, Cedar Rapids, Iowa, and for QCR Holdings' subsidiary, Cedar Rapids Bank and Trust Company, Cedar Rapids, to merge with Guaranty Bank and Trust Company and thereby establish branches.

- Approved, August 23, 2017

St. Louis

Simmons First National Corporation, Pine Bluff, Arkansas -- to acquire through merger First Texas BHC, Inc., Fort Worth, Texas, and thereby indirectly acquire Southwest Bank.

- Approved, August 25, 2017

St. Louis

Simmons First National Corporation, Pine Bluff, Arkansas -- to acquire through merger Southwest Bancorp, Inc., Stillwater, Oklahoma, and thereby indirectly acquire Bank SNB.

- Approved, August 25, 2017

General Counsel

Triumph Consolidated Cos., LLC, Dallas, Texas, and Triumph Bancorp, Inc. -- waiver of application to acquire Valley Bancorp, Inc., Brighton, Colorado, in connection with the merger of their subsidiaries, Valley Bank & Trust with and into TBK Bank, Dallas.

- Granted, August 24, 2017

Banks, State Member

St. Louis

First Bank, Creve Coeur, Missouri -- to make a public welfare investment.

- Approved, August 23, 2017

Banks, State Member

Director, S&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments (two applications).

- Approved, August 23, 2017

Change in Bank Control

Minneapolis

Cornerstone Holding Company, Inc., Fargo, North Dakota -- to retain control of Cornerstone Holding Company, Inc., and its subsidiary, Cornerstone Bank, Fargo.

- Permitted, August 22, 2017

Atlanta

East Alabama Financial Group, Inc., Wedowee, Alabama -- to retain control of East Alabama Financial Group, Inc., and its subsidiary, Small Town Bank, Wedowee.

- Permitted, August 23, 2017

Chicago

Waupaca Bancorporation, Inc., Waupaca, Wisconsin -- change in bank control of Waupaca Bancorporation, Inc., and its subsidiary, First National Bank, Waupaca.

- Permitted, August 24, 2017

Extensions of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to October 21, 2017, to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Granted, August 23, 2017

Extensions of Time

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- extension to December 1, 2017, to acquire shares of First Advantage Bancorp, Clarksville, Tennessee.

- Granted, August 25, 2017

Chicago

Merchants Bancorp, Carmel, Indiana -- extension to September 27, 2017, to acquire Joy State Bank, Joy, Illinois.

- Granted, August 25, 2017

International Operations

Director, S&R

Bank of America Corporation, Charlotte, North Carolina -- waiver of prior-notification period to transfer Merrill Lynch International Bank, Designated Activity Company, Dublin, Ireland, to Bank of America, N.A., Charlotte.

- Granted, August 23, 2017

Reserve Bank Services

Director, RBOPS

Payment System Risk Policy -- revision of part II of the policy related to the transaction posting times used for measuring balances intraday in institutions' accounts at the Federal Reserve Banks to conform to enhancements to the Reserve Banks' same-day automated clearinghouse service.

- Approved, August 21, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 26, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH SHORE BANK	* 18C * 3A5 * Branch * 3A3	South Shore Bank, South Weymouth, Massachusetts ("South Shore") to merge with Braintree Co-operative Bank, Braintree, Massachusetts ("Braintree"), with South Shore as the surviving entity; and South Shore Bancorp, MHC, South Weymouth, Massachusetts ("South Shore MHC"), to acquire Braintree Bancorp, MHC, Braintree, Massachusetts with South Shore MHC as the surviving entity and to operate Braintree's sole branch, including the main office, as branches of South Shore, pursuant to section 3(a)3 and 3(a)5) of the Bank Holding Company Act of 1956, as amended and Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	08/18/2017

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 Fourth Quarter of 2017 (October 1, 2017 - December 31, 2017) and First Quarter of 2018 (January 1, 2018 - March 31, 2018)

