Federal Reserve Release



H.2

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

No. 27

Week Ending July 6, 2019

Board of Governors of the Federal Reserve System, Washington, DC 20551

Advisory Councils

Insurance Policy Advisory Committee on International Capital Standards and Other Insurance Issues (IPAC) -- (1) the charter for IPAC; and (2) publication of a notice that the Board is accepting applications from individuals who wish to be considered for IPAC membership.

- Approved, July 2, 2019

Forms

Forms -- initial Board review to extend without revision the Disclosure and Reporting Requirements of the Community Reinvestment Act (CRA)-Related Agreements (Regulation G) (FR G).

- Proposed, July 2, 2019

Monetary and Financial Policy

Monetary Policy Report -- semiannual report to the Congress. - Published, July 5, 2019

Regulations and Policies

Rules Regarding Delegation of Authority -- final rule to (1) delegate to the Reserve Banks authority to approve certain types of applications, notices, and requests; and (2) revise or rescind certain existing delegations of authority to the Reserve Banks, the Secretary of the Board, and the director of the Division of Supervision and Regulation.

- Approved, June 24, 2019

(A/C)

H.2 Actions under delegated authority	H.2	Actions u	inder	delegated	authority
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S&R Supervision and Regulation

C&CA Consumer and Community Affairs

FOMC Federal Open Market Committee

June 30, 2019 to July 6, 2019

RBOPS Reserve Bank Operations and Payment Systems**IF** International Finance

MA Monetary Affairs

Bank Branches, Domestic

Richmond

United Bank, Fairfax, Virginia -- to establish a branch at 517 9th Street, Huntington, West Virginia.

- Approved, July 1, 2019

Richmond

Virginia Partners Bank, Fredericksburg, Virginia -- to offer a courier service to pick up customer deposits in Annapolis, Maryland, and Anne Arundel and Charles counties.

- Approved, July 3, 2019

Bank Holding Companies

St. Louis

Central Bancompany, Inc., Jefferson City, Missouri -- to acquire Liberty Bancorp, Inc., Liberty, and thereby indirectly acquire BankLiberty.

- Approved, July 3, 2019

Chicago

ChoiceOne Financial Services, Inc., Sparta, Michigan -- to merge with County Bank Corp, Lapeer, and thereby indirectly acquire Lakestone Bank & Trust.

- Approved, July 2, 2019

Director, S&R

Citigroup Inc., New York, New York -- relief from certain commitments.

- Granted, July 3, 2019

(A/C) = Addition or Correction

Bank Holding Companies

Director, S&R

M&T Bank Corporation, Buffalo, New York; and Manufacturers and Traders Trust Company -- relief from certain commitments.

- Granted, June 25, 2019

(A/C)

Bank Mergers

Cleveland

North Valley Bank, Zanesville, Ohio -- to purchase certain assets and assume certain liabilities associated with two branches of Ohio Valley Bank Company, Gallipolis.

- Approved, July 1, 2019

Bank Premises

Cleveland

The Twin Valley Bank, West Alexandria, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, July 1, 2019

Banks, State Member

New York

M&T Bank, Buffalo, New York -- to engage in corporate debt underwriting through its wholly owned financial subsidiary, M&T Securities Inc., Buffalo.

- Approved, June 25, 2019 (A/C)

Change in Bank Control

Minneapolis

First National Agency of Bagley, Inc., Bagley, Minnesota -- to retain control of First National Agency of Bagley, Inc., and its subsidiary, First National Bank, Bagley (two notices).

- Permitted, July 1, 2019

Kansas City

High Plains Banking Group, Inc., Flagler, Colorado -- to retain control of High Plains Banking Group, Inc., and its subsidiary, High Plains Bank, Flagler.

- Permitted, July 3, 2019

Extensions of Time

Secretary

Rule Establishing Requirements for Qualified Financial Contracts of Global Systemically Important Banking Organizations (QFC Stay Rule) -- temporary extension of time for the following institutions to comply with certain requirements of the QFC Stay Rule: The Bank of New York Mellon Corporation, State Street Corporation, JPMorgan Chase & Co., Citigroup Inc., Wells Fargo & Company, Morgan Stanley, Bank of America Corporation, and The Goldman Sachs Group, Inc.

