
Federal Reserve Release



H.2

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

No. 38

Week Ending September 21, 2019

Forms

Forms -- initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation RR (FR RR); final Board reviews to extend with revision the Notice of Proposed Declaration of Dividend (FR 1583) and Payments Surveys (FR 3054); and final Board review to extend without revision the Notice of Proposed Stock Redemption (FR 4008).

- Approved, September 20, 2019

Forms -- initial Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9, FR Y-9LP, FR Y-9SP, Y-9ES, and FR Y-9CS).

- Approved, September 20, 2019

Enforcement

Optimumbank Holdings, Inc., Fort Lauderdale, Florida -- written agreement dated June 22, 2010, terminated September 11, 2019.

- Announced, September 19, 2019

S&R Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

St. Louis

Progressive Ozark Bank, Salem, Missouri -- to establish a branch at 204 Jennifer Street, Mansfield.

- Returned, September 19, 2019

Chicago

Security Savings Bank, Gowrie, Iowa -- to establish a branch at 725 Shakespeare Avenue, Stratford.

- Approved, September 20, 2019

Bank Holding Companies

Chicago

Ames National Corporation, Ames, Iowa -- to acquire Iowa State Savings Bank, Creston.

- Approved, September 18, 2019

Minneapolis

Bancommunity Service Corporation, St. Peter, Minnesota -- to acquire State Bank of Belle Plaine, Belle Plaine.

- Approved, September 16, 2019

General Counsel

Clinton Bancshares, Inc., Clinton, Oklahoma -- to permit an individual (1) to retain a beneficial interest in shares of Clinton Bancshares, Inc., and (2) to control 100 percent of Clinton Bancshares' shares as part of a group acting in concert.

- Approved, September 16, 2019

Bank Holding Companies

Chicago

First Trust Financial Corporation, Kankakee, Illinois -- waiver of application to acquire Prairie State Bancorp, Danforth, and indirectly acquire Farmers State Bank of Danforth (FSB), in connection with the merger of FSB with and into First Trust Bank of Illinois, Kankakee.

- Granted, September 17, 2019

Minneapolis

Grove Financial Group, Inc., Excelsior, Minnesota -- to become a bank holding company through the acquisition of First State Bank of Grove City, Grove City.

- Approved, September 20, 2019

St. Louis

Guaranty Capital Corporation, Belzoni, Mississippi -- waiver of application to merge with First Alliance Bancshares, Inc., Cordova, Tennessee, in connection with the merger of First Alliance Bank with and into Guaranty Bank and Trust Company, Belzoni, Mississippi.

- Granted, September 20, 2019

Chicago

Hometown Community Bancorp, Inc., Morton, Illinois; and Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust -- waiver of application to acquire First Trust and Savings Bank (FTSB), Albany, in connection with the merger of FTSB with and into Morton Community Bank, Morton.

- Granted, September 18, 2019

Atlanta

IFB Bancorp, Inc., Miami, Florida -- to become a bank holding company by acquiring International Finance Bank, Miami.

- Withdrawn, September 18, 2019

Bank Holding Companies

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- waiver of application to acquire Choice Bancorp, Inc., Oshkosh, and indirectly acquire Choice Bank, in connection with the merger of Choice Bank with and into Nicolet National Bank, Green Bay.

- Granted, September 17, 2019

Kansas City

The Osawatomie Agency, Inc., Osawatomie, Kansas -- waiver of application to acquire Pony Express Bancorp, Inc., Elwood, and Pony Express Community Bank (PECB), Saint Joseph, Missouri, in connection with the merger of PECB with and into First Option Bank, Osawatomie, Kansas.

- Granted, September 19, 2019

General Counsel

Premier Financial Bancorp, Inc., Huntington, West Virginia -- waiver of application to acquire the First National Bank of Jackson (FNB), Jackson, Kentucky, in connection with the merger of FNB with and into Citizens Deposit Bank and Trust, Inc., Vanceburg.

- Granted, September 18, 2019

Minneapolis

Westbrand, Inc., Minot, North Dakota -- to acquire BlackRidge Financial, Inc., West Fargo, and thereby indirectly acquire BlackRidgeBANK, Fargo.

