
Federal Reserve Release



H.2

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

No. 43

Week Ending October 28, 2017

Advisory Councils

Community Advisory Council -- announcement of five new members of the council.
- Announced, October 26, 2017

Bank Holding Companies

Reliable Community Bancshares, Inc., Perryville, Missouri, and MAB Acquisition Corp. -- to acquire Mid America Banking Corporation, Rolla, and thereby indirectly acquire Mid America Bank & Trust Company, Dixon.
- Approved, October 25, 2017

Forms

Forms -- final Board review to extend without revision the Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6).
- Approved, October 28, 2017

Personnel

Division of Supervision and Regulation -- appointment of Richard Nathan Ragan as senior associate director.
- Approved, October 18, 2017
(A/C)

Enforcement

Mid America Bank & Trust Company, Dixon, Missouri -- issuance of a consent order against Mid America Bank & Trust Company for deceptive practices in violation of section 5 of the Federal Trade Commission Act related to balance-transfer credit cards issued to consumers by Mid America through third parties.
- Approved, October 23, 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

Atlanta

Commercial Bank, Harrogate, Tennessee -- to establish a branch at 225 West 1st North Street, Morristown.

- Approved, October 26, 2017

Bank Holding Companies

General Counsel

Business First Bancshares, Inc., Baton Rouge, Louisiana -- waiver of application to acquire Minden Bancorp, Inc., Minden, in connection with the merger of their subsidiaries, MBL Bank with and into Business First Bank, Baton Rouge.

- Granted, October 27, 2017

San Francisco

Farmers & Merchants Bancorp, Lodi, California -- to acquire shares of Bank of Rio Vista, Rio Vista.

- Approved, October 27, 2017

Chicago

First American Bank Corporation, Elk Grove Village, Illinois -- to acquire via merger Southport Financial Corporation, Kenosha, Wisconsin, and thereby indirectly acquire Southport Bank.

- Approved, October 26, 2017

Bank Holding Companies

St. Louis

First Savings Financial Group, Inc., Clarksville, Indiana -- to acquire Dearmin Bancorp, Inc., Odon, and thereby indirectly acquire The First National Bank of Odon; and for First Savings Bank, Clarksville, to merge with The First National Bank of Odon, Odon, and to retain the acquired facilities as branches.

- Approved, October 26, 2017

Atlanta

FSB, LLC, Florence, Alabama -- to become a bank holding company by acquiring First Southern Bancshares, Inc., Florence, and First Southern Bank.

- Approved, October 24, 2017

Minneapolis

Full Service Insurance Agency, Inc., Buxton, North Dakota -- to acquire The First and Farmers Bank Holding Company, Portland, and thereby indirectly acquire The First and Farmers Bank.

- Approved, October 25, 2017

Philadelphia

Meridian Corporation, Malvern, Pennsylvania -- to become a bank holding company by acquiring Meridian Bank, Malvern.

- Approved, October 25, 2017

St. Louis

Paramount Financial Group, LLC, St. Louis, Missouri -- to become a bank holding company by acquiring Superior Bank, Hazelwood; and to acquire Paramount Bond & Mortgage Co., Inc., St. Louis, and thereby engage in mortgage activities.

- Approved, October 25, 2017

Bank Holding Companies

Director, S&R

U.S. Bancorp, Minneapolis, Minnesota, and U.S. Bank, N.A., Cincinnati, Ohio -- relief from certain commitments made by U.S. Bancorp, U.S. Bank, N.A., or their predecessors.

- Granted, October 26, 2017

Banks, State Member

Atlanta

Compass Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, October 24, 2017

Change in Bank Control

Chicago

Capital Bancshares, Inc., Primghar, Iowa -- to retain control of Capital Bancshares, Inc., and its subsidiary, Savings Bank, Primghar.

- Permitted, October 27, 2017

Chicago

Community Grain Co., Carroll, Iowa -- change in bank control of Community Grain Company and its subsidiary, Iowa Savings Bank, Carroll.

- Permitted, October 27, 2017

Atlanta

NorthSide Bancshares, Inc., Adairsville, Georgia -- to retain control of NorthSide Bancshares, Inc., and its subsidiary, NorthSide Bank, Adairsville.

- Permitted, October 26, 2017

Change in Bank Control

Atlanta

SNB Holdings, Inc., Slocomb, Alabama -- to retain control of SNB Holdings, Inc., and its subsidiary, Friend Bank, Slocomb.

- Permitted, October 27, 2017

Extensions of Time

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to January 27, 2018, to acquire shares of UBT Bancshares, Inc., Marysville, parent company of United Bank & Trust.