- Granted, June 28, 2019

(A/C)

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Comment Period		
HOMETOWN BANK	* 18C	Hometown Bank, Oxford, Massachusetts	Newspaper:	07/19/2019	
		("Hometown") to acquire Millbury Savings Bank, Millbury, Massachusetts ("Millbury"), with Hometown as the surviving entity. Hometown intends to operate all Millbury branches located in Millbury and Worcester, all of Massachusetts.		Not applicable	
Middlesex Federal MHC	* MHC Formation	Application to reorganize into a MHC	Newspaper:	Not available	
		structure through the formation of Middlesex Federal MHC, Somerville, Massachusetts, that will control Middlesex Federal Savings, F.A., Somerville, Massachusetts.	Federal Register:	Not available	
PROVIDENT BANCORP	* 3A1	Application by Provident Bancorp Inc.,	Newspaper:	Not available	
		Amesbury, Massachusetts (a newly formed Maryland corporation) to acquire 100% of the outstanding capital stock of Provident Bank, Amesbury, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the second-step conversion of Provident Bancorp, Amesbury, Massachusetts, from a mutual to stock form.	Federal Register:	07/16/2019	

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

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

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BNB BANK	* Branch	BNB Bank, Bridgehampton, New York, to establish a branch office to be located at 1450 Broadway, 37th Floor, New York, New York.	Newspaper: Federal Register:	07/11/2019 Not applicable

Federal Reserve Bank of New York

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarte	r
NONE						

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 6, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
	0 11		

NONE

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarte	r
NONE						

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
NEW HAZARD BANCORP,	* 3A1	Application by New Hazard Bancorp,	Newspaper:	Not available
INC		Lexington, KY to become a bank holding company by acquiring 100% percent of Hazard Bancorp, Hazard, KY and thereby indirectly acquire Peoples Bank & Trust Company, Hazard, KY	Federal Register:	08/02/2019

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	
NONE						

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
FIRST CITIZENS	* 3A1	First Citizens BancShares, Inc., Raleigh,	Newspaper:	08/05/2019
BANCSHARES, INC.	* 3A3	North Carolina, to acquire 100% of the voting shares of Entegra Financial Corp. and Entegra Bank, both of Franklin, North Carolina. In addition, First-Citizens Bank & Trust Company, Raleigh, North Carolina, to become a bank holding company for a moment in time upon the acquisition of Entegra Financial Corp.	Federal Register:	08/02/2019

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarte	r
NONE						

Federal Reserve Bank of Atlanta

Filer Filing Type Filing Proposal		End of Comment Period		
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1951 NW 7th Avenue, Miami, Florida, to be known as	Newspaper: Federal Register:	07/13/2019 Not applicable
		the Miami CRA Branch.		
SOUTHERN STATES	* 3A5	Southern States Bancshares, Inc., Anniston,	Newspaper:	08/02/2019
BANCSHARES, INC.	······································		Federal Register:	08/01/2019
		Wedowee, Alabama.		

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	
NONE						

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	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
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana to merge with MBT Financial Corp and thereby indirectly acquire Monroe Bank & Trust, both of Monroe, Michigan.	Newspaper: Federal Register:	07/14/2019 07/15/2019
FSB HOLDINGS, INC.	* 3A1	FSB Holdings, Inc., Fairview, Illinois to become a bank holding company by acquiring 100% of Fairview State Banking Company, Fairview, Illinois.	Newspaper: Federal Register:	Not available 08/02/2019
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

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt 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, 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
NEB CORPORATION	* 3A5	NEB Corporation, Fond du Lac, Wisconsin to merge with National Bancshares Waupun, Inc. and thereby indirectly acquire NBW Bank, both of Waupun, Wisconsin.	Newspaper: Federal Register:	07/11/2019 07/25/2019
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
WINTRUST FINANCIAL CORPORATION	* 18C * 3A5 * Branch	Wintrust Financial Corporation, Rosemont, Illinois, to acquire 100 percent of STC Bancshares Corp., and thereby indirectly acquire STC Capital Bank, both of St. Charles, Illinois. In addition, Wintrust Financial Corporation's subsidiary bank, St. Charles Bank & Trust Company, St. Charles, Illinois, to merge with STC Capital Bank, St. Charles, Illinois. As a result of the merger, all offices of STC Capital Bank office will become branches of St. Charles Bank & Trust Company.	Newspaper: Federal Register:	Not available 08/02/2019

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	
NONE						

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
FIRST CO BANCORP, INC.	* 3A3	First Co Bancorp, Inc., Collinsville, Illinois, to acquire 100 percent of the voting shares of Columbia National Bank, Columbia, Illinois.	Newspaper: Federal Register:	07/28/2019 08/01/2019

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE						
CRA Exam	ninations scheduled for	Quarter of				
Institution			Location		Quarter	
NONE						

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to acquire up to 35% of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly increase control of Bank Forward, Hannaford, North Dakota.	Newspaper: Federal Register:	Not available 07/29/2019
BRIDGER COMPANY, THE	* 3A3	The Bridger Company, Bridger, Montana to acquire 100 percent of the voting shares of First Security Bank of Malta, Malta, Montana and Valley Bank of Glasgow, Glasgow, Montana.	Newspaper: Federal Register:	Not available 08/02/2019
GUARANTY DEVELOPMENT COMPANY	CIC	Taylor A. Wortman, Bozeman, Montana, to acquire voting control of 25 percent or more of the shares of Guaranty Development Company, Livingston, Montana, and thereby indirectly acquire control of American Bank, Bozeman, Montana.	Newspaper: Federal Register:	Not available 07/08/2019

