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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. 22*

*Week Ending June 2, 2018*

Forms

Forms -- final Board review to extend without revision the 2019 Survey of Consumer Finances (FR 3059).

- Approved, May 30, 2018

Personnel

Division of Consumer and Community Affairs -- appointment of Amy Henderson as assistant director.

- Approved, May 30, 2018

Division of Information Technology -- appointment of Brian Lester, Scott Meyerle, and Langston Shaw as assistant directors.

- Approved, May 30, 2018

Regulations and Policies

Regulation VV (Proprietary Trading and Certain Interests in and Relationships with Covered Funds) -- notice of proposed rulemaking with request for comment to simplify and tailor requirements relating to the "Volcker rule."

- Approved, May 30, 2018

**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 Holding Companies

#### General Counsel

Carroll County Bancshares (CCB), Carroll, Iowa -- waiver of application in connection with an internal reorganization involving the merger of Nevada Community Bancshares, Inc., Nevada, with and into CCB.

- Granted, May 29, 2018

#### Richmond

Virginia National Bankshares Corporation, Charlottesville, Virginia -- to engage in financial and investment advisory activities and private-placement services through a newly formed nonbank subsidiary, Masonry Capital Management, LLC, Charlottesville.

- Approved, May 30, 2018

#### General Counsel

Wesbanco, Inc., Wheeling, West Virginia -- waiver of application to acquire Farmers Capital Bank Corporation, Frankfort, Kentucky, and United Bank & Capital Trust Company (United Bank), in connection with United Bank's merger with and into Wesbanco Bank, Wheeling, West Virginia.

- Granted, May 30, 2018

### Banks, Nonmember, and Miscellaneous Institutions

#### Director, S&R

Hildene Capital Management, Stamford, Connecticut -- relief from certain commitments (three requests).

- Granted, May 30, 2018

**Banks, State Member**

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, May 31, 2018

Secretary

Regions Bank, Birmingham, Alabama -- to make a public welfare investment.

- Approved, June 1, 2018

**Change in Bank Control**

San Francisco

Liberty Bancorp, South San Francisco, California -- to retain control of Liberty Bancorp and its subsidiary, Liberty Bank, South San Francisco.

- Permitted, May 29, 2018

St. Louis

Porter Bancorp, Inc., Louisville, Kentucky -- to retain control of Porter Bancorp, Inc., and its subsidiary, Limestone Bank, Inc., Louisville.

- Permitted, June 1, 2018

**Extensions of Time**

Director, S&R

JPMorgan Chase & Co., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, May 29, 2018

**Extensions of Time**

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, May 31, 2018

**Savings and Loan Holding Companies**

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, May 29, 2018

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending June 2, 2018**

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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: 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
2434113	BANK RHODE ISLAND, PROVIDENCE, RHODE ISLAND	10/16/2017	05/24/2018	S	Large Bank
782306	BROOKLINE BK, BROOKLINE, MASSACHUSETTS	10/16/2017	05/24/2018	S	Large 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: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending June 2, 2018**

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

**Availability of CRA Public Evaluations**

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2736291	BANCO POPULAR N AMER, NEW YORK, NEW YORK	10/13/2015	05/18/2018	S	Large 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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending June 2, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FREEHOLD MHC	* 3A1	Applications by Freehold MHC and Freehold Bancorp, both of Freehold, NJ, the parent companies of Freehold Savings Bank ("the Bank"), Freehold, NJ, to convert from savings and loan holding companies to bank holding companies, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y, in connection with the Bank's conversion from a federally chartered savings bank to a state chartered savings bank. And subsequently Freehold MHC, and Freehold Bancorp, to merge with two new entities, Freehold MHC and Freehold Bancorp, both in formation, pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper:	06/25/2018
	* 3A5		Federal Register:	06/25/2018
HONAT BANCORP, INC.	CIC	Notice by Roger L. Dirlam, Honesdale, Pennsylvania, as custodian for Marlee Brooks Dirlam, Honesdale, Pennsylvania, and Drew Benson Dirlam, Honesdale, Pennsylvania, as trustee for the Trust for Marlee Brooks Dirlam and the Trust for Drew Benson Dirlam, as sole owner and controlling shareholder of Dirlam Brothers Lumber Co. Inc., Honesdale, Pennsylvania, and individually, pursuant to the Change in Bank Control Act of 1978 and Section 225.42(b)(2)(ii) of Regulation Y, to retain 10 percent or more of the shares of, and thereby control Honat Bancorp, Inc., Honesdale, Pennsylvania, which controls The Honesdale National Bank, Honesdale, Pennsylvania.	Newspaper:	06/25/2018
			Federal Register:	06/22/2018

