
Federal Reserve Release



H.2

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

No. 37

Week Ending September 14, 2019

Testimony and Statements

Insurance Regulation -- statement by Thomas Sullivan, associate director, Division of Supervision and Regulation, before the Senate Committee on Banking, Housing, and Urban Affairs on the Federal Reserve's efforts with respect to global insurance regulatory and supervisory forums.

- Published, September 12, 2019

Bank Branches, Domestic

Vista Bank, Ralls, Texas -- to establish a branch at 5840 West Northwest Highway, Dallas.

- Approved, September 10, 2019

Enforcement

Homestar Financial Group, Inc., Manteno, Illinois -- written agreement dated September 27, 2010, terminated September 3, 2019.

- Announced, September 10, 2019

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at 4211 Waialae Avenue, Honolulu.

- Approved, September 13, 2019

Kansas City

Commerce Bank, Kansas City, Missouri -- to establish branches at 2828 North Harwood Street, Dallas, Texas, and 1900 West Loop South, Houston (two applications).

- Approved, September 12, 2019

Boston

Easthampton Savings Bank, Easthampton, Massachusetts -- to establish a de novo branch at 253 Triangle Street, Amherst.

- Approved, September 9, 2019

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 3972 Campus Drive, College Park, Maryland.

- Approved, September 13, 2019

Bank Holding Companies

Secretary

Allegheny Bancshares, Inc., Franklin, West Virginia, and Pendleton Community Bank -- to acquire Mount Hope Bankshares, Inc., Mount Hope, and thereby indirectly acquire Bank of Mount Hope, Inc.

- Approved, September 13, 2019

Chicago

First American Bank Corporation, Elk Grove Village, Illinois -- to acquire Continental National Bank, Miami, Florida.

- Approved, September 10, 2019

Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- to acquire First American Bank, National Association, Hudson.

- Approved, September 13, 2019

St. Louis

Simmons First National Corporation, Pine Bluff, Arkansas -- to acquire by merger The Landrum Company, Columbia, Missouri; and thereby indirectly acquire Landmark Bank.

- Approved, September 12, 2019

General Counsel

Time Federal Savings Bank (Time FSB), Medford, Wisconsin -- waiver of application to acquire River Cities Bancshares, Inc., Wisconsin Rapids, and River Cities Bank, in connection with the merger of River Cities Bank with and into Time FSB.

- Granted, September 13, 2019

Bank Holding Companies

Atlanta

West Florida Bank Corporation, Palm Harbor, Florida -- to become a bank holding company by acquiring Flagship Community Bank, Clearwater.

- Approved, September 13, 2019

Bank Mergers

Kansas City

Central Bank of the Midwest, Lee's Summit, Missouri -- to merge with BankLiberty, Liberty, and thereby establish branches.

- Approved, September 9, 2019

Board Operations

Secretary

System of Records -- final notice of a modified system of records, BGFRS-40 (FRB-- Board Subscription Services).

- Approved, September 12, 2019

Change in Bank Control

Minneapolis

Browns Valley Bancshares, Inc., Browns Valley, Minnesota -- change in bank control of Browns Valley Bancshares, Inc., and its subsidiary, Union State Bank of Browns Valley, Browns Valley.

- Permitted, September 10, 2019

Minneapolis

Cameron Bancorp, Inc., Cameron, Wisconsin -- to retain control of Cameron Bancorp, Inc., and its subsidiary, Community Bank of Cameron, Cameron.

- Permitted, September 13, 2019

Change in Bank Control

Atlanta

First Bank Shares of the South East, Inc., Alma, Georgia -- to retain control of First Bank Shares of the South East, Inc., and its subsidiary, FNB South (formerly known as First National Bank South), Alma.

