
Federal Reserve Release



H.2

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

No. 40

Week Ending October 5, 2019

Regulations and Policies

Volcker Rule -- interagency final rule to amend the regulations implementing section 13 of the Bank Holding Company Act (the "Volcker rule") in order to provide banking entities with clarity about what activities are prohibited and to improve supervision and implementation of section 13.

- Approved, October 3, 2019

Enforcement

Columbus Bank & Trust, Columbus, Georgia -- issuance of a consent order of prohibition against John D. Evans, a former institution-affiliated party.

- Announced, October 3, 2019

Regions Bank, Birmingham, Alabama -- issuance of a consent order of prohibition against Timothy McMillian, a former institution-affiliated party.

- Announced, October 1, 2019

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Kansas City

Cornhusker Bank, Lincoln, Nebraska -- to establish a branch at 11102 Blondo Street, Omaha.

- Approved, October 4, 2019

Bank Holding Companies

Philadelphia

ACNB Corporation, Gettysburg, Pennsylvania -- waiver of application to acquire Frederick County Bancorp, Inc., Frederick, Maryland, and Frederick County Bank (FC Bank), in connection with the merger of FC Bank with and into ACNB Bank, Gettysburg, Pennsylvania.

- Granted, October 4, 2019

Chicago

Associated Banc-Corp, Green Bay, Wisconsin -- waiver of application to acquire First Staunton Bancshares, Staunton, Illinois, and The First National Bank in Staunton (FNB Staunton), in connection with the merger of FNB Staunton with and into Associated Bank, Green Bay, Wisconsin.

- Granted, October 1, 2019

San Francisco

Banner Corporation, Walla Walla, Washington -- waiver of application to acquire AltaPacific Bancorp, Santa Rosa, California, and AltaPacific Bank, in connection with the merger of AltaPacific Bank with and into Banner Bank, Walla Walla, Washington.

- Granted, October 1, 2019

Bank Holding Companies

San Francisco

BayCom Corp, Walnut Creek, California -- (1) to merge with TIG Bancorp, Greenwood Village, Colorado, and First State Bank of Colorado (FSB); and (2) for FSB to merge with and into United Business Bank, Walnut Creek and thereby acquire branches.

- Approved, October 1, 2019

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- to acquire shares of UBT Bancshares, Inc., Marysville, and thereby indirectly acquire United Bank & Trust.

- Approved, October 3, 2019

Richmond

Blue Ridge Bankshares, Inc., Luray, Virginia -- to acquire Virginia Community Bankshares, Inc., Louisa, and thereby indirectly acquire Virginia Community Bank.

- Approved, October 4, 2019

Richmond

Carolina Financial Corporation, Charleston, South Carolina -- waiver of application to acquire Carolina Trust BancShares Inc., Lincolnton, North Carolina, and Carolina Trust Bank (CTB), in connection with the merger of CTB with and into CresCom Bank, Charleston, South Carolina.

- Granted, October 2, 2019

Chicago

Discover Financial Services, Riverwoods, Illinois -- to acquire shares through the formation of a subsidiary, DFS Bank, New Castle, Delaware.

- Withdrawn, October 4, 2019

Bank Holding Companies

St. Louis

King Harris Bancorp, Inc., Louisville, Kentucky -- to become a bank holding company by acquiring shares of Community Financial of Kentucky, Inc., Lebanon, and thereby indirectly acquire Peoples Bank.

- Approved, October 4, 2019

General Counsel

Live Oak Bancshares, Wilmington, North Carolina -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, October 3, 2019

Cleveland

WesBanco, Inc., Wheeling, West Virginia -- waiver of application to acquire Old Line Bancshares, Inc., Bowie, Maryland, and Old Line Bank, in connection with the merger of Old Line Bank with and into WesBanco Bank, Wheeling, West Virginia.