Institution	Location	Quarter
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND	Fourth Quarter of 2017
BROOKLINE BK	BROOKLINE, MASSACHUSETTS	Fourth Quarter of 2017
MANSFIELD CO-OP BK	MANSFIELD, MASSACHUSETTS	First Quarter of 2018
WASHINGTON SVG BK	LOWELL, MASSACHUSETTS	First Quarter of 2018

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 26, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, to make an investment in bank premises (648 Maple Avenue, Saratoga Springs, New York), pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 162 Main Street, Paterson, Passaic County, New Jersey.	Newspaper: Federal Register:	08/29/2017 Not applicable
METROPOLITAN COMMERCIAL BANK	* Branch	Metropolitan Commercial Bank, New York, New York, to establish a branch office to be located at 1270 Lexington Avenue, New York, New York.	Newspaper: Federal Register:	09/18/2017 Not applicable
VALLEY NATIONAL BANCORP	* 3A5 * 3A3	Valley National Bancorp, Wayne, New Jersey, to merge with USAmeriBancorp, and thereby indirectly acquire USAmeriBank, both of Clearwater, Florida.	Newspaper: Federal Register:	09/16/2017 09/25/2017

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location	Quarter
AMBOY BK	OLD BRIDGE, NEW JERSEY	First Quarter of 2018
BANK OF CATTARAUGUS	CATTARAUGUS, NEW YORK	First Quarter of 2018
FIELDPOINT PRIV B&TC	GREENWICH, CONNECTICUT	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 26, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS COMMUNITY BANK	* Branch	First Citizens Community Bank, Mansfield, PA, to establish a branch office located at 2403 Main Street, Unit A, Narvon, Lancaster County, PA.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location	Quarter
ORRSTOWN BK	SHIPPENSBURG, PENNSYLVANIA	Fourth Quarter of 2017
NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 26, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location	Quarter
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY	Fourth Quarter of 2017
MARBLEHEAD BK	MARBLEHEAD, OHIO	Fourth Quarter of 2017
FIRST FNCL BK	CINCINNATI, OHIO	First Quarter of 2018
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 26, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, National Association, Charlotte, North Carolina, to investment in Merrill Lynch International Bank, Designated Activity Company, Dublin, Ireland.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF MCKENNEY	* 18C * Branch	Bank of McKenney, McKenney, Virginia, to merge with CCB Bankshares, Inc. and Citizens Community Bank, both of South Hill, Virginia, and to operate branches at the locations of Citizens Community Bank locations.	Newspaper: Federal Register:	09/20/2017 Not applicable
BANK OF ROMNEY, THE	* Branch	The Bank of Romney, Romney, West Virginia, to establish a branch in Slanesville, West Virginia.	Newspaper: Federal Register:	08/11/2017 Not applicable
FIRST CITIZENS BANCSHARES INC.	* 3A3	First Citizens Bancshares, Inc., Raleigh, North Carolina, to acquire up to 80% of the voting securities of KS Bancorp, Inc., Smithfield, North Carolina, and thereby indirectly acquire a controlling interest in KS Bank, Inc., Smithfield, North Carolina.	Newspaper: Federal Register:	Not available Not available
UNION BANKSHARES CORPORATION	* 3A5 * 18C * Branch	Union Bankshares Corporation, Richmond, Virginia, to acquire 100% of the voting securities of Xenith Bankshares, Inc., Richmond, Virginia, and thereby indirectly acquire Xenith Bank, Richmond, Virginia. Additionally, Union Bank & Trust, Richmond, Virginia, to merge with and operate the branches of Xenith Bank.	Newspaper: Federal Register:	Not available 09/22/2017

District: 5**Federal Reserve Bank of Richmond****Availability of CRA Public Evaluations**