- Permitted, September 12, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY BANCORP, INC.	CIC	Notification Submitted Pursuant to 12 C.F.R. S 225.42(b)(1)(i) on behalf of Barbara J. Sloane, Barry R. Sloane, Linda Sloane Kay and Frank Dardeno with respect to Century Bancorp, Inc., Medford, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not available

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOGOTA FINANCIAL CORP	* 3A1	Bogota Financial, MHC and Bogota Financial Corp., both of Teaneck, New Jersey, to become bank holding companies by acquiring 100 percent of the shares in Bogota Savings Bank, Teaneck, New Jersey, upon a conversion of Bogota Savings Bank from mutual to stock form, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available
Bogota Financial, MHC	4c8	Bogota Financial, MHC and Bogota Financial Corp., both of Teaneck, New Jersey, to engage de novo in extending credit and servicing loans, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not applicable
			Federal Register:	Not available
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, Newark, Delaware, to make an investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CF MUTUAL HOLDING COMPANY	* MHC Conversion * SLHC Formation	Application by CF Mutual Holding Company, Cincinnati, Ohio, the mutual holding company that controls Cincinnati Federal, Cincinnati, Ohio, to complete a second step conversion, converting from the mutual to the stock form. Pursuant to the conversion, CF Mutual Holding Company and Cincinnati Bancorp, Cincinnati, Ohio, the existing federal mid-tier savings and loan holding company, will cease to exist and Cincinnati Federal will become a wholly-owned subsidiary of Cincinnati Bancorp, Inc., Cincinnati, Ohio, a newly-formed Maryland corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of Cincinnati Federal.	Newspaper: Federal Register:	Not available Not available
FIRST & PEOPLES BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by William Buffin Clarke, Russell, KY, individually, and as part of the William Buffin Clarke Family Control Group, consisting of William Buffin Clarke; Gale L. Clarke, Russell, KY; James R. Clarke, Louisville, KY; and Patrick B. Clarke, Russell, KY; to retain and acquire 25% or more of the shares of First & Peoples Bancshares, Inc., Russell, KY, thereby indirectly controlling First & Peoples Bank and Trust Company, Russell, KY	Newspaper: Federal Register:	Not available Not available

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2668598	PORTAGE CMNTY BK, RAVENNA, OHIO	11/26/2018	09/13/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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- NI = Needs to improve
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
753324	BANK OF CLARKE CTY, BERRYVILLE, VIRGINIA	01/28/2019	09/08/2019	O	Int Small Bank

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 September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 10000 PCB Parkway, Panama City Beach, Bay County, Florida.	Newspaper:	09/19/2019
			Federal Register:	Not applicable
FIRST GUARANTY BANCSHARES, INC.	* 3A5	First Guaranty Bancshares, Inc., Hammond, Louisiana, and Smith & Hood Holding Company, L.L.C., Amite, Louisiana, to merge with Union Bancshares, Incorporated, and thereby indirectly acquire its subsidiary, The Union Bank, both of Marksville, Louisiana.	Newspaper:	10/12/2019
			Federal Register:	09/30/2019

