
Federal Reserve Release



H.2

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

No. 41

Week Ending October 12, 2019

Bank Holding Companies

Magnolia Banking Corporation, Magnolia, Arkansas -- to merge with Prescott Bancshares, Inc., Prescott, and thereby indirectly acquire Bank of Prescott; and for Farmers Bank & Trust Company, Magnolia, to merge with Bank of Prescott and thereby establish a branch.

- Approved, October 11, 2019

Forms

Forms -- (1) initial Board review to extend with revision of the Intermittent Survey of Businesses (FR 1374) and to extend without revision the Filings Related to the Gramm-Leach-Bliley Act (FR 4010, FR 4011, FR 4012, FR 4017, FR 4019 and FR 4023) and (2) final Board review to extend with revision the Interagency Policy Statement on Funding and Liquidity Risk Management (FR 4198) and to extend without revision the Recordkeeping Provisions Associated with Guidance on Leverage Lending (FR 4203) and Disclosure and Reporting Requirements of the Community Reinvestment Act (CRA)-Related Agreements (Regulation G) (FR G).

- Approved, October 10, 2019

Regulations and Policies

Prudential Standards and Resolution Plans -- (1) final rules on prudential standards and resolution plans for domestic and foreign banking organizations and (2) publication for comment of a notice of proposed rulemaking to modify supervisory fees for large banks.

- Approved, October 10, 2019

Enforcement

Pacific Premier Bank, Irvine, California -- issuance of a notice of intent to prohibit and a notice of intent to issue a cease-and-desist order requiring restitution against Mai Ly-Vu, a former institution-affiliated party of Pacific Premier Bank.

- Approved, October 7, 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

Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 10000 PCB Parkway, Panama City Beach.

- Approved, October 10, 2019

Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia -- to establish a branch at 6200 Memorial Church Drive, Westover, and to increase its investment in bank premises.

- Approved, October 7, 2019

Richmond

United Bank, Fairfax, Virginia -- to establish a branch at 3030 M Street NW, Washington, D.C.

- Approved, October 7, 2019

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to establish a branch at 1725 Blake Street, Denver, Colorado.

- Approved, October 11, 2019

Bank Holding Companies

San Francisco

DCB Family Holding Corporation, Salt Lake City, Utah -- to become a bank holding company by acquiring shares of Home Credit Corporation, Salt Lake City, and thereby indirectly acquiring Home Savings Bank.

- Approved, October 7, 2019

San Francisco

JGS, Jr. Family Holding Corporation, Salt Lake City, Utah -- to become a bank holding company by acquiring shares of Home Credit Corporation, Salt Lake City, and thereby indirectly acquiring Home Savings Bank.

- Approved, October 7, 2019

Philadelphia

Lake Shore, MHC, Dunkirk, New York -- to convert to a Delaware-chartered mutual bank holding company and for Lake Shore Bancorp, Inc., Dunkirk, to convert to a Maryland-chartered bank holding company upon the conversion of Lake Shore Savings Bank from a federal savings bank to a national bank.

- Withdrawn, October 11, 2019

Dallas

South Plains Financial, Inc. Employee Stock Ownership Plan, Lubbock, Texas, and South Plains Financial, Inc. -- waiver of application to acquire West Texas State Bank (WTSB), Odessa, in connection with the merger of WTSB with and into City Bank, Lubbock.

- Granted, October 11, 2019

Bank Holding Companies

Minneapolis

Viking Financial Corporation, Alexandria, Minnesota -- waiver of application relative to the conversion of Viking Bank, Alexandria, from a federal savings association to a national banking association, in connection with the merger of First State Bank of Ashby, Ashby, with and into Viking Bank.

- Granted, October 4, 2019

(A/C)

Bank Premises

Secretary

AuburnBank, Auburn, Alabama -- to exceed the limit for investment in bank premises.

- Approved, October 10, 2019

Banks, State Member

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to make a public welfare investment.

- Approved, October 10, 2019

Change in Bank Control

Chicago

Chebelle Corporation, Belle Plaine, Iowa -- to retain control of Chebelle Corporation and its subsidiary, Chelsea Savings Bank, Belle Plaine.

