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**Federal Reserve Release**

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*H.2*

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

*No. 33*

*Week Ending August 18, 2018*

Forms

Forms -- final Board review to extend without revision the Recordkeeping Requirements Associated with Regulation GG (Prohibition on Funding of Unlawful Internet Gambling) (FR 4026).

- Approved, August 15, 2018

Forms -- final Board review of a proposal to extend with revision the Reporting Requirements Associated with Regulation QQ (Reg QQ).

- Approved, August 15, 2018

Forms -- initial Board review to extend without revision the Supervisory and Regulatory Survey (FR 3052).

- Proposed, August 15, 2018

Forms -- final Board review to extend without revision the Recordkeeping Requirements Associated with Changes in Foreign Investments (Made Pursuant to Regulation K) (FR 2064).

- Approved, August 15, 2018

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$250 million on August 23, 2018.

- Announced, August 16, 2018

Enforcement

Capital Funding Bancorp, Inc., Baltimore, Maryland; and CFG Community Bank -- cease-and-desist order dated October 31, 2011, terminated August 8, 2018.

- Announced, August 14, 2018

Enforcement

CommerceWest Bank, Irvine, California -- cease-and-desist order dated April 12, 2016, terminated August 8, 2018.

- Announced, August 14, 2018

Flagstar Bancorp, Inc., Troy, Michigan -- supervisory agreement issued by the Office of Thrift Supervision dated January 27, 2010, terminated August 14, 2018.

- Announced, August 16, 2018

HSBC North America Holdings, Inc., New York, New York -- cease-and-desist order dated October 4, 2010, terminated August 7, 2018.

- Announced, August 14, 2018

NBRS Financial, Rising Sun, Maryland -- final decision and order of prohibition against Jacob H. Goldstein, a former institution-affiliated party.

- Approved, August 15, 2018

Santander Holdings USA, Inc., Boston, Massachusetts -- written agreement dated July 2, 2015, terminated August 14, 2018.

- Announced, August 16, 2018

**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

#### Philadelphia

Landmark Community Bank, Pittston, Pennsylvania -- to establish a branch at 920 Northern Boulevard, South Abington Township.

- Approved, August 17, 2018

#### Cleveland

North Valley Bank, Zanesville, Ohio -- to establish a branch at 11 North Fourth Street, Zanesville.

- Approved, August 17, 2018

### Bank Holding Companies

#### Minneapolis

Border Bancshares, Inc., Greenbush, Minnesota -- to acquire Union Bancshares, Inc., Fargo, North Dakota, and thereby indirectly acquire Union State Bank of Fargo.

- Approved, August 17, 2018

#### St. Louis

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

- Approved, August 15, 2018

#### General Counsel

Drummond Banking Company, Chiefland, Florida -- waiver of application to acquire PSB BancGroup, Inc., Lake City, and Peoples State Bank, in connection with Peoples State Bank's merger with and into Drummond Community Bank, Chiefland.

- Granted, August 15, 2018

**Bank Holding Companies**

General Counsel

The First Bancshares, Inc., Hattiesburg, Mississippi -- waiver of application to acquire FMB Banking Corporation, Monticello, Florida, and Farmers & Merchants Bank (F&M Bank), in connection with F&M Bank's merger with and into The First, A National Banking Association, Hattiesburg.

- Granted, August 17, 2018

Richmond

First Bankshares, Inc., Barboursville, West Virginia -- to engage in extending credit and servicing loans through a subsidiary, Community Mortgage Network, Inc., Huntington.

- Withdrawn, August 16, 2018

St. Louis

First Capital, Inc., Corydon, Indiana -- to acquire shares of First Bancorp of Indiana, Inc., Evansville, and thereby indirectly acquire First Federal Savings Bank, Evansville.

- Approved, August 16, 2018

Chicago

Hometown Bancorp, Ltd., Fond du Lac, Wisconsin -- to acquire United Community Bank, Poynette.

- Approved, August 16, 2018

Minneapolis

Koda Bancor, Inc., Drayton, North Dakota -- to acquire Citizens Insurance Agency, Inc., Cavalier, and Walhalla Insurance Agency, LLC, Walhalla, from Citizens State Bank Midwest, Cavalier, a wholly owned subsidiary of Koda Bancor.

