Federal Reserve Release



H.2

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

No. 35

Week Ending September 1, 2018

Supervision and Regulation

Resolution Plans -- joint determination to move the next resolution-plan filing dates (1) to July 1, 2020, for four large, complex foreign banking organizations and (2) to December 31, 2019, for Prudential Financial, Inc.

- Approved, August 27, 2018

Enforcement

The Bank of New York Mellon, New York, New York -- consent order of assessment of a civil money penalty, pursuant to the National Flood Insurance Act, dated August 28, 2018.

- Announced, August 30, 2018

UCB Financial Group, Inc., Atlanta, Georgia (now known as ABB Financial Group, Inc.) -- written agreement dated August 19, 2010, terminated August 27, 2018.

- Announced, August 30, 2018

H.2 Actions under delegated authority

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs **FOMC** Federal Open Market Committee

IF International FinanceMA Monetary Affairs

Bank Branches, Domestic

St. Louis

First Western Bank, Booneville, Arkansas -- to establish a branch at 7322 West Sunset Avenue, Springdale.

- Approved, August 28, 2018

Bank Holding Companies

General Counsel

Banner Corporation, Walla Walla, Washington -- waiver of application to acquire Skagit Bancorp, Inc., Burlington, and Skagit Bank, in connection with Skagit Bank's merger with and into Banner Bank, Walla Walla.

- Granted, August 27, 2018

Minneapolis

Citizens Community Bancorp, Inc., Eau Claire, Wisconsin -- to acquire United Bank, Osseo.

- Approved, August 31, 2018

General Counsel

Keystone Community Bancorporation, Marengo, Iowa -- waiver of application to acquire Farmer Savings Bank, Victor, in connection with Farmer Savings Bank's merger with and into Keystone Savings Bank, Marengo.

- Granted, August 27, 2018

Bank Holding Companies

Minneapolis

PF Investors, Inc., Whitehall, Wisconsin -- to become a bank holding company by acquiring PFSB Bancorporation, Inc., Pigeon Falls, and thereby indirectly acquiring Pigeon Falls State Bank.

- Approved, August 27, 2018

General Counsel

United Bancorp, Inc., Martins Ferry, Ohio -- waiver of application to acquire Powhatan Point Community Bancshares, Inc., Powhatan Point, and First National Bank of Powhatan Point (First National), in connection with First National's merger with and into Unified Bank, Martins Ferry.

- Granted, August 30, 2018

Bank Mergers

Kansas City

First Missouri Bank, Brookfield, Missouri -- to purchase certain assets and assume certain liabilities of a branch of UMB Bank, Kansas City, located at 101 South Market, Milan.

- Approved, August 29, 2018

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Tailwind Capital Group, LLC, New York, New York -- relief from certain commitments.

- Granted, August 31, 2018

Change in Bank Control

Atlanta

M C Bancshares, Inc., Morgan City, Louisiana -- to retain control of M C Bancshares, Inc., and its subsidiary, M C Bank & Trust Company, Morgan City.

- Permitted, August 29, 2018

Extensions of Time

Secretary

E*Trade Financial Corporation (E*Trade), New York, New York -- extension of time to comply with the CEO attestation requirement under Appendix B of the Board's Regulation VV.

- Granted, August 24, 2018 (A/C)

International Operations

Director, S&R

State Street Corporation, Boston, Massachusetts -- prior notice for State Street Bank and Trust Company, Boston, and State Street International Holdings to invest in BestX Ltd., London, England, and BestX USA Inc., Jersey City, New Jersey.

- No Objection, August 30, 2018

Director, S&R

State Street Corporation, Boston, Massachusetts -- prior notice for State Street International Holdings, Boston, to invest in Charles River Development Limited, London, England; Charles River Development Ireland Ltd., Dublin, Ireland; and Charles River Development Limited, Hong Kong, People's Republic of China.

- No Objection, August 30, 2018

Federal Reserve Bank of Boston

Filings received during the week ending September 1, 2018

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

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

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examin	nations scheduled for	Quarter of				
Institution		Lo	ocation		Quarter	r

CRA

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commen	t Period
BANK OF NEW YORK			Newspaper:	Not applicable
MELLON, THE		of BNY International Financing Corporation, both of New York, New York and Mellon Overseas Investment Corporation, Greenville, Delaware, to amend their respective Articles of Association with regards to the relocation of its corporate headquarters from 225 Liberty Street, New York, New York to 240 Greenwich Street, New York, New York.	Federal Register:	Not applicable

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Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE						
CRA Exami	inations scheduled for	Quarter of				
Institution			Location		Quarte	er

CRA

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 1, 2018

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

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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SN = Substantial noncompliance

CRA Examinations scheduled for

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

Quarter of

RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method
3616309	MONUMENT BK, DOYLESTOWN, PENNSYLVANIA	04/09/2018	08/19/2018	S	Small Bank

Institution Location Quarter
NONE

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filings received during the week ending September 1, 2018