- Permitted, October 10, 2019

Change in Bank Control

Chicago

Citizens Bancshares of Loyal, Inc., Loyal, Wisconsin -- change in bank control of Citizens Bancshares of Loyal, Inc., and its subsidiary, Citizens State Bank of Loyal, Loyal.

- Permitted, October 10, 2019

Kansas City

Commercial Bancorp, Pine Bluffs, Wyoming -- change in bank control of Commercial Bancorp and its subsidiary, Farmers State Bank, Pine Bluffs.

- Permitted, October 11, 2019

Dallas

Woodson Bancshares, Inc., Graham, Texas -- to retain control of Woodson Bancshares, Inc., and its subsidiary First State Bank, Graham.

- Permitted, October 11, 2019

Extensions of Time

St. Louis

Centennial Bank, Conway, Arkansas -- extension to April 12, 2020, to establish a branch at 1165 West 49th Street, Hialeah, Florida.

- Granted, October 10, 2019

Secretary

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

- Granted, October 8, 2019

Financial Holding Companies

Kansas City

First State Fremont, Inc., Fremont, Nebraska -- election to become a financial holding company.

- Effective, October 9, 2019

International Operations

New York

JPMorgan Chase & Co., New York, New York -- to make an investment pursuant to Regulation K.

- Approved, October 11, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
GSB MUTUAL HOLDING COMPANY	* 3A1	Application by GSB Mutual Holding Company and GSB Bancorp, Inc., both of Guilford, Connecticut, to become a mutual and stock holding company, respectively, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, in connection with the conversion of Guilford Savings Bank, Guilford, Connecticut from mutual to stock form.	Newspaper:	Not available
	* 3A3		Federal Register:	11/04/2019

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		

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending October 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	10/31/2019
			Federal Register:	11/13/2019
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:	10/10/2019
			Federal Register:	10/10/2019
CITIBANK, N.A.	Investment	Prior Notice by Citibank N.A., Sioux Falls, South Dakota, to make a subsidiary investment through Citibank, N.A. London, London, England, 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 October 12, 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 October 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST DEFIANCE FINANCIAL CORPORATION	* 3A1 * 3A5	First Defiance Financial Corporation, Defiance, Ohio, proposes to become a bank holding company pursuant to Section 3(a)(1) of the Bank Holding Company Act ("BHCA"), upon converting its wholly owned subsidiary, First Federal Bank of the Midwest, Defiance, Ohio, from a federally chartered savings bank to a state-chartered commercial bank, and to then acquire United Community Financial Corporation, Youngstown, Ohio, pursuant to Section 3(a)(5) of the BHCA, and, thereby, indirectly acquire Home Savings Bank, Youngstown, Ohio.	Newspaper: Federal Register:	11/12/2019 Not available
FIRST MUTUAL HOLDING CO.	* SLHC Acquisition	Application by First Mutual Holding Company, Lakewood, Ohio, to acquire 100 percent of Warsaw Federal Savings and Loan Association, Cincinnati, Ohio, pursuant to Section 10(e) of the Home Owners Loan Act.	Newspaper: Federal Register:	Not available Not available

