
Federal Reserve Release



H.2

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

No. 19

Week Ending May 12, 2018

Bank Holding Companies

Ameris Bancorp, Moultrie, Georgia -- to merge with Atlantic Coast Financial Corporation, Jacksonville, Florida, and thereby indirectly acquire Atlantic Coast Bank.

- Approved, May 9, 2018

Forms

Forms -- final Board review to extend without revision the Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018).

- Approved, May 8, 2018

Forms -- final Board review to extend with revision the Report of Transaction Accounts, Other Deposits, and Vault Cash (FR 2900); Annual Report of Deposits and Reservable Liabilities (FR 2910a); Report of Foreign (Non-U.S.) Currency Deposits (FR 2915); and Allocation of Low Reserve Tranche and Reservable Liabilities Exemption (FR 2930).

- Approved, May 8, 2018

Forms -- final Board review to extend without revision the Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans and Quarterly Report of Credit Card Plans (FR 2835 and FR 2835a).

- Approved, May 8, 2018

Forms -- final Board review to extend without revision the Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q).

- Approved, May 8, 2018

Forms -- initial Board review to extend without revision the Senior Financial Officer Survey (FR 2023).

- Proposed, May 8, 2018

Forms

Forms -- final Board review to extend with revision the Registration Statement for Persons Who Extend Credit Secured by Margin Stock (Other Than Banks, Brokers, or Dealers), Deregistration Statement for Persons Registered Pursuant to Regulation U, and Annual Report (FR G-1, FR G-2, and FR G-4); and to extend without revision the Statement of Purpose for an Extension of Credit Secured by Margin Stock by a Person Subject to Registration Under Regulation U, Statement of Purpose for an Extension of Credit by a Creditor, and Statement of Purpose for an Extension of Credit Secured by Margin Stock (FR G-3, FR T-4, and FR U-1).

- Approved, May 10, 2018

Forms -- initial Board review to extend with revision the Report of Selected Money Market Rates (FR 2420).

- Proposed, May 10, 2018

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$250 million on May 17, 2018.

- Announced, May 10, 2018

Personnel

Division of Monetary Affairs (MA) -- appointment of Rebecca Zarutskie and Karen Brooks as assistant directors, and reassignment of David Bowman from the Division of International Finance to MA as senior adviser.

- Announced, May 8, 2018

Division of Supervision and Regulation -- temporary appointment of Michael Johnson, executive vice president at the Federal Reserve Bank of Atlanta, as deputy director.

- Approved, May 8, 2018

Reserve Bank Operations

Federal Reserve Bank of Richmond -- appointment of Becky C. Bareford as first vice president.

- Approved, April 27, 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

New York

Amboy Bank, Old Bridge, New Jersey -- to establish a branch at 201 Applegarth Road, Monroe Township.

- Approved, May 11, 2018

Kansas City

Central Bank of the Midwest, Lee's Summit, Missouri -- to establish a branch at 4209 East 50th Terrace, Kansas City.

- Approved, May 8, 2018

Kansas City

Five Points Bank, Grand Island, Nebraska -- to establish a mobile branch at 8500 South 30th Street, Lincoln.

- Approved, May 10, 2018

Bank Holding Companies

General Counsel

Sunstate Bank, Miami, Florida -- waiver of application to acquire Intercontinental Bankshares, LLC, Miami, and Intercontinental Bank, West Miami, in connection with Intercontinental Bank's merger with and into Sunstate Bank.

- Granted, May 7, 2018

Bank Holding Companies

Minneapolis

Viking Financial Corporation, Alexandria, Minnesota -- to become a bank holding company by acquiring First State Bank of Ashby, Ashby; in connection, to retain ownership of Viking Bank, Alexandria, and thereby engage in operating a savings association.

- Approved, May 11, 2018

Extensions of Time

Dallas

The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas -- extension to August 1, 2018, to acquire shares of FCT Bancshares, Inc., Waco, and thereby indirectly acquire First National Bank of Central Texas.

- Granted, May 10, 2018

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERISERV FINANCIAL BANK	* Branch	AmeriServ Financial Bank, Johnstown, PA, to establish a branch office located at 12806 Shank Farm Way, Hagerstown, MD.	Newspaper:	05/21/2018
			Federal Register:	Not applicable
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch facility to be located at 1324 Main Street, East Earl, PA.	Newspaper:	05/22/2018
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 12, 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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Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, N.A., Charlotte, North Carolina, to establish a new foreign bank subsidiary, Bank of America (China) Limited, Shanghai, China.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VIRGINIA COMMONWEALTH BANK	* Branch	Virginia Commonwealth Bank, Richmond, Virginia, to establish a branch at 300 32nd Street, Virginia Beach, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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 May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 110 E. Court Street, Suite 101, Greenville, South Carolina, to be known as the Downtown Greenville Branch.	Newspaper:	05/24/2018
			Federal Register:	Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 1010 Mansell Road, Suite 160, Roswell, Georgia, to be known as the Roswell Branch.	Newspaper:	05/24/2018
			Federal Register:	Not applicable
PILOT BANK	* Branch	Pilot Bank, Tampa, Florida, to establish a branch located at 2180 4th Street N., Petersburg, Florida.	Newspaper:	05/22/2018
			Federal Register:	Not applicable