- Granted, September 30, 2019

Chicago

Wintrust Financial Corporation, Rosemont, Illinois -- (1) to acquire SBC, Incorporated, Countryside, and thereby indirectly acquire Countryside Bank; and (2) for Countryside Bank to merge with Hinsdale Bank & Trust Company, Hinsdale, and thereby establish branches.

- Approved, September 30, 2019

Banks, Foreign

Director, S&R

Absa Bank Limited, Johannesburg, South Africa -- to establish a representative office in New York, New York.

- Approved, October 1, 2019

Banks, State Member

New York

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

- Approved, October 3, 2019

Secretary

Platte Valley Bank, Torrington, Wyoming -- to exercise trust powers.

- Approved, October 4, 2019

Change in Bank Control

Atlanta

First Dozier Bancshares, Inc., Dozier, Alabama -- change in bank control of First Dozier Bancshares, Inc., and its subsidiary, First National Bank of Dozier, Dozier.

- Permitted, September 30, 2019

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- change in bank control of Frandsen Financial Corporation and its subsidiary, Frandsen Bank and Trust, Lonsdale.

- Permitted, October 2, 2019

Chicago

Lee Capital Corp., Fort Madison, Iowa -- to retain control of Lee Capital Corp. and its subsidiary, Lee County Bank, Fort Madison.

- Permitted, October 1, 2019

Change in Bank Control

Philadelphia

LINKBANCORP, Inc., Camp Hill, Pennsylvania -- change in bank control of LINKBANCORP, Inc., and its subsidiary, LINKBANK, West Chester.

- Permitted, September 30, 2019

Extensions of Time

Kansas City

Central Bank of the Midwest, Lee's Summit, Missouri -- extension to December 31, 2019, to merge with BankLiberty, Liberty, and thereby establish branches.

- Granted, October 3, 2019

Cleveland

North Valley Bank, Zanesville, Ohio -- extension to December 15, 2019, to purchase certain assets and assume certain liabilities associated with two branches of Ohio Valley Bank Company, Gallipolis.

- Granted, September 30, 2019

International Operations

Boston

Banco Santander International, Miami, Florida -- to extend its corporate existence as an Edge corporation, pursuant to section 25A of the Federal Reserve Act.

- Approved, October 3, 2019

New York

The Bank of New York Mellon, New York, New York -- to make an investment pursuant to Regulation K.

- Approved, September 26, 2019

(A/C)

Membership

Secretary

First Tennessee Bank National Association (FTB), Memphis, Tennessee -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank (to be known as First Horizon Bank) and establish the following subsidiaries: FTN Financial Securities Corp.; FTB Advisors Insurance Services, Inc.; First Horizon Insurance Services, Inc.; First Horizon Insurance Agency, Inc.; and FTB Advisors, Inc.

- Approved, October 4, 2019

Savings and Loan Holding Companies

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, October 4, 2019

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending October 5, 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
GSB MUTUAL HOLDING COMPANY	* 3A1 * 3A3	Application by GSB Mutual Holding Company and GSB Bancorp, Inc., both of Guilford, Connecticut, to become a mutual and stock holding company, respectively, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, in connection with the conversion of Guilford Savings Bank, Guilford, Connecticut from mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available
NB FINANCIAL MHC	* 18C * 3A1 * 3A3	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:	10/24/2019
			Federal Register:	11/04/2019
NEW HAMPSHIRE MUTUAL BANCORP	4c8	Notification by New Hampshire Mutual Bancorp and its Subsidiary MillRiver Trust Company, both of Concord, New Hampshire, to acquire the shares of The New Hampshire Trust Company, of Keene, New Hampshire, and merge The New Hampshire Trust Company with and into MillRiver Trust Company, of Concord, New Hampshire, pursuant to section 4(c) (8) and 4(j) of the BHC Act, as amended, and section 225.23 of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 October 5, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	Not available
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:	10/10/2019
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
POPULAR, INC.	Investment	Popular Inc., San Juan, Puerto Rico, to indirectly acquire through EVERTEC Group, LLC, a 100 percent interest in EGM Ingenieria Sin Fronteras S.A.S., Medellin, Colombia, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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.

