
Federal Reserve Release



H.2

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

No. 25

Week Ending June 24, 2017

Testimony and Statements

Regulation and Economic Growth -- statement by Governor Powell before the Senate Committee on Banking, Housing, and Urban Affairs on the relationship between regulation and economic growth.

- Published, June 22, 2017

Forms

Forms -- initial Board review to extend without revision the Compensation and Salary Surveys (FR 29a, FR 29b).

- Proposed, June 22, 2017

Regulations and Policies

Host State Lending Ratios -- interagency release of the host state loan-to-deposit ratios used by the banking agencies to determine compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act.

- Announced, June 21, 2017

Savings and Loan Holding Companies

Seneca Federal Savings and Loan Association, Baldwinsville, New York, and Ponce de Leon Federal Bank, Bronx -- requests for limited waivers under Regulation MM in connection with their proposed reorganizations to mutual holding company form and related initial public offerings; and delegation of authority to the Federal Reserve Banks to grant waivers of certain provisions concerning mutual holding company stock issuances in similar circumstances that do not raise significant legal, policy, or supervisory concerns.

- Granted, June 22, 2017

Supervision and Regulation

Stress Tests and Capital Plan Reviews -- 2017 results.

- Approved, June 21, 2017

Enforcement

Bank of New York Mellon Corporation, New York, New York -- issuance of a consent order of assessment of a civil money penalty.

- Approved, June 19, 2017

JPMorgan Chase & Co., New York, New York -- written agreement dated July 6, 2011, terminated June 16, 2017.

- Announced, June 20, 2017

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

Fleetwood Bank, Fleetwood, Pennsylvania -- to establish a branch at 216 Philadelphia Avenue, Boyertown.

- Approved, June 22, 2017

Bank Holding Companies

Director, S&R

Byline Bancorp, Inc., Chicago, Illinois -- limited relief from certain commitments.

- Granted, June 20, 2017

Dallas

Capitol of Texas Bancshares, Inc., Austin, Texas -- to become a bank holding company by acquiring The Bank of Austin (in organization), Austin.

- Approved, June 19, 2017

Atlanta

Clayton HC, Inc., Knoxville, Tennessee -- to acquire an interest in FB Financial Corporation, Nashville, and its subsidiary, FirstBank, in connection with the sale by Clayton HC of Clayton Bank and Trust, Knoxville, and American City Bank of Tullahoma, Tullahoma, to FirstBank.

- Withdrawn, June 21, 2017

Cleveland

Farmers National Banc Corp., Canfield, Ohio -- to acquire Monitor Bancorp, Inc., Big Prairie, and thereby indirectly acquire The Monitor Bank.

- Approved, June 21, 2017

Bank Holding Companies

Dallas

First Baird Bancshares, Inc., Weatherford, Texas -- to engage in data processing activities through the direct and indirect acquisition of shares of Sharp BancSystems, Inc., Bedford.

- Withdrawn, June 19, 2017

San Francisco

Wells Fargo & Company, San Francisco, California -- to acquire certain subsidiaries from its bank, Wells Fargo Bank, N.A., Sioux Falls, South Dakota, and thereby engage in investment advisory activities.

- Approved, June 22, 2017

Bank Mergers

San Francisco

Seacoast Commerce Bank, San Diego, California -- to merge with Capital Bank, San Juan Capistrano, and thereby acquire two branches.

- Approved, June 23, 2017

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Peachtree Equity Investment Management, Inc., Atlanta, Georgia -- relief from certain commitments.

- Granted, June 19, 2017

Banks, State Member

Director, S&R

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, June 20, 2017

Change in Bank Control

Kansas City

Citizens Bancshares Co., Kansas City, Missouri -- to retain control of Citizens Bancshares Co. and its subsidiary, Citizens Bank and Trust Company, Kansas City.

- Permitted, June 23, 2017

Chicago

Milford Bancorporation, Milford, Iowa -- change in bank control of Milford Bancorporation, and its subsidiary, United Community Bank, Milford.

- Permitted, June 19, 2017

Dallas

Wallis Bancshares, Inc., Wallis, Texas -- change in bank control of Wallis Bancshares, Inc., and its subsidiary, Wallis State Bank, Wallis.

- Permitted, June 23, 2017

Extensions of Time

San Francisco

Bank of Stockton, Stockton, California -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, March 22, 2017

(A/C)

Cleveland

BlackRock, New York, New York -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 14, 2017

(A/C)

Extensions of Time

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma, and Commerce Bancshares, Inc., Kansas City, Missouri -- two requests for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 22, 2017

(A/C)

San Francisco

CLSA Capital Partners Limited, Hong Kong SAR, People's Republic of China -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, June 20, 2017

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- extension to September 28, 2017, to acquire additional shares of Central Bank, Little Rock.

- Granted, June 20, 2017

Cleveland

Fifth Third Bancorp, Cincinnati, Ohio -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 7, 2017

(A/C)

Kansas City

First National of Nebraska, Inc., Omaha, Nebraska -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, June 2, 2017

(A/C)

Extensions of Time

Dallas

Frost Bank, San Antonio, Texas -- extension to October 22, 2017, to establish a branch at 2240 Navigation Boulevard, Houston.

