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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. 34*

*Week Ending August 25, 2018*

Forms

Forms -- initial Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with the Home Mortgage Disclosure Act (HMDA) and Loan/Application Register (LAR) required by Regulation C (FR HMDA LAR).

- Proposed, August 21, 2018

Forms -- initial Board review to implement the Report of Institution-to-Aggregate Granular Data on Assets and Liabilities on an Immediate Counterparty Basis (FR 2510).

- Proposed, August 21, 2018

Personnel

Division of Supervision and Regulation -- appointment of Molly Mahar as associate director and James Ray Diggs, Susan Motyka, and Joanne Wakim as deputy associate directors.

- Announced, August 22, 2018

Regulations and Policies

Examination Cycle -- interagency interim final rule and request for comment to increase the asset threshold below which certain small insured depository institutions and U.S. branches and agencies of foreign banks may qualify for an extended examination cycle, from 12 to 18 months, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, August 21, 2018

Liquidity Coverage Ratio (LCR) -- interagency interim final rule and request for comment to modify the LCR rule to treat certain municipal obligations as high-quality liquid assets, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, August 21, 2018

Regulations and Policies

Small Bank Holding Company and Savings and Loan Holding Company Policy Statement -- (1) interim final rule and request for comment to raise the asset size threshold, from \$1 billion to \$3 billion of total consolidated assets, for determining applicability of the policy statement, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act; and (2) associated changes to reporting requirements.

- Approved, August 21, 2018

Enforcement

Covenant Bancgroup, Inc., Leeds, Alabama -- written agreement dated December 28, 2015, terminated August 7, 2018.

- Announced, August 23, 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

#### Secretary

First Financial Bank, Cincinnati, Ohio -- to establish a branch at 1 East Fourth Street, Cincinnati.

- Approved, August 23, 2018

#### St. Louis

Oakstar Bank, Springfield, Missouri -- to establish a branch at 3620 East Sunshine Street, Springfield.

- Approved, August 24, 2018

#### Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 1400 Gilbert Way, Lancaster.

- Approved, August 21, 2018

#### Kansas City

The Union State Bank, Arkansas City, Kansas -- to establish a branch at 4110 SE Nowata Road, Bartlesville, Oklahoma.

- Approved, August 24, 2018

**Bank Holding Companies**

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma -- to acquire, through its newly formed bank holding company subsidiary BOKF Merger Corporation Number Sixteen (BOKF Merger), Tulsa, shares of CoBiz Financial, Inc., Denver, Colorado, parent of CoBiz Bank (doing business as Colorado Business Bank in Colorado and Arizona Business Bank in Arizona); and election for BOKF Merger to become a financial holding company.

- Approved, August 22, 2018

St. Louis

First Security Bancorp, Searcy, Arkansas -- to acquire additional shares in CrossFirst Bankshares, Inc., Leawood, Kansas, and thereby retain an interest in CrossFirst Bank.

- Approved, August 22, 2018

**Banks, Nonmember, and Miscellaneous Institutions**

Director, S&R

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

- Granted, August 24, 2018

**Banks, State Member**

Secretary

Bank of Hawaii, Honolulu, Hawaii -- to make a public welfare investment.

- Approved, August 22, 2018

**Board Operations**

Secretary

System of Records -- publication for comment of amendments to the General Routine Uses of Board Systems of Records.

- Approved, August 23, 2018

**Change in Bank Control**

Kansas City

Green City Bancshares Inc., Green City, Missouri -- change in bank control of Green City Bancshares, Inc., and its subsidiary, Farmers Bank of Green City, Green City.

- Permitted, August 24, 2018

St. Louis

M1 Bancshares, Inc., St. Louis, Missouri -- change in bank control of M1 Bancshares, Inc., and its subsidiary, M1 Bank, Macks Creek.

- Permitted, August 20, 2018

Chicago

NBE Bancshares, Inc., Earlville, Illinois -- to retain control of NBE Bancshares, Inc., and its subsidiary, Pioneer State Bank, Earlville.

- Permitted, August 22, 2018

**Extensions of Time**

Director, S&R

Citigroup Inc., New York, New York -- extension of time to dispose of certain property.

- Granted, August 23, 2018

**Savings and Loan Holding Companies**

Cleveland

CF Mutual Holding Company, Cincinnati, Ohio, and Cincinnati Bancorp -- to acquire Kentucky Federal Savings and Loan Association, Covington, Kentucky, and merge it with and into Cincinnati Federal, Cincinnati.

