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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. 23*

*Week Ending June 10, 2017*

Bank Holding Companies

Canadian Imperial Bank of Commerce, Toronto, Canada, and CIBC Holdco Inc., New York, New York -- to acquire PrivateBancorp, Inc., Chicago, Illinois, and thereby indirectly acquire The PrivateBank and Trust Company.  
- Approved, June 6, 2017

Forms

Forms -- initial Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).  
- Proposed, June 6, 2017

Personnel

Division of Supervision and Regulation -- appointment of Mary Aiken as senior associate director.  
- Announced, June 5, 2017

Savings and Loan Holding Companies

TIAA Board of Overseers, New York, New York; Teachers Insurance and Annuity Association of America; and TCT Holdings, Inc. -- to acquire EverBank Financial Corp, Jacksonville, Florida, and thereby indirectly acquire EverBank, a federal savings association.  
- Approved, June 6, 2017

Enforcement

EverBank Financial Corp, Jacksonville, Florida -- issuance of a consent order of assessment of a civil money penalty against EverBank Financial Corp for mortgage servicing deficiencies, and termination of a related enforcement action issued in April 2011.  
- Approved, June 8, 2017

Enforcement

Regions Bank, Birmingham, Alabama -- issuance of consent orders of prohibition against Richard Alan Henderson and Philip Henry Cooper, both former employees and institution-affiliated parties.

- Announced, June 7, 2017

**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

#### Richmond

Citizens Community Bank, South Hill, Virginia -- to establish a branch at 701 Virginia Avenue, Clarksville.

- Approved, June 8, 2017

#### Chicago

The Farmers and Mechanics Bank, Galesburg, Illinois -- to establish a branch at the corner of Knox Square Drive and Veterans Drive, Galesburg.

- Approved, June 5, 2017

#### St. Louis

OakStar Bank, Springfield, Missouri -- to establish branches at 1313 North 2nd Street, Clinton, and 101 North Maple, Buffalo (two applications).

- Approved, June 6, 2017

#### Secretary

Solvay Bank, Solvay, New York -- to establish a branch at 197 Downer Street, Baldwinsville.

- Approved, June 8, 2017

#### Chicago

Wintrust Bank, Chicago, Illinois -- to establish branches at 2250 North Sheffield Avenue, Chicago, and 333 South State Street.

- Approved, June 8, 2017

**Bank Holding Companies**

General Counsel

Byline Bancorp, Inc., Chicago, Illinois -- waiver of application in connection with a corporate reorganization to change Byline's state of incorporation.

- Granted, June 8, 2017

General Counsel

FirstSun Capital Bancorp, Salina, Kansas -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, June 9, 2017

General Counsel

Guaranty Bancorp, Denver, Colorado, and Guaranty Bank and Trust Company -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, June 8, 2017

Boston

Kennebunk Savings Bancorp, MHC, Kennebunk, Maine, and Kennebunk Savings Bancorp, Inc. -- to become a mutual bank holding company and a mid-tier stock bank holding company, respectively, by acquiring Kennebunk Savings Bank, Kennebunk, in connection with its conversion from mutual to stock form.

- Approved, June 8, 2017

Minneapolis

Minnesota National Bank Retirement Savings and Employee Stock Ownership Plan & Trust, Sauk Centre, Minnesota -- to retroactively increase its ownership of Sauk Centre Financial Services, Inc., Sauk Centre, and thereby indirectly increase its control of Minnesota National Bank.

- Approved, June 9, 2017

**Bank Holding Companies**

Atlanta

Piedmont Bancorp, Inc., Norcross, Georgia -- to merge with Mountain Valley Bancshares, Inc., Cleveland, and thereby acquire Mountain Valley Community Bank.

- Approved, June 6, 2017

General Counsel

Sierra Bancorp, Porterville, California -- waiver of application to acquire OCB Bancorp, Ojai, in connection with the merger of their subsidiaries, Ojai Community Bank with and into Bank of the Sierra, Porterville.

- Granted, June 8, 2017

Chicago

West Town Bancorp, Inc., Raleigh, North Carolina -- to acquire Sound Banking Company, Morehead City.

- Approved, June 6, 2017

**Bank Mergers**

Richmond

Union Bank & Trust, Richmond, Virginia -- to purchase certain assets and assume certain liabilities of the Lovington branch of American National Bank and Trust Company, Danville.

- Approved, June 8, 2017

**Banks, State Member**

Director, S&R

Lafayette Ambassador Bank, Bethlehem, Pennsylvania -- to make a public welfare investment.

- Approved, June 8, 2017

**Banks, State Member**

Director, S&R

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

- Approved, June 8, 2017

Director, S&R

Regions Bank, Birmingham, Alabama -- to make a public welfare investment.

- Approved, June 9, 2017

**Change in Bank Control**

Minneapolis

Frankson Investment Corporation, Waseca, Minnesota -- change in bank control of Frankson Investment Corporation and its subsidiary, The First National Bank of Waseca, Waseca.