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Institution	Location	Quarter
CITIZENS CMNTY BK	SOUTH HILL, VIRGINIA	Fourth Quarter of 2017
GREAT ST BK	WILKESBORO, NORTH CAROLINA	Fourth Quarter of 2017
SELECT BK	FOREST, VIRGINIA	Fourth Quarter of 2017
VIRGINIA COMMONWEALTH BK	RICHMOND, VIRGINIA	Fourth Quarter of 2017
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	Fourth Quarter of 2017
1880 BK	CAMBRIDGE, MARYLAND	First Quarter of 2018
EAGLEBANK	BETHESDA, MARYLAND	First Quarter of 2018
FIRST SENTINEL BK	RICHLANDS, VIRGINIA	First Quarter of 2018
UNION B&TR	RICHMOND, VIRGINIA	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 26, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEAN BANKSHARES, INC.	CIC	After-the-fact and prior change in control notice filed by Agostinho Alfonso Macedo Moncayo, Adriana Macedo Moncayo, Olga E. Macedo de Pita, Mercedes Coromoto de Abreu Gonzalez, Alejandro Jose Pita Macedo, Ricardo Andres Pita Macedo, Javier Andres Macedo Rodriguez, Joanna Graterol Macedo, Juan Javier Graterol Macedo, Massimo Xavier Marzari Macedo, Juan Jose de Abreu Macedo, Ernesto Jose de Abreu Pestana, Juan Christopher de Abreu, Jose Steve de Abreu, Bryan Eduardo de Abreu, Alberto Jose de Abreu, and Oliver David de Abreu Felipe, all of Miami, Florida; Maria Alejandra de Abreu Pestana, of New York City, New York; Jonathan Gabriel de Abreu Felipe, of Madrid, Spain; Miguel Antonio de Abreu Felipe, of Belfast, Northern Ireland; Sandra Macedo Moncayo, Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, Nelly Macedo Rodriguez, Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Jose Alberto de Abreu Gonzalez, Diego Jose Macedo Rodriguez, and Juan Pablo de Abreu Macedo, all of Caracas, Venezuela; as well as certain minor children of the listed individuals; Individual Irrevocable Trust Settlement, Villas Irrevocable Trust Settlement, Carlota I Irrevocable Trust Settlement, Carlota II Irrevocable Trust Settlement, Admac Irrevocable Trust Settlement, Norte I Irrevocable Trust Settlement, Norte II Irrevocable Trust Settlement, Ricale Irrevocable Trust Settlement, Asao Holdings Revocable Trust Settlement, Asao Holding Irrevocable Trust Settlement, Aventura Irrevocable Trust Settlement, Los Roques Irrevocable Trust Settlement, Belma Irrevocable Trust Settlement, Joavier Irrevocable Trust Settlement, Valcan Irrevocable Trust Settlement, Chrisnass Irrevocable Trust Settlement, Nelma Irrevocable Trust Settlement, Jupab Irrevocable Trust Settlement, Juanjo Irrevocable Trust Settlement, Santorini Irrevocable Trust Settlement, Mykonos Irrevocable Trust Settlement, Carmen Elena de Abreu Irrevocable Trust Settlement, Luitxi Irrevocable Trust Settlement, Acaymo Irrevocable Trust Settlement, Joscarda Irrevocable Trust Settlement, and Valle Colino Irrevocable Trust Settlement, all of Miami, Florida; and related entities, to retain and acquire voting shares of Ocean Bankshares, Inc., Miami, Florida, and thereby retain and acquire shares of Ocean Bank, Miami, Florida.	Newspaper:	Not available
			Federal Register:	09/11/2017

