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**Federal Reserve Release**

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*H.2*

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

*No. 41*

*Week Ending October 14, 2017*

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$1 billion on October 19, 2017.

- Announced, October 12, 2017

Regulations and Policies

Disaster-Related Appraisal Exceptions -- interagency statement and order granting temporary exceptions to appraisal requirements for real estate-related financial transactions in declared disaster areas affected by Hurricanes Harvey, Irma, and Maria.

- Approved, October 10, 2017

Enforcement

Bank of Gueydan, Gueydan, Louisiana -- issuance of a consent order of assessment of a civil money penalty.

- Announced, October 11, 2017

Citizens First State Bank of Walnut, Walnut, Illinois -- written agreement dated October 29, 2009, terminated October 6, 2017.

- Announced, October 12, 2017

Farmers State Bank, Victor, Montana -- issuance of a consent order of assessment of a civil money penalty.

- Announced, October 11, 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

#### Chicago

ChoiceOne Bank, Sparta, Michigan -- to establish a branch at 330 Market Avenue SW, Grand Rapids.

- Approved, October 9, 2017

### Bank Holding Companies

#### St. Louis

Banc Investors, LLC, Town and Country, Missouri -- to acquire additional shares of 1st Advantage Bancshares, Inc., St. Peters, and thereby indirectly retain control of 1st Advantage Bank.

- Approved, October 13, 2017

#### San Francisco

Carpenter Bank Partners, Inc., et al., Irvine, California -- to acquire shares of Pacific Premier Bancorp, Irvine, and indirectly acquire Pacific Premier Bank.

- Approved, October 12, 2017

#### Kansas City

Central Bancshares, Inc., Cambridge, Nebraska -- to acquire, through its subsidiaries, CBI Midco, Inc., Cambridge, and CBI Merger Sub, Inc., shares of Republic Corporation, Omaha, parent of United Republic Bank.

- Approved, October 13, 2017

**Bank Holding Companies**

Kansas City

Gemini Bancshares, Inc., Monument, Colorado -- to continue to engage in lending activities.

- Approved, October 12, 2017

Chicago

Iowa State Financial Services Corporation, Fairfield, Iowa -- to continue to engage in extending credit and servicing loans.

- Approved, October 10, 2017

Dallas

Maple Financial Holdings, Inc., Dallas, Texas -- to become a bank holding company by acquiring The First National Bank of Edgewood, Edgewood.

- Approved, October 13, 2017

Secretary

Pacific Premier Bancorp, Inc., Irvine, California -- to acquire Plaza Bancorp, Irvine, and for Pacific Premier Bank to merge with Plaza Bank and thereby establish branches.

- Approved, October 12, 2017

General Counsel

Standard Chartered PLC, London, England -- request for a temporary exemption to retain control of Smoothie King Holdings, Inc., Seoul, Republic of Korea.

- Granted, October 10, 2017

**Banks, State Member**

Director, S&R

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, October 12, 2017

**Change in Bank Control**

Kansas City

Farm and Home Insurance Agency, Inc., Lyons, Nebraska -- change in bank control of Farm and Home Insurance Agency, Inc., and its subsidiary, First Northeast Bank of Nebraska, Lyons.

- Permitted, October 10, 2017

Kansas City

North Central Bancorp, Inc., Norfolk, Nebraska -- change in bank control of North Central Bancorp, Inc., and its subsidiary, BankFirst, Norfolk.

- Permitted, October 11, 2017

**Extensions of Time**

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- extension to January 11, 2018, to acquire shares of Carter Bank & Trust, Martinsville, Virginia.

- Granted, October 10, 2017

St. Louis

Miles Bancshares, Inc., Advance, Missouri -- extension to January 4, 2018, to acquire shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust.

- Granted, October 12, 2017

**Financial Holding Companies**

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana, and Smith & Hood Holding Company, LLC, Amite -- election to become financial holding companies.

- Effective, October 12, 2017

**Membership**

Kansas City

First National Bank of Elkhart, Elkhart, Kansas -- to retain membership in the Federal Reserve System on conversion to a state-chartered institution, Heartland Tri-State Bank.

