
Federal Reserve Release



H.2

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

No. 48

Week Ending December 1, 2018

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies (FR 4027).

- Proposed, November 26, 2018

Forms -- initial Board review to extend without revision the Domestic Branch Application (FR 4001).

- Proposed, November 26, 2018

Forms -- initial Board review to extend with revision the Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan Holding Company (FR LL 10e).

- Proposed, November 26, 2018

Monetary and Financial Policy

Financial Stability Report -- publication of the first semiannual report presenting the Board's assessment of financial stability conditions.

- Published, November 28, 2018

Regulations and Policies

Appraisal Requirements -- publication for comment of a proposed interagency rule to increase the dollar threshold at or below which appraisals are not required for residential real estate transactions.

- Approved, November 30, 2018

Rules Regarding Equal Opportunity -- publication for comment of proposed amendments to adopt changes recently made by the Equal Employment Opportunity Commission to its parallel regulation and to make other clarifying changes.

- Approved, October 29, 2018

(A/C)

Enforcement

MyBank, Belen, New Mexico -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 28, 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

Adams Bank & Trust, Ogallala, Nebraska -- to establish a branch at 148 Remington Street, Fort Collins, Colorado.

- Approved, November 28, 2018

Secretary

CapStar Bank, Nashville, Tennessee -- to establish a branch at 5120 Maryland Way, Brentwood.

- Approved, November 26, 2018

Bank Holding Companies

Atlanta

Commerce National Bankshares of Florida, Inc., Winter Park, Florida -- to form Trivergent Trust Company, LLC, and engage indirectly in trust activities.

- Withdrawn, November 29, 2018

General Counsel

PeoplesBancorp, MHC, Holyoke, Massachusetts -- waiver of application to acquire First Suffield Financial, Inc., Suffield, Connecticut, and The First National Bank of Suffield (FNBS), in connection with FNBS's merger with and into PeoplesBank, Holyoke.

- Granted, November 28, 2018

Bank Holding Companies

New York

USB Bancorp Inc., Danbury, Connecticut -- to become a bank holding company by acquiring Union Savings Bank, Danbury, in connection with the conversion of Union Savings Bank from mutual to stock form.

- Approved, November 26, 2018

Dallas

Veritex Holdings, Inc., Dallas, Texas -- (1) to acquire by merger Green Bancorp, Inc., Houston, and indirectly acquire Green Bank, National Association; and (2) for Veritex Community Bank, Dallas, to acquire by merger Green Bank, National Association, and thereby establish branches.

- Approved, November 27, 2018

Bank Mergers

Chicago

Glenwood State Bank, Glenwood, Iowa -- to merge with Frontier Savings Bank, Council Bluffs, and thereby establish a branch at 940 Valley View Drive.

- Approved, November 29, 2018

Minneapolis

Opportunity Bank of Montana, Helena, Montana -- to merge with State Bank of Townsend, Townsend, and thereby establish branches.

- Approved, November 27, 2018

Banks, State Member

Secretary

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, November 16, 2018

(A/C)

Banks, State Member

Director, S&R

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

- Approved, November 30, 2018

Change in Bank Control

San Francisco

Baker Boyer Bancorp, Walla Walla, Washington -- change in bank control of Baker Boyer Bancorp and its subsidiary, Baker Boyer National Bank, Walla Walla.

- Permitted, November 30, 2018

Extensions of Time

Cleveland

Dollar Mutual Bancorp, Pittsburgh, Pennsylvania -- extension to November 14, 2018, 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.

- Granted, November 14, 2018

(A/C)

Director, S&R

Goldman Sachs Group, Inc., New York, New York -- extensions of time to divest or conform certain merchant banking investments (two requests).

- Granted, November 30, 2018

Savings and Loan Holding Companies

Minneapolis

MidCountry Acquisition Corporation, Minneapolis, Minnesota -- to become a savings and loan holding company by acquiring MidCountry Bank, Bloomington.