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending May 12, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: Bethelview Plaza Branch (Bethelview Road and Castleberry Road, Cumming, GA); Bradford Creek Branch (8863 Highway 72 West, Madison, AL); Champions Forest Branch (Grand Parkway Frontage Road and Champion Forest Drive, Spring, TX); Creekside Branch (Kuykendahl Road near intersection with Augusta Pines Drive, Spring, TX); Cross Creek Branch (4930 FM 1463 Road, Fulshear, TX); Generation Park Branch (14125 East Sam Houston Parkway North, Houston, TX); Greenway Plaza Branch (3773 Richmond Avenue, Houston, TX); Hardin Valley Branch (2289 Valley Vista Road, Knoxville, TN); Kuykendahl Branch (6730 Spring Stuebner Road, Spring, TX); League City Branch (League City Parkway and Hobbs Road, League City, TX); Midtown St. Louis Branch (Vandeventer Avenue and Laclede Avenue, St. Louis, MO); Morton Ranch Branch (22730 Morton Ranch Road, Katy, TX); North Decatur Square Branch (1565 Church Street, Suite 570, Decatur, GA); Northbrook Branch (SE Corner of 34th Street and Highway 290, Houston, TX); San Felipe Branch (San Felipe Street and Fountain View Drive, Houston, Texas); Sienna Plantation Branch (Highway 6 and Sienna Christus Drive, Missouri City, TX); Southgate Sarasota Branch (4034 South Tamiami Trail, Sarasota, FL); Springwoods Branch (Spring Steubner Road near intersection with Holzwarth Road, Spring, TX); Sugar Hill Branch (5905 Suwanee Dam Road, Sugar Hill, GA); University Commons Branch (West Clay Street and First Capital Drive, St. Charles, MO); Valley Ranch Branch (near intersection of Highway 59/I-69 and Grand Parkway (State Highway 99), New Caney, TX); Westchase Branch (Westheimer Road and Walnut Bend Lane, Houston, TX); Windermere Branch (7852 Winter Garden Vineland Road, Windermere, FL).	Newspaper:	Not available
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

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: 7
Federal Reserve Bank of Chicago
Filings received during the week ending May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	CIC	Notice by the William C. Martin 2018 Grantor Retained Annuity Trust #1, with William C. Martin as trustee, and the William C. Martin 2018 Grantor Retained Annuity Trust #2, with William C. Martin as trustee, all of Ann Arbor, Michigan, to join the Martin Family Control Group approved on December 15, 2017, and acquire control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available 05/31/2018
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
CENTRAL STATE BANK	* Branch	Central State Bank, Elkader, Iowa, to establish a branch at 805 22nd Avenue, Coralville, Iowa.	Newspaper: Federal Register:	Not available Not applicable
LIBERTY BANCORPORATION	CIC	Notice by Ronald L. Hansen, Durant, Iowa, individually and as a group acting in concert with Thomas O. Hansen Living Trust, Thomas O. Hansen, Trustee, both of Enoch, Utah and the Hansen Grandchildren's Trust, Durant, Iowa, Ronald L. Hansen and Thomas O. Hansen, co-trustees, to acquire control of Liberty Bancorporation, Durant, Iowa and indirectly control Liberty Trust and Savings Bank, Durant, Iowa.	Newspaper: Federal Register:	Not available 05/23/2018
QCR HOLDINGS, INC.	* 3A3	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of the voting shares of Springfield Bancshares, Inc. and thereby indirectly acquire Springfield First Community Bank, both of Springfield, Missouri.	Newspaper: Federal Register:	05/31/2018 05/24/2018
WESTBURY BANCORP, INC.	* 3A1	Westbury Bancorp, Inc., West Bend, Wisconsin, to become a bank holding company following the conversion of its subsidiary bank, Westbury Bank, West Bend, Wisconsin, from a federal savings bank to a Wisconsin state chartered commercial bank.	Newspaper: Federal Register:	Not available 06/11/2018

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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799939	HARTSBURG ST BK, HARTSBURG, ILLINOIS	12/11/2017	05/06/2018	S	Small Bank
451246	WAYNE B&TC, CAMBRIDGE CITY, INDIANA	05/02/2016	05/06/2018	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANCORP, * 3A5 INC.		First National Bancorp, Inc., Green Forest, Arkansas, through its affiliate, Legacy BancShares, Inc., Springdale, Arkansas, to indirectly acquire 8.10 percent of the voting shares of Gravett Bancshares, Inc., Gravette, Arkansas, and thereby indirectly acquire Bank of Gravett, Gravette, Arkansas.	Newspaper:	06/05/2018
			Federal Register:	06/08/2018
LEGACY BANCSHARES, * 3A5 INC.		Legacy BancShares, Inc., Springdale, Arkansas, to acquire through merger 100 percent of the voting shares of Gravett Bancshares, Inc., Gravette, Arkansas, and thereby indirectly acquire Bank of Gravett, Gravette, Arkansas.	Newspaper:	06/05/2018
			Federal Register:	06/08/2018