- Approved, September 18, 2019

Bank Holding Companies

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (w/ 401(k) Provisions) (Amended and Restated Effective March 1, 2006), The Woodlands, Texas; and Woodforest Financial Group Employee Stock Ownership Trust -- to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank, Houston.

- Approved, September 18, 2019

Bank Mergers

Kansas City

First Option Bank, Osawatomie, Kansas -- to merge with Pony Express Community Bank, Saint Joseph, Missouri, and thereby establish branches.

- Approved, September 19, 2019

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, September 20, 2019

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, September 18, 2019

Change in Bank Control

Kansas City

O & F Cattle Company, Oshkosh, Nebraska -- to retain control of O & F Cattle Company and its subsidiary, Nebraska State Bank, Oshkosh.

- Permitted, September 16, 2019

Chicago

Rigler Investment Company, Clive, Iowa -- to retain control of Rigler Investment Company and its subsidiaries, Green Circle Investments Inc., Clive, and Peoples Bank.

- Permitted, September 16, 2019

Savings and Loan Holding Companies

Philadelphia

Columbia Bank MHC, Fair Lawn, New Jersey, and Columbia Financial, Inc. -- to acquire Stewardship Financial Corporation, Midland Park, and thereby indirectly acquire Atlantic Stewardship Bank (Atlantic), in connection with Atlantic's merger with and into Columbia Bank, Fair Lawn, a subsidiary of Columbia Financial, Inc.

- Approved, September 17, 2019

Philadelphia

Stewardship Financial Corporation, Midland Park, New Jersey -- to convert to a savings and loan holding company upon the conversion of Atlantic Stewardship Bank, Midland Park, from a commercial bank to stock savings association.

- Approved, September 17, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO SANTANDER INTERNATIONAL	Other Foreign	Application by Banco Santander International, Miami, Florida ("BSI") to extend the period of its corporate existence pursuant to section 25A of the Federal Reserve Act.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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
NB FINANCIAL MHC	* 18C	NB Financial, MHC and NB Financial, Inc., both of Needham, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Needham Bank, Needham, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A1		Federal Register:	Not available
	* 3A3			

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 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOGOTA FINANCIAL CORP	* 3A1	Bogota Financial, MHC and Bogota Financial Corp., both of Teaneck, New Jersey, to become bank holding companies by acquiring 100 percent of the shares in Bogota Savings Bank, Teaneck, New Jersey, upon a conversion of Bogota Savings Bank from mutual to stock form, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available
Bogota Financial, MHC	4c8	Bogota Financial, MHC and Bogota Financial Corp., both of Teaneck, New Jersey, to engage de novo in extending credit and servicing loans, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not applicable
			Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending September 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending September 21, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CF MUTUAL HOLDING COMPANY	* MHC Conversion * SLHC Formation	Application by CF Mutual Holding Company, Cincinnati, Ohio, the mutual holding company that controls Cincinnati Federal, Cincinnati, Ohio, to complete a second step conversion, converting from the mutual to the stock form. Pursuant to the conversion, CF Mutual Holding Company and Cincinnati Bancorp, Cincinnati, Ohio, the existing federal mid-tier savings and loan holding company, will cease to exist and Cincinnati Federal will become a wholly-owned subsidiary of Cincinnati Bancorp, Inc., Cincinnati, Ohio, a newly-formed Maryland corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of Cincinnati Federal.	Newspaper: Federal Register:	09/17/2019 10/22/2019
FIRST & PEOPLES BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by William Buffin Clarke, Russell, KY, individually, and as part of the William Buffin Clarke Family Control Group, consisting of William Buffin Clarke; Gale L. Clarke, Russell, KY; James R. Clarke, Louisville, KY; and Patrick B. Clarke, Russell, KY; to retain and acquire 25% or more of the shares of First & Peoples Bancshares, Inc., Russell, KY, thereby indirectly controlling First & Peoples Bank and Trust Company, Russell, KY	Newspaper: Federal Register:	Not available 10/10/2019
FIRST MUTUAL HOLDING CO.	* SLHC Acquisition	Application by First Mutual Holding Company, Lakewood, Ohio, to acquire 100 percent of Blue Grass Federal Savings and Loan Association, Paris, Kentucky, pursuant to Section 10(e) of the Home Owners Loan Act.	Newspaper: Federal Register:	10/16/2019 10/21/2019

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.

