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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. 37*

*Week Ending September 15, 2018*

Bank Holding Companies

HarborOne Mutual Bancshares, Brockton, Massachusetts, and HarborOne Bancorp, Inc. -- application to merge with Coastway Bancorp, Inc., Warwick, Rhode Island, and thereby indirectly acquire Coastway Community Bank.  
- Approved, September 11, 2018

Forms

Forms -- final Board review to extend without revision the Interagency Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products (FR 4029).  
- Approved, September 11, 2018

Personnel

Management Division -- appointment of Tim Ly as assistant director.  
- Approved, September 10, 2018

Regulations and Policies

Supervisory Guidance -- interagency statement reaffirming the role of supervisory guidance.  
- Announced, September 11, 2018

Supervisory Practices -- interagency statement on supervisory practices on financial institutions affected by Hurricane Florence.  
- Announced, September 14, 2018

Reserve Bank Operations

Federal Reserve Bank of San Francisco -- appointment of Mary C. Daly as president.  
- Approved, September 13, 2018

Enforcement

Higher One, Inc., New Haven, Connecticut -- cease-and-desist order dated December 23, 2015, terminated September 10, 2018.

- Announced, September 11, 2018

**S&R** Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

## Kansas City

American Nation Bank, Ardmore, Oklahoma -- to establish a branch at 3018 University Boulevard, Durant.

- Approved, September 10, 2018

## Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to establish a branch at 110 South College Street, Youngsville, North Carolina.

- Approved, September 13, 2018

## Philadelphia

The Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- to establish a de novo branch at 4001 Kennett Pike, Greenville, Delaware, which will replace the existing branch at 1000 Rocky Run Parkway, Wilmington.

- Approved, September 14, 2018

## Richmond

Coastal Bank & Trust, Jacksonville, North Carolina -- to establish a branch at 8800 Richlands Highway, Richlands.

- Approved, September 10, 2018

## Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 1713 FM 685, Pflugerville.

- Approved, September 12, 2018

**Bank Branches, Domestic**

Chicago

DeMotte State Bank, DeMotte, Indiana -- to establish a branch at 125 South Bierma Street, Wheatfield.

- Approved, September 10, 2018

Richmond

Virginia Commonwealth Bank, Richmond, Virginia -- to establish a branch at 1801 Bayberry Court, Richmond.

- Approved, September 12, 2018

Chicago

Wintrust Bank, Chicago, Illinois -- to establish a branch at 3354 W. 26th Street, Chicago.

- Approved, September 14, 2018

**Bank Holding Companies**

Secretary

CapStar Financial Holdings, Inc., Nashville, Tennessee -- to merge with Athens Bancshares Corporation, Athens, and thereby indirectly acquire Athens Federal Community Bank N.A.

- Approved, September 13, 2018

Chicago

First Mid-Illinois Bancshares, Inc., Mattoon, Illinois -- to acquire SCB Bancorp, Inc., Decatur, and thereby indirectly acquire Soy Capital Bank and Trust Company.

- Approved, September 11, 2018

**Bank Holding Companies**

General Counsel

Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan; and Sumitomo Mitsui Banking Corporation (together, Sumitomo) -- waiver of application in connection with an internal reorganization involving the transfer of ownership of substantially all of Sumitomo's U.S. subsidiaries to SMBC Financial Services, Inc., New York, New York.

- Granted, September 12, 2018

Minneapolis

WNB Holding Company, Winona, Minnesota -- to acquire First State Bank of Wabasha, Wabasha, and First State Insurance of Wabasha, Inc., and thereby indirectly engage in general insurance agency activities.

- Approved, September 14, 2018

**Banks, Foreign**

Chicago

HSBC Private Bank International, Miami, Florida -- to extend its corporate existence as an Edge corporation for 20 years, pursuant to section 25A of the Federal Reserve Act.

- Approved, September 14, 2018

**Banks, State Member**

Dallas

Comerica Bank, Dallas, Texas -- to make a public welfare investment.

- Approved, September 12, 2018

**Banks, State Member**

Secretary

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, September 7, 2018

(A/C)

**Change in Bank Control**

San Francisco

BOU Bancorp, Inc., Ogden, Utah -- to retain control of BOU Bancorp, Inc., and its subsidiary, Bank of Utah, Ogden.

- Permitted, September 14, 2018

Minneapolis

Heritage Bancshares Group, Inc., Spicer, Minnesota -- change in bank control of Heritage Bancshares Group, Inc., and its subsidiary, Heritage Bank, National Association, Spicer.

- Permitted, September 13, 2018

San Francisco

Summit Bancshares, Inc., Oakland, California -- to retain control of Summit Bancshares, Inc., and its subsidiary, Summit Bank, Oakland.