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

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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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
604024	MINSTER BK, MINSTER, OHIO	05/16/2016	08/27/2018	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution Location Quarter

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
COASTAL BANK & TRUST * Branch Coastal Bank & Trust, Jacksonville, North		Newspaper:	09/01/2018	
	Carolina, to establish a branch at 8800 Richlands Highway, Richlands, North Carolina.		Federal Register:	Not applicable
VIRGINIA	* Branch	Virginia Commonwealth Bank, Richmond,	Newspaper:	09/04/2018
COMMONWEALTH BANK		Virginia, to establish a branch at 1801 Bayberry Court, Suite 101, Richmond, Virginia.	Federal Register:	Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

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:

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
781028	ESSEX BK, RICHMOND, VIRGINIA	03/26/2018	08/14/2018	S	Int Sm Bank
708333	FIRST PEOPLES BK INC, MULLENS, WEST VIRGINIA	04/09/2018	08/12/2018	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

District: 6 Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
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: Federal Register:	09/04/2018 09/11/2018
SMARTBANK	* 18C * Branch	SmartBank, Pigeon Forge, Tennessee, to merge with Foothills Bank & Trust, Maryville, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the following branches: Arbutus Plaza Office, 1064 Maiden Choice Lane, Baltimore, Maryland; Rockville Town Square Office, 100 Gibbs St., Unit A, Rockville, Maryland; Ruskin Office, 5090 N. US Highway 41, Apollo Beach, Florida; and Sunrise Office, 3499 N. University Dr., Sunrise, Florida.	Newspaper: Federal Register:	Not available Not applicable
SYNOVUS FINANCIAL CORP	* 3A3 * 3A5 * Branch	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: Federal Register:	09/21/2018 09/26/2018

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

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:

O = Outstanding

S = Satisfactory

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quai	ter

CRA

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period		
DEMOTTE STATE BANK	* Branch	DeMotte State Bank, DeMotte, Indiana to establish a branch at 125 South Bierma Street, Wheatfield, Indiana.	Newspaper: Federal Register:	08/31/2018 Not applicable	
NORTHBROOK BANK & * 18C Northbrook Bank & Trust Company, Northbrook, Illinois, to purchase certain assets and assume certain liabilities of American Enterprise Bank, Buffalo Grove, Illinois.		Newspaper: Federal Register:	Not available Not applicable		
SECURITY TRUST & SAVINGS BANK	* 18C * Branch	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: Federal Register:	Not available Not applicable	
WEST TOWN BANCORP, I	NC. 4c8	West Town Bancorp, Inc., Raleigh, North Carolina, to continue engaging in extending insurance coverage and brokerage service.	Newspaper: Federal Register:	Not applicable Not available	
WINTRUST BANK	* Branch	Wintrust Bank, Chicago, Illinois to establish a branch at 3354 W. 26th St., Chicago, Illinois.	Newspaper: Federal Register:	09/09/2018 Not applicable	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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

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S = Satisfactory

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
74140	ISABELLA BK, MOUNT PLEASANT, MICHIGAN	10/23/2017	08/20/2018	S	Large Bank
716833	MARQUETTE BK, CHICAGO, ILLINOIS	02/26/2018	08/20/2018	O	Large Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		•

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
SUMMIT BANCSHARES, INC	* 3A1	Summit Bancshares, Inc., Chesterfield, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of The Bank of Houston,	Newspaper: Federal Register:	09/23/2018 09/27/2018
		Houston, Missouri.		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
134848	TEUTOPOLIS ST BK, TEUTOPOLIS, ILLINOIS	05/14/2018	08/24/2018	S	Small Bank

Institution Quarter of

Location Quarter

NONE

Location Quarter

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
AUGUSTA FINANCIAL CORPORATION	CIC	Brian Solsrud, individually and as trustee of the Descendant's Separate Trust fbo Brian K. Solsrud under the Glenn A. Solsrud Augusta Irrevocable Trust dated December 28, 2012 and the Descendant's Separate Trust fbo Brian K. Solsrud under the Ardath K. Solsrud Augusta Irrevocable Trust dated December 28, 2012, all of North Oaks, Minnesota; and Rachel Goodell, Augusta, Wisconsin; Corinne Solsrud, Mosinee, Wisconsin; and Gregory Solsrud, Dunwoody, Georgia, each individually, to acquire 25 percent or more of Augusta Financial Corporation and thereby gain control of Unity Bank, both of Augusta, Wisconsin.	Newspaper: Federal Register:	Not available Not available
CAPRICE CORPORATION	CIC	Brian Solsrud, individually and as trustee of the Descendant's Separate Trust fbo Brian K. Solsrud under the Glenn A. Solsrud Caprice Irrevocable Trust dated December 28, 2012 and the Descendant's Separate Trust fbo Brian K. Solsrud under the Ardath K. Solsrud Caprice Irrevocable Trust dated December 28, 2012, all of North Oaks, Minnesota; and Rachel Goodell, Augusta, Wisconsin; Corinne Solsrud, Mosinee, Wisconsin; and Gregory Solsrud, Dunwoody, Georgia, each individually, to acquire 25 percent of Caprice Corporation, Augusta, Wisconsin, and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota.	Newspaper: Federal Register:	Not available Not available
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

