
Federal Reserve Release



H.2

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

No. 51

Week Ending December 21, 2019

Forms

Forms -- final Board review with revision of the Mutual Holding Company Forms (FR MM-10(o)-1, FR MM-10(o)-2, FR MM-AC, FR MM-PS, FR MM-OC, and FR MM-OF), Notice by Financial institutions of Government Securities Broker or Government Securities Dealer Activities (FR G-FIN), and the Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (FR G-FINW); and final Board review without revision of the Notice of Branch Closure (FR 4031), Transfer Agent Registration and Amendment Form (Form TA-1), and Savings Association Holding Company Report (FR LL-(b)11).

- Approved, December 16, 2019

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

- Approved, December 17, 2019

Forms -- initial Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, and FR Y-9CS).

- Approved, December 17, 2019

Forms -- final Board review to extend with revision the Banking Organization Systemic Risk Report (FR Y-15).

- Approved, December 17, 2019

Forms -- final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, and FR Y-9CS).

- Approved, December 17, 2019

Personnel

Division of International Finance -- appointment of Beth Anne Wilson as director and reassignment of Steven Kamin as senior adviser.

- Approved, December 17, 2019

Personnel

Division of Supervision and Regulation -- appointment of Lara Lylozian as deputy associate director.

- Approved, December 16, 2019

Legal Division -- appointment of Laurie Schaffer as deputy general counsel, Jean Anderson as associate general counsel, and Alison Thro and Cary Williams as deputy associate general counsels.

- Announced, December 19, 2019

Regulations and Policies

Credit Risk Retention -- interagency notice of commencement of review of the definition of qualified residential mortgage, the community-focused residential mortgage exemption, and the exemption for qualifying three- to four-unit residential mortgage loans, as currently set forth in the Credit Risk Retention regulations as adopted by the agencies.

- Published, December 20, 2019

Reserve Bank Services

Enhanced Same-Day Automated Clearing House (ACH) Service -- (1) modifications to the Federal Reserve Banks' National Settlement Service and Fedwire Funds Service to support enhancements to the same-day ACH service, and (2) corresponding changes to the Federal Reserve Policy on Payment System Risk.

- Approved, December 19, 2019

Enforcement

Société Générale S.A., Paris, France; and Société Générale, New York Branch, New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, December 19, 2019

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

Cleveland

First Financial Bank, Cincinnati, Ohio -- to establish a branch at 1865 Parsons Avenue, Columbus.

- Approved, December 16, 2019

Cleveland

First Financial Bank, Cincinnati, Ohio -- to establish a branch at 4801 North Main Street, Dayton.

- Approved, December 16, 2019

St. Louis

OakStar Bank, Springfield, Missouri -- to establish a branch 6285 West 135th Street, Overland Park, Kansas.

- Approved, December 18, 2019

Bank Holding Companies

General Counsel

BancorpSouth Bank, Tupelo, Mississippi -- waiver of application to acquire Texas First Bancshares, Inc., Waco, Texas, and Texas First State Bank (TFS Bank), Riesel, in connection with the merger of TFS Bank with and into BancorpSouth Bank.

- Granted, December 19, 2019

Bank Holding Companies

General Counsel

BB&T Corporation, Winston-Salem, North Carolina -- commenter's request for reconsideration of the Board's approval of the application by BB&T Corporation to merge with SunTrust Banks, Inc., Atlanta, Georgia.

- Denied, December 19, 2019

Minneapolis

Eagle Bancorp Montana, Inc., Helena, Montana -- to merge with Western Holding Company of Wolf Point, Wolf Point, and thereby indirectly acquire its subsidiaries, Western Bank of Wolf Point and Western Financial Services, Inc.; and for Opportunity Bank of Montana, Helena, to merge with Western Bank of Wolf Point and thereby establish branches.

- Approved, December 13, 2019

(A/C)

St. Louis

First Waterloo Bancshares, Inc., Waterloo, Illinois -- to acquire Best Hometown Bancorp, Inc., Collinsville, and thereby indirectly acquire Best Hometown Bank.

- Approved, December 19, 2019

General Counsel

Happy Bancshares Inc., Canyon, Texas; and Happy State Bank, Happy -- waiver of application to acquire First State Bank of Mobeetie (Bank of Mobeetie), Mobeetie, in connection with the merger of Bank of Mobeetie with and into Happy State Bank.

- Granted, December 17, 2019

Minneapolis

Keweenaw Financial Corporation, Hancock, Michigan -- to merge with North Star Financial Holdings, Inc., Bingham Farms, and thereby indirectly acquire Main Street Bank.

- Approved, December 20, 2019

Bank Holding Companies

Minneapolis

Lincoln Investment Company, Lennox, South Dakota -- to acquire certain assets of Berens Insurance Agency, Inc., Parker, and thereby engage in general insurance activities in a community that has a population not exceeding 5,000.