- Approved, October 13, 2017

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 14, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1831 BANCORP MHC	* 3A1	1831 Bancorp, MHC and 1831 Bancorp, Inc., both of Dedham, Massachusetts, to become a mutual holding company and a stock bank holding company, respectively, by acquiring 100 percent of Dedham institution for Savings, Dedham, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	11/08/2017

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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		

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**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending October 14, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EMPIRE STATE BANK	* Branch	Empire State Bank, Newburgh, New York to establish a branch office to be located at 1698 Victory Boulevard, Staten Island, New York (RSSD #5165418).	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 14, 2017

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CORNERSTONE FINANCIAL CORPORATION	CIC	Stephen M. Holden, Merchantville, New Jersey, as co-Voting Trustee of the J. Mark Baiada Voting Trust, Toms River, New Jersey, intends to apply to the Federal Reserve Board to join J. Mark Baiada, Moorestown, New Jersey; Ann Baiada, Moorestown, New Jersey; the 1994 Baiada Family Trust, Evergreen, Colorado; Michael Baiada, Evergreen, Colorado, as trustee of the 1994 Baiada Family Trust; L. Mathew and Janet Baiada, Moorestown, New Jersey; Paul Melan Baiada, Moorestown, New Jersey; the Paul Melan Baiada 1999 Family Trust, Moorestown, New Jersey; Diane Baiada, Moorestown, New Jersey, as trustee of the Paul Melan Baiada 1999 Family Trust; the Baiada Trust for the Benefit of Caitlin Baiada, Moorestown, New Jersey; Diane Baiada and Michael Baiada, as trustees of the Baiada Trust for the Benefit of Caitlin Baiada; the Baiada Trust for the Benefit of Emma Baiada, Moorestown, New Jersey; Diane Baiada and Michael Baiada, as trustees of the Baiada Trust for the Benefit of Emma Baiada; and OceanFirst Bank, Toms River, New Jersey as the co-Voting Trustee of the J. Mark Baiada Voting Trust, Toms River, New Jersey, as part of a group acting in concert for permission to retain 10 percent or more of the voting shares and thereby control of Cornerstone Financial Corporation, Mount Laurel, New Jersey. Cornerstone Financial Corporation controls Cornerstone Bank, Mount Laurel, New Jersey.	Newspaper:	11/04/2017
			Federal Register:	10/25/2017
LAWRENCE KEISTER & CO	* 3A3	Lawrence Keister & Company, Scottsdale, Pennsylvania; to acquire up to 21.7 percent of the voting shares of Mid Penn Bancorp, Inc., and thereby indirectly acquire voting shares of Mid Penn Bank, both in Millersburg, Pennsylvania.	Newspaper:	11/06/2017
			Federal Register:	10/30/2017

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**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending October 14, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST MUTUAL HOLDING CO.	* SLHC Acquisition	Application by First MHC, Lakewood, OH, to acquire Doolin Security Savings Bank, FSB, New Martinsville, WV ("Doolin") in connection with First MHC's formation of First Mutual Bank, Belpre, OH, and subsequent merger of Doolin and existing First MHC thrift subsidiary, Belpre Savings Bank, Belpre, OH, with and into the surviving First Mutual Bank	Newspaper:	11/06/2017
			Federal Register:	11/07/2017

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**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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
509811	COMMUNITY TR BK INC, PIKEVILLE, KENTUCKY	05/11/2015	10/05/2017	S	Large Bank
614313	STATE B&TC, DEFIANCE, OHIO	08/24/2015	10/05/2017	NI	Large Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 14, 2017

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HOWARD BANCORP, INC.	* 3A3	Howard Bancorp, Inc., Ellicott City, Maryland, to acquire First Mariner Bank, Baltimore, Maryland.	Newspaper:	Not available
			Federal Register:	Not available
PB FINANCIAL CORPORATION	* 3A1	PB Financial Corporation, Rocky Mount, North Carolina, proposes to become a bank holding company through the acquisition of 100 percent of the voting securities of Providence Bank, Rocky Mount, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
SELECT BANCORP INC.	* 3A5	Select Bancorp, Inc., Dunn, North Carolina, to acquire 100% of the voting securities of Premara Financial, Inc., Charlotte, North Carolina, and thereby indirectly acquire Carolina Premier Bank, Charlotte, North Carolina.	Newspaper:	11/01/2017
			Federal Register:	Not available