- Approved, November 29, 2018

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST CAMBRIDGE SAVINGS BANK	* Branch	Application by East Cambridge Savings Bank, Cambridge, Massachusetts, to establish a branch at 94 Pleasant Street, Malden, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	11/30/2018
			Federal Register:	Not applicable
EQUITABLE BANK	* 18C * Branch	Equitable Bank, East Weymouth, Massachusetts to merge with Coastal Heritage Bank, Weymouth, Massachusetts ("Coastal"), with Equitable Bank as the surviving entity. Equitable Bank intends to operate all nine Coastal branches located in East Bridgewater, Hanover, Hingham, Marshfield, Norwell, Quincy, Scituate, and Weymouth, all of Massachusetts.	Newspaper:	Not available
			Federal Register:	Not applicable
RADIUS BANK	Member	Application by Radius Bank, Boston, Massachusetts to become a state member bank of the Federal Reserve System pursuant to Section 9 of the Federal Reserve Act and Section 208.3 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 December 1, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
861304	ELMIRA SVGS BK, ELMIRA, NEW YORK	08/08/2016	11/11/2018	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending December 1, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENEFICIAL BANCORP, INC.	* SLHC Formation	Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, to convert to a savings and loan holding company upon the conversion of Beneficial Bank, Philadelphia, Pennsylvania, from a state-chartered savings bank to a stock federal savings bank.	Newspaper:	12/05/2018
			Federal Register:	11/27/2018
LAKE SHORE, MHC	* 3A1	Lake Shore, MHC, Dunkirk, New York, to convert to a Delaware-chartered mutual bank holding company, and its mid-tier holding company, Lake Shore Bancorp, Inc., Dunkirk, New York, to convert to a Maryland-chartered stock bank holding company, upon the conversion of Lake Shore Savings Bank, Dunkirk, New York, from a federal savings bank to a national bank.	Newspaper:	12/26/2018
			Federal Register:	12/28/2018
RBI HOLDINGS, INC	* SLHC Formation	RBI Holdings, Inc., Roseville, Michigan, seeks to form a savings and loan holding company ("SLHC") within the meaning of the Home Owners' Loan Act ("HOLA"), and subsequently, to acquire more than 57% percent of the voting shares of PrinCap Holdings One, LLC ("PHO"), Ewing, New Jersey, which controls a majority of the shares of Resolute Bank, Maumee, Ohio, pursuant to Section 10(e)(1)(A) of HOLA and Section 238.11(c) of Regulation LL.	Newspaper:	12/20/2018
			Federal Register:	Not available
WSFS FINANCIAL CORPORATION	* SLHC Merger	WSFS Financial Corporation, Wilmington, Delaware, to merge with Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, and therefore indirectly acquire Beneficial Bank, Philadelphia, PA.	Newspaper:	12/05/2018
			Federal Register:	11/27/2018

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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1479470	WOODLANDS BK, WILLIAMSPORT, PENNSYLVANIA	07/30/2018	11/29/2018	O	Int Small Bank

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 December 1, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARRIS WILLIAMS UK HOLDINGS LLC	Investment	Prior notice by Agreement Corp. Harris Williams UK Holdings LLC, Richmond, Virginia, (a subsidiary of PNC Bank) to make an investment in a Frankfort subsidiary, pursuant to Section 211.9(f) of Regulation K	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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150727	RICHWOOD BKG CO, RICHWOOD, OHIO	03/20/2017	05/18/2018	S	Int Small Bank

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 December 1, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, to establish a branch at 45 South Main Street, Lexington, Virginia.	Newspaper:	12/06/2018
			Federal Register:	Not applicable
UNION BANKSHARES CORPORATION	* 18C	Union Bankshares Corporation, Richmond, Virginia, to acquire 100% of the voting securities of Access National Corporation, Reston, Virginia, and thereby indirectly acquire Access National Bank, Reston, Virginia. In addition, Union Bank & Trust, Richmond, Virginia, to merge with Access National Bank, Reston, Virginia.	Newspaper:	12/19/2018
	* 3A5		Federal Register:	12/21/2018
	* Branch			

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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2471239	CFG CMNTY BK, LUTHERVILLE, MARYLAND	08/06/2018	11/11/2018	S	Int Small Bank
3419416	JOHN MARSHALL BK, RESTON, VIRGINIA	06/25/2018	11/29/2018	S	Int 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

Filings received during the week ending December 1, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
B.P.C. CORPORATION	* 3A5	B.P.C. Corporation., Cookeville, Tennessee, to merge with CFB Bancshares, Inc., and thereby directly acquire Citizens First Bank, both of Wartburg, Tennessee.	Newspaper:	Not available
			Federal Register:	12/31/2018