- Approved, December 9, 2019

(A/C)

New York

OFG Bancorp, San Juan, Puerto Rico -- to indirectly acquire Scotiabank de Puerto Rico, Hato Rey.

- Approved, December 10, 2019

(A/C)

Chicago

Waterman Acquisition Group, LLC, Wilmette, Illinois -- to become a bank holding company by acquiring Waterman State Bank, Waterman.

- Approved, December 19, 2019

Bank Mergers

Boston

Brookline Bank, Brookline, Massachusetts -- to merge with First Ipswich Bank, Ipswich, and to establish branches.

- Approved, December 18, 2019

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, December 19, 2019

Banks, Foreign

Director, S&R

Mizuho Financial Group, Inc., Tokyo, Japan; and Mizuho Bank, Ltd. -- relief from certain commitments.

- Granted, December 16, 2019

Director, S&R

Société Générale S.A., Paris, France -- relief from certain commitments.

- Granted, December 19, 2019

Banks, State Member

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make certain public welfare investments (four entries).

- Approved, December 11, 2019

(A/C)

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, December 17, 2019

Change in Bank Control

Richmond

Capital Funding Bancorp, Inc., Baltimore, Maryland -- change in bank control of Capital Funding Bancorp, Inc., and its subsidiary, CFG Community Bank, Lutherville.

- Permitted, December 16, 2019

Change in Bank Control

Dallas

First National Bancshares of Huntsville, Inc., Huntsville, Texas -- to retain control of First National Bancshares of Huntsville, Inc., and its subsidiary, First National Bank of Huntsville, Huntsville.

- Permitted, December 16, 2019

San Francisco

Home Credit Corporation, Salt Lake City, Utah -- change in bank control of Home Credit Corporation and its subsidiary, Home Savings Bank, Salt Lake City.

- Permitted, December 17, 2019

Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan -- to retain control of Northstar Financial Group, Inc., and its subsidiary, Northstar Bank, Bad Axe.

- Permitted, December 18, 2019

Minneapolis

Olmsted Bancorporation, Inc., Byron, Minnesota -- change in bank control of Olmsted Bancorporation, Inc., and its subsidiary, First Security Bank, Byron.

- Permitted, December 19, 2019

Extensions of Time

Secretary

Margin and Capital Requirements for Covered Swap Entities -- extension until January 23, 2020, of the comment period for the proposed interagency rule to amend the swap margin provision of the Board's Regulation KK (Swap Margin Rule).

- Approved, December 20, 2019

Extensions of Time

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain real estate and loan assets.

- Granted, December 18, 2019

Secretary

State Street Corporation, Boston, Massachusetts -- extension until April 1, 2020, to comply with the requirement under Regulation YY to maintain eligible long-term debt based on the firm's total leverage exposure.

- Granted, December 17, 2019

Secretary

Uniform Financial Institutions Rating System (UFIRS) -- extension until February 28, 2020, of the deadline for a joint Request for Information on the Application of UFIRS (commonly known as the CAMELS rating system).

- Approved, December 12, 2019

(A/C)

Financial Holding Companies

Philadelphia

Mid Penn Bancorp, Inc., Millersburg, Pennsylvania -- election to become a financial holding company.

- Effective, December 16, 2019

Savings and Loan Holding Companies

Atlanta

Community First Bancshares, MHC (CFB MHC), Covington, Georgia, and Community First Bancshares, Inc. (CFB) -- (1) to become bank holding companies by acquiring ABB Financial Group, Inc., Atlanta, and Affinity Bank; (2) to retain ownership of Newton Federal Bank, Covington, for the time CFB MHC and CFB are bank holding companies and thereby engage in operating a savings association; and (3) for CFB MHC to become a mutual savings and loan holding company (SLHC) and for CFB to become a mid-tier SLHC following the merger of Affinity Bank and Newton Federal Bank.

- Approved, December 13, 2019

(A/C)

Supervision and Regulation

General Counsel

DB USA Corporation (DB), New York, New York -- application for approval of a proposed internal debt "conversion trigger" that would allow the Board to order the conversion of DB's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's TLAC (total loss-absorbing capacity) rule.