- Permitted, September 14, 2018

**Extensions of Time**

Kansas City

ANB Bank, Denver, Colorado -- extension to January 20, 2019, to establish a branch at 808 West Eisenhower Boulevard, Loveland.

- Granted, September 10, 2018

**Extensions of Time**

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to January 4, 2019, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, September 13, 2018

**Savings and Loan Holding Companies**

Philadelphia

The Seneca Falls Savings Bank MHC, Seneca Falls, New York, and Seneca-Cayuga Bancorp, Inc. -- to indirectly acquire Medina Savings and Loan Association (Medina), Medina, through the merger of Medina with and into Generations Bank, Seneca Falls.

- Approved, September 10, 2018



**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending September 15, 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**                      **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 September 15, 2018

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RHINEBECK BANCORP, MHC	* 3A1	Rhinebeck Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the shares of Rhinebeck Bank, and Rhinebeck Bancorp, MHC, to acquire 55 percent of the shares of Rhinebeck Bancorp, Inc., all of Poughkeepsie, New York, in connection with Rhinebeck Bank's reorganization into a two-tier mutual holding company structure, pursuant to Sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	10/15/2018
Union Savings Bancorp Inc	* 3A5	USB Bancorp Inc., Danbury, Connecticut to become a bank holding company, by acquiring 100 percent of the voting shares of Union Savings Bank, Danbury, Connecticut , pursuant to Section 3(a)(5)(c) of the BHC Act of 1956, as amended and Section 225.17 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

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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 September 15, 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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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 September 15, 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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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 September 15, 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
746223	1880 BK, CAMBRIDGE, MARYLAND	02/05/2018	09/06/2018	S	Int Sm Bank
223322	FIRST B&TC, LEBANON, VIRGINIA	05/07/2018	09/11/2018	S	Large Bank

**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 September 15, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SMARTBANK	* 18C	SmartBank, Pigeon Forge, Tennessee, to merge with Foothills Bank & Trust, Maryville, Tennessee.	Newspaper:	09/14/2018
	* Branch		Federal Register:	Not applicable

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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 September 15, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1895 BANCORP OF WISCONSIN, MHC	* MHC Formation	Applications by 1895 Bancorp of Wisconsin, MHC, to become a mutual savings and loan holding company; and 1895 Bancorp of Wisconsin, Inc., to become a mid-tier stock savings and loan holding company by acquiring 100 percent of PyraMax Bank, FSB, all of Greenfield, Wisconsin.	Newspaper:	Not available
	* MHC Mid-Tier Formation		Federal Register:	10/10/2018
EQUITABLE BANK, STATE SAVINGS BANK, THE	* 3A1	Application by TEB, MHC and TEB Bancorp, Inc., both of Wauwatosa, Wisconsin, to become a mutual bank holding company and mid-tier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of The Equitable Bank, S.S.B., Wauwatosa, Wisconsin, in connection with the conversion of The Equitable Bank, S.S.B from mutual to stock form and a minority stock issuance by the mid-tier holding company.	Newspaper:	Not available
	4c8		Federal Register:	Not available
FIRSNABANCO, INC.	CIC	Notice by Sanford O. Ilstrup, Trempealeau, WI, individually and acting in concert with Richard Davig, Viroqua, WI, Jeffrey Ilstrup, Onalaska, WI, Rondi Solverson, Viroqua, WI, Shane Ilstrup, Trempealeau, WI, Stephanie Sirek, Rochester, MN, Erik Solverson, Hermosa Beach, CA, and Ingrid Solverson-Keneipp, Viroqua, WI, to join the Ilstrup Family Control Group and retain control of more than 25 percent of the voting shares of Firs nabanco, Inc. and thereby indirectly control Citizens First Bank, both of Viroqua, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/03/2018
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to acquire via merger 100 percent of The Banc Ed Corp., Edwardsville, Illinois, and thereby indirectly acquire The Bank of Edwardsville, Edwardsville, Illinois.	Newspaper:	10/10/2018
			Federal Register:	10/11/2018
FIRST FARMERS BANK & TRUST	* Branch	First Farmers Bank & Trust, Converse, Indiana to establish a branch at 2359 St. Rd. 46/40, Terre Haute, Indiana and 2049 Veterans Memorial Parkway, Lafayette, Indiana.	Newspaper:	09/16/2018
			Federal Register:	Not applicable
HOLATA MICCO LLC	* 3A1	Holata Micco, LLC, and Bowlegs Creek, LLC, both of Naples, Florida, elect to become bank holding companies with respect to The Leaders Bank, Oak Brook, Illinois.	Newspaper:	Not available
			Federal Register:	10/05/2018
NORTHBROOK BANK & TRUST COMPANY	* 18C	Northbrook Bank & Trust Company, Northbrook, Illinois, to purchase certain assets and assume certain liabilities of American Enterprise Bank, Buffalo Grove, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 15, 2018

