
Federal Reserve Release



H.2

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

No. 19

Week Ending May 11, 2019

Forms

Forms -- initial Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN (FR NN).

- Proposed, May 7, 2019

Forms -- final Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance (FR K).

- Approved, May 7, 2019

Forms -- final 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 10(e)).

- Approved, May 7, 2019

Forms -- final Board review to extend with revision the Suspicious Activity Report (FR 2230).

- Approved, May 7, 2019

Forms -- initial Board review to extend without revision the Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities (FR 4022).

- Proposed, May 7, 2019

Monetary and Financial Policy

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

- Published, May 6, 2019

Personnel

Division of International Finance -- appointment of Joseph W. Gruber as deputy director and Matteo Iacoviello and Andrea Raffo as deputy associate directors.

- Announced, May 9, 2019

Regulations and Policies

Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) -- final rule to repeal the regulations incorporating the S.A.F.E. Act, which have been superseded by a final rule issued by the Bureau of Consumer Financial Protection.

- Approved, May 7, 2019

Reserve Bank Services

Enhanced Same-Day Automated Clearing House (ACH) Service -- publication for comment of (1) potential modifications to the operating hours of the Federal Reserve Banks' National Settlement Service and Fedwire Funds Service to support enhancements to the same-day ACH service; and (2) corresponding changes to the Federal Reserve Policy on Payment System Risk.

- Approved, May 7, 2019

Supervision and Regulation

Supervision and Regulation Report -- publication of the semiannual report summarizing banking conditions and the Board's current and ongoing supervisory and regulatory activities.

- Published, May 10, 2019

Enforcement

First American Bancorp, Greenwood Village, Colorado -- written agreement dated August 20, 2010, terminated May 3, 2019.

- Announced, May 7, 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

New York

Adirondack Bank, Utica, New York -- to establish a branch at 2426 Main Street, Lake Placid.

- Approved, May 9, 2019

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the corner of Bannister Road and Hillcrest Road, Kansas City, Missouri.

- Approved, May 6, 2019

Kansas City

Citizens State Bank, Wisner, Nebraska -- to establish mobile branches in connection with its physical branches at 921 Avenue E, Wisner; 150 Maple Street, Friend; 201 South Highway 20, Laurel; 203 Main Street, Leigh; and 121 North Chestnut Street, Spalding (five applications).

- Approved, May 10, 2019

Kansas City

Commerce Bank, Kansas City, Missouri -- to establish branches at 56 North Euclid, St. Louis, and 3550 West 38th Avenue, Denver, Colorado (two applications).

- Approved, May 10, 2019

Bank Holding Companies

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Approved, May 9, 2019

General Counsel

F&M Bancshares, Inc., Trezevant, Tennessee -- waiver of application to acquire Chester County Bancshares, Inc., Henderson, in connection with the merger of Farmers and Merchants Bank, Adamsville, and Chester County Bank, Henderson, with and into Centennial Bank, Trezevant.

- Granted, May 8, 2019

Minneapolis

First Holding Company of Cavalier, Inc., Cavalier, North Dakota -- to acquire Northern Sky Bank, Crookston, Minnesota.

- Approved, May 6, 2019

St. Louis

Summit Bancshares, Inc., Chesterfield, Missouri -- to become a bank holding company by acquiring The Bank of Houston, Houston.

- Approved, May 9, 2019

Banks, State Member

Atlanta

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

- Approved, May 10, 2019

Change in Bank Control

Chicago

Albrecht Financial Services, Inc., Norwalk, Iowa -- change in bank control of Albrecht Financial Services, Inc., and its subsidiary, City State Bank, Norwalk.
- Permitted, May 10, 2019

Chicago

How-Win Development Co., Cresco, Iowa -- to retain control of How-Win Development Co. and its subsidiary, CUSB Bank, Cresco.
- Permitted, May 9, 2019

Extensions of Time

Secretary

China Merchants Group Limited, Hong Kong, People's Republic of China -- extension to May 1, 2020, to comply with the capital stress test requirements and the related FR Y-7 reporting requirements.
- Granted, May 6, 2019

Secretary

CITIC Group Corporation, Beijing, People's Republic of China -- extension to May 1, 2020, to comply with the capital stress test requirements and the related FR Y-7 reporting requirements.
- Granted, May 6, 2019

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- extension to November 25, 2019, to establish branches at 35275 Gratiot Avenue, Clinton Township, Michigan; 1604 Galleria Boulevard, Charlotte, North Carolina; and 11206 Providence Road West, Charlotte (three requests).
- Granted, May 8, 2019

Savings and Loan Holding Companies

Kansas City

Colorado Mutual Holding Company, Alamosa, Colorado; and Colorado Mutual Bancorp -- to become savings and loan holding companies by acquiring San Luis Valley Federal Bank (Federal Bank), Alamosa, in connection with the conversion of Federal Bank from a mutual savings association to a stock savings association.

