
Federal Reserve Release



H.2

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

No. 12

Week Ending March 24, 2018

Forms

Forms -- initial Board review to extend with revision the International Applications and Prior Notifications under Subparts A and C of Regulation K (FR K-1); International Applications and Prior Notifications under Subpart B of Regulation K (FR K-2); Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company (FR Y-3F); Application for Prior Approval to Become a Bank Holding Company or for a Bank Holding Company to Acquire an Additional Bank or Bank Holding Company (FR Y-3); Notification for Prior Approval to Become a Bank Holding Company or for a Bank Holding Company to Acquire an Additional Bank or Bank Holding Company (FR Y-3N); and Notification for Prior Approval to Engage Directly or Indirectly in Certain Nonbanking Activities (FR Y-4).
- Proposed, March 19, 2018

Monetary Policy Implementation

Federal Open Market Committee -- increase in the target range for the federal funds rate to 1-1/2 percent to 1-3/4 percent, effective March 22, 2018.
- Announced, March 21, 2018

Personnel

Division of Supervision and Regulation -- appointment of Arthur (Art) Lindo as deputy director.
- Announced, March 20, 2018

Savings and Loan Holding Companies

The Charles Schwab Corporation, San Francisco, California -- to acquire Charles Schwab Trust Bank, Henderson, Nevada, a de novo state savings bank.
- Approved, March 19, 2018

Supervision and Regulation

Zions Bancorporation, N.A. (Zions), Salt Lake City, Utah -- determination that Zions will be the "successor entity" to Zions Bancorporation following the merger of Zions Bancorporation with and into its subsidiary national bank, ZB, N.A., Salt Lake City.

- Approved, February 26, 2018

(A/C)

Enforcement

Frost Bank, San Antonio, Texas -- issuance of a notice of intent to prohibit and a notice of intent to issue a cease-and-desist order, and assessment of a civil money penalty, against Raysol Villalobos, a/k/a Ray Galvan, a former institution-affiliated party of Frost Bank.

- Approved, March 19, 2018

Regions Bank, Birmingham, Alabama -- issuance of notice of intent to prohibit and notice of assessment of civil money penalties against Nathaniel Frazier and Jeffrey Garrison, former institution-affiliated parties of Regions Bank.

- Approved, March 14, 2018

(A/C)

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

St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 1698 Higdon Ferry Road, Hot Springs.

- Approved, March 20, 2018

Richmond

John Marshall Bank, Reston, Virginia -- to establish a branch at 8229 Boone Boulevard, Vienna.

- Approved, March 20, 2018

Bank Holding Companies

Kansas City

Almena Investments LLC, Almena, Kansas -- to become a bank holding company by acquiring Almena State Bank, Almena.

- Approved, March 21, 2018

General Counsel

First Choice Bancorp, Cerritos, California -- waiver of application to acquire Pacific Commerce Bancorp, Los Angeles, and Pacific Commerce Bank, in connection with Pacific Commerce Bank's merger with and into First Choice Bank, Cerritos.

- Granted, March 20, 2018

Bank Holding Companies

General Counsel

FNB Bancshares, Inc., Independence, Kansas -- waiver of application to acquire Fredonia State Bancshares, Inc., Fredonia, and State Bank of Kansas, in connection with State Bank of Kansas's merger with and into FirstOak Bank, Independence.

- Granted, March 23, 2018

General Counsel

LCNB Corp., Lebanon, Ohio -- waiver of application to acquire Columbus First Bancorp, Inc., Worthington, and Columbus First Bank, in connection with Columbus First Bank's merger with and into LCNB National Bank, Lebanon.

- Granted, March 23, 2018

General Counsel

PB Financial Corporation, Rocky Mount, North Carolina -- waiver of application to acquire CB Financial Corporation, Wilson, and Cornerstone Bank, in connection with Cornerstone Bank's merger with and into Providence Bank, Rocky Mount.

- Granted, March 16, 2018

(A/C)

General Counsel

SBT Bancshares, Inc., Golden Meadow, Louisiana -- to permit an individual (1) to retain a beneficial interest in shares of SBT Bancshares, Inc., to be held in trust, and (2) to control 20 percent of SBT Bancshares' shares as part of a group acting in concert.

