
Federal Reserve Release



H.2

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

No. 42

Week Ending October 19, 2019

Advisory Councils

Insurance Policy Advisory Committee -- announcement of the inaugural members of the council.

- Announced, October 16, 2019

Regulations and Policies

Credit Losses and Credit Risk Review -- publication for comment of proposed (1) Interagency Policy Statement on Allowances for Credit Losses and (2) Interagency Guidance on Credit Risk Review Systems.

- Approved, September 27, 2019

(A/C)

Uniform Financial Institutions Rating System (UFIRS) -- publication with request for comment of a joint Notice and Request for Information on the Application of UFIRS (commonly known as the CAMELS rating system).

- Approved, October 7, 2019

(A/C)

Enforcement

Southern Bancorp Bank, Arkadelphia, Arkansas -- issuance of a consent order of prohibition against Michael Joseph Erickson, a former institution-affiliated party of Southern Bancorp Bank.

- Announced, October 17, 2019

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

St. Louis

Central Bank of the Ozarks, Springfield, Missouri -- to establish a branch at 3810 East Sunshine Street, Springfield.

- Approved, October 17, 2019

Kansas City

Commerce Bank, Kansas City, Missouri -- to establish a branch at 4480 Broadway Street, Quincy, Illinois.

- Approved, October 18, 2019

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to establish a branch at 1606 Hollensworth Street, Magnolia.

- Approved, October 17, 2019

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 1290 West Myrtle Street, Boise, Idaho.

- Approved, October 16, 2019

Bank Holding Companies

Kansas City

Cowboy Bancshares, LLC, Enid, Oklahoma -- to become a bank holding company by acquiring Bank of Kremlin, Kremlin.

- Approved, October 15, 2019

Bank Holding Companies

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana, and Smith & Hood Holding Company, L.L.C., Amite -- to merge with Union Bancshares, Incorporated, Marksville, and thereby indirectly acquire The Union Bank.

- Approved, October 17, 2019

Dallas

Kidd Partners, Ltd., Tyler, Texas -- to acquire shares of Spirit of Texas Bancshares, Inc., Conroe, and indirectly acquire shares of Spirit of Texas Bank SSB, College Station.

- Approved, October 18, 2019

San Francisco

Main Street Bank Corporation, Woodside, California -- to become a bank holding company by acquiring First Colorado Financial Corp., Paonia, Colorado, and its subsidiary, First Colorado National Bank.

- Withdrawn, October 16, 2019

Boston

New Hampshire Mutual Bancorp, Concord, New Hampshire, and MillRiver Trust Company -- to acquire shares of The New Hampshire Trust Company (NH Trust), Keene, and to merge NH Trust with and into MillRiver Trust Company.

- Approved, October 18, 2019

Dallas

Spirit of Texas Bancshares, Inc., Conroe, Texas -- to acquire Chandler Bancorp, Inc., Tyler, and indirectly acquire Chandler Bancorp of Nevada, Inc., Carson City, Nevada, and Citizens State Bank, Tyler, Texas.

- Approved, October 18, 2019

Banks, Foreign

Atlanta

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain, et al. -- relief from certain commitments.

- Withdrawn, October 8, 2019

(A/C)

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make certain public welfare investments.

- Approved, October 18, 2019

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, October 16, 2019

Change in Bank Control

Kansas City

Bellwood Community Holding Company, Bellwood, Nebraska -- change in bank control of Bellwood Community Holding Company and its subsidiary, Bank of the Valley, Bellwood (two notices).

- Permitted, October 18, 2019

St. Louis

Big Creek Bancshares, Inc., Marianna, Arkansas -- to retain control of Big Creek Bancshares, Inc., and its subsidiaries, Armor Bank, Forrest City, and First Delta Bank, Marked Tree.

- Permitted, October 18, 2019

Change in Bank Control

St. Louis

SBW Bancshares, Inc., Waterloo, Illinois -- to retain control of SBW Bancshares, Inc., and its subsidiary, State Bank of Waterloo, Waterloo.

- Permitted, October 18, 2019

Minneapolis

Watford City Bancshares, Inc., Watford City, North Dakota -- to retain control of Watford City Bancshares, Inc., and its subsidiary, First International Bank and Trust, Watford City.

