
Federal Reserve Release



H.2

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

No. 36

Week Ending September 7, 2019

Bank Holding Companies

Hancock Whitney Corporation, Gulfport, Mississippi -- to merge with MidSouth Bancorp, Inc., Lafayette, Louisiana, and thereby indirectly acquire MidSouth Bank, N.A.

- Approved, September 5, 2019

Forms

Forms -- final Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with the Bureau of Consumer Financial Protection's Regulation E (FR E).

- Approved, September 3, 2019

Personnel

Division of Supervision and Regulation -- appointment of Kathleen Johnson and Steve Spurry as deputy associate directors.

- Announced, September 4, 2019

Management Division -- temporary reassignment of Steven Miranda as program executive in the Office of the Chief Operating Officer.

- Approved, August 30, 2019

(A/C)

Regulations and Policies

Prepaid Cards -- annual report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, August 30, 2019

(A/C)

Regulations and Policies

Regulatory Capital Rules -- publication for comment of a notice of proposed rulemaking to (1) implement a risk-based capital requirement for depository institution holding companies significantly engaged in insurance activities and (2) implement a new reporting form (FR Q-1, Reporting Form for the Capital Requirements for Board-Regulated Institutions Significantly Engaged in Insurance Activities).

- Approved, September 3, 2019

Enforcement

American Express Bank International (now known as Standard Chartered Bank International (Americas), Limited), Miami, Florida -- cease-and-desist order dated August 3, 2007, terminated August 27, 2019.

- Announced, September 5, 2019

First State Bank Nebraska, Lincoln, Nebraska -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, September 5, 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

Secretary

1st Source Bank, South Bend, Indiana -- to establish a branch at 104 South Jackson Street, Auburn.

- Approved, September 3, 2019

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 6002 Heartland Drive, Whitestown, Indiana; the intersection of U.S. Highway 59 South and FM 762 (Thompson Road), Rosenberg, Texas; Johnson Ferry Road N.E., west of Ashford Dunwoody Road N.E., Atlanta, Georgia; Spout Springs Road, south of Friendship Road, Flowery Branch; the intersection of Terrell Mill Road S.E. and Powers Ferry Road S.E., Marietta; Goodman Road, east of Horn Lake Road, Horn Lake, Mississippi; 1900 North 18th Street, Monroe, Louisiana; Austin Peay Highway, southwest of New Covington Pike, Memphis, Tennessee; and West Lockwood Avenue, west of North Elm Avenue, Webster Groves, Missouri.

- Approved, September 6, 2019

Bank Holding Companies

Dallas

AIM Bancshares, Inc., Levelland, Texas -- waiver of application to acquire Union Bancshares, Inc., Clayton, New Mexico, and FNB New Mexico (FNB), in connection with the merger of FNB with and into AimBank, Littlefield, Texas.

- Granted, September 5, 2019

Bank Holding Companies

Dallas

Grant Bancshares, Inc., Natchitoches, Louisiana -- waiver of application to acquire First State Bank (FSB), Hemphill, Texas, in connection with the merger of FSB with and into BOM Bank, Natchitoches, Louisiana.

- Granted, September 5, 2019

Atlanta

River Financial Corporation, Prattville, Alabama -- waiver of application to merge with Trinity Bancorp, Inc., Dothan, and thereby acquire Trinity Bank, in connection with the merger of Trinity Bank with and into River Bank and Trust, Prattville.

- Granted, September 5, 2019

Banks, State Member

Atlanta

BBVA USA, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, September 6, 2019

Change in Bank Control

Secretary

American Bank Holding Corporation, Corpus Christi, Texas -- change in bank control of American Bank Holding Corporation and its subsidiary, American Bank, N.A, Corpus Christi.

- Permitted, September 6, 2019

Kansas City

Washington 1st Banco, Inc., Washington, Kansas -- to retain control of Washington 1st Banco, Inc., and its subsidiary, FNB Washington, Washington.