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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 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 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLEAR MOUNTAIN BANK	* Branch Premises	Clear Mountain Bank, Bruceton Mills, West Virginia to establish a branch at 6200 Memorial Church Drive, Westover, West Virginia, and to increase its investment in bank premises by \$2,815,000.	Newspaper:	09/30/2019
			Federal Register:	Not applicable

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		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending September 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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 21, 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
ARBOR BANCORP, INC.	CIC	Notice by the Michael C. Martin Gift Trust U/A/D 6.22.16, with Kristine M.P. Martin and William S. Martin as co-trustees; the William S. Martin Gift Trust U/A/D 5.18.16, with Jeanne Anna Kelso and William C. Martin as co-trustees; the William C. Martin GRAT Remainder Trust fbo William S. Martin dated 5.24.17, with William C. Martin as trustee; the William C. Martin GRAT Remainder Trust fbo Michael C. Martin dated 5.24.17, with William C. Martin as trustee; the William C. Martin 2019 Grantor Retained Annuity Trust #1, with William C. Martin as trustee; and the William C. Martin 2019 Grantor Retained Annuity Trust #2, with William C. Martin as trustee, all of Ann Arbor, Michigan, to join the Martin Family Control Group approved on December 15, 2017 and June 21, 2018; and retain and acquire control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available Not available
CENTRAL BANCSHARES, INC.	* 3A3 4c8	Central Bancshares, Inc., Muscatine, Iowa, to acquire 100 percent of the outstanding shares of Walcott Trust & Savings Bank, Walcott, Iowa. Central Bancshares, Inc., to acquire Hail, Inc., Walcott, Iowa, and engage in insurance in small towns.	Newspaper: Federal Register:	10/18/2019 10/24/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK HOLDING, INC.	CIC	Notice by Warren E. Hansen Jr., Delavan, Wisconsin, managing member of 205 MacArthur, LLC; 205 MacArthur, LLC, Mukwonago, Wisconsin, together with Warren E. Hansen Jr. and Eunice N Hansen, Delavan, Wisconsin, as trustee of the Warren E. Hansen and Eunice N. Hansen Joint Revocable Living Trust; the Warren E. Hansen and Eunice N. Hansen Joint Revocable Living Trust, Delavan, Wisconsin; Warren E. Hansen Jr., Delavan, Wisconsin, as Secretary of Caldwell Cemetery Association; and Caldwell Cemetery Association, Delavan, Wisconsin, as a Group acting in concert, to retain 10 percent or more of the shares and thereby control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin. Citizen's Bank Holding, Inc. controls Citizens Bank, Mukwonago, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
FFBW, INC.	* MHC Conversion * SLHC Formation	FFBW, Inc., Brookfield, Wisconsin, to become a savings and loan holding company by acquiring 100 percent of First Federal Bank of Wisconsin, Waukesha, Wisconsin, in connection with the merger of FFBW, Mutual Holding Company into FFBW, Inc., both headquartered in Brookfield, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/22/2019
LONGVIEW CAPITAL CORPORATION	CIC	Notice by David A. Albin, as general partner of MJD Family Investments Limited Partnership and DAA Investments, L.P., Newman, Illinois, and David A. Albin, Newman, Illinois, as a group acting in concert, to retain control of 25 percent or more of Longview Capital Corporation, Newman, Illinois, and thereby indirectly control Longview Bank, Ogden, Illinois; Longview Bank & Trust, Chrisman, Illinois; and Bank of Gibson City, Gibson City, Illinois. In addition, MJD Family Investments Limited Partnership, a Delaware Limited Partnership, Newman, Illinois, and DAA Investments LP, a Delaware Limited Partnership, Newman, Illinois, are seeking to become qualified family partnerships pursuant to 12 U.S.C. Code 1841 (0)(10).	Newspaper:	Not available
			Federal Register:	Not available
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe, Michigan to acquire 100 percent of West Michigan Community Bank, Hudsonville, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	03/11/2019

* Subject to the provisions of the Community Reinvestment Act

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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.