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 26, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRIORITYONE CAPITAL CORPORATION	CIC	After-the-fact change in control notice filed by Wirt Adams Yerger, Jr.; Mary Montague Yerger; Wirt Adams Yerger, IV; Wirt Adams Yerger, IV as custodian for Anny Elizabeth Yerger, Jane Ellen Yerger, and Mary Adams Yerger; Mary Montague Yerger Dunbar; Mary Montague Yerger Dunbar as trustee for Mary Montague Yerger Dunbar Revocable Trust; Mary Montague Yerger Dunbar, Custodian of Mary Montague Dunbar, all of Jackson, Mississippi; Wirt Adams Yerger, III and Linda Biggers Yerger, Inlet Beach, Florida; John Taylor Yerger, Dallas, Texas; Richard Montague Yerger, Birmingham, Alabama; James David Yerger, Raleigh, North Carolina; Thomas Yerger Dunbar and Wirt Yerger Dunbar, both of Austin, Texas; Frank Montague Yerger ; Frank Montague Yerger, trustee for Frank Montague Yerger Revocable Trust; Jane P. Yerger ; Jane P. Yerger, trustee for Frank Montague Yerger, Jr., Trust 2; Jane P. Yerger, trustee for Sara Jane Rivers Yerger Trust; and Jane P. Yerger, Trustee for Harlan Prater Yerger Trust, all of Oxford, Mississippi, to collectively retain more than 25 percent of the shares of PriorityOne Capital Corporation, and its subsidiary, PriorityOne Bank, both of Magee, Mississippi.	Newspaper:	09/06/2017
			Federal Register:	09/07/2017
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make five public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

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INSBANK	NASHVILLE, TENNESSEE	Fourth Quarter of 2017
USAMERIBANK	CLEARWATER, FLORIDA	Fourth Quarter of 2017
FRANKLIN SYNERGY BK	FRANKLIN, TENNESSEE	First Quarter of 2018
HOMEBA NC	TAMPA, FLORIDA	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 26, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER BANCORP, LTD.	CIC	Notice by D. Shannon Blakley of Hatley, Wisconsin, to acquire 25 percent or more of the voting shares of Banner Bancorp, LTD., Birnamwood, Wisconsin and thereby indirectly acquire control of Banner Banks, Birnamwood, Wisconsin.	Newspaper:	09/07/2017
			Federal Register:	09/06/2017
MONTGOMERY BANCSHARES INC.	CIC	James C. Volkert, individually, and as trustee of the James C. Volkert Revocable Living Trust, Montgomery, Illinois; James C. Volkert Revocable Living Trust, Montgomery, Illinois; Susan A. Volkert, individually, Montgomery, Illinois; along with Jacquelyn Volkert, Montgomery, Illinois; and Michael Volkert, Montgomery, Illinois, as a group acting in concert, to retain 25 percent or more of Montgomery Bancshares, Inc. and thereby indirectly retain control of Bank of Montgomery, both of Montgomery, Illinois.	Newspaper:	Not available
			Federal Register:	09/14/2017
PEDCOR CAPITAL, LLC	* SLHC Formation	Pedcor Capital, LLC, Pedcor Bancorp, and American Capital Bancorp, of Carmel, Indiana, to convert from a bank holding company to a savings and loan holding company upon the conversion of International City Bank, Long Beach, California, to a federal savings bank.	Newspaper:	08/30/2017
			Federal Register:	08/31/2017
TITONKA BANCSHARES, INC.	CIC	Notice by Aaron T. Boyken, individually, and together as a group acting in concert with the Allan J. Boyken Revocable Bank Stock Trust, with Allan J. Boyken as trustee; the F. Joy Boyken 2010 Trust, with Allan J. Boyken as trustee; and the F. Joy Boyken Revocable Bank Stock Trust, with F. Joy Boyken as trustee, all of Titonka, Iowa, to acquire control of 100 percent of the voting shares of Titonka Bancshares, Inc., Titonka, Iowa, and thereby indirectly control Titonka Savings Bank, Titonka, Iowa.	Newspaper:	Not available
			Federal Register:	09/05/2017
TS CONTRARIAN BANCSHARES, INC.	CIC	Notice by GGC, LLP, an Iowa Limited Partnership, Council Bluffs, Iowa; General Partner Richard Gibson, and Limited Partners Kim Gibson and Tracy Connealy, all of Council Bluffs, Iowa, have applied to the Federal Reserve Board for permission to retain and obtain 10 percent or more of the voting shares of TS Contrarian Bancshares, Inc., Treynor, Iowa and thereby indirectly acquire control of Bank of Tioga, Tioga, North Dakota and First National Bank & Trust Company, Clinton, Illinois	Newspaper:	Not available
			Federal Register:	08/22/2017