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending October 14, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITAL CITY BANK GROUP, INC.	CIC	Prior change in control notice filed by SSX2, LLC, Tallahassee, Florida, to be added to the Smith family control group, which controls Capital City Bank Group, Inc., and its subsidiary, Capital City Bank, both of Tallahassee, Florida.	Newspaper:	10/23/2017
			Federal Register:	Not available
MBT BANCSHARES, INC.	* 3A1	MBT Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Metairie Bank & Trust Company, both of Metairie, Louisiana.	Newspaper:	11/02/2017
			Federal Register:	11/08/2017
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by the Abreu Family: Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez; and Macedo family 1: A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo; and Macedo family 2: Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Macedo Rodriguez, and Nelly Macedo Rodriguez (Notificants), and Notificants multiple related companies, 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:	Not available
			Federal Register:	09/11/2017
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make two public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VICTORIA MUTUAL BUILDING SOCIETY, THE	FBSEA	Victoria Mutual Building Society, Kingston, Jamaica, to establish a representative office in New York, New York.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 14, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASSOCIATED BANC-CORP	* 4c8	Associated Banc-Corp, Green Bay, Wisconsin to acquire Bank Mutual Corporation, Milwaukee, Wisconsin and thereby indirectly acquire Bank Mutual, Milwaukee, Wisconsin and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y.	Newspaper:	Not available
			Federal Register:	10/11/2017
CAPITAL BANCSHARES, INC.	CIC	Notice by Arnold G. Leng Revocable Trust, Arnold G. Leng, Trustee, Primghar, Iowa; Susan Leng Irrevocable Trust, Arnold Leng, Trustee; Primghar, Iowa, Steve and Kathy Leng, Hartley, Iowa; Jean and Darryl Triplett, Primghar, Iowa; Mary and Jim Thomson, Primghar, Iowa; and Jan and Mark Westergard, Omaha, Nebraska, to join the Leng Family Control Group and retain control of Capital Bancshares, Inc., and thereby indirectly control Savings Bank, both of Primghar, Iowa.	Newspaper:	10/25/2017
			Federal Register:	10/11/2017
CBC FINANCIAL, INC.	* 3A1	CBC Financial, Inc., Westmont, Illinois, to become a bank holding company through the acquisition of 100 percent of Citizens Bank of Chatsworth, Chatsworth, Illinois.	Newspaper:	Not available
			Federal Register:	11/07/2017
FARMERS STATE BANCSHARES, INC.	CIC	Notice by Nathan Halverson, Mason City, Iowa, individually and as co-trustee of the Richard A. Halverson Disclaimer Trust, and as a group acting in concert with Kelli Halverson, Scottsdale, Arizona, and the Richard A. Halverson Disclaimer Trust, Mason City, Iowa, co-trustees Richard A. Halverson and Nathan Halverson, both of Mason City, Iowa, to join Richard A. Halverson as members of the Halverson Family Control Group and retain control of 91.44 percent of Farmers State Bancshares, Inc., Mason City, Iowa, and thereby indirectly control Farmers State Bank, Northwood, Iowa.	Newspaper:	Not available
			Federal Register:	11/01/2017
FORT MADISON FINANCIAL COMPANY	CIC	Notice by Linda Sue Baier, individually, together with James Alan Bair, both of Fort Madison, Iowa, as a group acting in concert to retain 25 percent or more of the voting shares and thereby acquire control of Fort Madison Financial Company and thereby indirectly control Connection Bank, both of Fort Madison, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

**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
238139	FIRST BK MANHATTAN, MANHATTAN, ILLINOIS	06/12/2017	09/29/2017	S	Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 14, 2017