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

**Availability of CRA Public Evaluations**

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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 June 2, 2018**

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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: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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846619	CORTLAND SVG & BKG CO, CORTLAND, OHIO	11/28/2016	05/29/2018	S	Int Sm 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: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending June 2, 2018**

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

**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		

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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 June 2, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMPASS BANK	* Branch	Compass Bank, Birmingham, Alabama, to establish a branch to be located at 12525 Memorial Drive, Houston, Texas, to be known as the Memorial Branch.	Newspaper:	06/04/2018
			Federal Register:	Not applicable
COMPASS BANK	PWI	Compass Bank, Birmingham, Alabama, request for approval to make two public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
NATIONAL COMMERCE CORPORATION	* 3A5	National Commerce Corporation, Birmingham, Alabama, to merge with Landmark Bancshares, Inc., and thereby directly acquire its subsidiary, First Landmark Bank, both of Marietta, Georgia.	Newspaper:	Not available
			Federal Register:	06/19/2018
VOLUNTEER STATE BANCSHARES, INC.	CIC	Prior change in control notice filed by Gaylon M. Lawrence, Jr., Memphis, Tennessee, to acquire outstanding shares of Volunteer State Bancshares, Inc., and its subsidiary, Volunteer State Bank, both of Portland, Tennessee.	Newspaper:	Not available
			Federal Register:	06/14/2018

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**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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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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending June 2, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARBOR BANCORP, INC.	CIC	Notice by the William C. Martin 2018 Grantor Retained Annuity Trust #1, with William C. Martin as trustee, and the William C. Martin 2018 Grantor Retained Annuity Trust #2, with William C. Martin as trustee, all of Ann Arbor, Michigan, to join the Martin Family Control Group approved on December 15, 2017, and acquire control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available 05/31/2018
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: Federal Register:	Not available 11/07/2017
LIBERTY BANCORPORATION	CIC	Notice by Ronald L. Hansen, Durant, Iowa, individually and as a group acting in concert with Thomas O. Hansen Living Trust, Thomas O. Hansen, Trustee, both of Enoch, Utah and the Hansen Grandchildren's Trust, Durant, Iowa, Ronald L. Hansen and Thomas O. Hansen, co-trustees, to acquire control of Liberty Bancorporation, Durant, Iowa and indirectly control Liberty Trust and Savings Bank, Durant, Iowa.	Newspaper: Federal Register:	06/06/2018 05/23/2018
WESTBURY BANCORP, INC.	* 3A1	Westbury Bancorp, Inc., West Bend, Wisconsin, to become a bank holding company following the conversion of its subsidiary bank, Westbury Bank, West Bend, Wisconsin, from a federal savings bank to a Wisconsin state chartered commercial bank.	Newspaper: Federal Register:	06/11/2018 06/11/2018
WINTRUST FINANCIAL CORPORATION	* 18C * 3A5 * Branch	Wintrust Financial Corporation, Rosemont, Illinois to merge with Chicago Shore Corporation, Chicago, Illinois. In addition, Wintrust Financial Corporation's subsidiary bank, Wintrust Bank, Chicago, Illinois to merge with Delaware Place Bank, Chicago, Illinois. As a result of the merger, Delaware Place Bank office will become a branch of Wintrust Bank.	Newspaper: Federal Register:	Not available 06/25/2018

**District: 7**  
**Federal Reserve Bank of Chicago**

**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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
231149	STATE BK, NEW HAMPTON, IOWA	07/10/2017	05/19/2018	S	Int Sm 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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending June 2, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PROVIDENCE BANK	* Branch	Providence Bank, Columbia, Missouri requests to establish branch at 1643 South Jefferson Avenue, Suite E, St. Louis, Missouri.	Newspaper:	06/11/2018
			Federal Register:	Not applicable
STIFEL FINANCIAL CORP.	* 3A3	Stifel Financial Corp., St. Louis, Missouri, to acquire 100 percent of the voting shares of Business Bancshares, Inc., St. Louis, Missouri, and thereby indirectly acquire Business Bank, Clayton, Missouri.	Newspaper:	07/02/2018
			Federal Register:	Not available

