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**Federal Reserve Release**

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*H.2*

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

*No. 46*

*Week Ending November 16, 2019*

### **Testimony and Statements**

Economic Outlook -- statement by Chair Powell before the Joint Economic Committee of the U.S. Congress on November 13 and before the House Committee on the Budget on November 14 on the economic outlook and monetary policy.

- Published, November 13, 2019

### **Monetary and Financial Policy**

Financial Stability -- semiannual report.

- Published, November 15, 2019

### **Regulations and Policies**

High-Volatility Commercial Real Estate (HVCRE) Exposures -- interagency final rule to amend the definition of "HVCRE exposure" in the agencies' capital rules, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, November 15, 2019

Supplementary Leverage Ratio -- final interagency rule that would revise the agencies' capital rules to permit banking organizations predominantly engaged in custody, safekeeping, and asset servicing activities to exclude from their supplementary leverage ratio qualifying funds deposited with certain central banks, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, November 15, 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

The Payne County Bank, Perkins, Oklahoma -- to establish a branch at 920 East First Street, Chandler.

- Approved, November 15, 2019

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to establish a branch at 2911 Turtle Creek Boulevard, Dallas, Texas.

- Approved, November 14, 2019

**Bank Holding Companies**

St. Louis

Central Banccompany, Inc., Jefferson City, Missouri; and Platte Acquisition Corporation -- to acquire Platte County Bancshares, Inc., Platte City, and thereby indirectly acquire Platte Valley Bank of Missouri.

- Approved, November 15, 2019

Kansas City

First Antlers Bancorporation, Inc., Antlers, Oklahoma -- waiver of application to acquire Southeastern Bancshares, Inc., Broken Bow, and 1st Bank & Trust (1st Bank), in connection with the merger of 1st Bank with and into FirstBank, Antlers.

- Granted, November 15, 2019

**Bank Holding Companies**

Boston

GSB Mutual Holding Company (GSB Mutual), Guilford, Connecticut; and GSB Bancorp, Inc. (GSB Bancorp) -- for GSB Mutual and GSB Bancorp to become a mutual holding company and a stock holding company, respectively, in connection with the conversion of The Guilford Savings Bank, Guilford, from mutual to stock form.

- Approved, November 12, 2019

Boston

NB Financial MHC (NB MHC), Needham, Massachusetts; and NB Financial, Inc. (NB Inc.) -- for NB MHC and NB Inc. to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Needham Bank, Needham.

- Approved, November 12, 2019

Philadelphia

OceanFirst Financial Corp., Toms River, New Jersey -- to acquire Two River Bancorp, Tinton Falls, and thereby indirectly acquire Two River Community Bank.

- Approved, November 15, 2019

Philadelphia

OceanFirst Financial Corp., Toms River, New Jersey -- to acquire Country Bank Holding Company, New York, New York, and thereby indirectly acquire Country Bank.

- Approved, November 15, 2019

**Bank Holding Companies**

Secretary

Professional Holding Corp., Coral Gables, Florida -- to merge with Marquis Bancorp, Inc., Coral Gables, and indirectly acquire Marquis Bank; and for Professional Bank to merge with Marquis Bank and thereby establish branches.

- Approved, November 12, 2019

Dallas

Third Coast Bancshares, Inc., Humble, Texas -- to acquire Heritage Bancorp, Inc., Pearland, and indirectly acquire Heritage Bank.

- Approved, November 12, 2019

**Bank Mergers**

Kansas City

FirstBank, Antlers, Oklahoma -- to merge with 1st Bank & Trust, Broken Bow, and thereby establish branches.

- Approved, November 15, 2019

**Banks, State Member**

Richmond

Sandy Spring Bank, Olney, Maryland -- to indirectly acquire certain assets and assume certain liabilities of Rembert Group, Inc. (doing business as Rembert Pendleton Jackson), Falls Church, Virginia, through a newly formed financial subsidiary, SSB Wealth Management, Inc.

- Withdrawn, November 14, 2019

**Change in Bank Control**

Kansas City

AMG National Corp., Greenwood Village, Colorado -- to retain control of AMG National Corp. and its subsidiary, AMG National Trust Bank, Boulder.

- Permitted, November 15, 2019

Chicago

Citizens Bank Holding, Inc., Mukwonago, Wisconsin -- to retain control of Citizens Bank Holding, Inc., and its subsidiary, Citizens Bank, Mukwonago.

- Permitted, November 15, 2019

Kansas City

Crossdale, Inc., Hiawatha, Kansas -- to retain control of Crossdale, Inc., and its subsidiary, Citizens State Bank & Trust Company, Hiawatha.

- Permitted, November 12, 2019

Kansas City

First National Financial Corporation, Estes Park, Colorado -- change in bank control of First National Financial Corporation and its subsidiary, Bank of Estes Park, Estes Park.

