
Federal Reserve Release



H.2

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

No. 2

Week Ending January 12, 2019

Bank Holding Companies

First Busey Corporation, Champaign, Illinois -- to merge with The Banc Ed Corp., Edwardsville, and thereby indirectly acquire The Bank of Edwardsville.

- Approved, January 10, 2019

Forms

Forms -- final Board review to extend without revision the Supervisory and Regulatory Survey (FR 3052).

- Approved, January 10, 2019

Forms -- initial Board review to extend without revision the Registration of a Securities Holding Company (FR 2082).

- Proposed, January 10, 2019

Forms -- final Board review to extend without revision the Policy Impact Survey (FR 3075).

- Approved, January 10, 2019

Personnel

Division of Information Technology -- appointment of Glenn Eskow, Rajasekhar Yelisetty, and Sheryl Warren as senior associate directors; Deborah Prespare and Eric Turner as deputy associate directors; and Charles Young as associate director.

- Announced, January 9, 2019

Regulations and Policies

Stress Test Rules -- publication for comment of a notice of proposed rulemaking that would amend the Board's company-run and supervisory stress test rules, consistent with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, January 6, 2019

Reserve Bank Operations

Reserve Bank Directors -- designation of chairs and deputy chairs of the Federal Reserve Banks for 2019.

- Announced, January 9, 2019

Savings and Loan Holding Companies

Auto Club Trust, FSB, Dearborn, Michigan -- request for an exception from the anti-tying restrictions of the Home Owners' Loan Act.

- Granted, January 7, 2019

Enforcement

A.E. Bancorp, Inc., Buffalo Grove, Illinois -- written agreement dated July 1, 2010, terminated January 9, 2019.

- Announced, January 10, 2019

Commercial State Bank, Andrews, Texas -- issuance of a consent cease-and-desist order.

- Announced, January 8, 2019

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

San Francisco

CalWest Bank, Rancho Santa Margarita, California -- to establish branches at 408 E. State Street, Redlands, and 30100 Town Center Drive, Laguna Niguel (two requests).

- Approved, January 11, 2019

Cleveland

Civista Bank, Sandusky, Ohio -- to establish a branch at 3737 Park Drive, Beachwood.

- Approved, January 11, 2019

Kansas City

Cornerstone Bank, York, Nebraska -- to establish a branch at 211 Rock Bluff Road, Beaver Lake.

- Approved, January 10, 2019

St. Louis

First State Bank of De Queen, De Queen, Arkansas -- to establish a branch at 239 Highway 70 East, Glenwood (to be temporarily housed at 122 Fagan Street, Glenwood).

- Approved, January 9, 2019

Secretary

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 821 West 49th Street, Hialeah, Florida.

- Approved, January 9, 2019

Bank Branches, Domestic

Chicago

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 4747 Executive Drive, San Diego, California.

- Approved, January 11, 2019

Bank Holding Companies

Atlanta

B.P.C. Corporation, Cookeville, Tennessee -- to merge with CFB Bancshares, Inc., Wartburg, and thereby acquire Citizens First Bank.

- Approved, January 8, 2019

General Counsel

Citizens & Northern Corporation, Wellsboro, Pennsylvania -- waiver of application to acquire Monument Bancorp, Inc., Doylestown, and Monument Bank, in connection with Monument Bank's merger with and into Citizens & Northern Bank, Wellsboro.

- Granted, December 28, 2018

(A/C)

Bank Mergers

Minneapolis

First Interstate Bank, Billings, Montana -- to merge with Community 1st Bank, Post Falls, Idaho, and thereby establish branches.

- Approved, January 10, 2019

Bank Mergers

Kansas City

Heartland Tri-State Bank, Elkhart, Kansas -- to purchase certain assets and assume certain liabilities of the Arlington and Attica branches of Citizens State Bank, Wisner, Nebraska, and thereby establish branches.

- Approved, January 7, 2019

Bank Premises

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to make an investment in bank premises.

- Approved, January 10, 2019

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Wellwish Investments, LLC, Garden Grove, California -- relief from certain commitments.

- Granted, January 10, 2019

Change in Bank Control

Chicago

Emmetsburg Bank Shares, Inc., Emmetsburg, Iowa -- to retain control of Emmetsburg Bank Shares, Inc., and its subsidiaries, Iowa Trust & Savings Bank, Emmetsburg, and Panora State Bank, Panora.