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 1, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLACKHAWK BANCORP, INC.	* 3A3	Blackhawk Bancorp, Inc., Beloit, Wisconsin to acquire 100 percent of First McHenry Corporation and thereby indirectly acquire The First National Bank of McHenry, both of McHenry, Illinois.	Newspaper:	Not available
			Federal Register:	12/21/2018
DART FINANCIAL CORPORATION	CIC	David L. Howland and Melanie S. Dart, as trustees of the David L. Howland and Melanie S. Dart Revocable Trust dated May 27, 2015, both of Mason, Michigan, Stephanie Noel Howland of Saginaw, Michigan, and Marc Miilu of DeWitt, Michigan, to join the Dart Family Control Group and retain 10 percent or more of the shares of Dart Financial Corporation, Mason, Michigan, and thereby indirectly control Dart Bank, Mason, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
ELGIN BANCSHARES, INC.	CIC	Notice by Jill E. Markowski, individually and as trustee of the Jill E. Sapiente Trust and Jill E. Markowski Descendants Trust, both of Inverness, Illinois; the Jill E. Sapiente Trust, Inverness, Illinois; the Jill E. Markowski Descendants Trust, Inverness, Illinois; together with John S. Sapiente, as trustee of the John S. Sapiente Revocable Trust, Naples, Florida; the John S. Sapiente Revocable Trust, Naples, Florida; Jacqueline M. Buckstaff, as trustee of the Jacqueline M. Sapiente Trust and the Jacqueline M. Buckstaff Descendants Trust, both of Deer Park, Illinois; the Jacqueline M. Sapiente Trust, Deer Park, Illinois; the Jacqueline M. Buckstaff Descendants Trust, Deer Park, Illinois; John A. Sapiente, as trustee of the John A. Sapiente Trust and the Joan A. Sapiente Descendants Trust, Inverness, Illinois; and the John A. Sapiente Trust, Inverness, Illinois; and the John A. Sapiente Descendants Trust, Inverness, Illinois to retain control of more than 25 percent of the voting shares of Elgin Bancshares, Inc., Elgin, Illinois, and thereby indirectly control Union National Bank and Trust Company, Elgin, Illinois.	Newspaper:	Not available
			Federal Register:	11/28/2018
FIRST MIDWEST BANCORP, INC.	4c8	First Midwest Bancorp, Inc., Chicago, Illinois to engage in nonbanking activities through the acquisition of Northern Oak Wealth Management, Inc., Milwaukee, Wisconsin, pursuant to section 225.28(b) (6) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HEARTLAND BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire via merger 100 percent of Lincoln S.B. Corp., and thereby indirectly acquire State Bank of Lincoln, both of Lincoln, Illinois.	Newspaper:	11/29/2018
			Federal Register:	12/04/2018

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 1, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHNSON BANK	* 18C	Johnson Bank, Racine, Wisconsin, to purchase certain deposit liabilities of Nationwide Bank, Columbus, Ohio.	Newspaper:	Not available
			Federal Register:	Not applicable
LINCOLN BANCORP	CIC	Lincoln Bancorp Employee Stock Ownership Plan, Reinbeck, Iowa, with John Michael Maier, Milwaukee, Wisconsin, to retain 10 percent or more of the voting shares and control of Lincoln Bancorp, Reinbeck, Iowa, and thereby indirectly retain control of Lincoln Savings Bank, Cedar Falls, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
SECURITY AGENCY, INCORPORATED	CIC	Notice by the 2018 Grantor Trust FBO Rachel Grimstad and 2018 Grantor Trust FBO Gus Grimstad, with Padrin Grimstad as trustee, together with the 2018 Grantor Trust FBO Max Grimstad and 2018 Grantor Trust FBO Oscar Grimstad, with Ann Grimstad as trustee, all of Decorah, Iowa, to join the Grimstad Family Control Group approved on September 21, 2005, and acquire control of 10 percent or more of the voting shares of Security Agency, Inc., and thereby indirectly control Decorah Bank and Trust Company, both of Decorah, Iowa.	Newspaper:	Not available
			Federal Register:	12/07/2018

District: 7
Federal Reserve Bank of Chicago

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: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending December 1, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	07/09/2018	10/15/2018	S	Int 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 December 1, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORVET, INC.	* 3A1	Orvet, Inc. Minneapolis, Minnesota and Silver Springs Financial Corp, Minneapolis, Minnesota to acquire Lake Country Community Bank, Morristown, Minnesota.	Newspaper:	11/28/2018
			Federal Register:	11/26/2018

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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374653	FIRST PREMIER BK, SIOUX FALLS, SOUTH DAKOTA	04/07/2014	11/29/2018	S	Int Small Bank