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LINCOLN COUNTY BANCORP, INC.	* 3A1	Lincoln County Bancshares, Inc., indirectly through its wholly-owned subsidiary, NFB Acquisitions, Inc., both of Troy, Missouri, to acquire 51.39 percent of the voting shares of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby indirectly acquire New Frontier Bank, St. Charles, Missouri. Also a companion filing by NFB Acquisitions, Inc., Troy, Missouri, to become a bank holding company by acquiring 51.39 percent of the voting shares of New Frontier Bancshares, Inc., St. Charles, Missouri, and thereby indirectly acquire New Frontier Bank, St. Charles, Missouri.	Newspaper:	11/04/2017
	* 3A3		Federal Register:	11/14/2017

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	03/13/2017	10/09/2017	S	Int Sm Bank
2594240	CAPITAL BK, LITTLE ROCK, ARKANSAS	05/15/2017	09/25/2017	S	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 14, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GREAT RIVER HOLDING COMPANY	CIC	Clinton J. Nelson, Lakeshore, Minnesota, to retain voting shares and thereby control Great River Holding Company, Baxter, Minnesota. In addition, Clinton J. Nelson, and Carol A. Nelson, Lakeshore, Minnesota, as a group acting in concert to retain voting shares of Great River Holding Company, Baxter, Minnesota, and thereby control Riverwood Bank, Baxter, Minnesota.	Newspaper:	Not available
			Federal Register:	10/25/2017
MPS INVESTMENT COMPANY	CIC	Change in control notice by Edward Masee, Appleton, Minnesota, and Andrew Schmidt, Appleton, Minnesota, to acquire shares of MPS Investment Company, Appleton, Minnesota, and thereby indirectly control Farmers & Merchants State Bank, Appleton, Minnesota.	Newspaper:	Not available
			Federal Register:	10/26/2017
NATCOM BANCSHARES,INC. * 3A3		NATCOM Bancshares, Inc., Superior, Wisconsin, to acquire 49 percent of the shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly acquire Republic Bank, Inc., Duluth, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 14, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire by merger First Chandler Corp., and thereby indirectly acquire control of First Bank of Chandler, both of Chandler, Oklahoma.	Newspaper:	Not available
			Federal Register:	11/06/2017
BANCFIRST CORPORATION	* 3A5	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire by merger First Wagoner Corporation, and thereby indirectly acquire control of First Bank and Trust Company, both of Wagoner, Oklahoma.	Newspaper:	Not available
			Federal Register:	11/06/2017
BANK MANAGEMENT, INC.	CIC	Susan Schardt, Kearney, Nebraska, individually, and as co-trustee of the following trusts: Brian Schardt Trust No. 2; the Christina Nokelby Trust No. 2; the Kimberly Schardt Porter Trust No. 2; and the Rebecca Rathjen Trust No. 2, to acquire voting shares, and for approval as a member of the Schardt Family Group, which controls Bank Management, Inc., Wahoo, Nebraska. Bank Management, Inc. controls First Bank of Nebraska, Wahoo, Nebraska.	Newspaper:	10/27/2017
			Federal Register:	10/24/2017
EXCHANGE BANK AND TRUST COMPANY	* Branch	Exchange Bank, Perry, Oklahoma, to establish a branch at 316 North Main Street, Stillwater, Oklahoma.	Newspaper:	10/16/2017
			Federal Register:	Not applicable
EXCHANGE COMPANY	CIC	Susan Schardt, Kearney, Nebraska, individually, and as co-trustee of the following trusts: Brian Schardt Trust No. 2; the Christina Nokelby Trust No. 2; the Kimberly Schardt Porter Trust No. 2; and the Rebecca Rathjen Trust No. 2, to acquire voting shares of Exchange Company, Kearney, Nebraska, and thereby indirectly acquire control of Exchange Bank, Gibbon, Nebraska.	Newspaper:	10/27/2017
			Federal Register:	10/24/2017
FIRST NATIONAL BANK OF ELKHART	Member	First National Bank of Elkhart (to be known as Heartland Tri-State Bank), Elkhart, Kansas, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PADGETT AGENCY, INC.	CIC	Brandon Vering, Marysville, Kansas, to retain voting shares of Padgett Agency, Inc., Greenleaf, Kansas (the company), as co-trustee of the Florence J. Summerville Trust No. 1 and the Beryl Padgett Trust No. 1 and individually. The company controls The Citizens National Bank, Greenleaf, Kansas. Additionally, Mr. Vering seeks approval as a member of the Padgett Family Group.	Newspaper:	10/26/2017
			Federal Register:	10/25/2017