- Approved, December 17, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/01/2020
			Federal Register:	12/31/2019
READING CO-OPERATIVE BANK	* Branch	Application by Reading Cooperative Bank, Reading, Massachusetts, for approval to establish a branch office at 215 Canal Street, Lawrence, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
STATE STREET BANK AND TRUST COMPANY	* Branch	Application by State Street Bank and Trust Company, Boston, Massachusetts, to establish a branch at 525 Washington Boulevard, Jersey City, New Jersey, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2**Federal Reserve Bank of New York****Filings received during the week ending December 21, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE TRANSATLANTIQUE	FBSEA	Banque Transatlantique, Paris, France, to establish a representative office in Boston, Massachusetts, pursuant to Section 211.24 (a)(2)(i)(B)(3) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
BARCLAYS PLC	* 3A1	Barclays US Holdings Limited, New York, New York, a company organized under the laws of the Cayman Islands, to become a bank holding company by acquiring Barclays US LLC, also of New York, New York, and thereby indirectly acquire Barclays Bank Delaware, Wilmington, Delaware, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (BHC Act). In addition, Barclays PLC and Barclays Bank PLC, both of London, England, to retain Barclays US Holdings Limited and thereby indirectly acquire Barclays US LLC and Barclays Bank Delaware, pursuant to Section 3(a)(3) of the BHC Act.	Newspaper:	01/12/2020
	* 3A3		Federal Register:	01/23/2020
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:	12/28/2019
	* 3A3		Federal Register:	01/09/2020

District: 2
Federal Reserve Bank of New York

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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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANK MHC	* SLHC Merger	Columbia Bank, MHC and Columbia Financial, Inc. ("Company"), both of Fair Lawn, New Jersey, to acquire RSB Bancorp, MHC and RSB Bancorp, Inc., both of Roselle, NJ, and thereby indirectly acquire Roselle Bank, a wholly-owned subsidiary of RSB Bancorp, Inc., through the merger of Roselle Bank with and into Columbia Bank, Fair Lawn, NJ, a wholly-owned subsidiary of the Company.	Newspaper:	Not available
			Federal Register:	Not available
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
RSB BANCORP, MHC	* SLHC Formation	RSB Bancorp, MHC, and RSB Bancorp, Inc., both of Roselle, NJ, to convert to savings and loan holding companies upon the conversion of Roselle Bank, Roselle, NJ, from a New Jersey State-Chartered Stock Savings Bank to a New Jersey State-Chartered Stock Savings Association.	Newspaper:	Not available
			Federal Register:	Not available

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
WVS FINANCIAL CORP.	CIC	Notice of Change in Bank Control submitted by WVS Financial Corp., ESOP, that together with proposed trustee, John A. Howard, Jr., both of Pittsburgh, PA, to hold a controlling interest of 16.36% of the outstanding voting shares of WVS Financial Corp., Pittsburgh, PA and to acquire additional shares not to exceed 24.9% of WVS Financial Corp. and thereby indirectly acquire control of West View Savings Bank.	Newspaper:	01/08/2020
			Federal Register:	Not available

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, intends to increase its investment in bank premises by \$300,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FARMERS BANK, WINDSOR VA	* Branch	Farmers Bank, Windsor, Virginia, to establish a branch at 1776 Princess Anne Road, Unit S, Virginia Beach, Virginia.	Newspaper:	12/29/2019
			Federal Register:	Not applicable
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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- 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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) Mableton Branch, Intersection of Floyd Road SW and Nickajack Road SW, Mableton, GA; 2) Wallisville Branch, Wallisville Road Intersection with Sam Houston Parkway North, Houston, TX; 3) Uptown Crossing Branch, 5409 South Rice Avenue, Houston, TX; 4) Lake Colony Branch, 4800 Highway 6 South, Missouri City, TX; 5) Harpers Preserve Branch, Intersection of Highway 242 and Harpers Trace, Conroe, TX.	Newspaper:	01/02/2020
			Federal Register:	Not applicable
RELIANT BANK	* 18C	Reliant Bank, Brentwood, Tennessee, to merge with First Advantage Bancorp, Clarksville, Tennessee.	Newspaper:	01/04/2020
	* 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

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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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- 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 December 21, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
1895 BANCORP OF WISCONSIN, MHC	SLHC Activity	1895 Bancorp of Wisconsin, MHC and its mid-tier, 1895 Bancorp of Wisconsin, Inc., both of Greenfield, Wisconsin to engage denovo in holding, managing, or liquidating assets owned or acquired from a savings association, as a result of the transfer of branch property to the mid tier.	Newspaper:	Not applicable
			Federal Register:	Not available
EATON FEDERAL MUTUAL HOLDING COMPANY	* MHC Formation * MHC Mid-Tier 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:	12/16/2019
			Federal Register:	12/27/2019
FCN BANC CORP.	* 4c8	FCN Banc Corp, Brookville, Indiana to acquire DSA Financial Corporation and thereby indirectly acquire Dearborn Savings Bank, Lawrenceburg, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
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