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	06/10/2019	09/09/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORPORATION, INC.	CIC	Notice by William H. Davis, Fairview Park, Ohio, individually, and acting in concert with William A. Minnich, Lakewood, Ohio, to acquire 100 percent of the voting shares of Anchor Bancorporation, Inc., and thereby indirectly control Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 05/14/2019
ARBOR BANCORP, INC.	CIC	Notice by Jeanne Anna Kelso, as Co-trustee of the William Seth Martin Gift Trust U/A/D 5/18/16, Kristine Martin M.P., as Co-trustee of the Michael C. Martin Gift Trust U/A/D 6/22/16, William C. Martin as Trustee of The William C. Martin GRAT Remainder Trust FBO Michael Card Martin Dated January 27, 2016, William C. Martin as Trustee of William C. Martin GRAT Remainder Trust FBO William Seth Martin dated January 27, 2016, Kristine M.P. Martin and William Seth Martin as Co-Trustees of the Michael C. Martin Gift Trust U/A/D 6/22/16, Jeanne Anna Kelso and William C. Martin as Co-Trustees of the William Seth Martin Trust U/A/D 5/18/16, William C. Martin as Trustee of the William C. Martin 2019 Grantor Retained Annuity Trust #1, and William C. Martin as Trustee of the William C. Martin 2019 Grantor Retained Annuity Trust #2, all of Ann Arbor, Michigan, as a group acting in concert to join the Martin Family Control Group and thereby control 25 percent or more of Arbor Bancorp, Inc., Ann Arbor, Michigan, and indirectly control Bank of Ann Arbor, Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available Not available
CENTRAL BANCSHARES, INC.	* 3A3	Central Bancshares, Inc., Muscatine, IA to acquire 100 percent of the outstanding shares of Walcott Trust & Savings Bank, Walcott, Iowa	Newspaper: Federal Register:	Not available Not available
CHEBELLE CORPORATION	CIC	Notice by Kathryn M. Fattig, Chelsea, Iowa, individually, to retain control; and D. Neil Erusha and Patricia M. Erusha, both of Solon, Iowa, to join the Erusha Family Control Group as approved in 1982 and retain control of Chebelle Corporation and thereby indirectly control Chelsea Savings Bank, both of Belle Plaine, Iowa.	Newspaper: Federal Register:	09/26/2019 09/24/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES OF LOYAL, INC.	CIC	Newport Trust Company, Minneapolis, Minnesota, as trustee of the Citizens State Bank of Loyal Stock Bonus Plan & Trust, Loyal, Wisconsin, along with Deanna Masephol, Loyal, Wisconsin, not in an individual capacity, but as Plan Administrator of the Citizens State Bank of Loyal Stock Bonus Plan & Trust, Loyal, Wisconsin, to acquire 10 percent or more of the shares and thereby control of Citizens Bancshares of Loyal, Inc., Loyal, Wisconsin, which controls Citizens State Bank of Loyal, Loyal, Wisconsin.	Newspaper: Federal Register:	08/20/2019 10/07/2019
FFBW, INC.	* MHC Conversion	FFBW, Inc., Brookfield, Wisconsin, to become a savings and loan holding company by acquiring 100 percent of First Federal Bank of Wisconsin, Waukesha, Wisconsin, in connection with the merger of FFBW, Mutual Holding Company into FFBW, Inc., both headquartered in Brookfield, Wisconsin.	Newspaper: Federal Register:	Not available Not available
RIGLER INVESTMENT COMPANY	CIC	Notice by Nancy Rigler as trustee of the Nancy Rigler Trust; the Nancy Rigler Trust, both of De Kalb, Illinois; John P. Rigler II as trustee of the John P. Rigler II trust; the John P. Rigler II Trust, both of New Hampton, Iowa; John P. Rigler III, personally and as trustee of the John P. Rigler III Trust; the John P. Rigler III Trust both of Urbandale, Iowa; David A. Rigler, personally and as trustee of the David A. Rigler trust; the David A. Rigler Trust, both of Waukee, Iowa; Hannah Rigler, personally and as trustee of the Hannah Rigler trust; the Hannah Rigler Trust; both of Iowa City, Iowa; Joi Povlsen Dundas, personally and as trustee of the Nancy Rigler Family Irrevocable Trust FBO Joi Dundas,; the Nancy Rigler Family Irrevocable Trust FBO Joi Dundas, both of Stillman Valley, Illinois; altogether with Paul Kristian Povlsen IV, personally and as trustee of the Nancy Rigler Family Irrevocable Trust FBO Paul Kristian Povlsen IV; the Nancy Rigler Family Irrevocable Trust FBO Paul Kristian Povlsen IV, both of Flagstaff, Arizona; as a group acting in concert to join the Rigler Family Control Group approved on November 21, 1995 and retain control of Rigler Investment Company, and thereby indirectly control Green Circle Investments Inc and Peoples Bank, all of Clive, Iowa.	Newspaper: Federal Register:	Not available 08/30/2019

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper: Federal Register:	Not available 03/11/2019
WINTRUST FINANCIAL CORPORATION	* 18C * 3A5 * Branch	Wintrust Financial Corporation, Rosemont, Illinois, to acquire 100 percent of SBC Incorporated., and thereby indirectly acquire Countryside Bank, both of Countryside, Illinois. In addition, Wintrust Financial Corporation's subsidiary bank, Hinsdale Bank & Trust Company, Hinsdale, Illinois, to merge with Countryside Bank, Countryside, Illinois. As a result of the merger, all offices of Countryside Bank will become branches of Hinsdale Bank & Trust Company.	Newspaper: Federal Register:	09/20/2019 09/23/2019