District: 7**Federal Reserve Bank of Chicago****Availability of CRA Public Evaluations**

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Institution	Location	Quarter
FIRST B&TC	EVANSTON, ILLINOIS	Fourth Quarter of 2017
FIRST CMNTY BK	HARBOR SPRINGS, MICHIGAN	Fourth Quarter of 2017
FIRST HERITAGE BK	SHENANDOAH, IOWA	Fourth Quarter of 2017
HARTSBURG ST BK	HARTSBURG, ILLINOIS	Fourth Quarter of 2017
HINSDALE B&TC	HINSDALE, ILLINOIS	Fourth Quarter of 2017
IOWA ST BK	HULL, IOWA	Fourth Quarter of 2017
ISABELLA BK	MOUNT PLEASANT, MICHIGAN	Fourth Quarter of 2017
LAKE CITY BK	WARSAW, INDIANA	Fourth Quarter of 2017
ROLLING HILLS B&T	ATLANTIC, IOWA	Fourth Quarter of 2017
ALPINE B&TC	ROCKFORD, ILLINOIS	First Quarter of 2018
CAMP GROVE ST BK	CAMP GROVE, ILLINOIS	First Quarter of 2018
CBI B&TC	MUSCATINE, IOWA	First Quarter of 2018
CHOICEONE BK	SPARTA, MICHIGAN	First Quarter of 2018
CONNECTION BK	FORT MADISON, IOWA	First Quarter of 2018
GRAND RIVER BK	GRANDVILLE, MICHIGAN	First Quarter of 2018
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA	First Quarter of 2018
LIBERTYVILLE B&TC	LIBERTYVILLE, ILLINOIS	First Quarter of 2018
MAQUOKETA ST BK	MAQUOKETA, IOWA	First Quarter of 2018
MARQUETTE BK	CHICAGO, ILLINOIS	First Quarter of 2018
PINNACLE BK	MARSHALLTOWN, IOWA	First Quarter of 2018
SAINT ANSGAR ST BK	SAINT ANSGAR, IOWA	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

GOWRIE, IOWA

SECURITY SVGS BK

First Quarter of 2018

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 26, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8**Federal Reserve Bank of St. Louis****Availability of CRA Public Evaluations**

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Institution	Location	Quarter
DIAMOND BK	MURFREESBORO, ARKANSAS	Fourth Quarter of 2017
FIRST FINANCIAL BK	EL DORADO, ARKANSAS	Fourth Quarter of 2017
GATES BKG&TC	GATES, TENNESSEE	Fourth Quarter of 2017
JEFFERSON BK OF MO	JEFFERSON CITY, MISSOURI	Fourth Quarter of 2017
PADUCAH B&TC	PADUCAH, KENTUCKY	Fourth Quarter of 2017
STIFEL B&T	SAINT LOUIS, MISSOURI	Fourth Quarter of 2017
CASS CMRL BK	DES PERES, MISSOURI	First Quarter of 2018
CENTRAL BK OF BOONE CTY	COLUMBIA, MISSOURI	First Quarter of 2018
CITIZENS B&TC	VAN BUREN, ARKANSAS	First Quarter of 2018
COMMUNITY FIRST BK	MOUNT VERNON, ILLINOIS	First Quarter of 2018
FIRST BK	CREVE COEUR, MISSOURI	First Quarter of 2018
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI	First Quarter of 2018
FIRST WESTERN BK	BOONEVILLE, ARKANSAS	First Quarter of 2018
OLD MO BK	SPRINGFIELD, MISSOURI	First Quarter of 2018
PEOPLES BK	MARION, KENTUCKY	First Quarter of 2018
PETIT JEAN ST BK	MORRILTON, ARKANSAS	First Quarter of 2018
PROGRESSIVE OZARK BK	SALEM, MISSOURI	First Quarter of 2018
TPNB BK	PARIS, MISSOURI	First Quarter of 2018
TRIUMPH BK	MEMPHIS, TENNESSEE	First Quarter of 2018
UNITED BK & CAP TC	FRANKFORT, KENTUCKY	First Quarter of 2018