- Approved, August 14, 2018

(A/C)

Cleveland

Dollar Bank Federal Savings Bank, Pittsburgh, Pennsylvania -- to reorganize into a mutual holding company structure by converting to a mutual holding company charter and changing its name to Dollar Mutual Bancorp, Pittsburgh, and creating a new stock bank, which will operate under the name Dollar Bank, Federal Savings Bank.

- Approved, August 14, 2018

(A/C)

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending August 25, 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
NONE					

**CRA Examinations scheduled for Fourth Quarter of 2018 (October 1, 2018 - December 31, 2018) First Quarter of 2019 (January 1, 2019 - March 31, 2019)**

Institution	Location	Quarter
CORNERSTONE BK	SPENCER, MASSACHUSETTS	Fourth Quarter of 2018
FRANKLIN SVG BK	FARMINGTON, MAINE	Fourth Quarter of 2018
BANK OF EASTON	NORTH EASTON, MASSACHUSETTS	First Quarter of 2019
WATERTOWN SVG BK	WATERTOWN, MASSACHUSETTS	First Quarter of 2019

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending August 25, 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: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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BANK OF NY MELLON	NEW YORK, NEW YORK	Fourth Quarter of 2018
ORANGE B&TC	MIDDLETOWN, NEW YORK	Fourth Quarter of 2018

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending August 25, 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: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
BRYN MAWR TC	BRYN MAWR, PENNSYLVANIA	Fourth Quarter of 2018
MERCHANTS BK OF BANGOR	BANGOR, PENNSYLVANIA	Fourth Quarter of 2018
ASIAN BK	PHILADELPHIA, PENNSYLVANIA	First Quarter of 2019

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending August 25, 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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Institution	Location	Quarter
HEARTLAND BK	WHITEHALL, OHIO	Fourth Quarter of 2018
PORTAGE CMNTY BK	RAVENNA, OHIO	Fourth Quarter of 2018
CORN CITY ST BK	DESHLER, OHIO	First Quarter of 2019
METAMORA ST BK	METAMORA, OHIO	First Quarter of 2019

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 25, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BENCHMARK COMMUNITY BANK	* Branch	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch at 110 South College Street, Youngsville, North Carolina.	Newspaper:	09/10/2018
			Federal Register:	Not applicable
COASTAL BANK & TRUST	* Branch	Coastal Bank & Trust, Jacksonville, North Carolina, to establish a branch at 8800 Richlands Highway, Richlands, North Carolina.	Newspaper:	Not available
			Federal Register:	Not applicable
Community Heritage Financial, Inc.	3A1	Community Heritage Financial, Inc., Middletown, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of Middletown Valley Bank, Middletown, Maryland.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
BANK OF MONROE	UNION, WEST VIRGINIA	Fourth Quarter of 2018
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA	Fourth Quarter of 2018
FARMERS BK OF APPOMATTOX	APPOMATTOX, VIRGINIA	Fourth Quarter of 2018
PUTNAM CTY BK	HURRICANE, WEST VIRGINIA	Fourth Quarter of 2018
TRUPOINT BK	GRUNDY, VIRGINIA	Fourth Quarter of 2018
BANK OF CLARKE CTY	BERRYVILLE, VIRGINIA	First Quarter of 2019
CECIL BK	ELKTON, MARYLAND	First Quarter of 2019
FIRST BK	SOUTHERN PINES, NORTH CAROLINA	First Quarter of 2019

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending August 25, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
SMARTBANK	* 18C	SmartBank, Pigeon Forge, Tennessee, to merge with Foothills Bank & Trust, Maryville, Tennessee.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
SYNOVUS FINANCIAL CORP.	* 18C	Synovus Financial Corp., Columbus, Georgia, to acquire and merge with FCB Financial Holdings, Inc. and thereby acquire Florida Community Bank, N.A., both of Weston, Florida; Synovus Bank, Columbus, Georgia, to merge with Florida Community Bank, N.A. and to acquire and operate the main office and branches of Florida Community Bank, N.A. as branches of Synovus Bank.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* 3A5			
	* Branch			