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending September 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 1290 W. Myrtle St., Boise, Idaho.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 21, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMG NATIONAL CORP.	CIC	Notice submitted by Michael S. Wright, individually and as trustee of the E&N-AMG National Trust Bank Irrevocable Trust; and the NSW-AMG National Trust Bank Irrevocable Trust, all in Castle Pines, Colorado, to retain voting shares of AMG National Corp., Greenwood Village, Colorado, parent of AMG National Trust Bank, Boulder, Colorado; and to become members of the Wright Family Group which controls AMG National Corp.	Newspaper:	Not available
			Federal Register:	Not available
ANDOVER FINANCIAL CORPORATION	CIC	Parker C. McConachie, Wichita, Kansas, as trustee of the Parker C. McConachie Irrevocable Trust Dated 12/30/2012, to retain voting shares of Andover Financial Corporation, parent of Andover State Bank, both in Andover, Kansas; and to be approved as a member of the McConachie family group.	Newspaper:	Not available
			Federal Register:	10/07/2019
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:	Not available
			Federal Register:	10/07/2019
CROSSDALE, INC.	CIC	Notice submitted by Theodore L. Starr, Hiawatha, Kansas; and Randolph W. Starr, Loveland, Colorado, to retain voting shares of Crossdale, Inc., parent of Citizens State Bank & Trust Company, both in Hiawatha, Kansas.	Newspaper:	10/11/2019
			Federal Register:	Not available
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of First National Financial Corporation, parent of Bank of Estes Park, both in Estes Park, Colorado.	Newspaper:	Not available
			Federal Register:	10/10/2019
FIRST NEBRASKA BANCS, INC.	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of First Nebraska Bancs, Inc., Sidney, Nebraska, parent of Points West Community Bank, Sidney, Nebraska; and Points West Community Bank, Windsor, Colorado.	Newspaper:	Not available
			Federal Register:	10/10/2019
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 14827 Candelas Parkway, Arvada, Colorado.	Newspaper:	09/13/2019
			Federal Register:	Not applicable
O & F CATTLE COMPANY	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of O&F Cattle Company, parent of Nebraska State Bank, both in Oshkosh, Nebraska.	Newspaper:	Not available
			Federal Register:	10/10/2019

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
WHITCORP FINANCIAL COMPANY	CIC	Brian G. Wurst, Lamar, Colorado in his capacity as Trustee of three trusts; the Frank E. Whitham Trust No. 1, the Frank E. Whitham Trust No. 2, and Stewart A Whitham Trust No. 3, to acquire voting shares of Whitcorp Financial Company, Leoti, Kansas, and thereby indirectly control Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado, and to be approved as a member of the Whitham Control Group which controls Whitcorp Financial Company.	Newspaper:	09/18/2019
			Federal Register:	07/25/2019

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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- 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 21, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	10/15/2019
SHELBY BANCSHARES, INC.	CIC	Notice by Rick L. Campbell, Angela Campbell Koonce, James Campbell, Cameron McElroy and Collin McElroy, all of Center, Texas, as a group of persons acting in concert (collectively the "Campbell Group") to retain 25 percent or more of the outstanding voting shares and control of Shelby Bancshares, Inc. (the "Company"), which controls Shelby Savings Bank, SSB, both of Center, Texas; and by Rick L. Campbell, to acquire 10% or more of the outstanding voting shares and control of Company	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	10/15/2019

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		

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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 21, 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
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:	09/22/2019
			Federal Register:	09/30/2019
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:	09/22/2019
			Federal Register:	09/30/2019
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, proposes to establish a new branch office at 1725 Blake Street, 4th floor, Denver, Colorado.	Newspaper:	09/19/2019
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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.

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act