
Federal Reserve Release



H.2

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

No. 41

Week Ending October 13, 2018

Bank Mergers

Security Trust & Savings Bank, Storm Lake, Iowa -- to purchase the assets and assume the liabilities of First National Bank of Rembrandt (FNB Bank), Rembrandt, and to establish a branch at the location of FNB Bank's main office.

- Approved, October 10, 2018

Forms

Forms -- initial Board review to extend without revision the Disclosure Requirements of Subpart H of Regulation H (Consumer Protections in Sales of Insurance) (Reg H-7).

- Proposed, October 10, 2018

Regulations and Policies

Supervisory Practices -- interagency statement on supervisory practices for financial institutions affected by Hurricane Michael.

- Announced, October 10, 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

Kansas City

American State Bank & Trust Company, Great Bend, Kansas -- to establish a branch at 1321 Main Street, Great Bend.

- Approved, October 5, 2018

(A/C)

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 1165 West 49th Street, Hialeah, Florida.

- Approved, October 12, 2018

St. Louis

FNBC Bank, Ash Flat, Arkansas -- to establish a branch at 1118 Windover Road, Jonesboro.

- Approved, October 10, 2018

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 2120 Spring Stuebner Road, Spring.

- Approved, October 10, 2018

Bank Holding Companies

Kansas City

American Bancorporation, Inc., Sapulpa, Oklahoma -- to acquire Peoples State Bancshares, Inc., Tulsa, and thereby acquire Peoples Bank.

- Approved, October 11, 2018

Bank Holding Companies

General Counsel

City Holding Company, Charleston, West Virginia -- waiver of application to acquire Poage Bankshares, Inc., Ashland, Kentucky, and Town Square Bank, in connection with Town Square Bank's merger into City National Bank of West Virginia, Charleston.

- Granted, October 11, 2018

General Counsel

City Holding Company, Charleston, West Virginia -- waiver of application to acquire Farmers Deposit Bancorp, Inc., Cynthiana, Kentucky, and Farmers Deposit Bank, in connection with Farmers Deposit Bank's merger with and into City National Bank of West Virginia, Charleston.

- Granted, October 11, 2018

Kansas City

First York Ban Corp, York, Nebraska -- to acquire through its subsidiary, Cornerstone Bank, Franklin State Bancshares, Inc., Franklin; and for Cornerstone Bank to merge with Franklin State Bank and thereby establish a branch.

- Approved, October 11, 2018

General Counsel

MidWestOne Financial Group, Inc., Iowa City, Iowa -- waiver of application to acquire ATBancorp, Dubuque, and its subsidiaries, American Trust & Savings Bank and American Bank & Trust Wisconsin, Cuba City, Wisconsin (together, the Target Banks), in connection with the Target Banks' merger with and into MidWestOne Bank, Iowa City.

- Granted, October 11, 2018

Bank Holding Companies

Kansas City

N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma -- to acquire Bank of Cushing, Cushing.

- Approved, October 11, 2018

Bank Mergers

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to purchase certain assets and assume certain liabilities of American Enterprise Bank, Buffalo Grove.

- Approved, October 10, 2018

Banks, State Member

Secretary

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

- Approved, October 9, 2018

Extensions of Time

Director, S&R

Citigroup Inc., New York, New York -- extension of time to dispose of certain properties held by indirect subsidiaries in Mexico and Colombia.

- Granted, October 11, 2018

St. Louis

Stifel Financial Corp., St. Louis, Missouri -- extension of the holding period for certain merchant banking investments.

- Withdrawn, October 11, 2018

Extensions of Time

Secretary

Synovus Financial Corp., Columbus, Georgia -- commenter's request to extend the comment period on the application to merge with FCB Financial Holdings, Inc., Weston, Florida, and thereby acquire Florida Community Bank, N.A.

- Denied, October 10, 2018

Financial Holding Companies

Cleveland

United Bancshares, Inc., Columbus Grove, Ohio -- election to become a financial holding company.

- Effective, October 10, 2018

Savings and Loan Holding Companies

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, October 12, 2018

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNB BANK	* Branch	BNB Bank, Bridgehampton, New York, to establish a branch office to be located at 538 Broadhollow Road, Suite 407, Melville, New York.	Newspaper:	10/22/2018
			Federal Register:	Not applicable
USB BANCORP INC.	* 3A1	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)(1) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper:	10/29/2018
			Federal Register:	09/27/2018

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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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP II, L.P., Patriot Financial Partners II, L.P., Patriot Financial Partners Parallel II, L.P., Patriot Financial Partners, GP II, LLC., Patriot Financial Manager, L.P., Patriot Financial Manager, LLC. and Messrs. W. Kirk Wycoff, James J. Lynch and Ira M. Lubert to acquire up to 14.9% or more of the shares of, and thereby control of, Howard Bancorp, Inc., Baltimore, Maryland. Howard Bancorp, Inc. controls Howard Bank, Baltimore, Maryland.	Newspaper:	10/28/2018
			Federal Register:	10/30/2018

