# **Federal Reserve Release**



*H.2* 

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

No. 22

Week Ending June 1, 2019

#### **Forms**

Forms -- initial Board review to extend with revision the Federal Reserve Membership Applications (FR 2083A and FR 2083B) and Federal Reserve Bank Stock Applications (FR 2030, FR 2030a, FR 2056, FR 2086, FR 2086a, and FR 2087) and to extend without revision two Federal Reserve Membership Applications (FR 2083 and FR 2083C).

- Proposed, May 30, 2019

## **Personnel**

Division of Supervision and Regulation -- appointment of Mona Elliot as deputy associate director and Christine Graham as assistant director.

- Announced, May 31, 2019

Management Division -- appointment of Winona H. Varnon as director and Michell Clark as senior adviser.

- Approved, May 30, 2019

# **Regulations and Policies**

Liquidity Coverage Ratio (LCR) -- interagency final rule to modify the LCR rule to treat certain municipal obligations as high-quality liquid assets, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, May 23, 2019

(A/C)

#### H.2 Actions under delegated authority

S&R Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

### **Bank Branches, Domestic**

#### San Francisco

First Utah Bank, Salt Lake City, Utah -- to establish a branch at Village of Traverse Mountain, 3600 North Digital Drive, Lehi.

- Approved, May 31, 2019

#### St. Louis

Lewisburg Banking Company, Lewisburg, Kentucky -- to establish a branch at 124 Sugar Maple Drive, Auburn.

- Approved, May 31, 2019

## **Bank Holding Companies**

#### St. Louis

M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Approved, May 31, 2019

# **Banks, State Member**

#### St. Louis

The Central Trust Bank, Jefferson City, Missouri -- for retroactive approval to establish Investor Services Insurance, Inc., Jefferson City, a financial subsidiary, and thereby engage as agent in the sale of fixed annuities and life insurance products.

- Approved, May 28, 2019

## **Banks, State Member**

#### Atlanta

Regions Bank, Birmingham, Alabama -- to make a public welfare investment.

- Approved, May 31, 2019

## **Change in Bank Control**

#### Minneapolis

Republic Bancshares, Inc., Duluth, Minnesota -- to retain control of Republic Bancshares, Inc., and its subsidiary, Republic Bank, Inc., Duluth.

- Permitted, May 30, 2019

#### Chicago

Solon Financial, Inc., Solon, Iowa -- to retain control of Solon Financial, Inc., and its subsidiary, Solon State Bank, Solon.

- Permitted, May 31, 2019

# **Membership**

#### St. Louis

Fidelity National Bank, West Memphis, Arkansas -- to become a member of the Federal Reserve System.

- Approved, May 29, 2019

## **Federal Reserve Bank of Boston**

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
EASTHAMPTON SAVINGS BANK	* Branch	Application by Easthampton Savings Bank, Easthampton, Massachusetts, to establish a de novo branch to be located at 253 Triangle Street, Amherst, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **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

**RSSD** 

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exami	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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## Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
POPULAR BANK	* Branch	Popular Bank, New York, New York, to establish a branch office to be located at 1979 Ralph Avenue, Brooklyn, New York 11234.	Newspaper: Federal Register:	06/07/2019 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of New York

#### **Availability of CRA Public Evaluations**

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CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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## Federal Reserve Bank of Philadelphia

## Filings received during the week ending June 1, 2019

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of Philadelphia

#### **Availability of CRA Public Evaluations**

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## Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, Ohio, intends to establish a branch office at 10891 South Jog Road, Boynton Beach, Florida, pursuant to Sections 9 of the Federal Reserve Act and 208.6 of Regulation H.	Newspaper: Federal Register:	06/12/2019 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Cleveland**

#### **Availability of CRA Public Evaluations**

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CRA Examir	nations scheduled for	Quarter of				
Institution			Location		Quarter	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Richmond

## Filings received during the week ending June 1, 2019

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Richmond**

#### **Availability of CRA Public Evaluations**

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Institution			Location		Quarter	

CRA

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# District: 6 Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
COMPASS BANK	PWI	Compass Bank, Birmingham, Alabama,	Newspaper:	Not applicable	
		request for approval to make three public welfare investments.	Federal Register:	Not applicable	
CORPORATION  * 3A5  Mississippi, to merge with MidSou Bancorp, Inc., and thereby acquire	Hancock Whitney Corporation, Gulfport,	Newspaper:	Not available		
	* 3A5	Mississippi, to merge with MidSouth Bancorp, Inc., and thereby acquire control of its subsidiary, MidSouth Bank, N.A., both of Lafayette, Louisiana.	Federal Register:	Not available	
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to	Newspaper:	06/19/2019	
		establish the following branches: Galdiolus Office, 11620 Gladiolus Drive, Fort Myers, Florida; Miami Beach South Office, 1045 5th St, Miami Beach, Florida; Moorefield Station Office, 43340 Van Geison Terrace, Ashburn, Virginia; Plaza Landmark Office, 6244A Little River Turnpike, Alexandria, Virginia; and Sebring South Office, 3012 US Highway 27 S, Suite 115, Sebring, Florida.	Federal Register:	Not applicable	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Atlanta**