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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446149	PEOPLES BK, MARION, KENTUCKY	01/29/2018	05/03/2018	S	Small Bank
3076248	STIFEL B&T, SAINT LOUIS, MISSOURI	09/25/2017	05/03/2018	O	Strategic Plan

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 May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENIC HOLDINGS, INC.	* 3A1	Benic Holdings, Inc., Coon Rapids, Minnesota, to become a bank holding company by acquiring up to 100 percent of KES Bancshares, Inc., Virginia, Minnesota, and thereby indirectly acquire control of Northern State Bank, Virginia, Minnesota.	Newspaper:	06/07/2018
			Federal Register:	06/05/2018
SECURITY FINANCIAL SERVICES CORPORATION	* 18C	Security Financial Services Corporation, Durand, Wisconsin, to acquire 100% of Pioneer Acquisition Corporation, Ladysmith, Wisconsin. In addition, Security Financial Bank, Durand, Wisconsin, to merge with Pioneer Bank of Wisconsin, Ladysmith, Wisconsin and incident thereto, establish branches.	Newspaper:	Not available
	* 3A5		Federal Register:	05/24/2018
	* Branch			

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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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a branch at 600 Main Street, Longmont, Colorado.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST ALTUS BANCORP, INC.	CIC	Ann R. Mock, Edmond, Oklahoma, Barry W. Mock, Altus, Oklahoma, and the Mock Irrevocable Trust and its co-trustee Rick Cheaney, both of Altus, Oklahoma, to retain shares of First Altus Bancorp, parent of Frazer Bank, both of Altus, Oklahoma.	Newspaper:	05/25/2018
			Federal Register:	05/21/2018
TRUSTCO BANKSHARES, INC.	CIC	Keith E. Doss, Holt, Missouri, individually, and as trustee of the Keith E. Doss Revocable Trust dated February 8, 2018, to retain voting shares of Trustco Bankshares, Inc., Kearney, Missouri. Additionally, Janice A. Doss, Holt, Missouri, individually, and as trustee of the Janice A. Doss Revocable Trust dated February 8, 2018, to acquire voting shares of Trustco Bankshares, Inc., which controls Kearney Trust Company, Kearney, Missouri.	Newspaper:	05/22/2018
			Federal Register:	05/25/2018

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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386852	CENTRAL BK OF WARRENSBURG, WARRENSBURG, MISSOURI	01/22/2018	05/02/2018	O	Small Bank
1187001	INTERBANK, OKLAHOMA CITY, OKLAHOMA	07/10/2017	05/07/2018	S	Large Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period		
CHARTER BANCSHARES, INC.	CIC	Retroactive notice of change in control by Sid Ridlehuber of Corpus Christi, Texas; and Sid Ridlehuber of Corpus Christi, Texas, Ryan Ridlehuber of San Antonio, Texas, and Robyn Totah of Austin, Texas, (together known as the Ridlehuber Family Group, a group acting in concert), to acquire and retain ten percent or more control of Charter Bancshares, Inc., Corpus Christi, Texas, which controls Charter Bank, Corpus Christi, Texas.	Newspaper:	Not available	
			Federal Register:	Not available	
DIAMOND HTH STOCK COMPANY GP, LLC	* 18C	Application by Diamond HTH Stock Company GP, LLC, and Diamond HTH Stock Company, LP, both of Dallas, Texas, to become bank holding companies and retain ownership in Diamond A Financial, LP, and therefore indirectly, Hilltop Holdings Inc., PlainsCapital Corporation, and PlainsCapital Bank, all of Dallas, Texas; Maedgen & White, LTD., Diamond HTH Stock Company GP, LLC, Diamond HTH Stock Company, LP, Diamond A Financial, L.P., Hilltop Holdings, Inc., and PlainsCapital Corporation, all of Dallas, Texas, to indirectly acquire The Bank of River Oaks, Houston, Texas; and for PlainsCapital Bank, Dallas, Texas, to acquire by merger The Bank of River Oaks and to further operate all the target institution's branches as branches of PlainsCapital Bank.	Newspaper:	05/02/2018	
	* 3A1		Federal Register:	05/11/2018	
	* 3A3				
	* Branch				

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 12, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
PACIFIC PREMIER BANCORP, INC.	* 18C	Pacific Premier Bancorp, Inc., Irvine, California, to acquire 100 percent of Grandpoint Capital, Inc., and thereby indirectly acquire Grandpoint Bank, both of Los Angeles, California; 2)Grandpoint Bank, Los Angeles, California, to merge with and into Pacific Premier Bank, Irvine, California; and 3)Pacific Premier Bank, Irvine, California, to acquire 14 branch offices of Gandpoint Bank, Los Angeles, California.	Newspaper:	06/01/2018
	* 3A3		Federal Register:	06/06/2018
	* Branch			

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.

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