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**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
177751	CASS CMRL BK, DES PERES, MISSOURI	02/12/2018	05/17/2018	S	Int Sm 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 June 2, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to acquire up to 33% of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly increase control of Bank Forward, Hannaford, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
DAKOTA COMMUNITY BANSHARES, INC.	CIC	The JTP Irrevocable Trust, the CLP Irrevocable Trust, the JDP Irrevocable Trust, and the SRM Irrevocable Trust, all of Baldwin, North Dakota (collectively, the "Pahlke Trusts"), and Jay T. Pahlke, Baldwin, North Dakota, individually and as Trustee of the Pahlke Trusts; for retroactive approval to join the Pahlke family shareholder group that controls 25% or more of Dakota Community Banshares, Inc., Hebron, North Dakota ("DCBI BHC") and thereby indirectly controls Dakota Community Bank & Trust, NA, Hebron, North Dakota ("DCBT Bank"). In addition, the Amber D. Staiger Irrevocable Trust, Hebron, North Dakota and the Ward L. Saylor Irrevocable Trust, Mandan, North Dakota (collectively, the "Saylor Trusts"), and Amber D. Staiger, Hebron, North Dakota, individually and as Trustee of the Saylor Trusts; Dale Saylor, Hebron, North Dakota; Justin D. Saylor, Dickinson, North Dakota; and KerryAnn Thompson, Bismarck, North Dakota; for retroactive approval to join the Saylor family shareholder that controls 25% or more of DCBI BHC and thereby indirectly controls DCBT Bank.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BANK OF BALDWIN, THE	* Branch	The First Bank of Baldwin, Baldwin, Wisconsin, to establish a branch facility at 100 Mill Street, Balsam Lake, Wisconsin.	Newspaper:	05/30/2018
			Federal Register:	Not applicable
SECURITY FINANCIAL SERVICES CORPORATION	* 18C * 3A5 * Branch	Security Financial Services Corporation, Durand, Wisconsin, to acquire 100% of Pioneer Acquisition Corporation, Ladysmith, Wisconsin. In addition, Security Financial Bank, Durand, Wisconsin, to merge with Pioneer Bank of Wisconsin, Ladysmith, Wisconsin and incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	05/24/2018

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

**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		

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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 June 2, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARKANSAS VALLEY BANCSHARES, INC.	CIC	Kelley A. Rash, Broken Arrow, Oklahoma, to acquire voting shares of Arkansas Valley Bancshares, Inc., Broken Arrow, Oklahoma. In addition, Sally G. Wilton, Oklahoma City, Oklahoma, Kerry K. Kimbrough, Broken Arrow, Oklahoma, Sara N. Cruncleton, Tulsa, Oklahoma, Cooper N. Rash, Broken Arrow, Oklahoma, Henry G. Wilton, Austin, Texas, Samuel W. Wilton, Oklahoma City, Oklahoma, the Kerry K. Kimbrough Revocable Trust, Broken Arrow, Oklahoma, the Neely W. Kimbrough Revocable Trust, Broken Arrow, Oklahoma, the Kelley Rash Living Trust, Broken Arrow, Oklahoma, the Kelley Rash Trust B, Broken Arrow, Oklahoma, the Cooper Nakai Rash AVB Trust B, Broken Arrow, Oklahoma, the Sally Wilton Revocable Trust, Oklahoma City, Oklahoma, the Sally Wilton Trust B, Oklahoma City, Oklahoma, the Estelle Brown Family Trust #5, Oklahoma City, Oklahoma, and the Estelle Brown Family Trust #6, Oklahoma City, Oklahoma for permission to become members of the Kimbrough Family group which controls more than 25 percent of Arkansas Valley Bancshares, Inc., Broken Arrow, Oklahoma. Arkansas Valley Bancshares, Inc. controls AVB Bank, Broken Arrow, Oklahoma.	Newspaper:	Not available
			Federal Register:	06/20/2018