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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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Institution	Location	Quarter
AUBURNBANK	AUBURN, ALABAMA	Fourth Quarter of 2018
COMMERCIAL BK	HARROGATE, TENNESSEE	Fourth Quarter of 2018
NOBLEBANK & TR	ANNISTON, ALABAMA	Fourth Quarter of 2018
SOUTHERN BK OF TN	MOUNT JULIET, TENNESSEE	Fourth Quarter of 2018
CITIZENS TR BK	ATLANTA, GEORGIA	First Quarter of 2019
FIRST VISION BK OF TN	TULLAHOMA, TENNESSEE	First Quarter of 2019
FLAGLER BK	WEST PALM BEACH, FLORIDA	First Quarter of 2019
SUNRISE BK	COCOA BEACH, FLORIDA	First Quarter of 2019

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending August 25, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DEMOTTE STATE BANK	* Branch	DeMotte State Bank, DeMotte, Indiana to establish a branch at 125 South Bierma Street, Wheatfield, Indiana.	Newspaper:	Not available
			Federal Register:	Not applicable
GRUNDY BANK	* Branch	Grundy Bank, Morris, Illinois to establish a branch at 444 Bedford Road, Morris, Illinois.	Newspaper:	08/30/2018
			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:	09/04/2018
NORTHSTAR BANK	Member	Northstar Bank, Bad Axe, Michigan, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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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CHELSEA ST BK	CHELSEA, MICHIGAN	Fourth Quarter of 2018
FIRST EAGLE BK	CHICAGO, ILLINOIS	Fourth Quarter of 2018
GNB BK	GRUNDY CENTER, IOWA	Fourth Quarter of 2018
NORTHERN TC	CHICAGO, ILLINOIS	Fourth Quarter of 2018
OREGON CMNTY BK	OREGON, WISCONSIN	Fourth Quarter of 2018
QUAD CITY B&TC	BETTENDORF, IOWA	Fourth Quarter of 2018
TOWN BK	HARTLAND, WISCONSIN	Fourth Quarter of 2018
CAMP GROVE ST BK	CAMP GROVE, ILLINOIS	First Quarter of 2019
CBI B&TC	MUSCATINE, IOWA	First Quarter of 2019
COMMUNITY ST BK	ANKENY, IOWA	First Quarter of 2019
CORNERSTONE BK	CLARINDA, IOWA	First Quarter of 2019
FIRST BK OF BERNE	BERNE, INDIANA	First Quarter of 2019
FIRST IA ST BK	ALBIA, IOWA	First Quarter of 2019
FIRST T&SB	MARCUS, IOWA	First Quarter of 2019
IOWA ST B&TC	FAIRFIELD, IOWA	First Quarter of 2019
MAIN ST BK	BINGHAM FARMS, MICHIGAN	First Quarter of 2019
MARKESAN ST BK	MARKESAN, WISCONSIN	First Quarter of 2019
TEMPLETON SVGS BK	TEMPLETON, IOWA	First Quarter of 2019
WAYNE B&TC	CAMBRIDGE CITY, INDIANA	First Quarter of 2019

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending August 25, 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: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
BANK OF ADVANCE	ADVANCE, MISSOURI	Fourth Quarter of 2018
BANK OF BUFFALO	BUFFALO, KENTUCKY	Fourth Quarter of 2018
BANK OF CADIZ & TC	CADIZ, KENTUCKY	Fourth Quarter of 2018
CENTENNIAL BK	CONWAY, ARKANSAS	Fourth Quarter of 2018
CENTRAL BK OF LK OF THE OZARKS	OSAGE BEACH, MISSOURI	Fourth Quarter of 2018
CENTRAL TR BK	JEFFERSON CITY, MISSOURI	Fourth Quarter of 2018
COMMERCIAL B&TC	MONTICELLO, ARKANSAS	Fourth Quarter of 2018
FARMERS B&TC	BLYTHEVILLE, ARKANSAS	Fourth Quarter of 2018
FIRST NATURALSTATE BK	MCGEHEE, ARKANSAS	Fourth Quarter of 2018
INDEPENDENCE BK OF KY	OWENSBORO, KENTUCKY	Fourth Quarter of 2018