- Returned, January 11, 2019

Change in Bank Control

Minneapolis

Lake Bank Shares, Inc. Employee Stock Ownership Plan, Albert Lea, Minnesota -- Lance E. Skov, Albert Lee, as trustee of the Lake Bank Shares, Inc., Employee Stock Ownership Plan, to acquire control of Lake Bank Shares, Inc., and its subsidiary, Security Bank Minnesota.

- Permitted, December 10, 2018

(A/C)

Dallas

MNB Ventures, Inc., Mercedes, Texas -- to retain control of MNB Ventures, Inc., and its subsidiary, Texas National Bank, Mercedes.

- Withdrawn, January 9, 2019

Chicago

Security Agency, Inc., Decorah, Iowa -- change in bank control of Security Agency, Inc., and its subsidiary, Decorah Bank and Trust Company, Decorah.

- Permitted, January 11, 2019

Dallas

T Acquisition, Inc., Dallas, Texas -- change in bank control of T Acquisition, Inc., and its subsidiary, T Bank, National Association, Dallas.

- Withdrawn, January 9, 2019

Cleveland

WinFirst Financial Corporation, Winchester, Kentucky -- to retain control of WinFirst Financial Corporation and its subsidiary, Winchester Federal Bank, Winchester.

- Permitted, January 8, 2019

Extensions of Time

Kansas City

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

- Granted, January 10, 2019

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- extension to April 25, 2019, to establish a branch at 2695 Prices Fork Road, Blacksburg.

- Granted, January 9, 2019

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to April 18, 2019, to acquire shares of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, January 10, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending January 12, 2019

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 January 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Investment	JPMorgan Chase Bank, National Association, Columbus, Ohio and J.P Morgan International Finance Limited, Newark, Delaware, provide prior notice to invest in subsidiaries, pursuant to Section 211.9 of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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722816	SOLVAY BK, SOLVAY, NEW YORK	06/12/2017	01/10/2019	S	Int Small Bank

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 January 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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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		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending January 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
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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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 January 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5 4c8	American National Bankshares, Inc., Danville, Virginia, to acquire 100% of the voting securities of HomeTown Bankshares Corporation, Roanoke, Virginia, and thereby indirectly acquire HomeTown Bank, Roanoke, Virginia.	Newspaper:	01/24/2019
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

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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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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR COMMERCIAL BANK	* Branch	Anchor Commercial Bank, Juno Beach, Florida, to establish a branch located at 1180 N. Federal Highway, Boca Raton, Florida.	Newspaper:	01/21/2019
			Federal Register:	Not applicable
COMMERCIAL BANK	* Branch	Commercial Bank, Harrogate, Tennessee, to establish a branch located at 5500 Maryland Way, Suite 130, Brentwood, Tennessee.	Newspaper:	01/18/2019
			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 January 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
EMMETSBURG BANK SHARES, INC.	CIC	Notice by Karen K. Spies, Graettinger, IA, individually and acting in concert with James C. Spies, Graettinger, IA; Matt Spies, Spirit Lake, IA; Marty Spies, Spirit Lake, IA; Krista K. Fuller, Ankeny, IA; Lori J. Spies, Brookeville, MD; Nicole L. Henrickson, Spirit Lake, IA; Molly E. Westergard, Graettinger, IA; Samantha A. Spies, Spirit Lake, IA; Sydney P. Spies, Spirit Lake, IA; Charles Sarazine, Algona, IA; Maryanna Sarazine, Algona, IA; Annette Sarazine-Jensen, Omaha, NE; Monte Jensen, Omaha, NE; Lisa Elsenbast, Minneapolis, MN; Frank Elsenbast, Minneapolis, MN; Monica Anderegg, Edina, MN; and Julia T. Sarazine, Chicago, IL, to be added to the Spies Family Control Group approved in 1985 and thereby retain control of Emmetsburg Bank Shares, Inc., Emmetsburg, IA, and indirectly control Iowa Trust & Savings Bank, Emmetsburg, IA and Panora State Bank, Panora, IA.	Newspaper:	Not available
			Federal Register:	Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCORP, INC.	CIC	David J. Cecich, Crown Point, Indiana, and Steven H. Cecich, Grant Park, Illinois, together as a group acting in concert, to acquire 10 percent or more of the voting shares of First Community Bancorp, Inc. and thereby indirectly acquire control of First Community Bank and Trust, both of Beecher, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST MIDWEST BANCORP, INC.	* 18C * 3A3 * Branch	First Midwest Bancorp, Inc., Chicago, Illinois to acquire 100 percent of Bridgeview Bancorp, Inc. and thereby indirectly acquire Bridgeview Bank Group, both of Bridgeview, Illinois. Concurrently, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois to merge with Bridgeview Bank Group, Bridgeview, Illinois. As a result of the merger, Bridgeview Bank Group offices, located at 11411 West Wadsworth Road, Beach Park, Illinois; 7940 South Harlem Avenue, Bridgeview, Illinois; 1058 West Bryn Mawr Avenue, Chicago, Illinois; 1970 North Halsted Street, Chicago, Illinois; 19031 Old LaGrange Road, Mokena, Illinois; 6041 North Clark Street, Chicago, Illinois; 4605 North Lincoln Avenue, Chicago, Illinois; 2760 US-34, Oswego, Illinois; 3540 Hobson Road, Woodridge, Illinois; 7300 West 87th Street, Bridgeview, Illinois; 6366 South Archer Avenue, Chicago, Illinois; 4753 North Broadway, Chicago, Illinois; and 1175 Corporate Woods Parkway, #100, Vernon Hills, Illinois will become branches of First Midwest Bank.	Newspaper: Federal Register:	01/16/2019 Not available
FIRST OTTAWA BANCSHARES, INC.	CIC	Notice by Daniel K. Miller of Barrington Hills, Illinois, to acquire 10 percent or more of the shares of First Ottawa Bancshares, Inc. and thereby indirectly control The First National Bank of Ottawa both of Ottawa, Illinois.	Newspaper: Federal Register:	Not available 01/08/2019
LINCOLN BANCORP	CIC	Lincoln Bancorp Employee Stock Ownership Plan, Reinbeck, Iowa, with John Michael Maier, Milwaukee, Wisconsin, as trustee of the ESOP, to retain control of more than 10 percent of the outstanding voting shares of Lincoln Bancorp, Reinbeck, Iowa, and thereby indirectly control Lincoln Savings Bank, Cedar Falls, Iowa.	Newspaper: Federal Register:	12/27/2018 12/31/2018