- Approved, May 6, 2019

Boston

First Seacoast Bancorp, MHC (MHC), Dover, New Hampshire; and First Seacoast Bancorp (Bancorp) -- for MHC and Bancorp to become savings and loan holding companies by acquiring Federal Savings Bank, Dover, to be renamed First Seacoast Bank; and for Bancorp to conduct a minority stock issuance.

- Approved, May 10, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	* Branch	Application by State Street Bank and Trust Company, Boston, Massachusetts, to establish a branch at 525 Washington Blvd, Jersey City, New Jersey, pursuant to Section 208.6 of Regulation H.	Newspaper:	05/08/2019
			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 May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 240 Royal Palm Way, Palm Beach, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 11, 2019

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 The Freedom Bank of Virginia, Fairfax, VA.	Newspaper:	Not available
			Federal Register:	05/31/2019

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$5.3MM public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	10/22/2018	05/05/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

- O = Outstanding
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
497039	COMMERCIAL BK, HARROGATE, TENNESSEE	12/03/2018	05/05/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 11, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORPORATION, INC.	CIC	Notice by William H. Davis, Fairview Park, Ohio, individually, and acting in concert with William A. Minnich, Lakewood, Ohio, to acquire 100 percent of the voting shares of Anchor Bancorporation, Inc., and thereby indirectly control Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 05/14/2019
DRAKE HOLDING COMPANY	CIC	Notice by Phyllis A. Drake, individually and acting in concert with Richard R. Drake, both of Radcliffe, Iowa, to retain control of 100 percent of the voting shares of Drake Holding Company and thereby indirectly control Security State Bank, both of Radcliffe, Iowa.	Newspaper: Federal Register:	Not available Not available
FNB BANSHARES, INC.	CIC	Notice by Second James L. Moss Revocable Trust, James L. Moss Trustee, and Second Joyce A. Moss Revocable Trust, Joyce A. Moss Trustee, all of Lansing, Iowa, as a group acting in concert to retain control of 10 percent of more of the voting shares of FNB BanShares, Inc. and thereby indirectly control Bank 1st, both of West Union, Iowa.	Newspaper: Federal Register:	Not available 05/30/2019
LEE CAPITAL CORP.	CIC	Notice by Jean M. Humphrey, Kathleen A. McKillip, Henry W. Merschman, and Joseph H. Merschman, all of Fort Madison, Iowa; and George A. Merschman, Rochester, Illinois, together as a group acting in concert, to retain control of 25 percent or more of the voting shares of Lee Capital Corp, and thereby indirectly control Lee County Bank, both of Fort Madison, Iowa.	Newspaper: Federal Register:	Not available 04/24/2019
MERCHANTS BANCORP	CIC	Carey Rogers Kulongoski, Portland, Oregon, Randall D. Rogers, Jr., Indianapolis, Indiana, Katherine H. Rogers, Sedona, Arizona, the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, and Mary H. Rogers, Vero Beach, Florida, as trustee of the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, and the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, to retain 25 percent or more of the voting shares of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control of Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois.	Newspaper: Federal Register:	Not available 05/02/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS BANCORP	CIC	Jody J. Petrie, Carmel, Indiana, through joint ownership and as trustee of the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, individually, and as a group acting in concert with the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, John H. Petrie, Carmel, Indiana, Claranna Petrie and Robert G. Negrete, both of Henderson, Nevada, Conradine Riedel, Knoxville, Tennessee, George A. Petrie and Cristina P. Petrie, both of Tampa, Florida, and Matthew E. Kaercher, Carmel, Indiana, to retain 25 percent or more of the voting shares and thereby control of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois	Newspaper:	Not available
			Federal Register:	05/02/2019
SOLON FINANCIAL, INC.	CIC	Notice by Jessica M. Becker, Eden Prairie, Minnesota; Cordelia A. Cosgrove, Cedar Rapids, Iowa; Amy C. Cox, Doylestown, Pennsylvania; Andrew J. Erusha, Sheridan, Wyoming; Angela C. Erusha, Solon, Iowa; Bruce A. Erusha, Cedar Rapids, Iowa; Daniel M. Erusha, Portland, Oregon; James R. Erusha, Cedar Rapids, Iowa; Julie A. Erusha Trust, Julie A. Erusha, Sheridan, Wyoming, as trustee; Kimberly S. Erusha, Basking Ridge, New Jersey; Michael D. Erusha Trust, Michael D. Erusha, Sheridan, Wyoming, as trustee; The Owen N. Erusha Trust, D. Neil Erusha, Solon, Iowa, as Trustee; Patricia M. Erusha, Solon, Iowa; Robert C. Erusha II, Ellisville, Missouri; Gary L. Fattig, Chelsea, Iowa; Kathryn M. Fattig, Chelsea, Iowa; Robert L. Fattig, Searsboro, Iowa; Vicky K. Garnsey, Eagle, Colorado; Anne E. Juelsgaard, West Des Moines, Iowa; Dolores M. Kaiden, Cedar Rapids, Iowa; Karlene M. Lindseth, Eden Prairie, Minnesota; Krista M. Lindseth, Eden Prairie, Minnesota; Michael J. Lindseth, Eden Prairie, Minnesota; Nicole M. Lindseth, Eden Prairie, Minnesota; Gail M. Scott, Cambridge, Iowa; and Carolyn M. Tinkham, Cedar Rapids, Iowa, to join the Erusha Family Control Group and retain control of 25 percent or more of Solon Financial, Inc. and thereby indirectly control Solon State Bank, both of Solon, Iowa.	Newspaper:	Not available
			Federal Register:	03/26/2019