- Permitted, October 17, 2019

Extensions of Time

Richmond

Bank of the James, Lynchburg, Virginia -- extension to December 17, 2019, to establish a branch at 5 Village Highway, Rustburg.

- Granted, October 16, 2019

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to January 23, 2020, to acquire additional shares of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, October 15, 2019

International Operations

New York

People's United Bank, National Association, Bridgeport, Connecticut -- to establish a foreign branch in Canada.

- Withdrawn, October 15, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
GSB MUTUAL HOLDING COMPANY	* 3A1	Application by GSB Mutual Holding Company and GSB Bancorp, Inc., both of Guilford, Connecticut, to become a mutual and stock holding company, respectively, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, in connection with the conversion of Guilford Savings Bank, Guilford, Connecticut from mutual to stock form.	Newspaper:	10/27/2019
	* 3A3		Federal Register:	11/04/2019

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		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Notice by Citibank N.A., Sioux Falls, South Dakota, to increase an investment pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

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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NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST DEFIANCE FINANCIAL CORPORATION	* 3A1 * 3A5	First Defiance Financial Corporation, Defiance, Ohio, proposes to become a bank holding company pursuant to Section 3(a)(1) of the Bank Holding Company Act ("BHCA"), upon converting its wholly owned subsidiary, First Federal Bank of the Midwest, Defiance, Ohio, from a federally chartered savings bank to a state-chartered commercial bank, and to then acquire United Community Financial Corporation, Youngstown, Ohio, pursuant to Section 3(a)(5) of the BHCA, and, thereby, indirectly acquire Home Savings Bank, Youngstown, Ohio.	Newspaper: Federal Register:	11/12/2019 11/14/2019
FIRST MUTUAL HOLDING CO.	* SLHC Acquisition	Application by First Mutual Holding Company, Lakewood, Ohio, to acquire 100 percent of Warsaw Federal Savings and Loan Association, Cincinnati, Ohio, pursuant to Section 10(e) of the Home Owners Loan Act.	Newspaper: Federal Register:	11/07/2019 11/14/2019

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
568126	ST HENRY BK, SAINT HENRY, OHIO	08/20/2018	10/17/2019	S	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 19, 2019

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

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 October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCSHARES, MHC	* 3A1	Community First Bancshares, MHC, Covington, Georgia, and Community First Bancshares, Inc., Covington, Georgia, both savings and loan holding companies, to become bank holding companies by acquiring ABB Financial Group, Inc., and its subsidiary bank, Affinity Bank, both of Atlanta, Georgia. In connection, Community First Bancshares, MHC, and Community First Bancshares, Inc., will retain ownership of their savings association subsidiary, Newton Federal Bank, Covington, Georgia, for the time that they are bank holding companies and thereby engage in operating a savings association. Finally, Community First Bancshares, MHC, and Community First Bancshares, Inc., will convert back to savings and loan holding companies after the merger of Affinity Bank with and into Newton Federal Bank.	Newspaper:	Not available
	* 4c8		Federal Register:	11/25/2019
	* SLHC Formation			