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		

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 21, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK, THE	* Branch	The Citizens Bank, Batesville, Arkansas, to establish a branch facility located at 8000 Cantrell Road, Little Rock, Arkansas.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMONWEALTH BANCSHARES, INC.	4c8	Commonwealth Bancshares, Inc., Louisville, Kentucky, to engage in nonbank activities through the acquisition of 60 percent of the voting shares of Landmark Financial Advisors LLC, Bowling Green, Kentucky.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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
FIRST HORIZON NATIONAL CORPORATION	* 18C * 3A5 * Branch	First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of the voting shares of IBERIABANK Corporation, Lafayette, Louisiana, and thereby indirectly acquire IBERIABANK, Lafayette, Louisiana. Also First Horizon Bank, Memphis, Tennessee, to merge with IBERIABANK, Lafayette, Louisiana, and to retain the acquired facilities as branch offices.	Newspaper:	01/19/2020
			Federal Register:	01/23/2020
Genesis Bancorp, Inc.	* 3A1	Genesis Bancorp, Inc., Benoit, Mississippi, to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Benoit, Benoit, Mississippi.	Newspaper:	01/17/2020
			Federal Register:	Not available
RELIABLE COMMUNITY BANCSHARES, INC.	* 3A1 * 3A3	Reliable Community Bancshares, Inc., Perryville, Missouri, to acquire 100 percent of the voting shares of Bolivar Bancshares, Inc., Bolivar, Missouri, and thereby indirectly acquire Bank of Bolivar, Bolivar, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

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
677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	06/03/2019	12/16/2019	S	Int Small Bank
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 21, 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: Federal Register:	Not available 01/01/2020
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: Federal Register:	12/23/2019 Not applicable
MCLEAN BANK HOLDING COMPANY	CIC	Change in Control notice by Jamie Lynn Nelson, Washburn, North Dakota to acquire voting control of 25 percent or more of the shares of McLean Bank Holding Company, Garrison, North Dakota, and thereby indirectly acquire control of Garrison State Bank & Trust, Garrison, North Dakota; Bank of Turtle Lake, Turtle Lake, North Dakota; and Farmers Security Bank, Washburn, North Dakota.	Newspaper: Federal Register:	Not available Not available
USB EUROPEAN HOLDINGS COMPANY	Investment	USB European Holdings Company, Minneapolis, Minnesota, an agreement corporation and a subsidiary of U.S. Bank National Association, Cincinnati, Ohio, to indirectly invest in Sage Pay Europe Limited, London, United Kingdom, as a subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable 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.

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
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	08/05/2019	12/23/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 21, 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: Federal Register:	12/17/2019 12/31/2019
BLUE SKY BANK	* 18C * Branch	Blue Sky Bank, Pawhuska, Oklahoma, to merge with Bank of Cushing, Cushing, Oklahoma, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	12/26/2019 12/31/2019
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: Federal Register:	12/26/2019 12/31/2019

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 21, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 12/05/2019
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 01/03/2020
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:	01/10/2020 01/01/2020
GRANDVIEW BANKSHARES, INC.	CIC	Notice submitted by Susan Chapman Plumb, Tahlequah, Oklahoma, to retain voting shares of Grandview Bankshares, Inc., Hulbert, Oklahoma(Grandview). Grandview controls Cherokee County Bancshares, Inc., which controls Bank of Cherokee County, both of Hulbert, Oklahoma.	Newspaper: Federal Register:	Not available 01/08/2020

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 21, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/28/2019
			Federal Register:	12/31/2019
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:	12/27/2019
			Federal Register:	01/08/2020
SUNDANCE BANKSHARES, INC.	CIC	Notice submitted by The JK Durfee Family Revocable Trust, and co-trustees, James R. Durfee and Kimberly K. Durfee, all of Sundance Wyoming, to acquire voting shares and thereby control of Sundance Bankshares, Inc., Sundance, Wyoming (SBI). SBI controls Sundance State Bank, Sundance, Wyoming.	Newspaper:	Not available
			Federal Register:	Not available

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 21, 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
FIRST STATE BANK	* Branch	Notice by First State Bank, Gainesville, Texas to establish a branch located at 545 Highway 377 N, Whitesboro, Grayson County, Texas 76273	Newspaper:	01/04/2020
			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:	12/24/2019
			Federal Register:	Not applicable
VISTA BANK	* Branch	Vista Bank, Dallas , Texas to establish a Messenger Service Branch in the Greater Austin Area.	Newspaper:	12/26/2019
			Federal Register:	Not applicable
VISTA BANK	* Branch	Vista Bank, Dallas, Texas to establish a Messenger Service Branch in the Greater Lubbock Area.	Newspaper:	12/26/2019
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 21, 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
SOUTHERN CALIFORNIA BANCORP	* 3A1 * 3A3	Southern California Bancorp to become a bank holding company by acquiring 100 percent of Bank of Southern California, National Association, both of San Diego, California; and, immediately thereafter, to acquire CalWest Bancorp and thereby indirectly acquire CalWest Bank, both of Rancho Santa Margarita, California.	Newspaper:	01/13/2020
			Federal Register:	Not available

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.

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- 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