- Granted, October 25, 2017

Director, S&R

Citigroup Inc., New York, New York -- extensions of time to divest or conform certain merchant banking investments (two requests).

- Granted, October 24, 2017

Minneapolis

Kirkwood Bancorporation Co., Bismarck, North Dakota -- extension to February 3, 2018, to acquire shares of Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and thereby indirectly gain control of Kirkwood Bank of Nevada.

- Granted, October 26, 2017

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 (five requests).

- Granted, October 27, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending October 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1831 BANCORP MHC	* 3A1 * 3A3	1831 Bancorp, MHC and 1831 Bancorp, Inc., both of Dedham, Massachusetts, to become a mutual holding company and a stock bank holding company, respectively, by acquiring 100 percent of Dedham institution for Savings, Dedham, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 11/08/2017
BANKNEWPORT	* Branch	Application by BankNewport, Newport, Rhode Island, to establish a branch at 55 Dorrance Street, Providence, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
BANKNEWPORT	* Branch	Application by BankNewport, Newport, Rhode Island, to establish a branch at 5 South Angell Street, Providence, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
BEACON BANCORP	4c8	Notification by Beacon Bancorp, Taunton, Massachusetts pursuant to Section 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended, and Section 225.23 of Regulation Y, for expedited action of the proposed transaction involving its direct wholly-owned subsidiary, Bristol County Savings Bank, Taunton, Massachusetts, to acquire 50 percent interest in a subsidiary, RFG-Bristol Wealth Advisors, LLC, Taunton, Massachusetts.	Newspaper: Federal Register:	Not applicable 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 28, 2017

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:	11/24/2017
EMPIRE STATE BANK	* Branch	Empire State Bank, Newburgh, New York to establish a branch office to be located at 1698 Victory Boulevard, Staten Island, New York.	Newspaper:	10/25/2017
			Federal Register:	Not applicable

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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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
MALVERN BANCORP, INC	* 3A1	Malvern Bancorp, Inc., Paoli PA, to become a bank holding company through the acquisition of 100% of the voting securities of Malvern Federal Savings Bank, Paoli, PA, upon its conversion from a federal stock savings bank to a national bank, under the name Malvern Bank, NA.	Newspaper:	Not available
			Federal Register:	11/27/2017

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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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 28, 2017

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.

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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
27614	ANDOVER BK, ANDOVER, OHIO	07/10/2017	10/12/2017		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 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAMILTON BANCORP, INC.	* 3A1	Hamilton Bancorp, Inc., Towson, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of Hamilton Bank, Towson, Maryland, upon its conversion from a federal savings bank to a state nonmember commercial bank.	Newspaper:	11/12/2017
			Federal Register:	11/16/2017
HOWARD BANCORP, INC.	* 3A3	Howard Bancorp, Inc., Ellicott City, Maryland, to acquire 100% of the voting securities of First Mariner Bank, Baltimore, Maryland.	Newspaper:	Not available
			Federal Register:	11/13/2017
PB FINANCIAL CORPORATION	* 3A1	PB Financial Corporation, Rocky Mount, North Carolina, proposes to become a bank holding company through the acquisition of 100 percent of the voting securities of Providence Bank, Rocky Mount, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
SELECT BANCORP INC.	* 3A5	Select Bancorp, Inc., Dunn, North Carolina, to acquire 100% of the voting securities of Premara Financial, Inc., Charlotte, North Carolina, and thereby indirectly acquire Carolina Premier Bank, Charlotte, North Carolina.	Newspaper:	11/01/2017
			Federal Register:	11/08/2017