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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEANFIRST FINANCIAL CORP.	* 3A3	OceanFirst Financial Corp. ("Corp"), Toms River, New Jersey, to acquire Two River Bancorp ("Bancorp), Tinton Falls, NJ, and thereby indirectly acquire Two River Community Bank, Tinton Falls, NJ, a wholly-owned subsidiary of the Bancorp, through the merger of Two River Community Bank with and into OceanFirst Bank, Tom River, NJ, a wholly-owned subsidiary of the Corp.	Newspaper:	11/06/2019
	* 3A5		Federal Register:	11/07/2019
OCEANFIRST FINANCIAL CORP.	* 3A3	OceanFirst Financial Corp. ("Corp"), Toms River, New Jersey, to acquire Country Bank Holding Company ("Company"), New York, NY, and thereby indirectly acquire Country Bank, New York, NY, a wholly-owned subsidiary of the Company, through the merger of Country Bank with and into OceanFirst Bank, Tom River, NJ, a wholly-owned subsidiary of the Corp.	Newspaper:	11/06/2019
	* 3A5		Federal Register:	11/07/2019

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:

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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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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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.

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
189129	COMMERCIAL & SVG BK, MILLERSBURG, OHIO	07/08/2019	09/29/2019	S	Int Small Bank

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 October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANKSHARES, INC.	* 18C	First Community Bankshares, Inc., Bluefield, Virginia, to acquire 100% of the voting securities of Highlands Bankshares, Inc., Abingdon, Virginia, and thereby indirectly acquire Highlands Union Bank, Abingdon, Virginia. In addition, Highlands Union Bank to merge with and into First Community Bank, Bluefield, Virginia.	Newspaper:	11/01/2019
	* 3A5		Federal Register:	Not available
	* Branch			
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank, Honaker, Virginia, to establish a branch at 901 West State Street, Bristol, Virginia.	Newspaper:	10/18/2019
			Federal Register:	Not applicable

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 October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
IFB BANCORP, INC.	* 3A1	IFB Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of International Finance Bank, both of Miami, Florida.	Newspaper:	10/27/2019
			Federal Register:	11/07/2019
PROFESSIONAL HOLDING CORP.	* 18C	Professional Holding Corp., Coral Gables, Florida, to merge with Marquis Bancorp Inc., and thereby indirectly acquire	Newspaper:	10/26/2019
	* 3A5	Marquis Bank, both of Coral Gables, Florida. In connection with the merger, Applicant's subsidiary bank, Professional Bank, Coral Gables, Florida, to merge with	Federal Register:	11/04/2019
	* Branch	Bank and thereby acquire 3 Florida branches.		