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Margaret Kirschner GST Separate Trust for Pamela Kirschner Bolduc, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for Philip S. Kirschner, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for Mary C. Kirschner, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for David E. Kirschner, David E. Kirschner, trustee; Henry C. Kirschner Beneficiary Trust B1 for Pamela K. Bolduc, Pamela K. Bolduc, Trustee, David E. Kirschner, Special Asset Advisor; Henry C. Kirschner Beneficiary Trust B1 for Philip S. Kirschner, Philip S. Kirschner, trustee, David E. Kirschner, Special Asset Advisor; Henry C. Kirschner Beneficiary Trust B1 for Mary C. Kirschner, David E. Kirschner, trustee; Henry C. Kirschner Beneficiary Trust B1 for David E. Kirschner, David E. Kirschner, trustee; and Mary C. Kirschner, individually c/o David E. Kirschner, all of Springfield, Illinois, as a group acting in concert to retain and acquire 25 percent of the outstanding shares of Town and Country Financial Corporation and thereby indirectly retain control of Town and Country Bank, both of Springfield, Illinois.	Newspaper: Federal Register:	Not available 05/13/2019
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper: Federal Register:	Not available 03/11/2019

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 May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG CREEK BANCSHARES, INC	* 3A5	Big Creek Bancshares, Inc., Moro, Arkansas, to acquire through merger 100 percent of the voting shares of Tyronza Bancshares, Inc., Marked Tree, Arkansas, and thereby indirectly acquire First Delta Bank, Marked Tree, Arkansas.	Newspaper:	06/10/2019
			Federal Register:	Not available
CHAMBERS BANCSHARES, INC.	* 3A5	Chambers Bancshares, Inc., Danville, Arkansas, to acquire through merger 100 percent of the voting shares of Bank of Dardanelle Bankshares, Inc., Dardanelle, Arkansas, and thereby indirectly acquire River Town Bank, Dardanelle, Arkansas.	Newspaper:	06/05/2019
			Federal Register:	06/10/2019