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 MICHIGAN COMMUNITY BANK	Member	West Michigan Community Bank, Hudsonville, Michigan, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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

**Availability of CRA Public Evaluations**

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	04/16/2018	09/11/2018	S	Small Bank
678744	CENTRAL ST BK, ELKADER, IOWA	05/30/2018	09/09/2018	S	Small Bank
175140	COMMUNITY FIRST BK, BOSCOBEL, WISCONSIN	04/02/2018	09/11/2018	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending September 15, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MAIN STREET BANCSHARES, INCORPORATED	CIC	Notice by Stephen B. Clark, Pittsburg, Illinois, to gain control of Main Street Bancshares, Inc., Harrisburg, Illinois.	Newspaper:	09/30/2018
			Federal Register:	10/02/2018

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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
2785646	OLD MO BK, SPRINGFIELD, MISSOURI	04/23/2018	09/06/2018	S	Int Sm Bank

**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 September 15, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	09/18/2018
			Federal Register:	09/19/2018
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:	09/18/2018
			Federal Register:	09/19/2018
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:	09/27/2018
			Federal Register:	08/27/2018

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 15, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	09/28/2018

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

**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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending September 15, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANCORPORATION, INC.	* 3A3	American Bancorporation, Inc., Sapulpa, Oklahoma, to acquire 100 percent of the voting shares of Peoples State Bancshares, Inc., and thereby indirectly acquire Peoples Bank, both of Tulsa, Oklahoma.	Newspaper:	10/05/2018
			Federal Register:	10/02/2018
AMERICAN STATE BANCSHARES, INC.	CIC	Each of the Max E. Nichols Trust and Max E. Nichols, Great Bend, Kansas, individually, and as Trustee of such trust, the Max E. Nichols Legacy Trust and James Steven Clinkinbeard, Topeka, Kansas as Trustee of such trust, EPC LLC, a Kansas limited liability company, Joe Lynn Nichols, Paradise Valley, Arizona, and Erin P. Nichols, Lakewood, Colorado, (collectively, the "Nichols Family Group") to retain 10 percent or more of the shares and thereby control of American State Bancshares, Inc., Wichita, Kansas. American State Bancshares, Inc. controls American State Bank and Trust Company, Great Bend, Kansas.	Newspaper:	Not available
			Federal Register:	10/05/2018
AMERICAN STATE BANK & TRUST COMPANY	* Branch	American State Bank & Trust Company, Great Bend, Kansas, to establish a branch at 1321 Main Street, Great Bend, Kansas.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST COMMUNITY BANK	* Branch	First Community Bank, Beemer, Nebraska, to establish a branch at 502 N. Main Street, Fremont, Nebraska.	Newspaper:	09/14/2018
			Federal Register:	Not applicable
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
733951	CITIZENS ST B&TC, ELLSWORTH, KANSAS	06/11/2018	09/12/2018	S	Small Bank
106359	FIRST FIDELITY BK, OKLAHOMA CITY, OKLAHOMA	04/02/2018	09/10/2018	S	Large 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 September 15, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	09/18/2018
PEOPLES BANCORP, INC.	CIC	Notice by Davron Santa Fe Properties, Ltd., Wolfforth, Texas, RKB Family Investments LR, LP, DF Family Investments LR, LP, Ronnie K. Bilbo, and David L. Foster, all of Lubbock, Texas, as a group acting in concert, to acquire 10 percent or more of the outstanding common stock of Peoples Bancorp, Inc., and indirectly Peoples Bank, both of Lubbock, Texas.	Newspaper:	09/27/2018
			Federal Register:	10/01/2018
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:	Not available
			Federal Register:	10/04/2018
VERITEX HOLDINGS, INC.	* 18C * 3A5 * Branch	Application by Veritex Holdings, Inc., Dallas, Texas, to acquire by merger Green Bancorp, Inc., and indirectly Green Bank, National Association, both of Houston, Texas; and application by Veritex Community Bank, Dallas, Texas, to acquire by merger Green Bank and to establish the existing twenty-three locations of Green Bank as branches of Veritex Community Bank.	Newspaper:	Not available
			Federal Register:	10/08/2018

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

**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.

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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: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending September 15, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FNB BANCORP	CIC	Notice of Change in Control filed by Kevin 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.	Newspaper:	Not available
			Federal Register:	09/19/2018
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval for \$13 million public welfare investment in Merritt Community Capital Fund XX, L.P. (Merritt XX).	Newspaper:	Not applicable
			Federal Register:	Not applicable

**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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- 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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act