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 October 5, 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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	Not available
BANK IOWA	* 18C	Bank Iowa, West Des Moines, Iowa, to merge with First State Bank of Colfax, Colfax, Iowa. As a result of the merger, Bank Iowa, West Des Moines, Iowa, will establish a branch office at 100 N. Walnut, Colfax, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD FINANCIAL GROUP, INC.	CIC	Notification by Andrew R. Bosshard, as trustee of the Alexandra Tana Bosshard Irrevocable Trust of 2018, the Lindsey Bosshard Irrevocable Trust of 2018, and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin; The Alexandra Tana Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; The Lindsey Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin to acquire 10 percent or more of the shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and join the Bosshard Family Group approved in May 2018 which controls 25 percent or more of the shares Bosshard Financial Group, Inc. and thereby indirectly control Oregon Community Bank of Oregon, Wisconsin, and Farmers State Bank of Hillsboro, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
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
FAIRMOUNT BANKING COMPANY	CIC	Notice by Cathy E. Sipes, individually, and Jeffrey B. McHenry, both of Fairmount, Indiana, to retain 25% or more of Fairmount Banking Company, and thereby indirectly control The Fairmount Sate Bank, both of Fairmount, Indiana.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MIDWEST BANCORP, INC.	* 18C	First Midwest Bancorp, Inc., Chicago, Illinois, to merge with Bankmanagers Corp. and thereby indirectly acquire Park Bank, both of Milwaukee, Wisconsin. In addition, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois, to merge with Park Bank. As a result of the merger, all five offices of Park Bank will become branches of First Midwest Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			
HIGH POINT FINANCIAL SERVICES, INC.	* 3A3	High Point Financial Service, Inc., Forresteron, Illinois, to acquire 100 percent of The Poplar Grove State Bank, Poplar Grove, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
NEB CORPORATION	CIC	Eric P. Stone and S. Adam Stone, together with the Stone Revocable Trust dated December 8, 1987, with Peter E. Stone and Barbara E. Stone as trustees, all of Fond du Lac, Wisconsin, as a group acting in concert to join the Stone Family Control Group approved at formation on September 4, 1974, to retain 25 percent or more of the voting shares of NEB Corporation, and thereby indirectly control National Exchange Bank & Trust, both of Fond du Lac, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/18/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEIGHBOR INSURANCE AGENCY, INC.	CIC	Betty Jean Neighbor Irrevocable Trust dated December 28, 2012, with Gene R. Neighbor as Family Business Advisor (Marion, Iowa); Douglas N. Neighbor Irrevocable Trust dated December 29, 2012, with Marva J. Neighbor as Family Business Advisor (Marion, Iowa); Gene R. Neighbor Irrevocable Trust dated December 29, 2012, with Betty J. Neighbor as Family Business Advisor (Marion, Iowa); Irene Kay Neighbor Irrevocable Trust dated December 28, 2012, with Kent M. Neighbor as Family Business Advisor (Winthrop, Iowa); Kent M. Neighbor Irrevocable Trust dated December 29, 2012, with Irene K. Neighbor as Family Business Advisor (Winthrop, Iowa); and Marva J. Neighbor Irrevocable Trust dated December 28, 2012, with Douglas N. Neighbor as Family Business Advisor (Marion, Iowa); together with Justin M. Waring (Marion, Iowa), Amber K. Waring (Toddville, Iowa), Shannon M. Waring (Woodbury, Minnesota), Brandon K. Waring (Toddville, Iowa), Callie I. Neighbor (Center Point, Iowa), Chloe A. Neighbor (Center Point, Iowa), Allyssa K. Dierks (Central City, Iowa), Jordan S. Neighbor (Marion, Iowa), Austin K. Neighbor (Marion, Iowa), Jenna L. Neighbor (Center Point, Iowa), Grant E. Neighbor (Central City, Iowa), Luke C. Neighbor (Central City, Iowa), and 11 minor grandchildren as a group acting in concert to join the Neighbor Family Control Group approved on October 30, 2009, to retain 25 percent or more of the shares of Neighbor Insurance Agency, Inc., and thereby indirectly control Farmers State Bank, both of Marion, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe, Michigan to acquire 90.7 percent of West Michigan Community Bank, Hudsonville, Michigan.	Newspaper:	Not available
			Federal Register:	10/25/2019
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:	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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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 October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCOMPANY, INC	* 3A1	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Platte County Bancshares, Inc., Platte City, Missouri, and thereby indirectly acquire Platte Valley Bank of Missouri, Platte City, Missouri. Also a companion filing by Platte Acquisition Corporation, Jefferson City, Missouri, to become a bank holding company by acquiring 100 percent of Platte County Bancshares, Inc., Platte City, Missouri, and thereby indirectly acquire Platte Valley Bank of Missouri, Platte City, Missouri.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
FARMERS BANK & TRUST COMPANY	* Branch	Farmers Bank & Trust Company, Magnolia, Arkansas, to establish a branch facility to be located at 1606 Hollensworth Street, Magnolia, Arkansas.	Newspaper:	10/11/2019
			Federal Register:	Not applicable