District: 6
Federal Reserve Bank of Atlanta

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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- 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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORPORATION, INC.	CIC	Notice by William H. Davis, Fairview Park, Ohio, individually, and acting in concert with William A. Minnich, Lakewood, Ohio, to acquire 100 percent of the voting shares of Anchor Bancorporation, Inc., and thereby indirectly control Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 05/14/2019
ARBOR BANCORP, INC.	CIC	Notice by the Michael C. Martin Gift Trust U/A/D 6.22.16, with Kristine M.P. Martin and William S. Martin as co-trustees; the William S. Martin Gift Trust U/A/D 5.18.16, with Jeanne Anna Kelso and William C. Martin as co-trustees; the William C. Martin GRAT Remainder Trust fbo William S. Martin dated 5.24.17, with William C. Martin as trustee; the William C. Martin GRAT Remainder Trust fbo Michael C. Martin dated 5.24.17, with William C. Martin as trustee; the William C. Martin 2019 Grantor Retained Annuity Trust #1, with William C. Martin as trustee; and the William C. Martin 2019 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 June 21, 2018; and retain 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 10/15/2019
BANK IOWA	* 18C * Branch	Bank Iowa, West Des Moines, Iowa, to merge with First State Bank of Colfax, Colfax, Iowa. As a result of the merger, Bank Iowa, West Des Moines, Iowa, will establish a branch office at 100 N. Walnut, Colfax, Iowa.	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD FINANCIAL GROUP, INC.	CIC	Notification by Andrew R. Bosshard, as trustee of the Alexandra Tana Bosshard Irrevocable Trust of 2018, the Lindsey Bosshard Irrevocable Trust of 2018, and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin; The Alexandra Tana Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; The Lindsey Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin to acquire 10 percent or more of the shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and join the Bosshard Family Group approved in May 2018 which controls 25 percent or more of the shares Bosshard Financial Group, Inc. and thereby indirectly control Oregon Community Bank of Oregon, Wisconsin, and Farmers State Bank of Hillsboro, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/24/2019
CITIZENS BANK HOLDING, INC.	CIC	Notice by Warren E. Hansen Jr., Delavan, Wisconsin, managing member of 205 MacArthur, LLC; 205 MacArthur, LLC, Mukwonago, Wisconsin, together with Warren E. Hansen Jr. and Eunice N Hansen, Delavan, Wisconsin, as trustee of the Warren E. Hansen and Eunice N. Hansen Joint Revocable Living Trust; the Warren E. Hansen and Eunice N. Hansen Joint Revocable Living Trust, Delavan, Wisconsin; Warren E. Hansen Jr., Delavan, Wisconsin, as Secretary of Caldwell Cemetery Association; and Caldwell Cemetery Association, Delavan, Wisconsin, as a Group acting in concert, to retain 10 percent or more of the shares and thereby control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin. Citizen% s Bank Holding, Inc. controls Citizens Bank, Mukwonago, Wisconsin.	Newspaper:	10/18/2019
			Federal Register:	10/10/2019
FAIRMOUNT BANKING COMPANY	CIC	Notice by Cathy E. Sipes, individually, and Jeffrey B. McHenry, both of Fairmount, Indiana, to retain 25% or more of Fairmount Banking Company, and thereby indirectly control The Fairmount Sate Bank, both of Fairmount, Indiana.	Newspaper:	10/15/2019
			Federal Register:	10/24/2019

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 19, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MIDWEST BANCORP, INC.	* 18C	First Midwest Bancorp, Inc., Chicago, Illinois, to merge with Bankmanagers Corp. and thereby indirectly acquire Park Bank, both of Milwaukee, Wisconsin. In addition, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois, to merge with Park Bank. As a result of the merger, all five offices of Park Bank will become branches of First Midwest Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	11/08/2019
	* Branch			
HIGH POINT FINANCIAL SERVICES, INC.	* 3A3	High Point Financial Services, Inc., Forresteron, Illinois, to acquire 100 percent of The Poplar Grove State Bank, Poplar Grove, Illinois.	Newspaper:	11/03/2019
			Federal Register:	11/14/2019
NEB CORPORATION	CIC	Eric P. Stone and S. Adam Stone, together with the Stone Revocable Trust dated December 8, 1987, with Peter E. Stone and Barbara E. Stone as trustees, all of Fond du Lac, Wisconsin, as a group acting in concert to join the Stone Family Control Group approved at formation on September 4, 1974, to retain 25 percent or more of the voting shares of NEB Corporation, and thereby indirectly control National Exchange Bank & Trust, both of Fond du Lac, Wisconsin.	Newspaper:	10/13/2019
			Federal Register:	10/18/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEIGHBOR INSURANCE AGENCY, INC.	CIC	Betty Jean Neighbor Irrevocable Trust dated December 28, 2012, with Gene R. Neighbor as Family Business Advisor (Marion, Iowa); Douglas N. Neighbor Irrevocable Trust dated December 29, 2012, with Marva J. Neighbor as Family Business Advisor (Marion, Iowa); Gene R. Neighbor Irrevocable Trust dated December 29, 2012, with Betty J. Neighbor as Family Business Advisor (Marion, Iowa); Irene Kay Neighbor Irrevocable Trust dated December 28, 2012, with Kent M. Neighbor as Family Business Advisor (Winthrop, Iowa); Kent M. Neighbor Irrevocable Trust dated December 29, 2012, with Irene K. Neighbor as Family Business Advisor (Winthrop, Iowa); and Marva J. Neighbor Irrevocable Trust dated December 28, 2012, with Douglas N. Neighbor as Family Business Advisor (Marion, Iowa); together with Justin M. Waring (Marion, Iowa), Amber K. Waring (Toddville, Iowa), Shannon M. Waring (Woodbury, Minnesota), Brandon K. Waring (Toddville, Iowa), Callie I. Neighbor (Center Point, Iowa), Chloe A. Neighbor (Center Point, Iowa), Allyssa K. Dierks (Central City, Iowa), Jordan S. Neighbor (Marion, Iowa), Austin K. Neighbor (Marion, Iowa), Jenna L. Neighbor (Center Point, Iowa), Grant E. Neighbor (Central City, Iowa), Luke C. Neighbor (Central City, Iowa), and 11 minor grandchildren as a group acting in concert to join the Neighbor Family Control Group approved on October 30, 2009, to retain 25 percent or more of the shares of Neighbor Insurance Agency, Inc., and thereby indirectly control Farmers State Bank, both of Marion, Iowa.	Newspaper:	Not available
			Federal Register:	10/28/2019
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe, Michigan to acquire 90.7 percent of West Michigan Community Bank, Hudsonville, Michigan.	Newspaper:	Not available
			Federal Register:	10/25/2019
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	03/11/2019