- Approved, March 20, 2018

Bank Mergers

Kansas City

FirstOak Bank, Independence, Kansas -- to merge with The State Bank of Kansas, Fredonia, and thereby establish a branch.

- Approved, March 23, 2018

Richmond

Highlands Community Bank, Covington, Virginia -- to acquire certain assets and assume certain liabilities of the Hot Springs branch of Carter Bank and Trust, Martinsville.

- Approved, March 21, 2018

Banks, State Member

St. Louis

Central Bank of St. Louis, Clayton, Missouri -- to make a public welfare investment.

- Approved, March 21, 2018

Director, S&R

Silicon Valley Bank, Santa Clara, California -- to make certain public welfare investments (two requests).

- Approved, March 22, 2018

Change in Bank Control

Atlanta

Capital City Bank Group, Inc., Tallahassee, Florida -- change in bank control of Capital City Bank Group, Inc., and its subsidiary, Capital City Bank, Tallahassee.

- Permitted, March 22, 2018

Change in Bank Control

Atlanta

M C Bancshares, Inc., Morgan City, Louisiana -- to retain control of M C Bancshares, Inc., and its subsidiary, M C Bank & Trust Company, Morgan City.

- Withdrawn, March 19, 2018

Atlanta

SBT Bancshares, Inc., Golden Meadow, Louisiana -- to retain control of SBT Bancshares, Inc., and its subsidiary, State Bank and Trust Company, Golden Meadow.

- Permitted, March 21, 2018

Extensions of Time

San Francisco

CBC Bancorp, Irvine, California -- extension to June 16, 2018, to become a bank holding company by acquiring shares of NCAL Bancorp, Irvine, and thereby indirectly acquiring Commercial Bank of California.

- Granted, March 15, 2018

(A/C)

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- extension to June 19, 2018, to acquire shares of KS Bancorp, Inc., Smithfield, and thereby indirectly acquire a controlling interest in KS Bank, Inc.

- Granted, March 19, 2018

St. Louis

M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to June 20, 2018, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, March 19, 2018

Extensions of Time

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to Jul 4, 2018, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, March 19, 2018

Financial Holding Companies

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida -- election to become a financial holding company.

- Effective, March 22, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
Walpole Mutual Bancorp	* 3A1	Walpole Mutual Bancorp, Walpole, New Hampshire, to become a mutual holding company by acquiring 100 percent of Savings Bank of Walpole, Walpole, New Hampshire, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the reorganization of Savings Bank of Walpole from mutual to stock form.	Newspaper:	03/18/2018
			Federal Register:	03/22/2018

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 March 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
LLOYDS BANK PLC	FBSEA	Lloyds Bank Corporate Markets PLC, London, England, to establish a representative office in Houston, Texas, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 March 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch facility to be located at 500 Olde Hickory Road, Lancaster, PA.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending March 24, 2018

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

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495419	CITIZENS BK OF KY, PAINTSVILLE, KENTUCKY	08/21/2017	03/21/2017	S	Int Sm Bank
504311	GENOA BKG CO, GENOA, OHIO	04/24/2017	03/21/2018	S	Small Bank
513920	MARBLEHEAD BK, MARBLEHEAD, OHIO	11/27/2017	03/12/2018	S	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 March 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending March 24, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOLC CORP.	* 3A5	BOLC Corp., Fayetteville, Tennessee, to merge with North Alabama Bancshares, Inc., and thereby directly acquire North Alabama Bank, both of Hazel Green, Alabama.	Newspaper:	04/21/2018
			Federal Register:	04/20/2018
BRAND BANKING COMPANY, THE	* Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish a branch located at 78 North Broad Street, Winder, Georgia.	Newspaper:	03/25/2018
			Federal Register:	Not applicable
COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi, to acquire an additional 0.54 percent of the voting shares of common stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its bank subsidiary, Community Bank of Mississippi, Forest, Mississippi, pursuant to section 3(a)(3) of the Bank Holding Company Act. The acquisition will increase Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan's ownership in Community Bancshares of Mississippi, Inc. to 18.18 percent.	Newspaper:	04/13/2018
			Federal Register:	04/20/2018
M C BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Kenneth Nelkin, individually and as trustee for Max Nelkin Revocable Trust and Elliette Nelkin Revocable Trust, and Max Nelkin, all of Morgan City, Louisiana; and Elliette Nelkin, New Orleans, Louisiana, to retain shares of MC Bancshares, Inc. and its subsidiary, MC Bank & Trust Company, both of Morgan City, Louisiana.	Newspaper:	03/30/2018
			Federal Register:	04/09/2018