^{*} Subject to the provisions of the Community Reinvestment Act

District: 9 Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FSB HOLDING COMPANY, INC.	4c8	FSB Holding Company, Inc., Trimont, Minnesota, to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available
GNI LLC	* 3A1	GNI, LLC, New York, New York, to become a bank holding company by acquiring 100 percent of Wall Street Holding Company, Hamilton, North Dakota, and thereby acquire control of Bank of Hamilton, Hamilton, North Dakota.	Newspaper: Federal Register:	Not available Not available

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method
613156	FIRST MT BK, MISSOULA, MONTANA	01/09/2018	08/24/2018	O	Small Bank

CRA Examinations scheduled for Quarter of

Institution Location Quarter

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period		
AMERICAN BANCORPORATION, INC.	Oklahoma to acquire 100 percent of the		Newspaper: Federal Register:	Not available 10/02/2018	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a branch at 910 Grand Avenue, Glenwood Springs, Colorado.	Newspaper: Federal Register:	09/07/2018 Not applicable	
CORNERSTONE BANK	* 18C * 3A1 * 3A3 * Branch	Cornerstone Bank, York, Nebraska, to merge with Franklin State Bank, Franklin, Nebraska, and incident thereto to operate a branch in Franklin, Nebraska. Immediately prior, First York Ban Corp, York, Nebraska to acquire through its subsidiary, Cornerstone Bank, York, Nebraska, 100 percent of the voting shares of Franklin State Bancshares, Inc., parent of Franklin State Bank, both of Franklin, Nebraska.	Newspaper: Federal Register:	Not available 10/02/2018	
N.B.C. BANCSHARES IN PAWHUSKA, INC.	* 3A3	N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma, to acquire 100 percent of the voting shares of Bank of Cushing, Cushing, Oklahoma.	Newspaper: Federal Register:	Not available 10/01/2018	
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	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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704559	CENTRAL BK OF THE MW, LEE'S SUMMIT, MISSOURI	09/25/2017	08/16/2018	S	Large Bank
87159	FIRST ST BK OF NEWCASTLE, NEWCASTLE, WYOMING	05/21/2018	08/22/2018	S	Small Bank
2465881	PLATTE VALLEY BK, SCOTTSBLUFF, NEBRASKA	05/14/2018	08/16/2018	O	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		_

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
COLUMBUS BANCORP, INC.	CIC	Retroactive notice of change in control 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 09/18/2018
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:	09/01/2018 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
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:	09/08/2018 09/19/2018
SPIRIT OF TEXAS BANCSHARES, INC.	* 3A5	Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of Comanche National Corporation, Comanche, Texas, and indirectly, Comanche National Corporation of Delaware, Wilmington, Delaware, and The Comanche National Bank, Comanche, Texas.	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, Texas 78734.	Newspaper: Federal Register:	09/04/2018 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:	09/14/2018 09/18/2018

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Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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S = Satisfactory

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
878898	LEGACYTEXAS BK, PLANO, TEXAS	06/20/2016	08/26/2018	0	Large Bank

Institution Quarter of

Location Quarter

NONE

Location Quarter

^{*} Subject to the provisions of the Community Reinvestment Act

District: 12 Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BAYCOM CORP	* 18C	1) BayCom Corp, Walnut Creek,	Newspaper:	09/28/2018
	* 3A3 * 3A5 * Branch	California, to merge with Bethlehem Financial Corporation, and thereby acquire My Bank, both of Belen, New Mexico; 2)BayCom Corp, Walnut Creek, California, to acquire Bethlehem Financial Corporation, and thereby acquire My Bank, both of Belen, New Mexico, 3) My Bank, Belen, New Mexico, to merge with and into United Business Bank, Walnut Creek,	Federal Register:	09/28/2018
FIRST CHOICE BANK	Member	California; and 4) United Business Bank, Walnut Creek, California, to acquire 5 branch offices of My Bank, Belen, New Mexico. First Choice Bank, Cerritos, California, to	Newspaper:	Not applicable
		become a member of the Federal Reserve System.	Federal Register:	Not applicable
FNB BANCORP	CIC	Notice of Change in Control filed by Kevin	Newspaper:	Not available
		Stacy Garn, Layton, Utah, Courtney Allphin, Layton, Utah, Gabe Garn, Syracuse, Utah, Jake Garn, Layton, Utah, Jordan Garn, Farmington, Utah, Talmage Garn, Salt Lake City, Utah, and Taylee Goff, Farmington, Utah, to retain voting shares of FNB Bancorp, and thereby indirectly retain voting shares of First National Bank of Layton, both of Layton, Utah.	Federal Register:	09/19/2018

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Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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

NONE

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 Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	r

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