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 2, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATTLE CROSSING, INC.	CIC	Catherine L. Cattle, Seward, Nebraska, as trustee of multiple family trusts, to retain 25 percent or more of the shares and thereby control Cattle Crossing, Inc., Seward, Nebraska. Cattle Crossing, Inc. controls Cattle Bank & Trust, Seward, Nebraska. Additionally, the following persons to retain shares of Cattle Crossing, Inc. and to be approved as members of the Cattle Family Group, which acting in concert controls more than 25 percent of the shares of Cattle Crossing, Inc.: Roger D. Cattle, Lincoln, Nebraska, John T. Cattle, Overland Park, Kansas, Whitney M. Cattle, St. Joseph, Missouri, Clarke D. Ralston, Chicago, Illinois, Kylie M. Dews, Lincoln, Nebraska, Connor V. Dews, Lincoln, Nebraska, Calvin P. Schneider, Isanti, Minnesota, Elsie G. Schneider, Isanti, Minnesota, Ellis V. Ralston, Chicago, Illinois, the WMC Irrevocable Trust, Seward, Nebraska, the Roger D. Cattle Irrevocable Trust, Seward, Nebraska and the John T. Cattle Irrevocable Trust, Seward, Nebraska. Persons who previously have been approved as members of the Cattle Family Group are Virginia C. Cattle, John W. Cattle, Jr., Rebecca Vahle, Heather A. Dews, Van C. Vahle, Nicole A. Schneider and Kourtney A. Vahle.	Newspaper:	Not available
			Federal Register:	06/21/2018
FRAZER BANK	* 18C * Branch Premises	Frazer Bank, Altus, Oklahoma, to purchase certain assets and assume certain liabilities of those branches, located at 120 East 1st Street, Grandfield, Oklahoma, and 102 South Main Street, Davidson, Oklahoma, of Valor Bank, Edmond, Oklahoma, and to increase its investment in bank premises in the amount of \$560,000.	Newspaper:	Not available
			Federal Register:	Not applicable
PROTECTION BANK HOLDING COMPANY, INC., THE	CIC	The Merle Wait Trust, Protection, Kansas, and co-trustees Brenda Martin and Candace Murphy, Protection, Kansas, Merle Wait, Jr., Watauga, Texas, and Elaine Philips, Arkansas City, Kansas, to acquire voting shares of The Protection Bank Holding Company, Inc., Protection, Kansas, and to be approved as members of the Wait Family Control Group. The Protection Bank Holding Company, Inc. controls, The Bank of Protection, Protection, Kansas. Additionally, Tom Murphy and Hilary Murphy, both of Protection, Kansas, to be approved as members of the Wait Family Control Group.	Newspaper:	06/14/2018
			Federal Register:	06/05/2018

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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296456	FIRSTBANK, ANTLERS, OKLAHOMA	02/12/2018	05/21/2018	S	Int Sm Bank
247551	HIGH PLAINS BK, FLAGLER, COLORADO	02/05/2018	05/23/2018	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 2, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHARTER BANCSHARES, INC.	CIC	Retroactive notice of change in control by Sid Ridlehuber of Corpus Christi, Texas; and Sid Ridlehuber of Corpus Christi, Texas, Ryan Ridlehuber of San Antonio, Texas, and Robyn Totah of Austin, Texas, (together known as the Ridlehuber Family Group, a group acting in concert), to acquire and retain ten percent or more control of Charter Bancshares, Inc., Corpus Christi, Texas, which controls Charter Bank, Corpus Christi, Texas.	Newspaper:	05/28/2018
			Federal Register:	06/04/2018
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch to be located at 1901 West Nolana Avenue, McAllen, Texas: 78504.	Newspaper:	Not available
			Federal Register:	Not applicable

**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
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: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending June 2, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TRANS PACIFIC BANCORP	CIC	Change in Bank Control notice by Denis Daly Trust, UAD 12/24/12, Denis Daly, trustee, River Forest, Illinois; Daly 2017 Gift Trust, Dorothy Daly, trustee, Oak Brook, Illinois; and Eleanor Daly, an individual, River Forest, Illinois; to retain and acquire additional voting shares of Trans Pacific Bancorp, and thereby acquire shares of Beacon Business Bank, National Association, both of San Francisco, California. The foregoing trusts and individuals are joining a previously approved group acting in concert.	Newspaper:	Not available
			Federal Register:	06/14/2018

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

**Availability of CRA Public Evaluations**

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
933975	BANK OF UT, OGDEN, UTAH	08/21/2017	05/29/2018	S	Int Sm Bank
3537897	COMMENCEMENT BK, TACOMA, WASHINGTON	01/29/2018	05/22/2018	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