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarte	r
NONE						

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commer	nt Period	
BANK OF COMMERCE	* Branch	Bank of Commerce, Chelsea, Oklahoma, to Newspaper:		07/19/2019	
		establish a branch at 217 South Adair Street, Pryor, Oklahoma.	Federal Register:	Not applicable	
CITIZENS STATE BANK	* 18C	Citizens State Bank, Wisner, Nebraska, to	Newspaper:	07/29/2019	
	* Branch	merge with Cass County Bank, Plattsmouth, Nebraska, and incident thereto, to establish several branches.	Federal Register:	Not applicable	
	Newspaper:	07/29/2019			
		establish a mobile branch in connection with its physical branch at 234 Pine Street, Creston, Nebraska.	Federal Register:	Not applicable	
SPIRIT BANKCORP, INC.	CIC	The Melinda Mercer Revocable Trust and	Newspaper:	Not available	
		Kelly Brothers, A Business Trust, Melinda Mercer, Tulsa, Oklahoma, individually and as trustee, the Mel Mercer Revocable Trust, the Kelly Mercer Revocable Trust, and the Logan Mercer Revocable Trust, Mel Mercer, Tulsa, Oklahoma, individually and as trustee, Logan Mercer, Broken Arrow, Oklahoma, Kelly Mercer, Tulsa, Oklahoma, Brad Kelly, Dallas, Texas, the Raymond Lynn Fesperman and Susan K. Fesperman Trust, Raymond Lynn Fesperman, Tulsa, Oklahoma, as trustee, and Payton Fesperman, Tulsa, Oklahoma, to acquire voting shares of Spirit Bankcorp, Inc., Bristow, Oklahoma, and thereby be approved as members of the Mercer-Kelly- Fesperman Family Group, which collectively controls 25 percent or more of the company. Spirit Bankcorp, Inc., controls SpiritBank, Tulsa, Oklahoma.	Federal Register:	07/19/2019	

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE						
CRA Exam	ninations scheduled for	Quarter of				
Institution			Location		Quarter	
NONE						

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commen	t Period
AMERICAN BANK HOLDING CORPORATION	CIC	Notice by Patricia H. Wallace, individually, and as trustee of the George S. Hawn Family Lifetime Trust, George S. Hawn, Jr. Family 2011 GST Exempt Trust, JHC 2004 Electing Small Business Trust f/b/o Benjamin B. Wallace, Jr., JHC 2004 Electing Small Business Trust f/b/o Patricia (Tricia') H. Wallace, and co- trustee for the Wallace Family 2016 GST Exempt Trust, all of Corpus Christi, Texas; Benjamin B. Wallace, individually and as co-trustee for the Wallace Family 2016 GST Exempt Trust, Corpus Christi, Texas; Christina H. Hawn, individually and as trustee of the Christina H. Hawn Family 2016 GST Exempt Trust, Corpus Christi, Texas; John W. Wallace and Sally Wallace, both of Corpus Christi, Texas; Clayton J. Hoover, Jr., San Antonio, Texas; Gipson S. H. Dolan, as trustee of Gipson Sherman Hawn Dolan Revocable Lifetime Trust, Naples, Florida; Hailey M. H. Brown, as trustee of Hailey McCollough Hawn Brown Revocable Lifetime Trust, Charlotte, North Carolina; Helena M.H. Perry, as trustee of Helena McFarlin Hawn Perry Revocable Lifetime Trust, Vero Beach, Florida; and Hewit H. Rome, as trustee of Hewit Hawn Rome Revocable Lifetime Trust, Naples, Florida; together a group acting in concert, to acquire and retain control of American Bank Holding Corporation and indirectly, American Bank, National Association, both of Corpus Christi, Texas.	Newspaper: Federal Register:	Not available 07/03/2019
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas to establish a branch at 2019 South 77 Sunshine Strip, Harlingen, Cameron County, Texas 78550, currently the Bank's home office.	Newspaper: Federal Register:	Not available Not applicable

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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CRA Exam	ninations scheduled for	Quarter of				
Institution			Location		Quarter	
NONE						

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE BANK OF COMMERCE	* 18C	Heritage Bank of Commerce, San Jose,	Newspaper:	Not available
	* Branch	California, to merge with Presidio Bank, San Francisco, California, and thereby acquire six branch offices.	Federal Register:	Not applicable
SEACOAST COMMERCE	* Branch	Seacoast Commerce Bank, San Diego, California, proposes to establish a new branch office at 8311 W. Sunset Road, Suite 140, Las Vegas, Nevada.	Newspaper:	Not available
BANK			Federal Register:	Not applicable

Federal Reserve Bank of San Francisco

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