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 October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 5, 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:	10/07/2019
			Federal Register:	10/09/2019
COMMUNITY BANCSHARES OF AMERICA, INC.	* 3A1 4c8	Community Bancshares of America, Inc., Kansas City, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Northeast Kansas Bancshares, Inc., parent of Kendall State Bank, both in Valley Falls, Kansas; and to engage in general insurance activities through the acquisition of Northeast Kansas Bancshares, Inc., Valley Falls, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
CORNERSTONE BANK	* 18C * 3A1 * 3A3 * Branch	Cornerstone Bank, York, Nebraska, to merge with Security Home Bank, Malmo, Nebraska, and incident thereto to operate a branch in Malmo, Nebraska. Immediately prior, First York Ban Corp, York, Nebraska to acquire through its subsidiary, Cornerstone Bank, York, Nebraska, 100 percent of the voting shares of Malmo Bancorp, Inc., parent of Security Home Bank, both of Malmo, Nebraska.	Newspaper:	Not available
			Federal Register:	11/04/2019
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:	10/05/2019
			Federal Register:	10/07/2019
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:	10/09/2019
			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:	10/09/2019
			Federal Register:	10/10/2019
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:	10/09/2019
			Federal Register:	10/10/2019

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 5, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
SPEARVILLE BANCSHARES, INC.	CIC	Notification submitted by Todd E. Domer and Marilyn K. Domer both of Topeka, Kansas, to retain voting shares of Spearville Bancshares, Inc., parent of First National Bank of Spearville, both in Spearville, Kansas; and to be approved as members of the Domer Family Group.	Newspaper: Federal Register:	Not available 10/24/2019

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
990352	UNITED B&TC, MARYSVILLE, KANSAS	06/24/2019	09/28/2019	S	Int Small Bank

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 October 5, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	First Financial Bancshares, Inc., Abilene, TX to acquire 100% of TB&T Bancshares, Inc. and indirectly The Bank & Trust of Bryan/College Station both of Bryan, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 14310 FM 2920, Tomball, TX 77377	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 1005 Waugh Drive, Houston, TX 77019	Newspaper:	Not available
			Federal Register:	Not applicable
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:	10/05/2019
			Federal Register:	10/15/2019
OAKWOOD BANCSHARES, INC.	* 3A3	Application by Oakwood Bancshares, Inc., Dallas, Texas, to acquire Community Bank of Snyder, Snyder, Texas.	Newspaper:	Not available
			Federal Register:	Not available
PERRYTON BANCSHARES, INC.	CIC	Tim Tregellas, Azle, Texas, William Mac Tregellas, Perryton, Texas, and The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, each to retain control of 25 percent or more of the outstanding stock of Perryton Bancshares, Inc., Perryton, Texas ("PBI") and indirectly The Perryton National Bank, both of Perryton, Texas.; Debra Tregellas, Azle, Texas, Rita Tregellas, Perryton, Texas, The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, and the William and Rita Tregellas Revocable Trust dated February 15, 1997, to join the Tregellas Family Group, previously cleared as a group acting in concert to collectively retain 25 percent or more of the outstanding stock of PBI.	Newspaper:	10/09/2019
			Federal Register:	Not available
RAM SECURITY HOLDINGS GP, INC.	CIC	Notice by Mary Hyden Hunter, Canyon Lake, Texas and David Perry Mann, II, Denver, Colorado, to acquire control of RAM Security Holdings GP, Inc., RAM Security Holdings, Ltd, Security Bancshares, Inc., all of Waco, Texas, and therefore Citizens State Bank, Woodville, Texas	Newspaper:	Not available
			Federal Register:	Not available
THIRD COAST BANCSHARES, INC	* 3A5	Application by Third Coast Bancshares, Inc., Humble, Texas, to acquire 100 percent of Heritage Bancorp, Inc., and indirectly, Heritage Bank, both of Pearland, Texas.	Newspaper:	10/24/2019
			Federal Register:	11/04/2019

District: 11
Federal Reserve Bank of Dallas

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending October 5, 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
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$18 million public welfare investment in Red Stone Equity-2019 CA Regional Fund, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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