- Permitted, November 12, 2019

Kansas City

First Nebraska Bancs, Inc., Sidney, Nebraska -- change in bank control of First Nebraska Bancs, Inc., and its subsidiaries, Points West Community Bank, Sidney, and Points West Community Bank, Windsor, Colorado.

- Permitted, November 12, 2019

**Change in Bank Control**

Chicago

NEB Corporation, Fond du Lac, Wisconsin -- to retain control of NEB Corporation and its subsidiary, National Exchange Bank & Trust, Fond du Lac.

- Permitted, November 15, 2019

Kansas City

O&F Cattle Company, Oshkosh, Nebraska -- change in bank control of O&F Cattle Company and its subsidiary, Nebraska State Bank, Oshkosh.

- Permitted, November 12, 2019

Dallas

Shelby Bancshares, Inc., Center, Texas -- change in bank control of Shelby Bancshares, Inc., and its subsidiary, Shelby Savings Bank, SSB, Center.

- Permitted, November 14, 2019

Kansas City

Spearville Bancshares, Inc., Spearville, Kansas -- to retain control of Spearville Bancshares, Inc., and its subsidiary, First National Bank of Spearville, Spearville.

- Permitted, November 15, 2019

**Extensions of Time**

Chicago

The Bank of Brodhead, Brodhead, Wisconsin -- extension to February 19, 2020, to merge with Farmers and Merchants Bank of Orfordville, Orfordville, and thereby establish a branch.

- Granted, November 15, 2019

**Extensions of Time**

Chicago

FSB Holdings, Inc., Fairview, Illinois -- extension to February 13, 2020, to become a bank holding company by acquiring Fairview State Banking Company, Fairview.

- Granted, November 13, 2019

**Financial Holding Companies**

Secretary

FBHC Holding Company, Boulder, Colorado -- election to become a financial holding company.

- Effective, November 13, 2019

**International Operations**

New York

Citibank N.A., Sioux Falls, South Dakota -- to increase an investment pursuant to Regulation K.

- Approved, November 14, 2019

**Savings and Loan Holding Companies**

Chicago

FFBW, Inc. (a new Maryland corporation), Brookfield, Wisconsin -- to become a savings and loan holding company by acquiring First Federal Bank of Wisconsin, Waukesha, in connection with the conversion to stock form of FFBW, MHC, Brookfield, and its merger into FFBW, Inc.

- Approved, November 12, 2019



**Savings and Loan Holding Companies**

Cleveland

First Mutual Holding Company, Lakewood, Ohio -- to acquire Blue Grass Federal Savings and Loan Association, Paris, Kentucky.

- Approved, November 15, 2019

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 16, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BROOKLINE BANK	* 18C * Branch	Application by Brookline Bank, Brookline Massachusetts ("Brookline") to merge as the surviving institution with First Ipswich Bank, Ipswich, Massachusetts ("First Ipswich") pursuant to section 1828(c)(2) (B) of the Bank Merger Act and to establish, maintain and operate First Ipswich's current main offices as branches of Brookline.	Newspaper: Federal Register:	11/25/2019 Not applicable
EASTERN BANK CORPORATION	4c8	Retroactive notification by Eastern Bank Corporation and its subsidiary, Eastern Bank, both of Boston, Massachusetts to acquire 21.3% ownership interest in Numerated Growth Technologies, Inc., Boston, Massachusetts, pursuant to section 4(c)(8) and 4(j) of the BHC Act, as amended, and section 225.23 of Regulation Y.	Newspaper: Federal Register:	Not applicable 11/22/2019

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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		

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**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending November 16, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 16, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch facility to be located at 3940 Lingletown Road, Harrisburg, PA.	Newspaper:	11/25/2019
			Federal Register:	Not applicable

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**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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		

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\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 16, 2019

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS NATIONAL BANC CORP.	* 4c8	Farmers National Banc Corp, Canfield, Ohio to acquire 100 percent of Maple Leaf Financial, Inc., Newbury, Ohio, and thereby indirectly acquire Geauga Savings Bank, Newbury, OH, and thereby operate a savings association	Newspaper:	12/06/2019
			Federal Register:	11/22/2019