#### **Availability of CRA Public Evaluations**

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NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt 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
ARENDT'S, INC.	CIC	Notice by Charles W. Bolen of Montezuma, Iowa, individually and acting in concert with Shirley A. Bolen, Leta E. Arendt, David L. Arendt, Michael L. Arendt, Mark W. Bolen, Heather M. Snook, all of Montezuma, Iowa, and LeAnn S. Chastain as trustee of the LeAnn S. Chastain Trust, Scottsdale, Arizona, to retain and acquire 100 percent of the voting shares of Arendts Inc., and thereby indirectly control Peoples Savings Bank, both of Montezuma, Iowa.	Newspaper: Federal Register:	06/10/2019 06/18/2019
CHOICEONE FINANCIAL SERVICES, INC.	* 3A5	ChoiceOne Financial Services, Inc., Sparta, Michigan, to merge with County Bank Corp and thereby indirectly acquire Lakestone Bank & Trust, both of Lapeer, Michigan.	Newspaper: Federal Register:	Not available 06/27/2019
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 05/31/2019
GRAND RIVER BANK	* Branch	Grand River Bank, Grandville, Michigan, to establish a branch at 50 Crahen Avenue, N.E., Grand Rapids, Michigan.	Newspaper: Federal Register:	06/08/2019 Not applicable
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

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t 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 GST Trust 2010, and the Emily J. 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, 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	End of Commen Newspaper: Federal Register:	Not available 05/02/2019
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 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, trustee, David E. Kirschner, Special Asset Advisor; Henry C. Kirschner, Special Asset Advisor; Henry C. Kirschner, David E. Kirschner, trustee; Henry C. Kirschner Beneficiary Trust B1 for David E. Kirschner, David E. 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:	05/12/2019 05/13/2019

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## Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	<b>End of Commer</b>	nt Period
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

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Chicago**

#### **Availability of CRA Public Evaluations**

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NONE						
CRA Examir	nations scheduled for	Quarter of				
Institution		L	ocation		Quarter	

CRA

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## Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CENTRAL BANCOMPANY,	* 3A3	Central Bancompany, Inc., Jefferson City,	Newspaper:	06/29/2019
INC		Missouri, to acquire 100 percent of Liberty Bancorp, Inc., Liberty, Missouri, and thereby indirectly acquire BankLiberty, Liberty, Missouri.	Federal Register:	06/28/2019

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#### Federal Reserve Bank of St. Louis

#### **Availability of CRA Public Evaluations**

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NONE						
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## Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	at Period
FINANCIAL SERVICES OF LOWRY, INC.	* 3A3	Financial Services of Lowry, Inc., Lowry, Minnesota to acquire 100 percent of the voting shares of The First National Bank of Osakis, Osakis, Minnesota.	Newspaper: Federal Register:	06/21/2019 06/21/2019
FIRST RUSHMORE BANCORPORATION, INC.	CIC	Notice by The Dawn M. Van Vugt Revocable Living Trust (Dawn M. Van Vugt, trustee) and Timothy J. Van Vugt as co-trustee, Sioux Falls, South Dakota,to acquire shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota ("First Rushmore"), and thereby join the Kooiman Family shareholder group, a group acting in concert, which controls 25% or more of First Rushmore. First Rushmore controls First State Bank Southwest, Pipestone, Minnesota.	Newspaper: Federal Register:	Not available 06/19/2019
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: Federal Register:	Not available 06/18/2019

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#### **Federal Reserve Bank of Minneapolis**

#### **Availability of CRA Public Evaluations**

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## Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	<b>End of Commer</b>	nt Period
ALAMOSA BANCORPORATION, LTD.	CIC	Deborah Ford, Alamosa, Colorado, to retain voting shares of Alamosa Bancorporation, Ltd., Alamosa, Colorado, as a member of the Ford Family Group, and Jamie Cox, Albuquerque, New Mexico, and Brenda Holcomb, San Antonio, Texas to retain voting shares as members of the Nielson Family Group, and thereby retain control of Alamosa Bancorporation, Ltd., Alamosa, Colorado. Alamosa Bancorporation, Ltd. controls the Alamosa State Bank, Alamosa, Colorado.	Newspaper: Federal Register:	Not available 06/21/2019
FIDELITY KANSAS BANKSHARES, INC.	CIC	The Anderson W. Chandler Trust A Indenture dated July 25, 1996, and Cathleen Chandler Stevenson, individually, and as trustee, both of Dallas, Texas, to retain control of Fidelity Kansas Bankshares, Inc., Topeka, Kansas (Fidelity), and be approved as members of the Anderson W. Chandler Family Control Group, which controls Fidelity. In addition, The Ronald N. and Colette C. Gaches Revocable Trust dated June 16, 2016, and Ronald N. Gaches and Colette C. Gaches as trustees, all of Lawrence, Kansas; Cynthia Debra Chandler, Leawood, Kansas; Corliss Chandler Miller Trust dated September 10, 1984, and Corliss Chandler Miller as trustee, both of Prairie Village, Kansas; Lauren C. Stevenson Borgen, Dallas, Texas; Sophia L. Halma, Wheat Ridge, Colorado; Katie Leigh Gaches, Lawrence, Kansas; Elizabeth Eileen Roberts, Chicago, Illinois; Jeffrey Collins Miller, Charlotte, North Carolina; Spencer C. Hoad, Baltimore, Maryland; David A. Stevenson, Katy, Texas; and Stuart C. Miller, Overland Park, Kansas, to retain voting shares of Fidelity as members of the Anderson W. Chandler Family Control Group, which controls Fidelity and thereby, indirectly retain control of Fidelity State Bank and Trust Company, Topeka, Kansas.	Newspaper: Federal Register:	Not available Not available

