
Federal Reserve Release



H.2

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

No. 50

Week Ending December 14, 2019

Updated January 3, 2020

Bank Holding Companies

First Citizens Bancshares, Inc., Raleigh, North Carolina -- to acquire Entegra Financial Corp., Franklin, and thereby indirectly acquire Entegra Bank.

- Approved, December 13, 2019

Forms

Forms -- (1) initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation R (FR R); (2) final Board review to extend with revision the Reporting and Disclosure Requirements Related to Securities of State Member Banks as Required by Regulation H (FR H-1) and Reporting Requirements Associated with the Savings and Loan Holding Company Registration Statement (FR LL-10(b); and (3) final Board review to extend without revision the Consumer Satisfaction Questionnaire (FR 1379a), Federal Reserve Consumer Help-Consumer Survey (FR 1379b), Consumer Online Complaint Form (FR 1379c), Appraisal Complaint Form (FR 1379d), and Payments Research Survey (FR 3067).

- Approved, December 10, 2019

Supervision and Regulation

Resolution plans -- determinations by the Board and Federal Deposit Insurance Corporation on the 2019 resolution plans submitted by eight large, complex U.S. banking organizations: Bank of America Corporation; The Bank of New York Mellon Corporation; Citigroup Inc.; The Goldman Sachs Group, Inc.; JPMorgan Chase & Co.; Morgan Stanley; State Street Corporation; and Wells Fargo & Company.

- Approved, December 13, 2019

Enforcement

JPMorgan Chase & Co., New York, New York -- cease-and-desist order dated January 14, 2013, terminated December 5, 2019.

- Announced, December 12, 2019

Enforcement

Spirit BankCorp, Inc., Bristow, Oklahoma -- written agreement dated August 2, 2012, terminated December 5, 2019.

- Announced, December 12, 2019

U.S. Bancorp, Minneapolis, Minnesota, and USB Americas Holding Company -- cease-and-desist order dated February 14, 2018, terminated December 5, 2019.

- Announced, December 12, 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

Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 3940 Lingletown Road, Harrisburg, PA.

- Approved, December 12, 2019

Bank Holding Companies

Chicago

Burling Bancorp, Inc., Chicago, Illinois -- to retain ownership of Burling Wealth Management Inc., Chicago, and thereby engage in the nonbanking activity of making and servicing loans and to retain ownership of Burling Ventures Inc., and thereby engage in the nonbanking activity of investment advisory services.

- Withdrawn, December 9, 2019

Chicago

Greene Investment Company, Jefferson, Iowa -- to merge with Perry Investment Company, Perry, and indirectly acquire Raccoon Valley Bank.

- Approved, December 12, 2019

Chicago

Level One Bancorp, Inc., Farmington Hills, Michigan -- waiver of application to acquire Ann Arbor Bancorp, Inc., Ann Arbor, and Ann Arbor State Bank (AASB), in connection with the merger of AASB with and into Level One Bank, Farmington Hills.

- Granted, December 13, 2019

Bank Holding Companies

Minneapolis

Napoleon Bancorporation, Inc., Napoleon, North Dakota -- to merge with Sargent Bankshares, Inc., Forman, and thereby indirectly acquire Sargent County Bank.

- Approved, December 13, 2019

Cleveland

Old Fort Banking Company Employee Stock Ownership and 401(k) Plan -- ESOP Component Trust, Old Fort, Ohio -- to acquire additional shares of Gillmor Financial Services, Inc., Old Fort, and thereby indirectly acquire The Old Fort Banking Company.

- Approved, December 11, 2019

Atlanta

Reliant Bancorp, Inc., Brentwood, Tennessee -- waiver of application to merge with Tennessee Community Bank Holdings, Inc., Ashland City, and thereby acquire Community Bank & Trust (Community), in connection with the merger of Community with and into Reliant Bank, Brentwood.

- Granted, December 6, 2019

(A/C)

Bank Mergers

Kansas City

Bank of Commerce, Chanute, Kansas -- to merge with Chetopa State Bank & Trust Co., Chetopa, and First Neodesha Bank, Neodesha, and thereby establish branches.