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		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAROLINA TRUST BANCSHARES, INC.	* 3A5	Carolina Trust Bancshares, Inc., Lincolnton, North Carolina, to acquire 100% of the voting securities of Clover Community Bankshares, Inc., Clover, South Carolina, and thereby indirectly acquire Clover Community Bank, Clover, South Carolina.	Newspaper:	11/04/2018
			Federal Register:	11/07/2018
CITIZENS BANCSHARES CORPORATION	* 3A5	Citizens Bancshares Corporation, Olanta, South Carolina, to acquire 100% of the voting securities of Regional Bankshares, Inc., Hartsville, South Carolina, and thereby indirectly acquire Heritage Community Bank, Hartsville, South Carolina.	Newspaper:	Not available
			Federal Register:	11/05/2018

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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2915461	NORTH ST BK, RALEIGH, NORTH CAROLINA	10/31/2016	09/27/2018	S	Int Sm Bank
365325	UNITED BK, FAIRFAX, VIRGINIA	08/07/2017	10/02/2018	O	Large 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

Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 2713 Highway 77, Panama City, Florida.	Newspaper:	10/20/2018
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

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		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AJJ BANCORP, INC.	* 18C	AJJ Bancorp, Inc., Elkader, Iowa, to acquire via merger 100 percent of the voting shares of Swisher Bankshares, Inc., Swisher. In addition, AJJ Bancorp. Inc.'s subsidiary bank, Central State Bank, Elkader, Iowa, to merge with Swisher Trust & Savings Bank, Swisher, Iowa. As a result of the merger, Swisher Trust and Savings Bank office located at 59 Rose Avenue, Swisher, Iowa, will become branch of Central State Bank.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* Branch			
SPRINGFIELD FIRST COMMUNITY BANK	Member	Springfield First Community Bank, Springfield, Missouri, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
TOWN BANK	* 18C	Town Bank, Hartland, Wisconsin, to purchase certain deposit liabilities from PyraMax Bank, FSB, Greenfield, Wisconsin and establish a branch office at 1605 W. Mitchell Street, Milwaukee, Wisconsin.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
WCF BANCORP, INC.	* 3A1	WCF Bancorp, Inc., Webster City, Iowa, elects to become a bank holding company with respect to WCF Financial Bank, Webster City, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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786948	FIRST BK HAMPTON, HAMPTON, IOWA	06/14/2018	10/01/2018	S	Small Bank
617743	FNB BK, FONTANELLE, IOWA	05/21/2018	09/28/2018	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
STIFEL BANK	Member	Stifel Bank, Clayton, Missouri, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
86349	UNION BK OF MENA, MENA, ARKANSAS	06/04/2018	09/28/2018	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 13, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEYLON BANCORPORATION, INC.	CIC	Change in Control Notice by Matthew Moran, Seattle, Washington; Gellert Dornay, Mercer Island, Washington; and Robert Cumming, Snohomish, Washington, each individually and, with Kevin Johnston, Issaquah, Washington, as a group acting in concert to acquire control of Ceylon Bancorporation, Inc. and thereby indirectly acquire control of the State Bank of Ceylon, both of Ceylon, Minnesota.	Newspaper: Federal Register:	Not available 11/01/2018
KIMBERLY LEASING CORPORATION	* 3A5	Kimberly Leasing Corporation, Augusta, Wisconsin, to merge with Augusta Financial Corporation and Caprice Corporation, both of Augusta, Wisconsin, and thereby indirectly acquire, Unity Bank, Augusta, Wisconsin and Unity Bank North, Red Lake Falls, Minnesota, respectively.	Newspaper: Federal Register:	Not available 11/06/2018
NORTHEAST SECURITIES CORPORATION	CIC	Change in Control Notice by the Belva H. Rasmussen 2018-A, Irrevocable Trust under Agreement dated April 26, 2018 ("Trust A"), and the Belva H. Rasmussen 2018-B Irrevocable Trust under Agreement dated April 26, 2018 ("Trust B"), both of Minneapolis, Minnesota (trustees Teresa J. Rasmussen, Orono Minnesota; Eva B. Rasmussen, Edina, Minnesota; Thomas M. Beck, Eden Prairie, Minnesota; and Chris R. Fitzmorris, Little Canada, Minnesota); to acquire control of Northeast Securities Corporation, Minneapolis ("NSC"), Minnesota, and thereby indirectly gain control of Northeast Bank, Minneapolis, Minnesota. In addition, Chris R. Fitzmorris, as a trustee, to acquire control of NSC and thereby indirectly gain control of Northeast Bank.	Newspaper: Federal Register:	Not available Not available