- Permitted, September 6, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY BANCORP, INC.	CIC	Notification Submitted Pursuant to 12 C.F.R. S 225.42(b)(1)(i) on behalf of Barbara J. Sloane, Barry R. Sloane, Linda Sloane Kay and Frank Dardeno with respect to Century Bancorp, Inc., Medford, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not available

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 September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 7, 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
CHEBELLE CORPORATION	CIC	Notice by Kathryn M. Fattig, Chelsea, Iowa, individually, to retain control; and D. Neil Erusha and Patricia M. Erusha, both of Solon, Iowa, to join the Erusha Family Control Group as approved in 1982 and retain control of Chebelle Corporation and thereby indirectly control Chelsea Savings Bank, both of Belle Plaine, Iowa.	Newspaper: Federal Register:	Not available Not available
RIGLER INVESTMENT COMPANY	CIC	Notice by Nancy Rigler as trustee of the Nancy Rigler Trust; the Nancy Rigler Trust, both of De Kalb, Illinois; John P. Rigler II as trustee of the John P. Rigler II trust; the John P. Rigler II Trust, both of New Hampton, Iowa; John P. Rigler III, personally and as trustee of the John P. Rigler III Trust; the John P. Rigler III Trust both of Urbandale, Iowa; David A. Rigler, personally and as trustee of the David A. Rigler trust; the David A. Rigler Trust, both of Waukee, Iowa; Hannah Rigler, personally and as trustee of the Hannah Rigler trust; the Hannah Rigler Trust; both of Iowa City, Iowa; Joi Povlsen Dundas, personally and as trustee of the Nancy Rigler Family Irrevocable Trust FBO Joi Dundas,; the Nancy Rigler Family Irrevocable Trust FBO Joi Dundas, both of Stillman Valley, Illinois; altogether with Paul Kristian Povlsen IV, personally and as trustee of the Nancy Rigler Family Irrevocable Trust FBO Paul Kristian Povlsen IV; the Nancy Rigler Family Irrevocable Trust FBO Paul Kristian Povlsen IV, both of Flagstaff, Arizona; as a group acting in concert to join the Rigler Family Control Group approved on November 21, 1995 and retain control of Rigler Investment Company, and thereby indirectly control Green Circle Investments Inc and Peoples Bank, all of Clive, Iowa.	Newspaper: Federal Register:	Not available 08/30/2019
SECURITY SAVINGS BANK	* Branch	Security Savings Bank, Gowrie, Iowa to establish a branch at 725 Shakespeare Avenue, Stratford, Iowa.	Newspaper: Federal Register:	09/15/2019 Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment 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
WINTRUST FINANCIAL CORPORATION	* 18C * 3A5 * Branch	Wintrust Financial Corporation, Rosemont, Illinois, to acquire 100 percent of SBC Incorporated., and thereby indirectly acquire Countryside Bank, both of Countryside, Illinois. In addition, Wintrust Financial Corporation's subsidiary bank, Hinsdale Bank & Trust Company, Hinsdale, Illinois, to merge with Countryside Bank, Countryside, Illinois. As a result of the merger, all offices of Countryside Bank will become branches of Hinsdale Bank & Trust Company.	Newspaper: Federal Register:	Not available 09/23/2019

District: 7
Federal Reserve Bank of Chicago

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
643340	EASTERN MI BK, CROSWELL, MICHIGAN	06/03/2019	09/01/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
KING HARRIS BANCORP, INC	* 3A1	King Harris Bancorp, Inc., Louisville, Kentucky, to become a bank holding company by acquiring 89.77 percent of the voting shares of Community Financial of Kentucky, Inc., Lebanon, Kentucky, and thereby indirectly acquire Peoples Bank, Lebanon, Kentucky.	Newspaper:	09/27/2019
			Federal Register:	10/01/2019

District: 8
Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 7, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
WATFORD CITY BANCSHARES, INC.	CIC	Stephen P. Stenehjem, West Fargo, North Dakota, Erik P. Stenehjem, Paradise Valley Arizona, Kira L. Stenehjem Noll, Watford City, North Dakota, and Kristen K. Stenehjem, Watford City, North Dakota, to retain shares and thereby join the Stenehjem family shareholder group acting in concert, which controls 25% or more of the shares of Watford City Bancshares, Inc., Watford City, North Dakota. Watford City Bancshares, Inc. controls First International Bank and Trust, Watford City, North Dakota.	Newspaper:	Not available
			Federal Register:	09/09/2019

