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**Federal Reserve Release**

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*H.2*

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

*No. 20*

*Week Ending May 18, 2019*

*Updated June 5, 2019*

### **Testimony and Statements**

Supervision and Regulation -- semiannual statement by Vice Chair for Supervision Quarles before the Senate Committee on Banking, Housing, and Urban Affairs on May 15 and the House Committee on Financial Services on May 16, 2019, on the Federal Reserve's regulation and supervision of the financial system.

- Published, May 15, 2019

### **Forms**

Forms -- final Board review to extend without revision the Application Form for Membership on the Community Advisory Council (FR 1401).

- Approved, May 15, 2019

### **Regulations and Policies**

Automated Clearinghouse (ACH) and Foreign Remittance Transfers -- report to Congress regarding the use of the ACH and other payment mechanisms for remittance transfers to foreign countries, pursuant to the Dodd-Frank Act.

- Approved, May 7, 2019

(A/C)

### **Enforcement**

Adams Bank and Trust, Ogallala, Nebraska -- issuance of a consent order of assessment of a civil money penalty.

- Announced, May 16, 2019

Fayette County Bank, Saint Elmo, Illinois -- issuance of a consent order of prohibition against Adam D. Koontz, a former institution-affiliated party of Fayette County Bank.

- Announced, May 16, 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**

Kansas City

Bank of Burlington, Burlington, Colorado -- to establish a branch at 25 East 1st Street, Cheyenne Wells.

- Approved, May 17, 2019

St. Louis

Exchange Bank of Northeast Missouri, Kahoka, Missouri -- to establish a branch at 29686 US Highway 136, Wayland.

- Approved, May 14, 2019

Secretary

Greenfield Cooperative Bank, Greenfield, Massachusetts -- to establish a branch at 487 Newton Street, South Hadley, and request to exceed the limit on investment in bank premises.

- Approved, May 17, 2019

Kansas City

Oklahoma Capital Bank, Tulsa, Oklahoma -- to establish a branch at 6555 North Peoria Avenue, Tulsa.

- Approved, May 16, 2019

Cleveland

The Twin Valley Bank, West Alexandria, Ohio -- to establish a branch at 641 West Main Street, New Lebanon, and request to exceed the limit on investment in bank premises.

- Approved, May 16, 2019

**Bank Holding Companies**

New York

Pioneer Bancorp MHC (MHC), Albany, New York; and Pioneer Bancorp, Inc. (Bancorp) -- to become bank holding companies by acquiring Pioneer Bank, Albany, and Pioneer Commercial Bank, upon the conversion of Pioneer Savings Bank from mutual to stock form and a minority stock issuance by Bancorp; and election by MHC and Bancorp to become financial holding companies.

- Approved, May 14, 2019

St. Louis

Stark Bancshares, Inc., Canton, Ohio -- to become a bank holding company by acquiring Farmers Financial Corporation, Bolivar, Missouri, and thereby indirectly acquiring Farmers State Bank, S/B, Schell City.

- Approved, May 15, 2019

**Change in Bank Control**

Minneapolis

Bosshard Banco, Ltd., La Crosse, Wisconsin -- change in bank control of Bosshard Banco, Ltd., and its subsidiaries, First National Bank of Bangor, Bangor, and Intercity State Bank, Schofield.

- Permitted, May 17, 2019

St. Louis

Capital Bancshares, Inc., Little Rock, Arkansas -- to retain control of Capital Bancshares, Inc., and its subsidiary, Encore Bank, Little Rock (two notices).

- Permitted, May 16, 2019

**Change in Bank Control**

Dallas

Pilgrim Bancorporation, Mount Pleasant, Texas -- to retain control of Pilgrim Bancorporation and its subsidiary, Pilgrim Bank, Pittsburg.

- Permitted, May 17, 2019

Kansas City

Spirit BankCorp, Inc., Bristow, Oklahoma -- change in bank control of Spirit BankCorp, Inc., and its subsidiary, SpiritBank, Tulsa.

- Permitted, May 15, 2019

Kansas City

Wathena Bancshares, Inc., Wathena, Kansas -- to retain control of Wathena Bancshares, Inc., and its subsidiary, Farmers State Bank, Wathena.

- Permitted, May 17, 2019

**Extensions of Time**

Secretary

Citizens Financial Group, Inc., Providence, Rhode Island -- request for an extension of time until December 2, 2019, to fully incorporate its acquired mortgage servicing portfolio into its Y-14M submission.

- Granted, May 17, 2019

Director, S&R

Morgan Stanley, New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, May 16, 2019

**Financial Holding Companies**

Chicago

Brodhead Bancshares, Inc., Brodhead, Wisconsin -- election to become a financial holding company.

- Effective, May 16, 2019

**Membership**

Kansas City

The First National Bank of Beloit, Beloit, Kansas -- to retain its membership in the Federal Reserve System on conversion to a state-chartered bank (to be known as The First Bank of Beloit).

- Approved, May 15, 2019

Kansas City

The Rawlins National Bank, Rawlins, Wyoming -- to retain its membership in the Federal Reserve System on conversion to a state-chartered bank (to be known as RNB State Bank).