- Approved, August 16, 2018

**Bank Holding Companies**

General Counsel

Orrstown Financial Services, Inc., Shippensburg, Pennsylvania -- waiver of application to acquire Mercersburg Financial Corporation, Mercersburg, and First Community Bank of Mercersburg (FCBM), in connection with FCBM's merger with and into Orrstown Bank, Shippensburg.

- Granted, August 14, 2018

**Bank Mergers**

Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to acquire First Community Bank of Mercersburg, Mercersburg.

- Approved, August 15, 2018

Kansas City

Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska -- to acquire The American Bank of Sidney, Sidney; and for Platte Valley Bank, Scottsbluff, to merge with The American Bank of Sidney and thereby establish branches.

- Approved, August 17, 2018

**Banks, Nonmember, and Miscellaneous Institutions**

Director, S&R

Benedict College, Columbia, South Carolina -- relief from certain commitments.

- Granted, August 15, 2018

**Banks, State Member**

Atlanta

Compass Bank, Birmingham, Alabama -- to make a public welfare investment.

- Withdrawn, August 16, 2018

**Change in Bank Control**

Kansas City

Bank7 Corp. (formerly known as Haines Financial Corporation), Oklahoma City, Oklahoma -- change in bank control of Bank7 Corp., and its subsidiary Bank 7, Oklahoma City.

- Permitted, August 16, 2018

Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- change in bank control of First Centralia Bancshares, Inc., and its subsidiary, First Heritage Bank, Centralia.

- Permitted, August 14, 2018

Minneapolis

FSB Holding Company, Inc., Trimont, Minnesota -- to retain control of FSB Holding Company, Inc., and its subsidiary, Farmers State Bank of Trimont, Trimont.

- Permitted, August 13, 2018

**Extensions of Time**

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, August 14, 2018

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending August 18, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
35301	STATE STREET B&TC, BOSTON, MASSACHUSETTS	07/10/2017	11/17/2017	O	Whole/Ltd Purp

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 18, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
STANDARD CHARTERED HOLDINGS INC.	4c8	Standard Chartered Bank, London, England, through its subsidiary, Standard Chartered Holdings, Inc., New York, New York, to engage through a newly formed entity, The Consortium, LLC, in data processing activities, pursuant to Section 225.28(b)(14) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	08/23/2018

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 18, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BRYN MAWR TRUST COMPANY, THE	* Branch	Bryn Mawr Trust Company, Bryn Mawr, PA to establish a de novo branch to be located at 4001 Kennett Pike, Suite 100, Greenville, DE. This branch will replace the existing branch located at 1000 Rocky Run Parkway, Wilmington, DE whose lease is expiring on December 31, 2018.	Newspaper:	08/22/2018
			Federal Register:	Not applicable

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**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
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending August 18, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending August 18, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 5**  
**Federal Reserve Bank of Richmond**

**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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 18, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make three public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SBT BANCSHARES, INC.	CIC	Prior change in control notice filed by Shelly Maples Jambon, Grand Isle, Louisiana, to acquire 20 percent of the outstanding shares of SBT Bancshares, Inc., and its subsidiary, State Bank and Trust Company, both of Golden Meadow, Louisiana.	Newspaper:	09/04/2018
			Federal Register:	Not available