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 25, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AUGUSTA FINANCIAL CORPORATION	CIC	The following notificants, all of Monona, Wisconsin, each propose to acquire 25 percent or more of Augusta Financial Corporation, Augusta, Wisconsin (? Augusta?), and thereby gain control of Unity bank, Augusta, Wisconsin (?Unity Bank?), and to acquire 25 percent or more of Caprice Corporation, Augusta, Wisconsin (?Caprice?), and thereby gain control of Unity Bank North, Red Lake Falls, MN (?Unity Bank North?): Rachel Goodell; Corinne Solsrud; Gregory Solsrud; and Brian K. Solsrud, individually and as trustee of four trusts. Each notificant is part of the Kahl/Solsrud shareholder group acting in in concert which controls Augusta and Caprice and indirectly controls Unity Bank and Unity Bank North.	Newspaper:	Not available
			Federal Register:	Not available
FARRAR BERESFORD BANCORPORATION INC. IRREVOCABLE TRUST	SLHC Activity	Farrar Beresford Bancorporation Inc. Irrevocable Trust and Beresford Bancorporation, Inc., both of Britton, South Dakota, to engage in consumer lending activities and to act as an agent or broker for insurance directly related to extensions of credit through a de novo nonbank subsidiary, Lloyd's Plan SD, Inc., Britton, South Dakota, pursuant to sections 238.53(b)(5) and 238.54(a) of Regulation LL. Additionally, Farrar Beresford Bancorporation, Inc. Irrevocable Trust and Beresford Bancorporation, Inc. are filing retroactive notice to engage in general lending activities, including small business and agricultural loans, pursuant to section 238.54(a) of Regulation LL.	Newspaper:	Not applicable
			Federal Register:	09/14/2018



**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 25, 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:	08/04/2018 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:	08/25/2018 08/28/2018

**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 Fourth Quarter of 2018 (October 1, 2018 - December 31, 2018) First Quarter of 2019 (January 1, 2019 - March 31, 2019)**

Institution	Location	Quarter
FIRST CITIZENS BK OF BUTTE	BUTTE, MONTANA	Fourth Quarter of 2018
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA	Fourth Quarter of 2018
VALLEY BK GLASGOW	GLASGOW, MONTANA	Fourth Quarter of 2018
YELLOWSTONE BK	LAUREL, MONTANA	Fourth Quarter of 2018
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA	First Quarter of 2019
FIRST INTRST BK	BILLINGS, MONTANA	First Quarter of 2019
PROFINIUM	TRUMAN, MINNESOTA	First Quarter of 2019
STOCKMENS BK	CASCADE, MONTANA	First Quarter of 2019

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending August 25, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN NATION BANK	* Branch	American Nation Bank, Ardmore, Oklahoma, to establish a branch at 3018 University Boulevard, Durant, Oklahoma.	Newspaper:	09/02/2018
			Federal Register:	Not applicable
COMMUNITY BANK AND TRUST	* Branch	Community Bank and Trust, Neosho, Missouri, to establish a branch at 325 West George E. Phelps Boulevard, Carthage, Missouri.	Newspaper:	09/02/2018
			Federal Register:	Not applicable
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:	08/31/2018
			Federal Register:	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:	Not available
			Federal Register:	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:	08/29/2018
			Federal Register:	08/28/2018
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:	Not available
			Federal Register:	08/29/2018

**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
NONE					

**CRA Examinations scheduled for Fourth Quarter of 2018 (October 1, 2018 - December 31, 2018) First Quarter of 2019 (January 1, 2019 - March 31, 2019)**

Institution	Location	Quarter
AMERICAN BK OF BAXTER SPRINGS	BAXTER SPRINGS, KANSAS	Fourth Quarter of 2018
BANK OF BLUE VALLEY	OVERLAND PARK, KANSAS	Fourth Quarter of 2018
BANK OF BURLINGTON	BURLINGTON, COLORADO	Fourth Quarter of 2018
BANK OF HARTINGTON	HARTINGTON, NEBRASKA	Fourth Quarter of 2018
CORNERSTONE BK	OVERLAND PARK, KANSAS	Fourth Quarter of 2018
EXCHANGE BK OF MO	FAYETTE, MISSOURI	Fourth Quarter of 2018
FARMERS ST BK	QUINTON, OKLAHOMA	Fourth Quarter of 2018
FIRST NE BK	VALLEY, NEBRASKA	Fourth Quarter of 2018
FIRST NORTHEAST BK OF NE	LYONS, NEBRASKA	Fourth Quarter of 2018
PEOPLES BK	PRATT, KANSAS	Fourth Quarter of 2018
SWEDISH-AMERICAN ST BK	COURTLAND, KANSAS	Fourth Quarter of 2018
1ST BK IN HOMINY	HOMINY, OKLAHOMA	First Quarter of 2019
AMERICAS CMNTY BK	BLUE SPRINGS, MISSOURI	First Quarter of 2019
CHARTER WEST BK	WEST POINT, NEBRASKA	First Quarter of 2019
COMMUNITY BK	TOPEKA, KANSAS	First Quarter of 2019
FARMERS & MRCH BK ASHLAND	ASHLAND, NEBRASKA	First Quarter of 2019
FIRST ST BK OF CO	HOTCHKISS, COLORADO	First Quarter of 2019
FIRSTBANK	LAKWOOD, COLORADO	First Quarter of 2019
FIRSTBANK OF NE	WAHOO, NEBRASKA	First Quarter of 2019