- Permitted, June 9, 2017

Atlanta

LBC Bancshares, Inc., LaGrange, Georgia -- to retain control of LBC Bancshares, Inc., and its subsidiary, Calumet Bank, LaGrange.

- Permitted, June 9, 2017

Chicago

San Bancorp, Sanborn, Iowa -- change in bank control of San Bancorp and its subsidiary, Sanborn Savings Bank, Sanborn.

- Permitted, June 8, 2017

**Change in Bank Control**

Minneapolis

Sauk Centre Financial Services, Inc., Sauk Centre, Minnesota -- to retain control of Sauk Centre Financial Services, Inc., and its subsidiary, Minnesota National Bank, Sauk Centre.

- Permitted, June 9, 2017

**Extensions of Time**

Richmond

Southern National Bancorp of Virginia, Inc., McLean, Virginia -- extension to September 10, 2017, to acquire Eastern Virginia Bankshares, Inc., Glen Allen, and thereby indirectly acquire EVB, Tappahannock, and to engage in nonbanking activities; and for Sonabank, McLean, to merge with EVB.

- Granted, June 5, 2017

Secretary

Synovus Bank, Columbus, Georgia -- commenters' requests to extend the comment period on the application to acquire certain assets and assume certain liabilities of World's Foremost Bank, Sidney, Nebraska (two requests).

- Denied, June 8, 2017

**Financial Holding Companies**

Philadelphia

Synchrony Financial, Stamford, Connecticut -- election to become a financial holding company.

- Effective, June 8, 2017



**Financial Holding Companies**

Minneapolis

Universal Financial Services, Inc., Bayport, Minnesota -- election to become a financial holding company.

- Effective, June 5, 2017

**Membership**

Boston

Boston Private Bank & Trust Company, Boston, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, June 9, 2017

Kansas City

Madison County Bank, Madison, Nebraska -- to become a member of the Federal Reserve System.

- Approved, June 7, 2017

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending June 10, 2017**

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

**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.

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending June 10, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 350 SE 2nd Street, Unit CU-2B, Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available Not applicable
DEUTSCHE PFANDBRIEFBANK AG	FBSEA	Deutsche Pfandbriefbank AG, Unterschleissheim, Germany, to establish a representative office in New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MIZUHO BANK (USA)	* 18C	Mizuho Bank (USA), New York, New York, to merge certain assets and assume certain liabilities of Mizuho Trust & Banking Co. (USA), pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable

**District: 2**

**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending June 10, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BRYN MAWR BANK CORPORATION	* 3A5	Bryn Mawr Bank Corporation, Bryn Mawr, PA , to merge with Royal Bancshares of Pennsylvania, Inc., Narberth, PA, and Bryn Mawr Trust Co., Bryn Mawr, PA, to merge with Royal Bank, Narberth, PA, pursuant to Section 3(a)(5) of the Bank Holding Company Act and Section 18(c) of the FDI Act.	Newspaper:	07/08/2017
	* 18C		Federal Register:	07/07/2017

**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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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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 10, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RICHWOOD BANKING COMPANY, INC., THE	Premises	Request by The Richwood Banking Company, Richwood, OH for permission to exceed its limit of investment in premises as detailed in Section 208.21 of Regulation H and Section 24A of the Federal Reserve Act.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**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.

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending June 10, 2017**

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

**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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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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending June 10, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AXIOM BANCSHARES, INC.	* 3A1	Axiom Bancshares, Inc., Maitland, Florida, to become a bank holding company via the conversion of Axiom Bank, FSB, Maitland, Florida, from a federal savings bank to a national bank.	Newspaper:	07/01/2017
			Federal Register:	Not available
CCF HOLDING COMPANY	CIC	Prior change in control notice filed by Kenneth Ray Lehman, Arlington, Virginia, to acquire 25 percent or more of the outstanding shares of CCF Holding Company, and its subsidiary, Heritage Bank, both of Jonesboro, Georgia.	Newspaper:	06/27/2017
			Federal Register:	06/21/2017
FLAGLER BANK	* Branch	Flagler Bank, West Palm Beach, Florida, to establish a branch located at 606 North Olive Avenue, West Palm Beach, Florida.	Newspaper:	06/21/2017
			Federal Register:	Not applicable
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	08/27/2015
			Federal Register:	Not available