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		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 13, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK OF KANSAS	* 18C * Branch	Citizens Bank of Kansas, Kingman, Kansas, to merge with Verus Bank, Derby, Kansas, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
EQUITABLE FINANCIAL CORP.	* 3A1	Equitable Financial Corp., Grand Island, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Equitable Bank, Grand Island, Nebraska.	Newspaper: Federal Register:	Not available 11/06/2018
EQUITY BANK	* 18C * Branch	Equity Bank, Andover, Kansas, to purchase certain assets and assume certain liabilities of the Guymon, Oklahoma, and Cordell, Oklahoma, branches of MidFirst Bank, Oklahoma City, Oklahoma, and incident thereto, to establish three branches.	Newspaper: Federal Register:	Not available Not applicable
FALCON BANCORPORATION, INC.	CIC	The Beaver Creek Trust - 2nd Generation, Clinton, Oklahoma, and Shawn Grubb, Weatherford, Oklahoma, individually, and as Trustee of such trust, to acquire voting shares of Falcon Bancorporation, Inc., Memphis, Texas, and thereby indirectly acquire First Bank and Trust of Memphis, Memphis, Texas.	Newspaper: Federal Register:	Not available 10/31/2018
FIRST STATE BANK NEBRASKA	* 18C * Branch	First State Bank Nebraska, Lincoln, Nebraska, to merge with The Nehawka Bank, Nehawka, Nebraska, and incident thereto, to establish two branches.	Newspaper: Federal Register:	Not available Not applicable
HYDRO BANCSHARES, INC.	CIC	The Beaver Creek Trust - 2nd Generation, Clinton, Oklahoma, and Shawn Grubb, Weatherford, Oklahoma, individually, and as Trustee, to acquire voting shares of Hydro Bancshares, Inc., Hydro, Oklahoma, and thereby indirectly acquire Bank of Hydro, Hydro, Oklahoma.	Newspaper: Federal Register:	Not available 10/31/2018
ROCKY FINANCIAL CORPORATION	CIC	The Beaver Creek Trust - 2nd Generation, Clinton, Oklahoma, and Shawn Grubb, Weatherford, Oklahoma, individually, and as Trustee, to acquire voting shares of Rocky Financial Corporation, Cordell, Oklahoma, and thereby indirectly acquire Bank of Cordell, Cordell, Oklahoma.	Newspaper: Federal Register:	Not available 10/31/2018
TCM COMPANY	CIC	Breck C. Collingsworth, Lincoln, Nebraska, to acquire voting shares of TCM Company, Crete, Nebraska, and thereby indirectly acquire control of City Bank & Trust Co., Lincoln, Nebraska. In addition, Mr. Collingsworth and Susan Chrastil, Crete, Nebraska, to be approved as a group acting in concert to control TCM Company.	Newspaper: Federal Register:	10/16/2018 10/15/2018

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 13, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAM BANK GROUP, INC.	* 3A3	Application by Adam Bank Group, Inc., College Station, Texas, to acquire Andrews Holding Company, and indirectly, Commercial State Bank, both of Andrews, Texas.	Newspaper:	Not available
			Federal Register:	11/06/2018
CADENCE BANCORPORATION	* 3A3	Application by Cadence Bancorporation, Houston, Texas, to acquire State Bank Financial Corporation, Atlanta, Georgia, and indirectly, State Bank and Trust Company, Macon, Georgia.	Newspaper:	10/23/2018
			Federal Register:	10/19/2018
DOMINION BANCSHARES, INC.	* 3A1	Application by Dominion Bancshares, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Grapeland State Bank, Grapeland, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 7602 North Navarro Street, Victoria, Texas 77904.	Newspaper:	Not available
			Federal Register:	Not applicable
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 550 Reserve Street, Southlake, Texas 76092.	Newspaper:	10/12/2018
			Federal Register:	Not applicable
VERITEX HOLDINGS, INC.	* 18C	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
	* 3A5		Federal Register:	10/08/2018
	* Branch			

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 13, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOU BANCORP, INC.	* 18C	BOU Bancorp, Inc., Ogden, Utah, to merge with AmBancorp, and thereby indirectly acquire American Bank of Commerce, both of Provo, Utah; 2) American Bank of Commerce, Provo, Utah, to merge with and into Bank of Utah, Ogden, Utah; and 3) Bank of Utah to acquire 3 branch offices of American Bank of Commerce.	Newspaper:	10/29/2018
	* 3A5		Federal Register:	10/29/2018
	* Branch			
JBNV HOLDING CORP	* 3A1	JBNV Holding Corp., Sparks, Nevada, to become a bank holding company by acquiring Kirkwood Bancorporation of Nevada, Inc., and thereby indirect control of Kirkwood Bank of Nevada, both of Las Vegas, Nevada.	Newspaper:	10/29/2018
			Federal Register:	11/01/2018

District: 12
Federal Reserve Bank of San Francisco

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.

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 **Quarter of**

Institution	Location	Quarter
NONE		