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 December 1, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMSTERDAM BANCSHARES, INC.	* 3A3	Amsterdam Bancshares, Inc., Amsterdam, Missouri, to acquire 100 percent of the voting shares of S.T.D. Investments, Inc., and thereby indirectly acquire Bank of Minden, both of Mindenmines, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
FIRST STATE BANCORPORATION OF WATONGA, INC.	CIC	Earl L. Edsall and Janet M. Edsall, Co-Trustees of the Earl L. Edsall Living Trust and of the Janet M. Edsall Living Trust, Fred R. Lucas, Jr., Trustee of the Fred R. Lucas, Jr. Living Trust, Joyce Gail Lucas, Trustee of the Joyce Gail Lucas Living Trust, Larry D. Major, Trustee of the Gracie I. Major 1992 Living Trust and of the Larry D. Major 1992 Living Trust, N. Loren Parham, Bethany Parham, Lori Osmus, Robert Osmus, Mark Taylor, and Janet Taylor, all of Watonga, Oklahoma, to retain voting shares of First State Bancorporation of Watonga, Watonga, Oklahoma, and thereby indirectly acquire control of First State Bank, Watonga, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a mobile branch in connection with its physical branch at 1809 W. 39th Street, Kearney, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
FSB BANKSHARES, INC.	CIC	Jane Chance, Fowler, Kansas, Trustee of the Lynn and Jane Chance Revocable Trust, to acquire voting shares of FSB Bankshares, Inc., and thereby indirectly acquire Fowler State Bank, Fowler, Kansas.	Newspaper:	Not available
			Federal Register:	12/19/2018
HEARTLAND TRI-STATE BANK	* 18C * Branch	Heartland Tri-State Bank, Elkhart, Kansas, to purchase certain assets and assume certain liabilities of the Arlington Branch, Kansas branch, and the Attica, Kansas branch of Citizens State Bank, Wisner, Nebraska, and incident thereto, establish two branches.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 1, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMARILLO NATIONAL BANCORP, INC.	* 3A5	Application by Amarillo National Bancorp, Inc., Amarillo, Texas, to acquire 100 percent of Commerce National Financial Services, Inc., and indirectly, Lubbock National Bank, both of Lubbock, Texas.	Newspaper:	Not available
			Federal Register:	12/20/2018
ASPERMONT BANKSHARES, INC.	* 3A1	Application by Aspermont Bankshares, Inc., Aspermont, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Aspermont, Aspermont, Texas.	Newspaper:	Not available
			Federal Register:	12/28/2018
BEDIAS FINANCIAL CORPORATION	CIC	Notice by Mary Candice Barousse, Montgomery, Texas, individually and as trustee of The Candice U. Barousse Exempt Trust, intends to apply to the Federal Reserve Board for permission to control 25 percent or more of the shares of and thereby control Bedias Financial Corporation, Bedias, Texas ('Company'); and Divin L. Upchurch, Bryan, Texas, Robert E.L. Upchurch, IV, Denton, Texas, the Robert E.L. Upchurch III Exempt Trust, Bedias, Texas (Robert E.L. Upchurch, Trustee), the Candice U. Barousse Exempt Trust, Montgomery, Texas (Mary Candice Barousse, Trustee), and the estate of Kathryn D. Upchurch, Bedias, Texas (Robert E.L. Upchurch III, Executor), intend to apply for permission to join the Upchurch Family Group, a group acting in concert previously cleared on December 12, 2001, under Section 3 of the Bank Holding Company Act; and The Robert E.L. Upchurch III Exempt Trust intends to apply for permission to control 25 percent or more of the shares of and thereby control Company. Company controls First State Bank of Bedias, Bedias, Texas.	Newspaper:	Not available
			Federal Register:	11/23/2018
FIRST COMMUNITY BANCSHARES, INC.	CIC	Notice by Evan Katz, Michael Helfer, the Evan H. Katz 2018 Dynasty Trust, the Evan H. Katz 2018 Irrevocable Trust, the Lissy Katz Bank 2018 Dynasty Trust, and the Lissy Katz Bank 2018 Irrevocable Trust, all of Houston, Texas, individually and acting in concert, to acquire 25 percent or more of the shares and thereby control of First Community Bancshares, Inc., and indirectly, Fort Hood National Bank and First National Bank Texas dba First Convenience Bank, all of Killeen, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 9990 Almeda Genoa, Houston, Texas 77075	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 1, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ONE WORLD HOLDING, INC.	CIC	Notice by Kanwar Deep Suri, Dallas, Texas, and Noah Ratilal Shah, Bartonville, Texas, to each acquire 10 percent or more of the shares and thereby control of One World Holding, Inc., and therefore indirectly One World Bank, both of Dallas, Texas.	Newspaper: Federal Register:	Not available 11/21/2018
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 6565 Hillcrest Avenue, University Park, Texas 75205.	Newspaper: Federal Register:	11/26/2018 Not applicable
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 100 Crown Pointe Boulevard, Suite 101, Willow Park, Texas 76087.	Newspaper: Federal Register:	11/26/2018 Not applicable
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 4511 Milwaukee Avenue, Lubbock, Texas 79407.	Newspaper: Federal Register:	11/26/2018 Not applicable
T ACQUISITION, INC.	CIC	Notice by Arthur Haag Sherman, the Sherman 2018 Irrevocable Trust, Sherman Tectonic FLP LP, and Sherman Family Holdings LLC, all of Houston, Texas, as a group acting in concert, to acquire control of T Acquisition, Inc., and indirectly T Bank, National Association, both of Dallas, Texas	Newspaper: Federal Register:	Not available 12/10/2018

District: 11
Federal Reserve Bank of Dallas

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending December 1, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2717012	PACIFIC MERC BK, COSTA MESA, CALIFORNIA	11/06/2017	06/29/2018	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		