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIETERICH BANK	* Branch	Dieterich Bank, Effingham, Illinois, to establish a branch facility to be located at 2159 South State Route 157, Edwardsville, Illinois.	Newspaper:	10/30/2019
			Federal Register:	Not applicable
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas requests to establish a full service branch at 2221 Hill Park Cove, Jonesboro, Arkansas.	Newspaper:	10/20/2019
			Federal Register:	Not applicable
FIRST SAVINGS BANK	* Branch	First Savings Bank, Clarksville, Indiana, to establish a branch facility to be located at 3538 E. 10th Street, Jeffersonville, Indiana.	Newspaper:	10/27/2019
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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576541	CENTRAL BK OF BRANSON, BRANSON, MISSOURI	07/15/2019	10/18/2019	S	Int Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	04/15/2019	10/14/2019	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 19, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period		
EAGLE BANCORP MONTANA, INC.	* 18C	Eagle Bancorp Montana, Inc., Helena, Montana, to merge with Western Holding Company of Wolf Point, Wolf Point, Montana, and thereby indirectly acquire, Western Bank of Wolf Point, Wolf Point, Montana. Opportunity Bank of Montana, Helena, Montana, to merge with Western Bank of Wolf Point, Wolf Point, Montana, and incident thereto, establish branches. In addition, Eagle Bancorp Montana, Inc. will indirectly acquire Western Holding Company of Wolf Point's subsidiary Western Financial Services, Wolf Point, Montana.	Newspaper:	Not available	
	* 3A5		Federal Register:	11/12/2019	
	4c8				
	* Branch				
FINANCIAL SERVICES OF WINGER, INC.	CIC	Notice by Dawn M. Skeie Crane, trustee of the Dawn M. Skeie Crane GST Trust ("Dawn's Trust"), both of Fosston, Minnesota, to retain control of Financial Services of Winger, Inc. ("Company"), and thereby indirectly retain control of Ultima Bank Minnesota, both of Winger, Minnesota. Also, Dawn's Trust and its trustee, together with Lorri J. Skeie-Campbell, trustee of the Lorri J. Skeie-Campbell GST Trust, both of Corrales, New Mexico, to retain voting shares and thereby join the Skeie family shareholder group acting in concert, which controls Company.	Newspaper:	Not available	
			Federal Register:	11/04/2019	
KEWEENAW FINANCIAL CORPORATION	* 3A5	Keweenaw Financial Corporation, Hancock, Michigan, to merge with North Star Financial Holdings, Inc., and thereby indirectly acquire Main Street Bank, both of Bingham Farms, Michigan.	Newspaper:	Not available	
			Federal Register:	11/13/2019	