**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
327556	ANCHOR D BK, TEXHOMA, OKLAHOMA	06/26/2017	09/28/2017	S	Small Bank
222754	FIRST WESTROADS BK, OMAHA, NEBRASKA	07/10/2017	10/09/2017	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 October 14, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A5	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, and The ANB Corporation, Terrell, Texas, to acquire by merger 100 percent of G-6 Corporation, Mesquite, Texas, and therefore indirectly First State Bank, Mesquite, Texas.	Newspaper: Federal Register:	Not available Not available
AOB VENTURES, INC.	* 3A1	Application by AOB Ventures, Inc., Edinburg, Texas, to become a bank holding company by acquiring 100 percent of Brush Country Bank, Freer, Texas.	Newspaper: Federal Register:	Not available 11/07/2017
EAST TEXAS BANCSHARES, INC.	CIC	Retroactive notice by Lindsey Limited Family Partnership Number 2, Jasper, Texas, to retain more than 25 percent of East Texas Bancshares, Inc., Livingston, Texas, and thereby indirectly control of First National Bank of Jasper, Jasper, Texas, and First State Bank of Livingston, Livingston, Texas.	Newspaper: Federal Register:	Not available 10/25/2017
GOLDTHWAITE BANCSHARES, INC.	CIC	Notice by Robert G. Good, Corrales, New Mexico, individually and as trustee of the Good Living Trust/Family Trust, Los Ranchos, New Mexico, intends to apply to the Federal Reserve Board for permission to retain 10 percent or more of the voting securities and therefore control of Goldthwaite Bancshares, Inc., Goldthwaite, Texas; and Robert G. Good, Corrales, New Mexico, and M. Carolyn Good, Los Ranchos, New Mexico, individually and as trustees of the Good Living Trust/Family Trust, Los Ranchos, New Mexico, Cynthia Alysce Good, Andover, Massachusetts, individually and as trustee of the 2005 Natalie Grace Good Trust, Andover, Massachusetts, Thomas Cody Graves, Goldthwaite, Texas, Lisa Lynn Thompson, as trustee of the Lisa Lynn Graves Heritage Trust, Goldthwaite, Texas, Cody Clark Graves, as trustee of the Cody Clark Graves Heritage Trust, Goldthwaite, Texas, and Debra Lee Bridges, as trustee of the Debra Lee Graves Heritage Trust, Goldthwaite, Texas, as a group acting in concert, intend to apply to retain 25 percent or more of the voting securities and therefore control Goldthwaite Bancshares, Inc., Goldthwaite, Texas, which controls Mills County State Bank, Goldthwaite, Texas.	Newspaper: Federal Register:	Not available 11/02/2017

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 14, 2017

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUSSER BANK HOLDINGS, LLC	* SLHC Formation	Application by Susser Bank Holdings LLC, Corpus Christi, Texas, to become a savings and loan holding company by acquiring and controlling up to 75 percent of the issued and outstanding voting shares of BancAffiliated, Inc., Arlington, Texas, and thereby acquire control of Affiliated Bank, Bedford, Texas.	Newspaper: Federal Register:	Not available 10/19/2017
TB&T BANCSHARES, INC.	3A1	Application by TB&T Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of The Bank & Trust of Bryan/College Station, both of Bryan, Texas.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
31255	CENTRAL BK, HOUSTON, TEXAS	03/13/2017	10/03/2017	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending October 14, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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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- SN = Substantial noncompliance

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

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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		

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\* Subject to the provisions of the Community Reinvestment Act