District: 9
Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 7, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BELLWOOD COMMUNITY HOLDING COMPANY	CIC	Notice submitted by Ross M. Tessendorf, Blair, Nebraska; Todd J. Tessendorf, Lincoln, Nebraska; and Travis J. Tessendorf, Columbus, Nebraska, as a family group acting in concert, to acquire voting shares of Bellwood Community Holding Company, parent of Bank of the Valley, both in Bellwood, Nebraska.	Newspaper: Federal Register:	Not available 09/11/2019
BELLWOOD COMMUNITY HOLDING COMPANY	CIC	Notice submitted by Ryan G. Tessendorf, Columbus, Nebraska; and Wendy K. Matthews, Bemidji, Minnesota, as a family group acting in concert, to acquire voting shares of Bellwood Community Holding Company, parent of Bank of the Valley, both in Bellwood, Nebraska.	Newspaper: Federal Register:	Not available 09/19/2019
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to acquire up to 7.00 percent of the voting shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust, Marysville, Kansas.	Newspaper: Federal Register:	Not available 09/23/2019
CORNHUSKER BANK	* Branch	Cornhusker Bank, Lincoln, Nebraska, to establish a branch at 11102 Blondo Street, Suite 102, Omaha, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
COWBOY BANCSHARES, LLC	* 3A1	Cowboy Bancshares, LLC, Enid, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Kremlin, Kremlin, Oklahoma.	Newspaper: Federal Register:	Not available Not available
FIRST OPTION BANK	* 18C * Branch	First Option Bank, Osawatomie, Kansas, to merge with Pony Express Community Bank, Saint Joseph, Missouri, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 14827 Candelas Parkway, Arvada, Colorado.	Newspaper: Federal Register:	Not available Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 September 7, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREATER STATE BANCSHARES CORP.	CIC	Notice by Edwin M. Payne, Weslaco, Texas, to retain 10 percent or more of the outstanding voting shares and control of Greater State Bancshares Corp., and indirectly Greater State Bank, both of McAllen, Texas	Newspaper: Federal Register:	Not available 09/18/2019
KIDD PARTNERS, LTD.	* 3A3	Application by Kidd Partners, Ltd., Tyler, Texas, to acquire up to 11.74 percent of Spirit of Texas Bancshares, Inc., Conroe, Texas, and indirectly, Spirit of Texas Bank SSB, College Station, Texas	Newspaper: Federal Register:	Not available Not available
SPIRIT OF TEXAS BANCSHARES, INC.	* 3A5	Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of Chandler Bancorp, Inc., Tyler, Texas, and indirectly, Chandler Bancorp of Nevada, Inc., Carson City, Nevada, and Citizens State Bank, Tyler, Texas.	Newspaper: Federal Register:	Not available Not available
WOODSON BANCSHARES, INC.	CIC	Retroactive notice by Donna Richards Foster, Darla Janice Richards, and Debbie R. Leinenbach, all of Throckmorton, Texas, together a group acting in concert, to retain control of Woodson Bancshares, Inc., and indirectly, First State Bank, both of Graham, Texas.	Newspaper: Federal Register:	Not available 09/18/2019

District: 11
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
- 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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 7, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch office in the Kahala Mall Shopping Center located at 4211 Waiialae Avenue, Honolulu, Hawaii.	Newspaper:	Not available
			Federal Register:	Not applicable
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, requests prior approval to make a public welfare investment of up to a maximum of \$7,020,217 in Hunt Capital Partners Tax Credit Fund 29, LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BAYCOM CORP	* 18C * 3A5 * Branch	1) BayCom Corp, Walnut Creek, California, to merge with TIG Bancorp, and thereby indirectly acquire First State Bank of Colorado, both of Greenwood Village, Colorado, 2) First State Bank of Colorado, Greenwood Village, Colorado, to merge with and into United Business Bank, Walnut Creek, California; and 3) United Business Bank to acquire 9 branch offices of First State Bank of Colorado.	Newspaper:	Not available
			Federal Register:	09/24/2019
DCB FAMILY HOLDING CORPORATION	* 3A1	DCB Family Holding Corporation, Salt Lake City, Utah, to become a bank holding company by acquiring 27.64 percent of Home Credit Corporation, and thereby indirectly acquiring control of its subsidiary, Home Savings Bank, both of Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	09/30/2019
GREATER PACIFIC BANCSHARES	CIC	Change in Bank Control filing by The Rahman Family Trust Dated: August 7, 1997, Yahia Abdul Rahman and Magda Abdul Rahman, Trustees, Altadena, California, to retain voting shares of Greater Pacific Bancshares, and thereby indirectly retain shares of Bank of Whittier, National Association, both of Whittier, California.	Newspaper:	Not available
			Federal Register:	09/25/2019
JGS, JR. FAMILY HOLDING CORPORATION	* 3A1	JGS, Jr. Family Holding Corporation, Salt Lake City, Utah, to become a bank holding company by acquiring 60.86 percent of Home Credit Corporation, and thereby indirectly acquiring control of its subsidiary, Home Savings Bank, both of Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	09/30/2019

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.

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