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.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS CORPORATION	CIC	After-the-fact change in control notice filed by Gregory W. Griffith, Silver Spring, Maryland; Beverly Franklin Hales, Peachtree City, Georgia; Ethel Stephanie Stuckey Benfield, Atlanta, Georgia; Russell D. Franklin, Tallahassee, Florida; Jay Gould Stuckey, Los Angeles, California; Scott M. Stuckey, Los Angeles, California; Marietta Bryson Stuckey, Augusta, Georgia; W. S. Stuckey IV, Augusta, Georgia; James Austin Putnam, Eastman, Georgia; Williamson Elliott Putnam, Eastman, Georgia; Christine, S. Boland, Washington, DC; Michelle S. Stuckey, Atlanta, Georgia; Andrew Stuckey, Brookline, Massachusetts; Todd Giddens as Trustee of the LSF Family Trust, Dublin, Georgia, and Gregory W. Griffith as Trustee of the WSS Family Trust, Silver Spring, Maryland; to retain voting shares of Citizens Corporation, and its subsidiary, Citizens Bank & Trust Company, both of Eastman, Georgia.	Newspaper:	11/15/2017
			Federal Register:	11/16/2017
LAKESIDE BANCSHARES, INC.	* 3A1	Lakeside Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Lakeside Bank, both of Lake Charles, Louisiana.	Newspaper:	11/19/2017
			Federal Register:	11/16/2017
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by the Abreu Family: Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez; and Macedo family 1: A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo; and Macedo family 2: Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Macedo Rodriguez, and Nelly Macedo Rodriguez (Notificants), and Notificants multiple related companies, 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:	Not available
			Federal Register:	09/11/2017
RELIANT BANK	* Branch	Reliant Bank, Brentwood, Tennessee, to establish the following branch offices: 633 Chestnut Street, Suite 100, Chattanooga, Tennessee and 1835 E. Northfield Boulevard, Murfreesboro, Tennessee.	Newspaper:	10/29/2017
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHEASTERN BANCORP, INC.	* 3A1	Southeastern Bancorp, Inc., Dickson, Tennessee, a savings and loan holding company, to become a bank holding company for a moment in time by merging with Cumberland Bancorp Inc., and thereby acquiring its subsidiary bank, Cumberland Bank & Trust, both of Clarksville, Tennessee. In connection, Southeastern Bancorp, Inc. will retain ownership of its savings association subsidiary, First Federal Bank, Dickson, Tennessee, for the moment in time that it is a bank holding company and thereby engage in operating a savings association. Finally, Southeastern Bancorp, Inc. will convert back to a savings and loan holding company after the merger of Cumberland Bank & Trust with and into First Federal Bank.	Newspaper:	Not available
	* 4c8		Federal Register:	11/28/2017
	* SLHC Formation			
TENNESSEE STATE BANCSHARES, INC.	CIC	Lawrence Andrew Proffitt, Gatlinburg, Tennessee; to act as substitute trustee and vote the shares of Tennessee State Bancshares, Inc., and thereby indirectly control Tennessee State Bank, both of Pigeon Forge, Tennessee.	Newspaper:	11/08/2017
			Federal Register:	11/13/2017

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	CIC	Notice by the Martin Grandchildren's Trust dated 5.24.17, with William C. Martin and Sally A. Martin as co-trustees; the William C. Martin 2016 Grantor Retained Annuity Trust dated 1.27.16, with William C. Martin as trustee; the William C. Martin 2017 Grantor Retained Annuity Trust dated 5.31.17, with William C. Martin as trustee; the William C. Martin GRAT Remainder Trust fbo William S. Martin dated 1.27.16, with William C. Martin as trustee; the William C. Martin GRAT Remainder Trust fbo Michael C. Martin dated 1.27.16, with William C. Martin as trustee; Keweenaw, L.L.C., with William C. Martin as manager; Sally A. Martin, individually; William S. Martin, individually; and Michael C. Martin, individually, all of Ann Arbor, Michigan, to join William C. Martin as members of the Martin Family Control Group and retain control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available 11/15/2017
ASSOCIATED BANC-CORP	* 4c8	Associated Banc-Corp, Green Bay, Wisconsin to acquire Bank Mutual Corporation, Milwaukee, Wisconsin and thereby indirectly acquire Bank Mutual, Milwaukee, Wisconsin and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available 10/11/2017
BANK STREET CAPITAL CORPORATION	* 3A1	Bank Street Capital Corporation to become a bank holding company through the acquisition of 100 percent of Waukesha State Bank, both of Waukesha, Wisconsin. In addition, Bank Street Capital Corporation elects to become a financial holding company.	Newspaper: Federal Register:	Not available 11/28/2017
CBC FINANCIAL, INC.	* 3A1	CBC Financial, Inc., Westmont, Illinois, to become a bank holding company through the acquisition of 100 percent of Citizens Bank of Chatsworth, Chatsworth, Illinois.	Newspaper: Federal Register:	Not available 11/07/2017