- Granted, June 22, 2017

Cleveland

Huntington Bancshares Incorporated, Columbus, Ohio -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 6, 2017

(A/C)

Cleveland

KeyCorp, Cleveland, Ohio -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 13, 2017

(A/C)

Kansas City

Lauritzen Investments, Inc., Omaha, Nebraska -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 28, 2017

(A/C)

Cleveland

PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 2, 2017

(A/C)

Extensions of Time

Boston

Santander Holdings USA, Inc., Boston Massachusetts -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 31, 2017

(A/C)

Philadelphia

TD Group US Holdings LLC, Cherry Hill, New Jersey -- request by The Toronto-Dominion Bank for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, April 25, 2017

(A/C)

Minneapolis

U.S. Bancorp, Minneapolis, Minnesota -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, June 7, 2017

(A/C)

Boston

Webster Financial Corporation, Waterbury, Connecticut -- request for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, May 4, 2017

(A/C)

Director, S&R

Wells Fargo & Company, San Francisco, California -- extensions of time to divest or conform certain merchant banking investments (two requests).

- Granted, June 19, 2017

Extensions of Time

San Francisco

Zions Bancorporation, Salt Lake City, Utah; Cathay General Bancorp, Los Angeles, California; and PacWest Bancorp -- three requests for an extended transition period to conform investments in certain illiquid funds under the Volcker Rule.

- Granted, February 27, 2017

(A/C)

Financial Holding Companies

Richmond

Carolina Financial Corporation, Charleston, South Carolina -- election to become a financial holding company.

- Effective, June 20, 2017

Chicago

Level One Bancorp, Inc., Farmington Hills, Michigan -- election to become a financial holding company.

- Effective, June 23, 2017

San Francisco

Mission Bancorp, Bakersfield, California -- election to become a financial holding company.

- Effective, June 23, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABINGTON BANK	* 18C * Branch	Abington Bank, Abington, Massachusetts (AB) to merge with Avon Co-operative Bank, Avon, Massachusetts with AB as the surviving entity.	Newspaper: Federal Register:	Not available Not applicable
BANCO SANTANDER, S.A.	* 3A3	Banco Santander, S.A., Madrid, Spain filed an application under Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended, ("BHC Act") to retain 100 percent of the shares of Banco Popular Espanol, S.A., Madrid, Spain ("Popular"), and thereby, indirectly retain all of the shares of its sole U.S. banking subsidiary, TotalBank, Miami, Florida, a state-chartered bank that operates solely in Florida.	Newspaper: Federal Register:	Not available 07/12/2017

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 June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLD COAST BANCORP, INC.	3A1	Gold Coast Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding stock of Gold Coast Bank, both of Islandia, New York, pursuant to Section 3(a) (C) of the BHC Act of 1956, as amended, and Section 225.17 of Regulation Y.	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.

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASIAN BANK	* Branch	Asian Bank, Philadelphia, PA to establish a branch office located at 6509 Castor Avenue, Philadelphia, PA.	Newspaper:	Not available
			Federal Register:	Not applicable
SENECA FINANCIAL MHC	* MHC Formation	Application for Seneca Financial MHC, Baldwinsville, New York, to become a federal mutual holding company, and Seneca Financial Corp., Baldwinsville, New York, to become a savings and loan holding company, by acquiring 100% of Seneca Savings Bank, Baldwinsville, New York, following the conversion of Seneca Federal Savings and Loan Association, Baldwinsville, New York, from a federal mutual savings association to a federal stock savings association to be called Seneca Savings Bank, Baldwinsville, New York, and for Seneca Financial Corp. to conduct a minority stock issuance pursuant to Section 10 of the Home Owners' Loan Act and Section 239.24 of Regulation MM.	Newspaper:	07/14/2017
			Federal Register:	07/18/2017

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.

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio, files an application to establish a branch office at 8855 Emerson Avenue, Indianapolis, Indiana 46237.	Newspaper:	06/28/2017
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio, files an application to establish a branch office at 50 Branigan Road, Franklin, Indiana 46131.	Newspaper:	06/28/2017
			Federal Register:	Not applicable

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 June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCORP	* 3A5 * 18C * Branch	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of ASB Bancorp, Inc., Asheville, North Carolina, and thereby indirectly acquire Asheville Savings Bank, SSB, Asheville, North Carolina. In addition, First Bank, Troy, North Carolina, to merge with Asheville Savings Bank, SSB, Asheville, North Carolina.	Newspaper:	Not available
			Federal Register:	07/24/2017

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.