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## Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	<b>End of Commer</b>	nt Period
HIGH PLAINS BANKING GROUP, INC.	CIC	Thomas Creighton, Denver, Colorado, to retain voting shares of High Plains Banking Group, Inc., Flagler, Colorado. In addition, Heidi Priebe, Fort Collins, Colorado, Debra Dunbar, Gunnison, Colorado, Michael Patton, Scott City, Kansas, Frances Geutlich, Sammamish, Washington, Emma Creighton, Longmont, Colorado, Grace Creighton, Longmont, Colorado, Joseph Creighton, Longmont, Colorado, and William Newton, Snowmass, Colorado, to be approved as members of the Creighton Family Group, which controls High Plains Banking Group, Inc., Flagler, Colorado. High Plains Banking Group, Inc., Flagler, Colorado.	Newspaper: Federal Register:	06/12/2019 06/06/2019
HSB MERGER COMPANY	* 3A1	HSB Merger Company, Hershey, Nebraska to become a bank holding company through the acquisition of Amerigroup, Inc., and its subsidiary bank, Hershey State Bank, both of Hershey, Nebraska.	Newspaper: Federal Register:	Not available 07/01/2019
INTRUST FINANCIAL CORPORATION	* 3A5	Intrust Financial Corporation, Wichita, Kansas, to acquire by merger First Newton Bankshares, Inc., and thereby indirectly acquire First Bank of Newton, both in Newton, Kansas.	Newspaper: Federal Register:	Not available 06/28/2019
MNB FINANCIAL SERVICES, INC.	* 3A1	MNB Financial Services, Inc., McCook, Nebraska, to become a bank holding company through the acquisition of Graff Family, Inc., and MNB Financial Group, Inc., and thereby indirectly acquire MNB Bank, all of McCook, Nebraska. In addition, MNB Financial Services, Inc., McCook, Nebraska, to elect to become a financial holding company.	Newspaper: Federal Register:	Not available 06/24/2019
PLATTE VALLEY CATTLE COMPANY	CIC	Jonathan Miller, Richardson, Texas, as cotrustee 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: Federal Register:	Not available 05/31/2019

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#### Federal Reserve Bank of Kansas City

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Quarter
Quarter

CRA

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## **Federal Reserve Bank of Dallas**

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
PFBS HOLDINGS, INC.	* 3A1	Application by PFBS Holdings, Inc.,	Newspaper:	Not available
Dallas, Texas, to become a bank holding company through the acquisition of Lakeside Bancshares, Inc., and indirectly, Lakeside National Bank, both of Rockwall, Texas.	Federal Register:	07/05/2019		
VISTA BANK * Branch	* Branch	establish a branch at 58/0 West Northwest	Newspaper:	Not available
			Federal Register:	Not applicable
WSB BANCSHARES, INC.	CIC	Notice by The Linda Mitchell Bank Stock	Newspaper:	Not available
		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.	Federal Register:	05/02/2019

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **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

**RSSD** 

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
COMMUNITY	CIC	Change in Bank Control filing by The BP	Newspaper:	Not available	
BANCSHARES, INC.		& RP Trust, Bruce R. Penoske and Raelynn Penoske, both of Washington, Utah, Trustees, and Deana Rae Gillespie, Muskego, Wisconsin, Successor Trustee; Deana Rae Gillespie and Ryan James Gillespie, both of Muskego, Wisconsin; Bruce R. Penoske and Raelynn Penoske, both of Washington, Utah; Jared P. Goodale, Brentwood, California; and Myles Goodale, Boise, Idaho; to retain voting shares of Community Bancshares, Inc., and thereby indirect control of Community Bank, both of Joseph, Oregon.	Federal Register:	06/06/2019	
MAIN STREET BANK	* 3A1	Main Street Bank Corporation, Woodside,	Newspaper:	06/17/2019	
CORPORATION		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.	Federal Register:	06/24/2019	
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona,	Newspaper:	Not applicable	
		requests prior approval to make a public welfare investment in the amount of \$30 million in R4 Housing Partners XI LP.	Federal Register:	Not applicable	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

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

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

RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method
3052813	COMMERCEWEST BK, IRVINE, CALIFORNIA	01/07/2019	05/27/2019	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution Location Quarter

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act