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANNING FINANCIAL SERVICES, INC.	CIC	Notice by Janet Ranniger, Manning, Iowa, individually and as trustee of the Janet Ranniger Trust, Manning, Iowa, and as a group acting in concert with Gaylin R. Ranniger, Alex J. Ranniger, Abbey Stangl, and Jacob Ranniger, all of Manning, Iowa, to retain and acquire control of 25 percent of more of the voting shares of Manning Financial Services, Inc. and thereby indirectly control The First National Bank of Manning, both of Manning, Iowa.	Newspaper: Federal Register:	Not available 12/28/2018
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch located at 4747 Executive Drive, Suite 1100, San Diego, California.	Newspaper: Federal Register:	01/04/2019 Not applicable
SCHAUMBURG BANCSHARES, INC.	CIC	Edward J. Madden, Evanston, Illinois, individually and as trustee of the Edward J. Madden Declaration of Trust 3/6/2008, to join the Madden Family Group and to acquire 10 percent or more of shares of Schaumburg Bancshares, Inc., and thereby indirectly control Heritage Bank of Schaumburg, both of Schaumburg, Illinois.	Newspaper: Federal Register:	01/12/2019 01/03/2019

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 January 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST CAPITAL CORPORATION	* 18C	BankFirst Capital Corporation, Macon, Mississippi, to merge with FNB Bancshares of Central Alabama, Inc., Aliceville, Alabama, and thereby indirectly acquire FNB of Central Alabama, Aliceville, Alabama. Also BankFirst Financial Services, Macon, Mississippi, to merge with FNB of Central Alabama, Aliceville, Alabama, and to retain the acquired facilities as branch offices.	Newspaper:	01/26/2019
	* 3A5		Federal Register:	Not available
	* Branch			
FCB FINANCIAL SERVICES, INC	CIC	Notice by Michael D. East, individually, and as a member of a family control group that also includes Baylus East, the Estate of Harry East with Michael D. East as Executor, Gloria East, Michael D. East Jr., and Wilkes East, all of Marion, Arkansas, to retain 10 percent or more of the shares and thereby control of FCB Financial Services, Inc., Marion, Arkansas.	Newspaper:	01/17/2019
			Federal Register:	Not available
FCB FINANCIAL SERVICES, INC	CIC	Notice by the Fogleman Family Control Group, which consists of Franklin A. Fogleman, Gail Fogleman, Franklin Fogleman, Jr., Laura Fogleman, Lindley Fogleman, Mary Catherine Fogleman, Kelley Fogleman, Reed Fogleman Family Trust, W. David Fogleman, Jennifer Fogleman, Peyton Fogleman, Scott Fogleman, Shireen Fogleman, and Will D. Fogleman Jr., all of Marion, Arkansas, to retain 10 percent or more of the shares and thereby control of FCB Financial Services, Inc., Marion, Arkansas.	Newspaper:	01/17/2019
			Federal Register:	Not available