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 26, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BORDER BANCSHARES, INC.	* 3A3	Border Bancshares, Inc., Greenbush, Minnesota, to acquire 100 percent of First State Bank of Clearbrook, Clearbrook, Minnesota.	Newspaper: Federal Register:	Not available 09/13/2017
FLATHEAD LAKE BANCORPORATION, INC.	CIC	Change in control notice by Brian Solsrud, North Oaks, Minnesota, to acquire shares of Flathead Lake Bancorporation, Inc., Polson, Montana, and thereby indirectly control First Citizens Bank Polson NA, Polson, Montana.	Newspaper: Federal Register:	09/08/2017 09/05/2017
STERLING FINANCIAL GROUP INC.	CIC	Retroactive notice by Boyd Brent Myers, of Tazewell, Tennessee, as trustee of six McNeilus family trusts, all of Rochester, Minnesota, to retain control of voting shares of Sterling Financial Group, Inc., Rochester, Minnesota, and thereby indirectly retain control of Sterling State Bank, Austin, Minnesota.	Newspaper: Federal Register:	08/28/2017 08/17/2017

District: 9**Federal Reserve Bank of Minneapolis****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 Fourth Quarter of 2017 (October 1, 2017 - December 31, 2017) and First Quarter of 2018 (January 1, 2018 - March 31, 2018)

Institution	Location	Quarter
CITIZENS B&TC	BIG TIMBER, MONTANA	Fourth Quarter of 2017
NORTH AMER BKG CO	ROSEVILLE, MINNESOTA	Fourth Quarter of 2017
PIONEER BK	MAPLETON, MINNESOTA	Fourth Quarter of 2017
WELCOME ST BK	WELCOME, MINNESOTA	Fourth Quarter of 2017
CENTRAL SVG BK	SAULT SAINTE MARIE, MICHIGAN	First Quarter of 2018
DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA	First Quarter of 2018
FIRST MT BK	MISSOULA, MONTANA	First Quarter of 2018
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA	First Quarter of 2018
GRANITE MNT BK	PHILIPSBURG, MONTANA	First Quarter of 2018
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA	First Quarter of 2018
VALLEY BK OF RONAN	RONAN, MONTANA	First Quarter of 2018

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 26, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANCORP, INC.	CIC	Deborah Viegutz, Ellenton, Florida; Lisa A. Verzani, Helena, Montana; Donald Verzani and Patricia L. Verzani, both of Portland, Oregon; and Jenny Wilcynski and Mike Wilcynski, both of Big Sky, Montana, to retain or acquire voting shares of First State Bancorp, Inc., Randolph, Nebraska, and for approval as members of the Viegutz Family Group which controls First State Bancorp, Inc. First State Bancorp, Inc. is the parent of First State Bank, both of Randolph, Nebraska.	Newspaper:	09/06/2017
			Federal Register:	08/29/2017
GUARANTY BANK AND TRUS COMPANY	* 18C * 3A3 * 3A5 * Branch	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Castle Rock Bank, Castle Rock, Colorado, and incident thereto, to establish several branches. Immediately prior, Guaranty Bancorp, Inc., Denver, Colorado, to acquire by merger Castle Rock Bank Holding Company, and thereby indirectly acquire control of Castle Rock Bank, both of Castle Rock, Colorado.	Newspaper:	09/10/2017
			Federal Register:	09/18/2017
NORTH CENTRAL BANCORP, INC.	CIC	Jeff Schumacher, Lincoln, Nebraska, to acquire voting shares of North Central Bancorp, Inc., Norfolk, Nebraska, and thereby indirectly acquire BankFirst, Norfolk, Nebraska.	Newspaper:	09/04/2017
			Federal Register:	09/14/2017