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 19, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* 18C * Branch	Bank of Commerce, Chanute, Kansas, to merge with Chetopa State Bank & Trust Co., Chetopa, Kansas, and First Neodesha Bank, Neodesha, Kansas, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
FIRSTBANK	* 18C * Branch	FirstBank, Antlers, Oklahoma, to merge with 1st Bank & Trust, Broken Bow, Oklahoma, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
PBT BANCSHARES, INC.	CIC	Notice submitted by John Houghton, James Houghton, Eric Houghton, Allison Houghton, Betty Houghton, Mary Kay Houghton, Kaleb Houghton, Andrew Hoffman, all of McPherson, Kansas; Marcus Houghton, Corbin Houghton, Paige Moore, Hannah Nesbitt, all of Wichita, Kansas; and Timothy Houghton, Milwaukee, Oregon, to become members of the Houghton Family Group; and to acquire control of PBT Bancshares, Inc., parent of Peoples Bank and Trust Company, both in McPherson, Kansas.	Newspaper: Federal Register:	Not available 10/31/2019
SPEARVILLE BANCSHARES, INC.	CIC	Notification submitted by Todd E. Domer and Marilyn K. Domer both of Topeka, Kansas, to retain voting shares of Spearville Bancshares, Inc., parent of First National Bank of Spearville, both in Spearville, Kansas; and to be approved as members of the Domer Family Group.	Newspaper: Federal Register:	Not available 10/24/2019

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.

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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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 19, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIERA BANK	* Branch	Application by Ciera Bank, Graham, Texas, to establish a branch at 116 E. Renfro Street, Burleson, Texas 76028.	Newspaper:	10/24/2019
			Federal Register:	Not applicable
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	First Financial Bankshares, Inc., Abilene, TX to acquire 100% of TB&T Bancshares, Inc. and indirectly The Bank & Trust of Bryan/College Station both of Bryan, Texas.	Newspaper:	Not available
			Federal Register:	11/08/2019
FIRST NATIONAL BANCSHARES OF HUNTSVILLE, INC.	CIC	Retroactive notice by Ferne S. Frosch, Huntsville, Texas, for permission to retain 10 percent or more of the shares and thereby control First National Bancshares of Huntsville, Inc., Huntsville, Texas (Company), and indirectly, First National Bank of Huntsville, Huntsville, Texas (Bank); and notice by The Wilbourne T. Robinson Family Trust No. 1; The Wilbourne T. Robinson Family Trust No. 2; the J. Philip Gibbs Trust No. 2; Ferne S. Frosch; and Wayne B. Frosch, all of Huntsville, Texas; Janet Smyth and Mary K. Basquin, both of New York, New York; Virginia S. Low, London, N1; Frances R. Snipes, Houston, Texas; Florine R. Klussmann, Katy, Texas; Walter M. Woodward, Jr., Huntsville, Texas; Elizabeth H. Hawley, Dallas, Texas; Clyde Michael Williams, Huntsville, Texas; and a minor child, for permission to join the Smyth Gibbs Aker Group, a group acting in concert previously cleared on June 29, 2001, under Section 3 of the Bank Holding Company Act; and notice by the newly configured Smyth Gibbs Aker Group to retain 25 percent or more of the shares and thereby control of the Company and indirectly Bank.	Newspaper:	Not available
			Federal Register:	Not available
OAKWOOD BANCSHARES, INC.	* 3A3	Application by Oakwood Bancshares, Inc., Dallas, Texas, to acquire Community Bank of Snyder, Snyder, Texas.	Newspaper:	11/03/2019
			Federal Register:	11/08/2019

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
PERRYTON BANCSHARES, INC.	CIC	Tim Tregellas, Azle, Texas, William Mac Tregellas, Perryton, Texas, and The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, each to retain control of 25 percent or more of the outstanding stock of Perryton Bancshares, Inc., Perryton, Texas ("PBI") and indirectly The Perryton National Bank, both of Perryton, Texas.; Debra Tregellas, Azle, Texas, Rita Tregellas, Perryton, Texas, The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, and the William and Rita Tregellas Revocable Trust dated February 15, 1997, to join the Tregellas Family Group, previously cleared as a group acting in concert to collectively retain 25 percent or more of the outstanding stock of PBI.	Newspaper:	10/09/2019
			Federal Register:	Not available
RAM SECURITY HOLDINGS GP, INC.	CIC	Notice by Mary Hyden Hunter, Canyon Lake, Texas and David Perry Mann, II, Denver, Colorado, to acquire control of RAM Security Holdings GP, Inc., RAM Security Holdings, Ltd, Security Bancshares, Inc., all of Waco, Texas, and therefore Citizens State Bank, Woodville, Texas	Newspaper:	Not available
			Federal Register:	Not available

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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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 19, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

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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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