\* Subject to the provisions of the Community Reinvestment Act

FNB NM	CLAYTON, NEW MEXICO	First Quarter of 2019
GUNNISON B&TC	GUNNISON, COLORADO	First Quarter of 2019
HIGH CNTRY BK	SALIDA, COLORADO	First Quarter of 2019
PAYNE CTY BK	PERKINS, OKLAHOMA	First Quarter of 2019
RCB BK	CLAREMORE, OKLAHOMA	First Quarter of 2019

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**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending August 25, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COLUMBUS BANCORP, INC.	CIC	Retroactive notice by Karl E. Hill and the Hill S-Corporation Family Exempt Trust, both of Columbus, Texas, to retain and control 25 percent or more of the shares and thereby control Columbus Bancorp, Inc., which controls The First State Bank, both located in Columbus, Texas; retroactive notice by Hill S-Corporation Family Exempt Trust and the Hill S-Corporation Family Nonexempt Trust, both of Columbus, Texas, to join the 'Hill Group' previously cleared in 1991 as a group acting in concert in context of an application under Section 3 of the Bank Holding Company Act, and for the Hill Group to retain control of 25 percent or more of the outstanding shares of voting common stock and thereby control of Columbus Bancorp, Inc.	Newspaper: Federal Register:	Not available Not available
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch at 6829 Hillcrest Avenue, Dallas, Texas 75205	Newspaper: Federal Register:	09/01/2018 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: Federal Register:	Not available 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: Federal Register:	Not available Not available
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas, to establish a branch at 1213 Ranch Road 620 South, Austin, Travis County, Texas 78734	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 09/18/2018

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

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

**CRA Examinations scheduled for Fourth Quarter of 2018 (October 1, 2018 - December 31, 2018) First Quarter of 2019 (January 1, 2019 - March 31, 2019)**

Institution	Location	Quarter
LEA CTY ST BK	HOBBS, NEW MEXICO	Fourth Quarter of 2018
SANGER BK	SANGER, TEXAS	Fourth Quarter of 2018
BANK OF CMRC	MCLEAN, TEXAS	First Quarter of 2019
COMMERCIAL ST BK	ANDREWS, TEXAS	First Quarter of 2019
FIRST CAP BK	QUANAHA, TEXAS	First Quarter of 2019
FIRST ST BK	JUNCTION, TEXAS	First Quarter of 2019
HAPPY ST BK	HAPPY, TEXAS	First Quarter of 2019
TEXAS RGNL BK	HARLINGEN, TEXAS	First Quarter of 2019
VISTA BK	RALLS, TEXAS	First Quarter of 2019

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending August 25, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COASTAL COMMUNITY BANK	* Branch	Coastal Community Bank, Everett, Washington, proposes to establish a new branch office at 123 Third Avenue, Edmonds, Washington.	Newspaper:	08/28/2018
			Federal Register:	Not applicable
FNB BANCORP	CIC	Notice of Change in Control filed by Kevin Garn and his family, Layton, Utah, to retain voting shares of FNB Bancorp, and thereby indirectly retain voting shares of First National Bank of Layton, both of Layton, Utah.	Newspaper:	Not available
			Federal Register:	Not available
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:	08/09/2018
			Federal Register:	08/28/2018



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

**Availability of CRA Public Evaluations**

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**CRA Examinations scheduled for Fourth Quarter of 2018 (October 1, 2018 - December 31, 2018) First Quarter of 2019 (January 1, 2019 - March 31, 2019)**

Institution	Location	Quarter
SILICON VALLEY BK	SANTA CLARA, CALIFORNIA	Fourth Quarter of 2018
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA	Fourth Quarter of 2018
CALWEST BK	RANCHO SANTA MARGARITA, CALIFORNIA	First Quarter of 2019
COMMERCEWEST BK	IRVINE, CALIFORNIA	First Quarter of 2019
COMMONWEALTH BUS BK	LOS ANGELES, CALIFORNIA	First Quarter of 2019
WESTERN ALLI BK	PHOENIX, ARIZONA	First Quarter of 2019