**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.

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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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending June 10, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK FIRST NATIONAL CORPORATION	* 3A5	Bank First National Corporation, Manitowoc, Wisconsin to merge with Waupaca Bancorporation, Inc. and thereby indirectly acquire First National Bank, both of Waupaca, Wisconsin.	Newspaper: Federal Register:	Not available 07/07/2017
FIRST AMERICAN BANKSHARES, INC.	* 3A3	First American Bankshares, Inc., Fort Atkinson, Wisconsin, to acquire 100 percent of Commercial Bancshares, Inc., and thereby indirectly acquire Commercial Bank, both of Whitewater, Wisconsin.	Newspaper: Federal Register:	Not available 07/05/2017
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin, to establish a branch at SW Corner of Washington Avenue and Perry Street, Racine, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
VAN BUREN BANCORPORATION EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Van Buren Bancorporation ESOP, Keosauqua, Iowa, to acquire an additional 55 percent, for a total of 100 percent of the voting shares of Van Buren Bancorporation, Keosauqua, Iowa, and thereby indirectly acquire additional voting shares of First Iowa State Bank, Keosauqua, Iowa and First Iowa State Bank, Albia, Iowa.	Newspaper: Federal Register:	Not available 06/30/2017

**District: 7**

**Federal Reserve Bank of Chicago**

**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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- 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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending June 10, 2017**

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



**District: 8**

**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
580847	LEWISBURG BKG CO, LEWISBURG, KENTUCKY	02/27/2017	06/02/2017	S	Small Bank
256049	TEXICO ST BK, TEXICO, ILLINOIS	03/06/2017	06/06/2017	S	Small Bank

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 June 10, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCOMMUNITY SERVICE CORPORATION	CIC	Change in Control Notice by Mark Edward Davis, Saint Peter, Minnesota, Stanley M. Davis Revocable Trust, Stanley Martin Davis, Trustee, Plymouth, Minnesota, Martin Edward Davis, Excelsior, Minnesota, Mark Mitchell, Davis, Excelsior, Minnesota, as a group acting in concert, to acquire 10% or more of the shares of Bancommunity Services Corporation, Saint Peter, Minnesota, and thereby indirectly gain control of First National Bank Minnesota, Saint Peter, Minnesota.	Newspaper: Federal Register:	06/15/2017 06/19/2017
NORTHEAST SECURITIES CORPORATION	CIC	Change in Control Notice by Thomas M. Beck, Eden Prairie, Minnesota, as trustee of the Walter C. Rasmussen Marital Trust Created Under Trust Agreement dated December 26, 1985, Minneapolis, Minnesota, and as trustee of the Walter C. Rasmussen Family Trust Created Under Trust Agreement dated December 26, 1985, Minneapolis, Minnesota, to acquire 25 percent or more of Northeast Securities Corporation, Minneapolis, Minnesota, and thereby indirectly gain control of Northeast Bank, Minneapolis, Minnesota.	Newspaper: Federal Register:	Not available Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending June 10, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANCSHARES CO.	CIC	Don O. Walsworth, Sr., individually and as trustee of various family trusts, Marceline, Missouri; to acquire voting shares of Citizens Bancshares Co., Kansas City, Missouri, and thereby indirectly acquire Citizens Bank and Trust Company, Kansas City Missouri.	Newspaper:	Not available
			Federal Register:	06/21/2017

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending June 10, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITOL OF TEXAS BANCSHARES, INC.	* 3A1	Application by Capitol of Texas Bancshares, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of The Bank of Austin, Austin, Texas (in organization).	Newspaper:	06/08/2017
			Federal Register:	06/12/2017
COMMERCIAL BANCSHARES, INC.	4c8	Retroactive notice by Commercial Bancshares, Inc., Houston, Texas to engage in activities permitted by 12 C.F.R. 225.28(b)(1) of Regulation Y by extending credit.	Newspaper:	Not applicable
			Federal Register:	06/23/2017

\* Subject to the provisions of the Community Reinvestment Act

**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

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NONE

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending June 10, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CBB BANCORP, INC.	* 3A1	CBB Bancorp, Inc., Dover, Delaware, to become a bank holding company by acquiring 100 percent of the capital stock of Commonwealth Business Bank, Los Angeles, California.	Newspaper:	06/16/2017
			Federal Register:	06/19/2017
COMMERCEWEST BANK	CIC	Notice by Basswood Capital Management, LLC; Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP; Basswood Partners, LLC; Basswood Opportunity Fund, Inc.; Basswood Financial Fund, Inc.; and Bennett Lindenbaum and Matthew Lindenbaum, as Managing Members of Basswood Partners, LLC, and of Basswood Capital Management, LLC; all of New York, New York; to acquire more than 10 percent of CommerceWest Bank, Irvine, California.	Newspaper:	Not available
			Federal Register:	06/06/2017
FARMERS & MERCHANTS BANCORP	* 3A3	Farmers & Merchants Bancorp, Lodi, California, to acquire 39.45 percent of the outstanding voting shares of Bank of Rio Vista, Rio Vista, California.	Newspaper:	06/23/2017
			Federal Register:	06/26/2017
SEACOAST COMMERCE BANK	* 18C	Seacoast Commerce Bank, San Diego, California, to merge with Capital Bank, San Juan Capistrano, California, and thereby acquire two branch offices.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable



**District: 12**

**Federal Reserve Bank of San Francisco**

**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.

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

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NONE

\* Subject to the provisions of the Community Reinvestment Act