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 March 24, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	11/07/2017
HEARTLAND FINANCIAL USA, INC.	* 3A5	Heartland Financial USA, Inc., Dubuque, Iowa to merge with First Bank Lubbock Bancshares, Inc. and thereby indirectly acquire First Bank & Trust Company, both of Lubbock, Texas.	Newspaper:	Not available
			Federal Register:	04/13/2018
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to acquire an additional 8.1 percent, for a total of 51 percent, of Minier Financial, Inc., Minier, Illinois, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper:	04/06/2018
			Federal Register:	04/13/2018
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin to establish a branch at 401 E Kilbourn, Milwaukee, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
VAN FINANCIAL CORPORATION	4c8	Van Financial Corporation, Breda, Iowa, to continue engaging in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	04/06/2018
WINTRUST BANK	* Branch	Wintrust Bank, Chicago, Illinois to establish a branch at 1740 Sherman Ave, Evanston, Illinois.	Newspaper:	03/26/2018
			Federal Register:	Not applicable
WINTRUST BANK	* Branch	Wintrust Bank, Chicago, Illinois to establish a branch at 901 Grove St, Evanston, Illinois.	Newspaper:	03/26/2018
			Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CAVE CITY	* Branch	Bank of Cave City, Cave City, Arkansas, to establish a branch facility to be located at 1141 East Main Street, Suite 100, Batesville, Arkansas.	Newspaper:	03/30/2018
			Federal Register:	Not applicable
MID-SOUTHERN, M.H.C.	* MHC Conversion	Mid-Southern, M.H.C., Salem, Indiana, proposes to convert to stock form and merge with and into Mid-Southern Bancorp, Inc., Salem, Indiana, (a newly formed savings and loan holding company) and subsequently Mid-Southern Bancorp, Inc., will acquire 100 percent of the outstanding stock of Mid-Southern Savings Bank, F.S.B., Salem, Indiana.	Newspaper:	Not available
			Federal Register:	Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
761244	BELGRADE ST BK, BELGRADE, MISSOURI	12/04/2017	03/12/2018	O	Small Bank
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	11/27/2017	03/08/2018	S	Int Sm 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 March 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHOICE FINANCIAL HOLDINGS, INC.	* 3A3	Choice Financial Holdings, Inc., Fargo, North Dakota, to acquire 100 percent of Venture Bank, Bloomington, Minnesota.	Newspaper:	Not available
			Federal Register:	04/23/2018
META FINANCIAL GROUP, INC.	* 3A1	Meta Financial Group, Inc., Sioux Falls, South Dakota, a savings and loan holding company, to become a bank holding company by merging with Crestmark Bancorp, Inc., and thereby indirectly acquiring its subsidiary bank, Crestmark Bank, both of Troy, Michigan. In connection, Meta Financial Group, Inc., will retain ownership of its savings association subsidiary, MetaBank, Sioux Falls, South Dakota, for the time that it is a bank holding company and thereby engage in operating a savings association. In addition, Meta Financial Group, Inc., through MetaBank proposes to purchase 80 percent of the stock of each of the following CM Sterling, LLC; Capital Equipment Solutions, LLC; CM Help, LLC; CM Southgate, LLC; and CM TFS LLC, all of Troy Michigan (Crestmark Bank Subsidiaries) and thereby engage in lending activities. Finally, Meta Financial Group, Inc. will convert back to a savings and loan holding company after the merger of Crestmark Bank with and into MetaBank. In conjunction with its filing to convert back to a savings and loan holding company, Meta Financial Group, Inc. is filing pursuant to 12 CFR 238.54 for authority to engage in lending activity through its indirect acquisition of the Crestmark Bank Subsidiaries.	Newspaper:	Not available
	4c8		Federal Register:	04/23/2018
	* 4c8			
	SLHC Activity			
	* SLHC Formation			