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE BANCSHARES, INC.	CIC	Notice by Nathan Halverson, Mason City, Iowa, individually and as co-trustee of the Richard A. Halverson Disclaimer Trust, and as a group acting in concert with Kelli Halverson, Scottsdale, Arizona, and the Richard A. Halverson Disclaimer Trust, Mason City, Iowa, co-trustees Richard A. Halverson and Nathan Halverson, both of Mason City, Iowa, to join Richard A. Halverson as members of the Halverson Family Control Group and retain control of 91.44 percent of Farmers State Bancshares, Inc., Mason City, Iowa, and thereby indirectly control Farmers State Bank, Northwood, Iowa.	Newspaper: Federal Register:	Not available 11/01/2017
FORT MADISON FINANCIAL COMPANY	CIC	Notice by Linda Sue Baier, individually, together with James Alan Bair, both of Fort Madison, Iowa, as a group acting in concert to retain 25 percent or more of the voting shares and thereby acquire control of Fort Madison Financial Company and thereby indirectly control Connection Bank, both of Fort Madison, Iowa.	Newspaper: Federal Register:	Not available 11/07/2017
HURON COMMUNITY BANK	* 18C	Huron Community Bank, East Tawas, Michigan, to purchase certain assets and assume certain liabilities of a branch of First Federal of Northern Michigan, Alpena, Michigan.	Newspaper: Federal Register:	Not available Not applicable
RIGLER INVESTMENT COMPANY	* 3A3	Rigler Investment Company, New Hampton, Iowa to acquire control of Green Circle Investments, Inc., Clive, Iowa and thereby indirectly acquire Peoples Trust and Savings Bank, Clive, Iowa.	Newspaper: Federal Register:	10/08/2017 11/27/2017
TNB BANCORP, INC.	CIC	Timothy Derwin Murphy, Atwood, Illinois, to join Boulevard Financial, L.P., a qualified limited family partnership, as a general partner and thereby control 25 percent or more of TNB Bancorp, Inc., and indirectly control TNB Bank, both of Tuscola, Illinois.	Newspaper: Federal Register:	Not available 11/16/2017

* 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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671147	PRIMEBANK, LE MARS, IOWA	06/12/2017	09/24/2017		Int Small Bank

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 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period		
ARVEST BANK GROUP, INC.	* 18C	Arvest Bank Group, Inc., and Arvest Holdings, Inc., both of Bentonville, Arkansas, indirectly through its wholly-owned subsidiary, Arvest Acquisition Sub, Inc., Fayetteville, Arkansas, to acquire 100 percent of the voting shares of Bear State Financial, Inc., Little Rock, Arkansas, and thereby indirectly acquire Bear State Bank, Little Rock, Arkansas. Also companion filings by Arvest Bank and its subsidiary, Arvest Acquisition Sub, Inc., Fayetteville, Arkansas, to become a bank holding company by acquiring 100 percent of the voting shares of Bear State Financial, Inc., Little Rock, Arkansas, and thereby indirectly acquire Bear State Bank, Little, Arkansas% and by Arvest Bank, Fayetteville, Arkansas, to merge with Bear State Bank, Little Rock, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	11/17/2017	
	* 3A1		Federal Register:	11/27/2017	
	* 3A3				
	* Branch				
SIMMONS BANK	* 18C	Simmons Bank, Pine Bluff, Arkansas, to merge with Heartland Bank, Little Rock, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	11/29/2017	
	* Branch		Federal Register:	Not applicable	

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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453446	EAGLE B&TC, LITTLE ROCK, ARKANSAS	04/24/2017	10/08/2017		Int 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 October 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAGLE BANCORP MONTANA, INC.	* 18C	Eagle Bancorp Montana, Inc., Helena, Montana, to acquire 100% of TwinCo, Inc., Twin Bridges, Montana. In addition, Opportunity Bank of Montana, Helena, Montana, to merge with Ruby Valley Bank, Twin Bridges, Montana and incident thereto, establish branches.	Newspaper:	Not available
	* 3A5		Federal Register:	11/20/2017
	* Branch			
FIRST HOLDING COMPANY OF CAVALIER, INC.	* 3A3	First Holding Company of Cavalier, Inc., Cavalier North Dakota to acquire 100 percent of the shares of First National Bank Mahnommen Twin Valley, Mahnommen, Minnesota.	Newspaper:	11/13/2017
			Federal Register:	11/27/2017
GREAT RIVER HOLDING COMPANY	CIC	Clinton J. Nelson, Lakeshore, Minnesota, to retain voting shares and thereby control Great River Holding Company, Baxter, Minnesota. In addition, Clinton J. Nelson, and Carol A. Nelson, Lakeshore, Minnesota, as a group acting in concert to retain voting shares of Great River Holding Company, Baxter, Minnesota, and thereby control Riverwood Bank, Baxter, Minnesota.	Newspaper:	10/23/2017
			Federal Register:	10/25/2017
MPS INVESTMENT COMPANY	CIC	Change in control notice by Edward Masee, Appleton, Minnesota, and Andrew Schmidt, Appleton, Minnesota, to acquire shares of MPS Investment Company, Appleton, Minnesota, and thereby indirectly control Farmers & Merchants State Bank, Appleton, Minnesota.	Newspaper:	Not available
			Federal Register:	10/26/2017
NATCOM BANCSHARES, INC.	* 3A3	NATCOM Bancshares, Inc., Superior, Wisconsin, to acquire 49 percent of the shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly acquire Republic Bank, Inc., Duluth, Minnesota.	Newspaper:	11/10/2017
			Federal Register:	11/22/2017