- Approved, December 11, 2019

Change in Bank Control

Kansas City

Elk County Bancshares, Inc., Howard, Kansas -- to retain control of Elk County Bancshares, Inc., and its subsidiary Howard State Bank, Howard.

- Permitted, December 11, 2019

Extensions of Time

Director, S&R

Credit Suisse AG, Zurich, Switzerland -- extension of time to conform or divest a merchant banking investment.

- Granted, December 11, 2019

Dallas

Frost Bank, San Antonio, Texas -- extension to July 16, 2020, to establish a branch at 3432 Scott Street, Houston.

- Granted, December 10, 2019

Secretary

Risk-Based Capital Requirements -- extension of the comment period until January 22, 2020, of a proposed rule to establish risk-based capital requirements for depository institution holding companies that are significantly engaged in insurance activities.

- Granted, December 4, 2019

(A/C)

Chicago

West Michigan Community Bank, Hudsonville, Michigan -- extension to March 21, 2020, to establish a branch at 4797 Cascade Road SE, Grand Rapids.

- Granted, December 13, 2019

Financial Holding Companies

Kansas City

- Coronado, Inc., Sterling, Kansas -- election to become a financial holding company.
- Effective, December 10, 2019

St. Louis

- Friendship Bancshares, Inc., Linn, Missouri -- election to become a financial holding company.
- Effective, December 10, 2019

International Operations

Cleveland

- Harris Williams UK Holdings LLC, Richmond, Virginia -- waiver of remainder of prior-notification period to make an investment in Harris Williams & Co., Ltd., London, England, and Harris Williams & Co. Corporate Finance Advisors GmbH, Frankfurt, Germany.
- Granted, December 10, 2019

Regulations and Policies

Secretary

- Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock) -- final rule to apply an inflation adjustment to the asset threshold at which banks are subject to different dividend rates for their Federal Reserve Bank stock.
- Approved, December 11, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKLINE BANK	* 18C * Branch	Application by Brookline Bank, Brookline Massachusetts ("Brookline") to merge as the surviving institution with First Ipswich Bank, Ipswich, Massachusetts ("First Ipswich") pursuant to section 1828(c)(2) (B) of the Bank Merger Act and to establish, maintain and operate First Ipswich's current main offices as branches of Brookline.	Newspaper: Federal Register:	12/14/2019 Not applicable
CENTURY BANCORP, INC.	CIC	Notification Submitted Pursuant to 12 C.F.R. S 225.42(b)(1)(i) on behalf of Barbara J. Sloane, Barry R. Sloane, Linda Sloane Kay and Sloane Family Enterprise with respect to Century Bancorp, Inc., Medford, Massachusetts.	Newspaper: Federal Register:	Not available Not available

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 December 14, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BARCLAYS PLC	* 3A3	Barclays PLC and Barclays Bank PLC, both of London, England, to retain Barclays US Holdings Limited, New York, New York (BUSHL), upon BUSHL becoming a bank holding company through the ownership of all of the voting shares of Barclays US LLC, New York, New York, in an internal reorganization, pursuant to Section 3(a)(3) of the BHC Act and Section 225.15 of Regulation Y. In addition, BUSHL to become a bank holding company by acquiring all of the voting shares of Barclays US LLC and thereby indirectly acquire Barclays Bank Delaware, Wilmington, Delaware, pursuant to Section 3(a)(1) of the BHC Act and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BANCORP	* 3A1	First BanCorp, San Juan, Puerto Rico, to indirectly acquire 100 percent of Santander BanCorp and thereby indirectly acquire Banco Santander Puerto Rico, both of San Juan, Puerto Rico, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended (BHC Act). In addition, FirstBank Puerto Rico, San Juan, Puerto Rico, to become a bank holding company by acquiring 100 percent of Santander BanCorp, for a moment in time, pursuant to Section 3(a)(1) of the BHC Act.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

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.

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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS COMMUNITY BANK	* 18C * Branch	First Citizens Community Bank, Mansfield, PA, to merge with MidCoast Community Bank, Wilmington, DE.	Newspaper:	01/11/2020
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending December 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SENTINEL BANK	* Branch	First Sentinel Bank, Richlands, Virginia, to establish a branch at 329 Ingleside Road, Princeton, West Virginia.	Newspaper:	12/23/2019
			Federal Register:	Not applicable

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.