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 16, 2019

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BERKSHIRE HATHAWAY	CIC	Notice of change in control by Berkshire Hathaway, Inc., Wellfleet New York Insurance Company, Berkshire Hathaway Assurance Corporation, Berkshire Hathaway Homestate Insurance Company, Berkshire Hathaway International Insurance Ltd, Berkshire Hathaway Life Insurance Company of Nebraska, Berkshire Hathaway Specialty Insurance Company, BH Finance LLC, BHG Life Insurance Company, California Insurance Company, Central States Indemnity Company of Omaha, Columbia Insurance Company, Continental Indemnity Company, Cypress Insurance Company, Finial Reinsurance Company, First Berkshire Hathaway Life Insurance Company, National Fire & Marine Insurance Company, National Indemnity Company, National Liability & Fire Insurance Company, National Indemnity Company of Mid America, National Indemnity Company of the South, NRG America Holding Company, Oak River Insurance Company, all of Omaha, Nebraska; Am GUARD Insurance Company, NorGUARD Insurance Company, both of Wilkes-Barre, Pennsylvania; Government Employees Insurance Company, GEICO Indemnity Company, GEICO Marine Insurance Company, all of Chevy Chase, Maryland; General Re Life Corporation, General Reinsurance Corporation, General Star Indemnity Company, General Star National Insurance Company, Genesis Insurance Company, all of Stamford, Connecticut; Medical Protective Company, Princeton Insurance Company, both of Ft. Wayne, Indiana; Mt. Vernon Fire Insurance Company, United States Liability Insurance Company, both of Wayne, Pennsylvania; and Old United Casualty Company, Merriam, Kansas, to retain 10% or more and acquire additional voting securities of Bank of America Corporation, Charlotte, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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
3248849	MAINSTREET BK, FAIRFAX, VIRGINIA	07/31/2017	11/10/2019	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 16, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BCI FINANCIAL GROUP, INC.	* 3A3	Bci Financial Group, Inc., Miami, Florida, proposes to merge with Executive Banking Corporation, and thereby acquire its subsidiary, Executive National Bank, both of Miami, Florida, pursuant to section 3(a)(5) of the Bank Holding Company Act (the Act). In connection with this proposal, Bci Financial Group, Inc.'s parent companies, Empresas Juan Yarur SpA and Banco de Credito e Inversiones S.A., both of Santiago, Chile, will indirectly acquire Executive Banking Corporation and Executive National Bank, both of Miami, Florida, pursuant to section 3(a)(3) of the Act.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
PERSONS BANKING CO., INC.	CIC	After the fact change in control notice filed by The Persons Family Trust, Macon; George Ogden Persons, II, Macon, Georgia; Jim Gillis Persons, Atlanta, Georgia; and Katherine Persons Kelly, Richmond, Virginia, to retain shares and thereby control of Persons Banking Co., Inc., Macon, Georgia, and its subsidiary, Persons Banking Company, Forsyth, Georgia.	Newspaper:	12/11/2019
			Federal Register:	Not available
RELIANT BANK	* 18C	Reliant Bank, Brentwood, Tennessee, to merge with Southern Community Bank & Trust, Ashland City, Tennessee.	Newspaper:	12/01/2019
	* Branch		Federal Register:	Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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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- SN = Substantial noncompliance

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

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 16, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEDFORD BANCORP, INC.	CIC	Notice by Jay Courtney Hammond, Omaha, Nebraska; Logan Lucile Hammond, Nebraska City, Nebraska; and Tad D. Hammond, Nebraska City, Nebraska, as custodian for two minors under the Iowa Uniform Transfers to Minors Act, to acquire shares of Bedford Bancorp, Inc., Bedford, Iowa, and acting in concert with Tad D. Hammond, Nebraska City, Nebraska, to form the Hammond Family Control Group and thereby retain control of 25 percent or more of Bedford Bancorp, Inc., Bedford, Iowa, and thereby indirectly control State Savings Bank, Creston, Iowa.	Newspaper: Federal Register:	Not available 11/21/2019
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: Federal Register:	Not available 10/24/2019
Eaton Federal Mutual Holding Company	* MHC Formation * MHC Mid-Tier Formation	Eaton Federal Mutual Holding Company to become a mutual savings and loan holding company; and Eaton Federal Stock Holding Company, to become a mid-tier stock savings and loan holding company, both of Charlotte, Michigan, in connection with the reorganization of Eaton Federal Savings Bank, Charlotte, Michigan, into the mutual holding company structure.	Newspaper: Federal Register:	Not available Not available
GREENE INVESTMENT CO.	* 3A5	Greene Investment Company, Jefferson, Iowa, to merge with Perry Investment Company, Perry, Iowa, and indirectly acquire Raccoon Valley Bank, Perry, Iowa.	Newspaper: Federal Register:	Not available 12/05/2019

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 16, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

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**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		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 16, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANK OF ST. LOUIS	PWI	Central Bank of St. Louis, Clayton, Missouri, proposes to make a \$425,000 public welfare investment in St. Louis Equity Fund 2019, LLC, St. Louis, Missouri.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	* 3A5	Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky, to acquire through merger 100 percent of the voting shares of Owenton Bancorp, Inc., Owenton, Kentucky, and thereby indirectly acquire Peoples Bank & Trust Company, Owenton, Kentucky.	Newspaper:	Not available
			Federal Register:	Not available