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADRIAN BANCSHARES, INC.	CIC	Trust B of the Gene Irvin Irrevocable Trust, dtd 10/19/04, individually and as part of the Irvin Family Group, and C. Kay Irvin, individually and as trustee, all of Adrian, Missouri, intend to apply to the Federal Reserve Board for permission to retain voting shares and thereby control of Adrian Bancshares, Inc., Adrian, Missouri (the company). The company controls Adrian Bank, Adrian, Missouri. Additionally, Lecia Irvin, Lori Haskins, and Paul Haskins, all of Adrian, Missouri, to join the Irvin Family Group, which acting in concert controls the company.	Newspaper:	Not available
			Federal Register:	Not available
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire by merger First Chandler Corp., and thereby indirectly acquire control of First Bank of Chandler, both of Chandler, Oklahoma.	Newspaper:	11/03/2017
			Federal Register:	11/06/2017
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire by merger First Wagoner Corporation, and thereby indirectly acquire control of First Bank and Trust Company, both of Wagoner, Oklahoma.	Newspaper:	11/03/2017
			Federal Register:	11/06/2017

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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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
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	07/24/2017	10/16/2017		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 28, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A5	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, and The ANB Corporation, Terrell, Texas, to acquire by merger 100 percent of G-6 Corporation, Mesquite, Texas, and therefore indirectly First State Bank, Mesquite, Texas.	Newspaper: Federal Register:	10/28/2017 11/17/2017
AOB VENTURES, INC.	* 3A1	Application by AOB Ventures, Inc., Edinburg, Texas, to become a bank holding company by acquiring 100 percent of Brush Country Bank, Freer, Texas.	Newspaper: Federal Register:	11/08/2017 11/07/2017
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	Application by First Financial Bankshares, Inc., Abilene, Texas, to acquire by merger 100 percent of Commercial Bancshares, Inc., Houston, Texas, and therefore indirectly Commercial State Bank, El Campo, Texas.	Newspaper: Federal Register:	Not available 10/24/2017
GOLDTHWAITE BANCSHARES, INC.	CIC	Notice by Robert G. Good, Corrales, New Mexico, individually and as trustee of the Good Living Trust/Family Trust, Los Ranchos, New Mexico, intends to apply to the Federal Reserve Board for permission to retain 10 percent or more of the voting securities and therefore control of Goldthwaite Bancshares, Inc., Goldthwaite, Texas% and Robert G. Good, Corrales, New Mexico, and M. Carolyn Good, Los Ranchos, New Mexico, individually and as trustees of the Good Living Trust/Family Trust, Los Ranchos, New Mexico, Cynthia Alysce Good, Andover, Massachusetts, individually and as trustee of the 2005 Natalie Grace Good Trust, Andover, Massachusetts, Thomas Cody Graves, Goldthwaite, Texas, Lisa Lynn Thompson, as trustee of the Lisa Lynn Graves Heritage Trust, Goldthwaite, Texas, Cody Clark Graves, as trustee of the Cody Clark Graves Heritage Trust, Goldthwaite, Texas, and Debra Lee Bridges, as trustee of the Debra Lee Graves Heritage Trust, Goldthwaite, Texas, as a group acting in concert, intend to apply to retain 25 percent or more of the voting securities and therefore control Goldthwaite Bancshares, Inc., Goldthwaite, Texas, which controls Mills County State Bank, Goldthwaite, Texas.	Newspaper: Federal Register:	10/31/2017 11/02/2017
HENDERSON CITIZENS BANCSHARES, INC.	* 3A3	Application by Henderson Citizens Bancshares, Inc., Henderson, Texas, to acquire Union State Bancshares, Inc., Florence, Texas, and therefore, indirectly, Union State Bank, Florence, Texas.	Newspaper: Federal Register:	Not available 11/16/2017

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUSSER BANK HOLDINGS, LLC	* SLHC Formation	Application by Susser Bank Holdings LLC, Corpus Christi, Texas, to become a savings and loan holding company by acquiring and controlling up to 75 percent of the issued and outstanding voting shares of BancAffiliated, Inc., Arlington, Texas, and thereby acquire control of Affiliated Bank, Bedford, Texas.	Newspaper: Federal Register:	Not available 10/19/2017
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas, to establish a branch to be located at 5840 West Northwest Highway, Dallas, Texas 75225.	Newspaper: Federal Register:	Not available Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending October 28, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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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