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
920854	PIONEER BK, MAPLETON, MINNESOTA	10/30/2017	03/14/2018	O	Int Sm Bank

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 March 24, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE FLINT HILLS	* 18C	Bank of the Flint Hills, Wamego, Kansas, to merge with The St. Marys State Bank, Saint Marys, Kansas, and incident thereto, to establish two branches in Roseville, Kansas. Immediately prior, Wamego Bancshares, Inc., Wamego, Kansas, to acquire 100 percent of the voting shares of The St. Marys State Bank, Saint Marys, Kansas.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* Branch			
CITIZENS NATIONAL CORPORATION	4c8	Citizens National Corporation, Wisner, Nebraska, to engage indirectly in lending activities through RCEL Holdings LLC, Wisner, Nebraska .	Newspaper:	Not applicable
			Federal Register:	04/11/2018
HULETT BANCORP	CIC	Desiree Elkin of Billings, Montana, to retain control of Hulett Bancorp, Hulett, Wyoming, and for approval as a member of the Elkin Family Group. In addition, Beverly Elkin of Billings, Montana as a member of the Elkin Family Group. Hulett Bancorp controls Summit National Bank, Hulett, Wyoming.	Newspaper:	Not available
			Federal Register:	04/11/2018
HYS INVESTMENTS, LLC	* 3A3	HYS Investments, LLC, to acquire additional voting shares up to 27.74 percent of BOTS, Inc., parent of VisionBank, all of Topeka, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
MY ANNS CORPORATION	CIC	Alex Lin, Hong Kong, Hong Kong, Hiu Kwan Kwok, Cyber Port, Hong Kong, Jun Yang, Tianjin, China, and Yongyan Liu, Chaoyang, Beijing, China, to retain voting shares of My Anns Corporation. My Anns Corporation is the parent of Piqua State Bank, both of Piqua, Kansas.	Newspaper:	Not available
			Federal Register:	03/28/2018
UINTA BANK	* Branch	Uinta Bank, Mountain View, Wyoming, to establish a branch at 301 2nd Street, Rock Springs, Wyoming.	Newspaper:	04/02/2018
			Federal Register:	Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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255556	CITIZENS B&TC OF ARDMORE, ARDMORE, OKLAHOMA	12/04/2017	03/21/2018	S	Small Bank
957757	COMMUNITY B&TC, NEOSHO, MISSOURI	11/27/2017	03/19/2018	S	Small Bank
3022610	FLATIRONS BK, BOULDER, COLORADO	11/27/2017	03/08/2018	S	Small Bank
767255	LAMAR B&TC, LAMAR, MISSOURI	11/06/2017	03/14/2018	S	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 March 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1447639	WESTSTAR BK, EL PASO, TEXAS	03/27/2017	03/17/2018	O	Large Bank

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 March 24, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN RIVER BANKSHARES	CIC	Basswood Capital Management, LLC; Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Enhanced Long Short 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, Basswood Enhanced Long Short GP, LLC, and Basswood Capital Management, LLC; all of New York, New York, for approval to retain 10.16 percent, and to acquire up to 24.9 percent, of the voting shares of American River Bankshares, Rancho Cordova, California (%Bancorp%), and thereby indirectly retain control, of American River Bank, Sacramento, California.	Newspaper: Federal Register:	04/04/2018 03/27/2018
MISSION BANK	* Branch	Mission Bank, Bakersfield, California, to establish a new branch office at 1500 Palma Drive, Ventura, California.	Newspaper: Federal Register:	Not available Not applicable
TRICO BANCSHARES	* 3A5	TriCo Bancshares, Chico, California, to acquire and merge with FNB Bancorp, and thereby indirectly acquire control of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	04/06/2018 03/19/2018
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$25,004,356 in R4 WAB Housing Partners LP.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12
Federal Reserve Bank of San Francisco

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CRA Examinations scheduled for **Quarter of**

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