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:

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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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
OUR COMMUNITY BANK	Member	OUR Community Bank, Hialeah, Florida, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RELIANT BANK	* 18C	Reliant Bank, Brentwood, Tennessee, to merge with First Advantage Bancorp, Clarksville, Tennessee.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
SMARTBANK	* 18C	SmartBank, Pigeon Forge, Tennessee, to merge with Progressive Savings Bank, Jamestown, Tennessee.	Newspaper:	01/08/2020
	* Branch		Federal Register:	Not applicable

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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- S = Satisfactory
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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 December 14, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EATON FEDERAL MUTUAL HOLDING COMPANY	* MHC Formation	Eaton Federal Mutual Holding Company, to become a mutual savings and loan holding company, and Eaton Federal Stock Holding Company, to become a mid-tier stock savings and loan holding company, by acquiring 100 percent of Eaton Federal Savings Bank, all of Charlotte, Michigan, in connection with the thrift's conversion from mutual to stock form.	Newspaper:	Not available
	* MHC Mid-Tier Formation		Federal Register:	12/27/2019
LEVEL ONE BANCORP, INC.	CIC	Notice by James Bellinson, Bloomfield Township, Michigan, Eric Todd, York Township, Michigan, Neil Glaser, Brooklyn, New York and Susan Bellinson, City Island, New York, as a group acting in concert, to acquire 10% or more of the voting shares of Level One Bancorp, Inc., and thereby indirectly acquire control of Level One Bank, both of Farmington Hills, Michigan.	Newspaper:	Not available
			Federal Register:	12/26/2019
SWORD FINANCIAL CORPORATION	CIC	Frederick F. Schwertfeger, Brookfield, Wisconsin, individually and in his capacity as trustee of the Triller/Schwertfeger Voting Trust and the Horicon Bank Profit Sharing and Employee Stock Ownership Trust; Frederick C. Schwertfeger, Elm Grove, Wisconsin; Alexandra G. Solanki, Wauwatosa, Wisconsin; and Gail M. Jones, Woodinville, Washington to join the Schwertfeger Family Control Group and retain 25 percent or more and thereby control Sword Financial Corporation and indirectly control Horicon Bank, both of Horicon, Wisconsin.	Newspaper:	12/27/2019
			Federal Register:	12/26/2019
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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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:

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- 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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
DYER F & M BANCSHARES, INC.	CIC	Notice by Kalista Ann Stover Carroll, Dyer, Tennessee, and Terrie Lou Stover Joyner, Trenton, Tennessee, individually, and as members of a family control group that also includes Julie Joyner Hager, Trenton, Tennessee; and Kellie Joyner Ashburn, Rives, Tennessee, to retain control of more than 25 percent of the voting shares of Dyer F & M Bancshares, Inc., Dyer, Tennessee.	Newspaper:	12/30/2019
			Federal Register:	12/23/2019
INDEPENDENT COMMUNITY BANCORP, INC.	4c8	Independent Community Bancorp, Inc., Frankfort, Kentucky, to engage in nonbank activities through the acquisition of 100 percent of the voting shares of Bankers Service Corporation, Lexington, Kentucky.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3076220	STIFEL BK, CLAYTON, MISSOURI	08/19/2019	12/09/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOZEMAN BANCORP, INC.	CIC	Notice by Karen Neidhardt, Tampa, Florida; Ann Musser, Tampa, Florida; and Jane Farris, Birmingham, Alabama, individually and as trustees of certain trusts, to gain control of Bozeman Bancorp, Inc. ("BBI") and thereby indirectly gain control of the Bank of Bozeman, both of Bozeman, Montana. In addition, the Ann Lenore Musser Irrevocable Trust (Karen Neidhardt and Jane Farris, trustees), the Ann Neidhardt Musser Irrevocable Trust (Karen Neidhardt, James Jorgenson, and Jane Farris, trustees), the William John Musser Irrevocable Trust (Karen Neidhardt and Jane Farris, trustees), the Sarah Ann Musser Irrevocable Trust (Karen Neidhardt and Jane Farris, trustees); the Jane Ellen Neidhardt Irrevocable Trust (Karen Neidhardt and Ann Musser, trustees), the Jane Neidhardt Farris Irrevocable Trust (Karen Neidhardt, James Jorgenson, and Ann Musser, trustees), the Luke Jorgenson Farris Irrevocable Trust (Karen Neidhardt and Ann Musser, trustees) and the George Leonelli Farris Irrevocable Trust (Karen Neidhardt and Ann Musser, trustees), all of Kenmare, North Dakota, to acquire voting shares of BBI and join the Jorgenson family group acting in concert, which controls BBI.	Newspaper:	Not available
			Federal Register:	Not available
FIRST PREMIER BANK	* Branch	First Premier Bank, Sioux Falls, South Dakota, to establish a branch facility to be located at 202 NW 2nd Street, Madison, South Dakota.	Newspaper:	12/23/2019
			Federal Register:	Not applicable