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 11, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DRAPER HOLDING COMPANY, INC.	CIC	Notice by Stephen K. Hayes, Presho, South Dakota, individually and as trustee of the Margery I. Hayes Trust, Fort Pierre, South Dakota, to retain control of more than 25 percent of Draper Holding Company, Inc., Fort Pierre, South Dakota, and thereby indirectly retain control of Dakota Prairie Bank, Fort Pierre, South Dakota. Additionally, Stephen K. Hayes, Margery I. Hayes Trust, Mary A. Dott, Sioux Falls, South Dakota, and JoAnne M. Wingert, Benton City, Washington, as a group acting in concert, to retain control of 25 percent or more of Draper Holding Company, Inc., and thereby indirectly retain control of Dakota Prairie Bank, Fort Pierre, South Dakota.	Newspaper:	Not available
			Federal Register:	05/28/2019
FIRST MONTANA BANK, INC.	* Branch	First Montana Bank Inc., Missoula, Montana, to establish a branch facility located at 1135 Euclid Avenue, Helena, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable
KRAUSE FINANCIAL, INC.	CIC	Lana Krause, Winnebago, Minnesota, to retain voting shares of Krause Financial, Inc., Winnebago, Minnesota (Company), and thereby indirectly retain shares of First Financial Bank in Winnebago, Winnebago, Minnesota (Bank). Also, Amanda Hair, Sioux Falls, South Dakota, to join the Krause family shareholder group acting in concert, by retaining voting shares of Company and thereby indirectly retaining shares of Bank.	Newspaper:	Not available
			Federal Register:	05/21/2019
WALSH FINANCIAL, INC.	* 3A1	Walsh Financial, Inc., Minneapolis, Minnesota, to become a bank holding company by acquiring 100 percent of The First National Bank of Buhl, Mountain Iron, Minnesota.	Newspaper:	Not available
			Federal Register:	05/13/2019

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of Pegasus Bank, Dallas, Texas.	Newspaper:	06/02/2019
			Federal Register:	06/07/2019
BANK OF BURLINGTON	* Branch	Bank of Burlington, Burlington, Colorado, to establish a branch at 25 East 1st Street, Cheyenne Wells, Colorado.	Newspaper:	05/10/2019
			Federal Register:	Not applicable
JONES BANK	* 18C	Jones bank, Seward, Nebraska, to merge with Oak Creek Valley Bank, Valparaiso, Nebraska, and incident thereto, to establish a branch.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
PLATTE VALLEY CATTLE COMPANY	CIC	Jonathan Miller, Richardson, Texas, as co-trustee of the James H. Oliver NE Trust and the James H. Oliver Exempt Trust and as member of the Oliver Control Group, to retain control of Platte Valley Cattle Company, Grand Island, Nebraska, and thereby indirectly acquire Town & Country Bank, Ravenna, Nebraska.	Newspaper:	Not available
			Federal Register:	05/31/2019

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
NONE					

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 May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL UNITED BANCSHARES, INC.	CIC	Notice by Blayn Barnard Smith, Dallas, Texas; Mary Blayr Garland Barnard, Oglesby, Texas; Douglas Landrum, Oglesby, Texas; the Zachary Sterling Jackson 2009 Trust, Dallas, Texas; the Mitchell Scott Jackson 2003 Trust, Dallas, Texas; the Hannah Elizabeth Jackson 2005 Trust, Dallas, Texas; Dana Donahoe, Dallas, Texas; and the minor children of Mary Blayr Garland Barnard, as a group acting in concert, to control 10 percent or more of the shares and thereby control of National United Bancshares, Inc., and indirectly National United, both of Gatesville, Texas.	Newspaper:	03/01/2019
			Federal Register:	05/21/2019
VANTAGE BANK TEXAS	* Branch	Vantage Bank Texas, National Association, San Antonio, Texas, to establish a branch location in the Fort Worth Club Building at 306 West Seventh Street, Suite 902, Fort Worth, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
WSB BANCSHARES, INC.	CIC	Notice by The Linda Mitchell Bank Stock Trust, Wellington, Texas, to join the Holton Family Group, a group acting in concert previously cleared on May 3, 2017, pursuant to a filing under Section 3 of the Bank Holding Company Act, to acquire and retain control of the voting shares of WSB Bancshares, Inc., and indirectly Wellington State Bank, both of Wellington, Texas.	Newspaper:	Not available
			Federal Register:	05/02/2019

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 May 11, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST UTAH BANK	* Branch	First Utah Bank, Salt Lake City, Utah, to establish a branch office at Village of Traverse Mountain, 3600 North Digital Drive, Lehi, Utah 84043.	Newspaper:	05/17/2019
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act