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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 September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANC CORPORATION	CIC	Notice by the Merkle Revocable Trust, Robert J. Merkle Sr. and Sarah E. Merkle as co-trustees, all of El Dorado, Arkansas; individually and as part of a family control group that also includes the Robert J. Merkle Insurance Trust, Robert J. Merkle, Jr. as trustee, the Robert J. Merkle Stock Trust, Robert J. Merkle, Jr. as trustee, all of Dallas, Texas; and Margaret A. Merkle Niel, individually and as UTMA voting custodian for Elizabeth Tyler Niel, both of El Dorado, Arkansas, to retain control of First Financial Banc Corporation, El Dorado, Arkansas.	Newspaper:	10/01/2019
			Federal Register:	10/07/2019
PROGRESSIVE OZARK BANK	* Branch	Progressive Ozark Bank, Salem, Missouri, to establish a branch facility to be located at 204 Jennifer Street, Mansfield, Missouri.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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487357	TOWN & COUNTRY BK, SALEM, MISSOURI	05/20/2019	09/09/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
WATFORD CITY BANCSHARES, INC.	CIC	Stephen P. Stenehjem, West Fargo, North Dakota, Erik P. Stenehjem, Paradise Valley Arizona, Kira L. Stenehjem Noll, Watford City, North Dakota, and Kristen K. Stenehjem, Watford City, North Dakota, to retain shares and thereby join the Stenehjem family shareholder group acting in concert, which controls 25% or more of the shares of Watford City Bancshares, Inc., Watford City, North Dakota. Watford City Bancshares, Inc. controls First International Bank and Trust, Watford City, North Dakota.	Newspaper:	09/10/2019
			Federal Register:	09/09/2019

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 September 14, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDOVER FINANCIAL CORPORATION	CIC	Parker C. McConachie, Wichita, Kansas, as trustee of the Parker C. McConachie Irrevocable Trust Dated 12/30/2012, to retain voting shares of Andover Financial Corporation, parent of Andover State Bank, both in Andover, Kansas; and to be approved as a member of the McConachie family group.	Newspaper: Federal Register:	Not available 10/07/2019
BELLWOOD COMMUNITY HOLDING COMPANY	CIC	Notice submitted by Ross M. Tessendorf, Blair, Nebraska; Todd J. Tessendorf, Lincoln, Nebraska; and Travis J. Tessendorf, Columbus, Nebraska, as a family group acting in concert, to acquire voting shares of Bellwood Community Holding Company, parent of Bank of the Valley, both in Bellwood, Nebraska.	Newspaper: Federal Register:	09/18/2019 09/11/2019
BELLWOOD COMMUNITY HOLDING COMPANY	CIC	Notice submitted by Ryan G. Tessendorf, Columbus, Nebraska; and Wendy K. Matthews, Bemidji, Minnesota, as a family group acting in concert, to acquire voting shares of Bellwood Community Holding Company, parent of Bank of the Valley, both in Bellwood, Nebraska.	Newspaper: Federal Register:	09/18/2019 09/19/2019
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to acquire up to 7.00 percent of the voting shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust, Marysville, Kansas.	Newspaper: Federal Register:	09/14/2019 09/23/2019
CORNHUSKER BANK	* Branch	Cornhusker Bank, Lincoln, Nebraska, to establish a branch at 11102 Blondo Street, Suite 102, Omaha, Nebraska.	Newspaper: Federal Register:	09/20/2019 Not applicable
COWBOY BANCSHARES, LLC	* 3A1	Cowboy Bancshares, LLC, Enid, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Kremlin, Kremlin, Oklahoma.	Newspaper: Federal Register:	Not available 10/07/2019
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of First National Financial Corporation, parent of Bank of Estes Park, both in Estes Park, Colorado.	Newspaper: Federal Register:	Not available Not available
FIRST NEBRASKA BANCS, INC.	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of First Nebraska BanCS, Inc., Sidney, Nebraska, parent of Points West Community Bank, Sidney, Nebraska; and Points West Community Bank, Windsor, Colorado.	Newspaper: Federal Register:	Not available Not available
FIRST OPTION BANK	* 18C * Branch	First Option Bank, Osawatomie, Kansas, to merge with Pony Express Community Bank, Saint Joseph, Missouri, and incident thereto, to establish several branches.	Newspaper: Federal Register:	09/13/2019 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 14, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 14827 Candelas Parkway, Arvada, Colorado.	Newspaper:	Not available
			Federal Register:	Not applicable
O & F CATTLE COMPANY	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of O&F Cattle Company, parent of Nebraska State Bank, both in Oshkosh, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