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 26, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
TUTTLE BANCSHARES, INC.	CIC	Bradley J. Swan and Frank R. Swan, III, as trustees of multiple Swan family trusts, each to retain voting shares, and thereby control of Tuttle Bancshares, Inc., Tuttle, Oklahoma (the company). The company is the parent of Sooner State Bank, Tuttle, Oklahoma. Additionally, the following persons each to retain voting shares of the company and be approved as members of the Swan Family Group, which acting in concert controls the company: the Bradley J. Swan Revocable Trust dated 12-8-2015, and Co-Trustees, Bradley J. Swan and Cathy Swan, all of Kingston, Oklahoma; the Frank Rudell Swan Jr. Family Trust and Frank R. Swan, III, Trustee, both of Harrah, Oklahoma; the Frank R. Swan, III Trust of the 1992 Swan GST Exemption Trusts and Christy L. Slama, Trustee, both of Harrah, Oklahoma; the Christy Lee Slama Trust of the 1992 Swan GST Exemption Trusts and Frank R. Swan, III, Trustee, both of Harrah, Oklahoma; the Ashley Diane Swan Trust of the 1992 GST Exemption Trust, and Christy L. Slama and Frank R. Swan, III, Co-Trustees, all of Harrah, Oklahoma; the Nancy L. Cuff Revocable Living Trust uad 3-23-2017, and Nancy Lynn Cuff, Trustee, both of Oklahoma City, Oklahoma; the Frank R. Swan, III Revocable Trust dated 9-19-2001, and Frank R. Swan, III and Mysti D. Swan, Co-Trustees, all of Harrah, Oklahoma; the Christy L. Slama Revocable Trust dated 2-28-2003, and Steven Slama and Christy L. Slama, Co-Trustees, all of Harrah, Oklahoma; the Ashley Diane Swan 2016 Estate Trust and Christy L. Slama, Trustee, both of Harrah, Oklahoma; Bradley J. Swan, II, Harrah, Oklahoma; and the Esther Martin Swan QTIP Trust, and Trustee Gregg L. Vandaveer, both of Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	09/13/2017

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
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NONE

CRA Examinations scheduled for Fourth Quarter of 2017 (October 1, 2017 - December 31, 2017) and First Quarter of 2018 (January 1, 2018 - March 31, 2018)

Institution	Location	Quarter
AMERISTATE BK	ATOKA, OKLAHOMA	Fourth Quarter of 2017
CITIZENS B&TC OF ARDMORE	ARDMORE, OKLAHOMA	Fourth Quarter of 2017
COBIZ BK	DENVER, COLORADO	Fourth Quarter of 2017
COMMUNITY B&TC	NEOSHO, MISSOURI	Fourth Quarter of 2017
COUNTRY CLUB BK	KANSAS CITY, MISSOURI	Fourth Quarter of 2017
FARMERS BK OF LINCOLN	LINCOLN, MISSOURI	Fourth Quarter of 2017
FIRST BK OF BANCROFT	BANCROFT, NEBRASKA	Fourth Quarter of 2017
FLATIRONS BK	BOULDER, COLORADO	Fourth Quarter of 2017
FNB WA	WASHINGTON, KANSAS	Fourth Quarter of 2017
GRANT CTY BK	MEDFORD, OKLAHOMA	Fourth Quarter of 2017
LAMAR B&TC	LAMAR, MISSOURI	Fourth Quarter of 2017
MOUNTAIN VALLEY BANK	WALDEN, COLORADO	Fourth Quarter of 2017
MY BK	BELEN, NEW MEXICO	Fourth Quarter of 2017
OKLAHOMA CAP BK	TULSA, OKLAHOMA	Fourth Quarter of 2017
ROSE HILL BK	ROSE HILL, KANSAS	Fourth Quarter of 2017
BANK OF HOLYROOD	HOLYROOD, KANSAS	First Quarter of 2018
CENTRAL BK OF WARRENSBURG	WARRENSBURG, MISSOURI	First Quarter of 2018
CITIZENS BK OF EDMOND	EDMOND, OKLAHOMA	First Quarter of 2018
CITIZENS FARMERS BK COLE CAMP	COLE CAMP, MISSOURI	First Quarter of 2018
CORNERSTONE BK	YORK, NEBRASKA	First Quarter of 2018
FIRST FIDELITY BK	OKLAHOMA CITY, OKLAHOMA	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