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.

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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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 14, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BETHANY BANKSHARES, INC.	CIC	Notice submitted by the Terri K. Boggess Revocable Trust and Terri K. Boggess, as trustee, and the Hal Boggess Revocable Trust and Hal Boggess, as trustee, all of Chillicothe, Missouri; Gwendolyn Elaine Luzader, Gardner, Kansas; Joshua Seth Boggess, Normal, Illinois; the Linda D. Osborn Revocable Trust and Linda D. Osborn, as trustee, the Ervin Cole Osborn Revocable Trust and Ervin Cole Osborn, as trustee, all of Bethany, Missouri; the Diana L. Wheeler Trust and Paul Wheeler, as trustee, Overland Park, Kansas; Justin P. Wheeler, Portland, Oregon; and Cole D. Wheeler, Kansas City, Kansas, to retain voting shares of Bethany Bankshares, Inc. (Bethany), Bethany, Missouri; and for approval as members of the Boggess/Osborn/Wheeler Family Group, which controls Bethany; and thereby indirectly retain control of BTC Bank, Bethany, Missouri.	Newspaper:	12/17/2019
			Federal Register:	12/31/2019
COMMERCE BANK AND TRUST HOLDING COMPANY	CIC	Notice submitted by the Emery E. Fager Exempt Trust DTD 12/28/14, the Emery E. Fager Marital Exempt Trust DTD 12/28/14, the Elizabeth F. Fager Trust, and Elizabeth F. Fager, as trustee of the Elizabeth F. Fager Trust, all of Topeka, Kansas, to retain/acquire control of Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, both in Topeka, Kansas; and to become members of the Fager Family Group.	Newspaper:	Not available
			Federal Register:	Not available
COMMERCE BANK AND TRUST HOLDING COMPANY	CIC	Notice submitted by David S. Fricke, as trustee, individually, and as Plan Administrator of the Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, Topeka, Kansas, together with Linda A. Fricke, the Brandon D. Fricke QSST Trust, the Lauren Hillary Fricke QSST Trust, and the Noah Morgan Fricke QSST Trust, all of Topeka, Kansas, to acquire control of Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, both in Topeka, Kansas; and to be approved as members of the Fricke Family Group.	Newspaper:	Not available
			Federal Register:	Not available
COMMERCE BANK AND TRUST HOLDING COMPANY EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Notice submitted by David S. Fricke, Topeka, Kansas, as Plan Administrator of the Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, which controls Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all of Topeka, Kansas.	Newspaper:	Not available
			Federal Register:	12/05/2019