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending August 18, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST MID-ILLINOIS BANCSHARES, INC.	* 3A3	First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, to acquire 100 percent of SCB Bancorp, Inc., and thereby indirectly acquire Soy Capital Bank and Trust Company, both of Decatur, Illinois.	Newspaper:	08/31/2018
			Federal Register:	09/04/2018
GRUNDY BANK	* Branch	Grundy Bank, Morris, Illinois to establish a branch at 444 Bedford Road, Morris, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable
HSBC PRIVATE BANK INTERNATIONAL	Other Foreign	HSBC Private Bank International, Miami, Florida, an Edge Act corporation, requests an extension of its corporate existence for an additional period of 20 years, pursuant to section 25A of the Federal Reserve Act.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MCHENRY BANCORP, INC.	SLHC Activity	McHenry Bancorp, Inc., McHenry, Illinois, proposes to engage de novo in purchasing and servicing loans, and holding and managing improved real estate, pursuant to sections 238.53(b)(1) and (8).	Newspaper:	Not applicable
			Federal Register:	Not available
SECURITY TRUST & SAVINGS BANK	* 18C	Security Trust & Savings Bank, Storm Lake, IA to purchase certain assets and assume certain liabilities of First National Bank of Rembrandt, Rembrandt, IA. In connection with the purchase and assumption, Security Trust & Savings Bank will establish a branch office at 101 E Main Street, Rembrandt, IA.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
653433	FARMERS ST BK WESTERN IL, ALPHA, ILLINOIS	04/16/2018	08/12/2018	S	Small Bank
683449	MAQUOKETA ST BK, MAQUOKETA, IOWA	04/09/2018	08/14/2018	S	Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 18, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST WESTERN BANK	* Branch	First Western Bank, Booneville, Arkansas to establish a branch facility at 7322 W. Sunset Ave., Suite D, Springdale, Arkansas.	Newspaper:	08/23/2018
			Federal Register:	Not applicable

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 18, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FISHBACK FINANCIAL CORPORATION	CIC	Patricia Fishback, Brookings, South Dakota, individually and as trustee of the Robert E. Fishback GRAT A Trust, Brookings, South Dakota, to retain 10% or more of the shares and thereby control of Fishback Financial Corporation, Brookings, South Dakota (FFC BHC) and thereby indirectly retain control of First Bank & Trust, Brookings, South Dakota (FBT Brookings) and First Bank & Trust, Sioux Falls, South Dakota (FBT Sioux Falls). In addition, Mary Beth Fishback, Brookings, South Dakota and eighteen (18) trusts (with Mary Beth Fishback; Robert Fishback, Thomas Fishback, and Van Fishback, all of Brookings, South Dakota; and Ann Rivlin of Madison, Wisconsin each as trustee of one or more of these trusts), for retroactive approval to join the Fishback family shareholder group that controls 25% or more of FFC BHC and thereby indirectly controls FBT Brookings and FBT Sioux Falls.	Newspaper: Federal Register:	Not available 08/27/2018
HERITAGE BANCSHARES GROUP, INC.	CIC	Change in Control Notice by Heritage Bancshares Group, Inc., Employee Stock Ownership Plan and Trust, Spicer, Minnesota ("ESOP"), and Justin Rey, Sioux Falls, South Dakota, individually and as trustee of ESOP, to acquire additional shares of Heritage Bancshares Group, Inc., Spicer, Minnesota, and thereby indirectly acquire control of Heritage Bank, National Association, Spicer, Minnesota.	Newspaper: Federal Register:	Not available 08/08/2018
MIDCOUNTRY ACQUISITION CORPORATION	* SLHC Formation	MidCountry Acquisition Corp., Minneapolis, Minnesota, to become a savings and loan holding company by acquiring 100 percent of MidCountry Bank, Bloomington, Minnesota.	Newspaper: Federal Register:	Not available 08/28/2018
N.A. CORPORATION	4c8	N.A. Corporation, Roseville, Minnesota to engage in data processing activities through its ownership of a 33 percent voting interest in ExcheQ, LLC, Roseville, Minnesota.	Newspaper: Federal Register:	Not applicable 09/04/2018