FIRSTBANK
HIGH PLAINS BK
VALLEY ST BK

ANTLERS, OKLAHOMA
FLAGLER, COLORADO
SYRACUSE, KANSAS

First Quarter of 2018
First Quarter of 2018
First Quarter of 2018

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 26, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST CITIZENS BANCSHARES INC.	CIC	Retroactive notice of Change in Control filed by Marvin Edward Singleton III, Waxahachie, Texas, individually, to control greater than 25 percent of First Citizens Bancshares, Inc., and indirectly Citizens National Bank of Texas, both of Waxahachie, Texas; and retroactive notice of Change in Control filed by Marvin Edward Singleton III, Waxahachie, Texas individually, Singleton Grandchildren's Trust (Marvin Edward Singleton III trustee), and the Separate Trust created under Section 6.22 of the George H. Singleton and Shirley K. Singleton 2011 Irrevocable Trust Agreement (Marvin Edward Singleton III trustee), both of Waxahachie, Texas, together, a group acting in concert, to control greater than 25 percent of First Citizens Bancshares, Inc., and indirectly Citizens National Bank of Texas, both of Waxahachie, Texas.	Newspaper: Federal Register:	Not available Not available
NOBLE BANCORPORATION, INC.	* 3A1	Application by Noble Bancorporation, Inc., Spring, Texas, to become a bank holding company by acquiring 100 percent of Falcon Bancorporation, Inc., Memphis, Texas, and therefore indirectly First Bank and Trust of Memphis, Memphis, Texas.	Newspaper: Federal Register:	Not available 09/20/2017

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

CRA Examinations scheduled for Fourth Quarter of 2017 (October 1, 2017 - December 31, 2017) and First Quarter of 2018 (January 1, 2018 - March 31, 2018)

Institution	Location	Quarter
FIRST ST BK	GAINESVILLE, TEXAS	Fourth Quarter of 2017
LONE STAR ST BK OF WEST TX	LUBBOCK, TEXAS	Fourth Quarter of 2017
WESTERN BK	LORDSBURG, NEW MEXICO	Fourth Quarter of 2017
COMMERCIAL ST BK	EL CAMPO, TEXAS	First Quarter of 2018
HAPPY ST BK	HAPPY, TEXAS	First Quarter of 2018
PLAINSCAPITAL BK	DALLAS, TEXAS	First Quarter of 2018
POINTBANK	PILOT POINT, TEXAS	First Quarter of 2018
TRANSPECOS BKS SSB	PECOS, TEXAS	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 26, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BUSINESS BANK	* 18C	United Business Bank, Walnut Creek, California, to acquire and merge with Plaza Bank, Seattle, Washington.	Newspaper:	09/04/2017
			Federal Register:	Not applicable

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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NONE					

CRA Examinations scheduled for Fourth Quarter of 2017 (October 1, 2017 - December 31, 2017) and First Quarter of 2018 (January 1, 2018 - March 31, 2018)

Institution	Location	Quarter
PACIFIC CMRC BK	LOS ANGELES, CALIFORNIA	Fourth Quarter of 2017
PACIFIC MERC BK	COSTA MESA, CALIFORNIA	Fourth Quarter of 2017
COMMENCEMENT BK	TACOMA, WASHINGTON	First Quarter of 2018
TERRITORIAL SB	HONOLULU, HAWAII	First Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act