- Approved, May 17, 2019

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending May 18, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending May 18, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	05/22/2019
			Federal Register:	Not applicable

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending May 18, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	05/28/2019
			Federal Register:	05/31/2019

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**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
935111	MERCHANTS BK OF BANGOR, BANGOR, PENNSYLVANIA	11/05/2018	05/17/2019	O	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 18, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VALLEY CENTRAL, MHC	* SLHC Acquisition	Application by Valley Central MHC, Liberty Township, OH to acquire American Savings Bank, Middletown, OH; and for Valley Central MHC to acquire control of the new formed interim New Valley Central Bank, Liberty Township, OH; American Savings Bank and Valley Central MHC's existing subsidiary, Valley Central Bank would be merged with and into New Valley Central Bank; and for Valley Central MHC to transfer ownership of the New Valley Central Bank to Valley Central Bancorp, Inc., Liberty Township, OH.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending May 18, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending May 18, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending May 18, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CHOICEONE FINANCIAL SERVICES, INC.	* 3A5	ChoiceOne Financial Services, Inc., Sparta, Michigan to merge with County Bank Corp, Lapeer Michigan, and thereby indirectly acquire Lakestone Bank & Trust, Lapeer, Michigan.	Newspaper: Federal Register:	Not available Not available
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 05/31/2019
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
Katz Acquisition Corporation, LLC	* 3A1	Katz Acquisition Corporation, LLC, Tampa, Florida, is seeking prior approval to become a Bank Holding Company through the acquisition of up to 100 percent of the voting shares of Camp Grove Bancorp, Inc., Camp Grove, Illinois.	Newspaper: Federal Register:	Not available Not available
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:	04/22/2019 04/24/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 18, 2019

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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: Federal Register:	Not available 05/02/2019

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 18, 2019

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Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 18, 2019

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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

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

**Availability of CRA Public Evaluations**

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**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending May 18, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	06/12/2019
CENTRAL TRUST BANK, THE	* Branch	The Central Trust Bank, Jefferson City, Missouri, to establish a branch located at 8000 E. Belleview Avenue, D20, Greenwood Village, Colorado.	Newspaper:	06/15/2019
			Federal Register:	Not applicable
CENTRAL TRUST BANK, THE	* Branch	The Central Trust Bank, Jefferson City, Missouri, to establish a branch located at 1201 Main Avenue, Suite 101, Durango, Colorado.	Newspaper:	06/15/2019
			Federal Register:	Not applicable
FIDELITY NATIONAL BANK	Member	Fidelity National Bank, West Memphis, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
LEWISBURG BANKING COMPANY	* Branch	Lewisburg Banking Company, Lewisburg, Kentucky, to establish a branch to be located at 124 Sugar Maple Drive, Auburn, Kentucky.	Newspaper:	05/28/2019
			Federal Register:	Not applicable



**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending May 18, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
FINANCIAL SERVICES OF LOWRY, INC.	* 3A3	Financial Services of Lowry, Inc., Lowry, Minnesota to become a bank holding company through the acquisition of 100 percent of the voting shares of The First National Bank of Osakis, Osakis, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MONTANA BANK, INC.	* Branch	First Montana Bank Inc., Missoula, Montana, to establish a branch facility located at 1135 Euclid Avenue, Helena, Montana.	Newspaper:	05/20/2019
			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:	05/28/2019
			Federal Register:	05/21/2019
MERCHANTS FINANCIAL GROUP, INC.	* 3A3	Merchants Financial Group, Inc., Winona, MN, to acquire 100 percent of the stock of The First National Bank of Northfield, Northfield, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
META FINANCIAL GROUP, INC.	* 3A1	Meta Financial Group, Inc., Sioux Falls, South Dakota, to become a bank holding company as a result of the proposed conversion of its federal savings bank subsidiary, MetaBank, Sioux Falls, South Dakota, into a national bank to be named MetaBank, National Association.	Newspaper:	06/17/2019
			Federal Register:	Not available
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:	05/12/2019
			Federal Register:	05/13/2019

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending May 18, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BBIG HOLDINGS, LLC	4c8	BBIG Holdings, LLC, Lincoln, Nebraska, to retain its indirect investment in OriTrust, LLC, Lincoln, Nebraska, and thereby engage in nonbanking activities, including activities related to extending credit and data processing.	Newspaper:	Not applicable
			Federal Register:	06/17/2019
FIRST NATIONAL BANK OF BELOIT, THE	Member	The First National Bank of Beloit, Beloit, Kansas, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HILLTOP BANCSHARES, INC.	4c8	Hilltop Bancshares, Inc., Bennington, Nebraska, to retain its indirect investment in OriTrust, LLC, Lincoln, Nebraska, and thereby engage in nonbanking activities, including activities related to extending credit and data processing.	Newspaper:	Not applicable
			Federal Register:	06/17/2019
JONES BANK	* 18C * Branch	Jones bank, Seward, Nebraska, to merge with Oak Creek Valley Bank, Valparaiso, Nebraska, and incident thereto, to establish a branch.	Newspaper:	05/31/2019
			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
RAWLINS NATIONAL BANK, THE	Member	The Rawlins National Bank, Rawlins, Wyoming, (to be known as RNB State Bank) to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending May 18, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANTAGE BANK TEXAS	* Branch	Vantage Bank Texas, 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:	05/23/2019
			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

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending May 18, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Main Street Bank Corporation	* 3A1	Main Street Bank Corporation, Woodside, California, to become a bank holding company through the acquisition of First Colorado Financial Corp., and its subsidiary bank, First Colorado National Bank, both of Paonia, Colorado.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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- SN = Substantial noncompliance

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act