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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending June 24, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARTER FINANCIAL CORPORATION	* 3A1	Charter Financial Corporation, West Point, Georgia, a savings and loan holding company, to become a bank holding company for a moment in time by merging with Resurgens Bancorp, and thereby acquiring its subsidiary bank, Resurgens Bank, both of Tucker, Georgia. In connection, Charter Financial will retain ownership of its savings association subsidiary, CharterBank, West Point, Georgia, for the moment in time that it is a bank holding company and thereby engage in operating a savings association. Finally, Charter Financial will convert to a savings and loan holding company after the merger of Resurgens Bank with and into CharterBank.	Newspaper: Federal Register:	07/17/2017 Not available
FRANKLIN SYNERGY BANK	* Branch	Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 1605 Medical Center Parkway, Murfreesboro, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	08/27/2015 Not available

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.

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 24, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FIRST NATIONAL CORPORATION	* 3A5	Bank First National Corporation, Manitowoc, Wisconsin to merge with Waupaca Bancorporation, Inc. and thereby indirectly acquire First National Bank, both of Waupaca, Wisconsin.	Newspaper:	07/01/2017
			Federal Register:	07/07/2017
FFBW, MHC	* MHC Formation * MHC Mid-Tier Formation	FFBW, MHC, to become a mutual savings and loan holding company, and FFBW, Inc., to become a mid-tier stock savings and loan holding company, by acquiring 100 percent of First Federal Bank of Wisconsin, all of Brookfield, Wisconsin.	Newspaper:	Not available
			Federal Register:	07/20/2017
TOWN BANK	* Branch	Town Bank, Hartland, Wisconsin, to establish a branch at SW Corner of Washington Avenue and Perry Street, Racine, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HORIZON NATIONAL CORPORATION	* 3A5	First Horizon National Corporation, Memphis, Tennessee, to acquire, through merger, Capital Bank Financial Corp., Charlotte, North Carolina, and thereby indirectly acquire Capital Bank Corp., Raleigh, North Carolina.	Newspaper:	07/19/2017
			Federal Register:	07/20/2017

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHEAST SECURITIES CORPORATION	CIC	Change in Control Notice by Thomas M. Beck, Eden Prairie, Minnesota, as trustee of the Walter C. Rasmussen Marital Trust Created Under Trust Agreement dated December 26, 1985, Minneapolis, Minnesota, and as trustee of the Walter C. Rasmussen Family Trust Created Under Trust Agreement dated December 26, 1985, Minneapolis, Minnesota, to acquire 25 percent or more of Northeast Securities Corporation, Minneapolis, Minnesota, and thereby indirectly gain control of Northeast Bank, Minneapolis, Minnesota.	Newspaper:	Not available
			Federal Register:	06/30/2017

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 June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to acquire up to 6.47 percent of the voting shares of UBT Bancshares, Inc., parent of United Bank & Trust, both in Marysville, Kansas.	Newspaper:	Not available
			Federal Register:	07/24/2017
VALLEY VIEW BANCSHARES, INC.	CIC	Erika R. Feingold Irrevocable Insurance Trust dated August 1, 1985, Chad M. Feingold Irrevocable Insurance Trust dated August 1, 1985, Chad M. Feingold Grantor Trust dated August 24, 1998, Erika R. Feingold Grantor Trust, Mark A. Morgan Family Irrevocable Trust dated January 29, 1998, Thomas S. Morgan Family Irrevocable Trust dated January 30, 1998, Mia M. Velasquez Irrevocable Trust dated October 30, 2000, Avi Velasquez Irrevocable Trust dated June 2, 2003, Marley Blake Velasquez Irrevocable Trust dated December 13, 2004, all of Overland Park, Kansas, and Marilyn R. O'Halloran Revocable Trust, Leawood, Kansas, of which Robert J. O'Halloran, Overland Park, Kansas, serves as trustee or co-trustee, and Marilyn R. O'Halloran, individually as co-trustee of the Marilyn R. O'Halloran Revocable Trust; to retain voting shares and be approved as members of the O'Halloran control group, which controls Valley View Bancshares, Inc., Overland Park, Kansas, Valley View Bancshares, Inc. owns and controls Security Bank of Kansas City, Kansas City, Kansas.	Newspaper:	07/04/2017
			Federal Register:	07/07/2017

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
343051	BANK OF EUFAULA, EUFAULA, OKLAHOMA	03/13/2017	06/15/2017	S	Small Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 640 Taylor Street, Fort Worth, Texas 76102.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 24, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, requests prior approval to make a public welfare investment in the maximum amount of \$2,570,000 in CREA Corporate Tax Credit Fund 50, LLC and a public welfare investment in the maximum amount of \$2,263,750 in HHF Equity Fund 12, LLC.	Newspaper: Federal Register:	Not applicable Not applicable
COMMERCEWEST BANK	CIC	Notice by Basswood Capital Management, LLC; Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP; Basswood Partners, LLC; Basswood Opportunity Fund, Inc.; Basswood Financial Fund, Inc.; and Bennett Lindenbaum and Matthew Lindenbaum, as Managing Members of Basswood Partners, LLC, and of Basswood Capital Management, LLC; all of New York, New York; to acquire more than 10 percent of CommerceWest Bank, Irvine, California.	Newspaper: Federal Register:	06/10/2017 06/06/2017

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
1216826	SILVERGATE BK, LA JOLLA, CALIFORNIA	01/17/2017	06/14/2017	S	Strategic Plan

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act