**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending August 18, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EMPLOYEE STOCK BONUS TRUST FOR THE EMPLOYEES OF CITIZENS BANK	CIC	Darrin Church, Farmington, New Mexico, to acquire control of the Citizens Bank Employees Stock Ownership and Retirement Savings Plan (ESOP), Farmington, New Mexico, by virtue of his authority to direct the Trustee of ESOP; and thereby indirectly control Citizens Bankshares, Inc., parent of Citizens Bank, both of Farmington, New Mexico.	Newspaper: Federal Register:	Not available 08/29/2018
FIRST MISSOURI BANK	* 18C * Branch	First Missouri Bank, Brookfield, Missouri, to purchase certain assets and assume certain liabilities of a branch located at 101 S. Market, Milan, Missouri, of UMB Bank, Kansas City, Missouri.	Newspaper: Federal Register:	Not available Not applicable
FIRST OF MINDEN FINANCIAL CORPORATION	CIC	Kelley V. Ayres, Minden, Nebraska, individually, as trustee of the Eloise R. Agee Non-Exempt Trust, Minden, Nebraska, and as a member of the Ayres Family Group; to retain voting shares of First Minden Financial Corporation (the company), and thereby indirectly acquire First Bank and Trust Company, both of Minden, Nebraska. Additionally, Lynda S. Ayres, Minden, Nebraska, to join the Ayres Family Group, which, acting in concert, controls the company.	Newspaper: Federal Register:	Not available 08/28/2018
PAGE BANCSHARES, INC.	CIC	Kevin Page, Trustee of the Kevin Page Trust, Fort Worth, Texas, Dana Page, Co-Trustee of the Dana Page Trust, Austin, Texas, Meghan Anderson Smith, Co-Trustee of the Meghan Anderson Smith Trust, Fremont, Nebraska, Whitney Anderson, Co-Trustee of the Whitney Anderson Trust, Coppell, Texas, Eric Jones, Trustee of the Eric Jones Trust, Blue Lake, California, and Christopher Marios Jones, Co-Trustee of the Christopher Marios Jones Trust, Los Angeles, California, to retain control of Page Bancshares, Inc., Liberty, Missouri, and for approval as members of the Page Family Group. The Page Family Group controls more than 25 percent of the shares of Page Bancshares, Inc., Liberty, Missouri, parent of Pony Express Bank, Braymer, Missouri.	Newspaper: Federal Register:	08/30/2018 08/27/2018
REPUBLIC TRINIDAD CORPORATION	CIC	George Wesley Boyd and Karen Boyd Pou, both of Dallas, Texas, and George Mitchell Boyd, Jr., Austin, Texas, to acquire voting shares of Republic Trinidad Corporation, Houston Texas, and for approval as members of the Boyd Family Group. Republic Trinidad Corporation is the parent of First National Bank in Trinidad, Trinidad, Colorado.	Newspaper: Federal Register:	Not available 08/29/2018

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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385547	CITIZENS FARMERS BK COLE CAMP, COLE CAMP, MISSOURI	03/26/2018	08/09/2018	S	Small Bank
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	05/14/2018	08/13/2018	S	Small Bank
524953	FIRST PRYORITY BK, PRYOR, OKLAHOMA	05/14/2018	08/13/2018	S	Small Bank
257756	FMS BK, FORT MORGAN, COLORADO	05/07/2018	08/13/2018	S	Small Bank
385471	MADISON CTY BK, MADISON, NEBRASKA	05/14/2018	08/14/2018	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending August 18, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch at 6829 Hillcrest Avenue, Dallas, Texas 75205	Newspaper:	Not available
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch at 1713 FM 685, Suite 170, Pflugerville, Texas 78660	Newspaper:	Not available
			Federal Register:	Not applicable
JONESBORO BANCSHARES, INC.	* 3A1	Application by Jonesboro Bancshares, Inc., Jonesboro, Louisiana, to become a bank holding company through the acquisition of Jonesboro State Bank, Jonesboro, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective March 1, 2006) and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Applicant, to acquire up to 28 percent of Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly acquire Woodforest National Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
844567	POINTBANK, PILOT POINT, TEXAS	02/26/2018	08/13/2018	S	Int Sm Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending August 18, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUMMIT BANCSHARES, INC. CIC		Change in Bank Control notice by Shirley and Steve Nelson to retain 35.92 percent of the voting shares of Summit Bancshares, Inc., and thereby indirectly control Summit Bank, both of Oakland, California.	Newspaper:	Not available
			Federal Register:	Not available
SUMMIT BANCSHARES, INC. CIC		Change in Bank Control notice filed by the Shirley W. Nelson 2014 Trust UA 3/05/2014, the 9/06/2001 Shirley W. Nelson Revocable Trust, Alamo, California, Steven P. Nelson, Jr., the Steven P. Nelson, Jr. Summit Stock Trust UA 6/28/2018, Alamo, California, Bobby Westmoreland, Celina, Tennessee, and Lester Kenny Westmoreland, Celina, Tennessee, to retain shares of Summit Bancshares, Inc., and thereby indirectly control Summit Bank, both of Oakland, California.	Newspaper:	Not available
			Federal Register:	08/28/2018

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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.

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act