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BETHANY BANCORP, INC.	CIC	Notice submitted by the PG Pierce 2005 Trust and Peter G. Pierce III, as trustee, both of Oklahoma City, Oklahoma, to retain control of First Bethany Bancorp, Inc., Bethany, Oklahoma (the company), parent of First Bethany Bank and Trust, both of Bethany, Oklahoma. Additionally, the following individuals to retain shares of the company and be approved as members of the Pierce Family Group, which acting in concert controls the company: Paul G. Pierce, M.D., Poppy G. Pierce, and Louisa M. Pierce, all of Oklahoma City, Oklahoma; and Meredith A. Cunningham, Alistar T. Cunningham, Virginia R. Cunningham, and Pierce S. Cunningham, all of New Orleans, Louisiana.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL AGENCY, INC.	CIC	Notice submitted by Trenton Fairbank, Cimarron, Kansas, to acquire voting shares of First National Agency, Inc., parent of First National Bank in Cimarron, both in Cimarron, Kansas; and to be approved as a member of the Butcher Family Group.	Newspaper: Federal Register:	Not available Not available
IRONHORSE FINANCIAL GROUP, INC.	CIC	Notice submitted by John Traw, Vian, Oklahoma, as trustee of various Armstrong Family trusts, to acquire control of Ironhorse Financial Group, Inc., Muskogee, Oklahoma, parent of Armstrong Bank, Muskogee, Oklahoma, and Republic Bank and Trust, Norman, Oklahoma. In addition, John Traw and Norma Lugene McNeill Armstrong, both of Vian, Oklahoma; Dale Brent Bumpers, Little Rock, Arkansas; Kelsi Don Farmer, New York, New York; and Courtney Quidley, Bixby, Oklahoma, as trustees of various family trusts; the Ashton McNeil Armstrong 2018 GST Exempt Trust, and the Sloan Armstrong Hart 2018 GST Exempt Trust, both of Vian, Oklahoma, to become members of the Armstrong Family Control Group.	Newspaper: Federal Register:	Not available Not available
PEOPLES BANKSHARES LTD., THE	* 18C * 3A3 * Branch	The Peoples Bankshares LTD., Pratt, Kansas, to acquire 100 percent of the voting shares of Osborne Investments, Inc., parent of The Farmers Bank of Osborne, Kansas, both in Osborne, Kansas. The Peoples Bank, Pratt, Kansas, to merge with The Farmers Bank of Osborne, Kansas, Osborne, Kansas, and incident thereto, to establish several branches.	Newspaper: Federal Register:	12/27/2019 01/08/2020

* Subject to the provisions of the Community Reinvestment Act

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.

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
550952	RSNB BK, ROCK SPRINGS, WYOMING	09/23/2019	12/09/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 14, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAM BANK GROUP, INC.	* 3A3	Application by Adam Bank Group, Inc., College Station, Texas, to acquire Security Star Bancshares, Inc., and indirectly, Security Bank, both of Midland, Texas	Newspaper:	12/14/2019
			Federal Register:	12/05/2019
CENTRAL BANK	* Branch	Application by Central Bank, Houston, Texas to establish a branch at 2799 Katy Freeway, Houston, Texas.	Newspaper:	12/16/2019
			Federal Register:	Not applicable
TEXAS REGIONAL BANK	* Branch	Texas Regional Bank, Harlingen, Texas, to establish a branch at 500 W. Business Highway 77, Suite 101, San Benito, Cameron County, Texas 78586	Newspaper:	Not available
			Federal Register:	Not applicable
VISTA BANK	* Branch	Vista Bank, Dallas , Texas to establish a Messenger Service Branch in the Greater Austin Area.	Newspaper:	Not available
			Federal Register:	Not applicable
VISTA BANK	* Branch	Vista Bank, Dallas, Texas to establish a Messenger Service Branch in the Greater Lubbock Area.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 14, 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
BAYCOM CORP	* 18C 4c8 * Branch	1) BayCom Corp, Walnut Creek, California, to merge with Grand Mountain Bancshares, Inc., and thereby indirectly acquire Grand Mountain Bank, FSB, both of Granby, Colorado; 2) Grand Mountain Bank, FSB, Granby, Colorado, to merge with and into Bay Commercial Bank, Walnut Creek, California; and 3) Bay Commercial Bank, Walnut Creek, California, to acquire 4 branches of United Business Bank, F.S.B., Oakland, California.	Newspaper:	Not available
			Federal Register:	01/03/2020
COASTAL COMMUNITY BANK	* Branch	Coastal Community Bank, Everett, Washington, to establish a branch office located at 525 Olympic Avenue, Arlington, Washington.	Newspaper:	12/11/2019
			Federal Register:	Not applicable

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