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
NONE					

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 January 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with Idaho Independent Bank, Coeur d'Alene, Idaho, and incident thereto, establish branches.	Newspaper:	01/03/2019
	* Branch		Federal Register:	Not applicable
OPPORTUNITY BANK OF MONTANA	* Branch	Opportunity Bank of Montana, Helena, Montana, to establish a branch facility located at 21 3rd Street N, Great Falls, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	08/20/2018	01/07/2019	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 January 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HERITAGE BANK	* 18C * Branch	American Heritage Bank, Sapulpa, Oklahoma, to purchase certain assets and assume certain liabilities of a branch of NBC Oklahoma, Oklahoma City, Oklahoma, located at 8120 S. Yale Avenue, Tulsa, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
CLEO BANCSHARES INC.	CIC	John Jarrett Parker, Aberdeen, Washington, to acquire voting shares of Cleo Bancshares, Inc., and thereby indirectly acquire control of Cleo State Bank, both of Cleo Springs, Oklahoma.	Newspaper: Federal Register:	Not available Not available
FIRST BEEMER CORPORATION	CIC	Trisha A. Robertson and Jeffrey S. Robertson, both of Beemer, Nebraska; Megan E. Moore and Douglas E. Moore, both of Fremont, Nebraska; Ryan D. Steffensmeier and Charissa J. Steffensmeier, both of West Point, Nebraska; Carol S. Steffensmeier, Norfolk, Nebraska; Saige E. Steffensmeier, Beemer, Nebraska; and Samuel D. Steffensmeier and Dana E. Steffensmeier, both of Beemer, Nebraska, to retain shares of First Beemer Corporation, Beemer, Nebraska (the company), and thereby be approved as members of the Steffensmeier Family Group, which collectively controls 25 percent or more of the company. The company controls First Community Bank, Beemer, Nebraska.	Newspaper: Federal Register:	01/18/2019 Not available
FIRSTBANK HOLDING COMPANY	CIC	Notification submitted by Mary Reisher, Englewood, Colorado; and Nancy Reisher, Denver, Colorado, to retain control of FirstBank Holding Company, parent of First Bank, both in Lakewood, Colorado.	Newspaper: Federal Register:	01/10/2019 Not available
MADISON COUNTY BANK	* Branch	Madison County Bank, Madison, Nebraska, to establish a branch at 1650 North 13th Street, Norfolk, Nebraska.	Newspaper: Federal Register:	01/15/2019 Not applicable
MOUNTAIN VALLEY BANK	* 18C * Branch	Mountain Valley Bank, Walden, Colorado, to purchase certain assets and assume certain liabilities of a branch of Citywide Banks, Denver, Colorado, located at 635 Marketplace Plaza, Steamboat Springs, Colorado.	Newspaper: Federal Register:	01/31/2019 Not applicable
RCB BANK	* 18C * Branch	RCB Bank, Claremore, Oklahoma, to merge with Central Bank and Trust Co., Hutchinson, Kansas, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable

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
839255	FNB CMNTY BK, MIDWEST CITY, OKLAHOMA	09/10/2018	01/06/2019	S	Int Small Bank
530655	PEOPLES BK, PRATT, KANSAS	10/22/2018	01/06/2019	S	Int Small 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 January 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 19961 US Highway 59, Humble, Texas 77338.	Newspaper:	Not available
			Federal Register:	Not applicable
RELATIONSHIP BANCSHARES, INC.	* 3A1	Application by Relationship Bancshares, Inc., Carrollton, Texas, to become a bank holding company by acquiring 100 percent of Capital Bank of Texas, Carrizo Springs, Texas.	Newspaper:	01/25/2019
			Federal Register:	Not available
SPIRIT OF TEXAS BANCSHARES, INC.	* 3A5	Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of First Beeville Financial Corporation, and indirectly, The First National Bank of Beeville, both of Beeville, Texas.	Newspaper:	01/20/2019
			Federal Register:	Not available
T ACQUISITION, INC.	CIC	Notice by Arthur Haag Sherman, Millette Lewis Sherman, the Sherman 2018 Irrevocable Trust, and Sherman Tectonic FLP LP, 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:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MISSION BANK	* Branch	Mission Bank, Bakersfield, California, proposes to establish a new branch office at 3121 W. March Lane, Suite 210, Stockton, California 95219.	Newspaper:	Not available
			Federal Register:	Not applicable

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act