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 September 14, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREATER STATE BANCSHARES CORP.	CIC	Notice by Edwin M. Payne, Weslaco, Texas, to retain 10 percent or more of the outstanding voting shares and control of Greater State Bancshares Corp., and indirectly Greater State Bank, both of McAllen, Texas	Newspaper:	09/17/2019
			Federal Register:	09/18/2019
KIDD PARTNERS, LTD.	* 3A3	Application by Kidd Partners, Ltd., Tyler, Texas, to acquire up to 11.74 percent of Spirit of Texas Bancshares, Inc., Conroe, Texas, and indirectly, Spirit of Texas Bank SSB, College Station, Texas	Newspaper:	Not available
			Federal Register:	10/15/2019
SPIRIT OF TEXAS BANCSHARES, INC.	* 3A5	Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of Chandler Bancorp, Inc., Tyler, Texas, and indirectly, Chandler Bancorp of Nevada, Inc., Carson City, Nevada, and Citizens State Bank, Tyler, Texas.	Newspaper:	Not available
			Federal Register:	10/15/2019
TRANSPECOS BANKS, SSB	Premises	TransPecos Bank, Pecos Texas, to increase its investment in bank premises in the amount of up to \$15 million.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WOODSON BANCSHARES, INC.	CIC	Retroactive notice by Donna Richards Foster, Darla Janice Richards, and Debbie R. Leinenbach, all of Throckmorton, Texas, together a group acting in concert, to retain control of Woodson Bancshares, Inc., and indirectly, First State Bank, both of Graham, Texas.	Newspaper:	09/16/2019
			Federal Register:	09/18/2019

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 14, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
BAYCOM CORP	* 18C * 3A5 * Branch	1) BayCom Corp, Walnut Creek, California, to merge with TIG Bancorp, and thereby indirectly acquire First State Bank of Colorado, both of Greenwood Village, Colorado, 2) First State Bank of Colorado, Greenwood Village, Colorado, to merge with and into United Business Bank, Walnut Creek, California; and 3) United Business Bank to acquire 9 branch offices of First State Bank of Colorado.	Newspaper:	Not available
			Federal Register:	09/24/2019
DCB FAMILY HOLDING CORPORATION	* 3A1	DCB Family Holding Corporation, Salt Lake City, Utah, to become a bank holding company by acquiring 27.64 percent of Home Credit Corporation, and thereby indirectly acquiring control of its subsidiary, Home Savings Bank, both of Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	09/30/2019
GREATER PACIFIC BANCSHARES	CIC	Change in Bank Control filing by The Rahman Family Trust Dated: August 7, 1997, Yahia Abdul Rahman and Magda Abdul Rahman, Trustees, Altadena, California, to retain voting shares of Greater Pacific Bancshares, and thereby indirectly retain shares of Bank of Whittier, National Association, both of Whittier, California.	Newspaper:	09/24/2019
			Federal Register:	09/25/2019
JGS, JR. FAMILY HOLDING CORPORATION	* 3A1	JGS, Jr. Family Holding Corporation, Salt Lake City, Utah, to become a bank holding company by acquiring 60.86 percent of Home Credit Corporation, and thereby indirectly acquiring control of its subsidiary, Home Savings Bank, both of Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	09/30/2019

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.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act