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**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		

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 16, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANCOR, LTD.	* 3A5	American Bancor, Ltd., Dickinson, North Dakota to merge with Beartooth Financial Corporation, Billings, Montana, and thereby indirectly acquire Beartooth Bank, Billings, Montana.	Newspaper:	Not available
			Federal Register:	Not available
FINANCIAL SERVICES OF WINGER, INC.	CIC	Notice by Dawn M. Skeie Crane, trustee of the Dawn M. Skeie Crane GST Trust ("Dawn's Trust"), both of Fosston, Minnesota, to retain control of Financial Services of Winger, Inc. ("Company"), and thereby indirectly retain control of Ultima Bank Minnesota, both of Winger, Minnesota. Also, Dawn's Trust and its trustee, together with Lorri J. Skeie-Campbell, trustee of the Lorri J. Skeie-Campbell GST Trust, both of Corrales, New Mexico, to retain voting shares and thereby join the Skeie family shareholder group acting in concert, which controls Company.	Newspaper:	11/04/2019
			Federal Register:	12/02/2019
NAPOLEON BANCORPORATION, INC.	* 3A5	Napoleon Bancorporation, Inc., Napoleon, North Dakota to merge with Sargent Bankshares, Inc., Forman, North Dakota, and thereby indirectly acquire Sargent County Bank, Forman, North Dakota.	Newspaper:	12/08/2019
			Federal Register:	12/09/2019
OLMSTED BANCORPORATION, INC.	CIC	Change in Control notice by Christian J. Ryan, Byron, Minnesota to gain control of Olmsted Bancorporation, Inc., Byron, Minnesota, and thereby indirectly gain control of First Security Bank, Byron, Minnesota.	Newspaper:	11/19/2019
			Federal Register:	11/21/2019

**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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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 16, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CCB FINANCIAL CORPORATION	* 3A5	CCB Financial Corporation, Kansas City, Missouri, to acquire by merger 100 percent of the voting shares of Prairie Star Bancshares, Inc., parent of Bank of the Prairie, both in Olathe, Kansas.	Newspaper:	Not available
			Federal Register:	11/29/2019
COMMERCE BANK AND TRUST HOLDING COMPANY EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Notice submitted by David S. Fricke, Topeka, Kansas, as Plan Administrator of the Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, which controls Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all of Topeka, Kansas.	Newspaper:	Not available
			Federal Register:	12/05/2019
COUNTRY CLUB BANK	* 18C	Country Club Bank, Kansas City, Missouri, to merge with Bank of the Prairie, Olathe, Kansas, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
ELK COUNTY BANCSHARES, INC.	CIC	Notification submitted by Ken K. Kelly, as trustee of the Kathryn J. Kelly Special Trust, both of Severy, Kansas, to retain control of Elk County Bancshares, Inc., parent of Howard State Bank, both of Howard, Kansas.	Newspaper:	Not available
			Federal Register:	12/02/2019
UNION STATE BANK, THE	* 18C	Union State Bank, Arkansas City, Kansas, to merge with The Midland National Bank of Newton, Newton, Kansas, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 16, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADAM BANK GROUP, INC.	* 3A3	Application by Adam Bank Group, Inc., College Station, Texas, to acquire Security Star Bancshares, Inc., and indirectly, Security Bank, both of Midland, Texas	Newspaper:	Not available
			Federal Register:	12/05/2019
CENDERA BANCORP, INC.	* 3A1	Application by Cendera Bancorp, Inc., Bells, Texas, to become a bank holding company by acquiring 100 percent of Cendera Financial Holdings, Inc., and indirectly, Cendera Bank, N.A., both of Bells, Texas	Newspaper:	11/30/2019
			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:	11/25/2019

**District: 11**  
**Federal Reserve Bank of Dallas**

**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		

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\* Subject to the provisions of the Community Reinvestment Act



District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 16, 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	PWI	Bank of Hawaii, Honolulu, Hawaii, proposes to make a public welfare investment of up to \$7,138,414 in CREA Corporate Tax Credit Fund 38, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HOME CREDIT CORPORATION	CIC	Change in Control Notice by JGS, Jr. Family Holding Corporation; John G. Sorensen, Jr.; SSS Family Holding Corporation; and Sondra S. Swindle; all of Salt Lake City, Utah, to acquire voting shares of Home Credit Corporation, and thereby indirectly acquire shares of its subsidiary, Home Savings Bank, both of Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	Not available
UTAH INDEPENDENT BANK	* Branch	Utah Independent Bank, Salina, Utah, proposes to establish a new branch office at 326 South Main Street, Milford, Utah.	Newspaper:	11/07/2019
			Federal Register:	Not applicable

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2736714	MISSION BK, BAKERSFIELD, CALIFORNIA	07/29/2019	11/11/2019	O	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act