District: 4
Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERKSHIRE HATHAWAY	CIC	Notice of change in control by Berkshire Hathaway, Inc., Wellfleet New York Insurance Company, Berkshire Hathaway Assurance Corporation, Berkshire Hathaway Homestate Insurance Company, Berkshire Hathaway International Insurance Ltd, Berkshire Hathaway Life Insurance Company of Nebraska, Berkshire Hathaway Specialty Insurance Company, BH Finance LLC, BHG Life Insurance Company, California Insurance Company, Central States Indemnity Company of Omaha, Columbia Insurance Company, Continental Indemnity Company, Cypress Insurance Company, Finial Reinsurance Company, First Berkshire Hathaway Life Insurance Company, National Fire & Marine Insurance Company, National Indemnity Company, National Liability & Fire Insurance Company, National Indemnity Company of Mid America, National Indemnity Company of the South, NRG America Holding Company, Oak River Insurance Company, all of Omaha, Nebraska; Am GUARD Insurance Company, NorGUARD Insurance Company, both of Wilkes-Barre, Pennsylvania; Government Employees Insurance Company, GEICO Indemnity Company, GEICO Marine Insurance Company, all of Chevy Chase, Maryland; General Re Life Corporation, General Reinsurance Corporation, General Star Indemnity Company, General Star National Insurance Company, Genesis Insurance Company, all of Stamford, Connecticut; Medical Protective Company, Princeton Insurance Company, both of Ft. Wayne, Indiana; Mt. Vernon Fire Insurance Company, United States Liability Insurance Company, both of Wayne, Pennsylvania; and Old United Casualty Company, Merriam, Kansas, to retain 10% or more and acquire additional voting securities of Bank of America Corporation, Charlotte, North Carolina.	Newspaper: Federal Register:	Not available Not available
C&F FINANCIAL CORPORATION	* 3A5	C&F Financial Corporation, West Point, Virginia, to acquire 100% of the voting securities of Peoples Bankshares, Incorporated, Montross, Virginia, and thereby indirectly acquire Peoples Community Bank, Montross, Virginia.	Newspaper: Federal Register:	11/04/2019 11/15/2019

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANKSHARES, INC.	* 18C	First Community Bankshares, Inc.,	Newspaper:	11/01/2019
	* 3A5	Bluefield, Virginia, to acquire 100% of the voting securities of Highlands Bankshares,	Federal Register:	11/12/2019
	* Branch	Inc., Abingdon, Virginia, and thereby indirectly acquire Highlands Union Bank, Abingdon, Virginia. In addition, Highlands Union Bank to merge with and into First Community Bank, Bluefield, Virginia.		

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	04/22/2019	10/07/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FB FINANCIAL CORPORATION	* 3A5	FB Financial Corporation, Nashville, Tennessee, to merge with FNB Financial Corp., Scottsville, Kentucky, and thereby directly acquire The Farmers National Bank of Scottsville, Bowling Green, Kentucky.	Newspaper:	11/02/2019
			Federal Register:	11/14/2019

District: 6
Federal Reserve Bank of Atlanta

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.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 12, 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 the Michael C. Martin Gift Trust U/A/D 6.22.16, with Kristine M.P. Martin and William S. Martin as co-trustees; the William S. Martin Gift Trust U/A/D 5.18.16, with Jeanne Anna Kelso and William C. Martin as co-trustees; the William C. Martin GRAT Remainder Trust fbo William S. Martin dated 5.24.17, with William C. Martin as trustee; the William C. Martin GRAT Remainder Trust fbo Michael C. Martin dated 5.24.17, with William C. Martin as trustee; the William C. Martin 2019 Grantor Retained Annuity Trust #1, with William C. Martin as trustee; and the William C. Martin 2019 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 June 21, 2018; and retain 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 10/15/2019
BANK IOWA	* 18C * Branch	Bank Iowa, West Des Moines, Iowa, to merge with First State Bank of Colfax, Colfax, Iowa. As a result of the merger, Bank Iowa, West Des Moines, Iowa, will establish a branch office at 100 N. Walnut, Colfax, Iowa.	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD FINANCIAL GROUP, INC.	CIC	Notification by Andrew R. Bosshard, as trustee of the Alexandra Tana Bosshard Irrevocable Trust of 2018, the Lindsey Bosshard Irrevocable Trust of 2018, and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin; The Alexandra Tana Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; The Lindsey Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin to acquire 10 percent or more of the shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and join the Bosshard Family Group approved in May 2018 which controls 25 percent or more of the shares Bosshard Financial Group, Inc. and thereby indirectly control Oregon Community Bank of Oregon, Wisconsin, and Farmers State Bank of Hillsboro, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/24/2019
CITIZENS BANK HOLDING, INC.	CIC	Notice by Warren E. Hansen Jr., Delavan, Wisconsin, managing member of 205 MacArthur, LLC; 205 MacArthur, LLC, Mukwonago, Wisconsin, together with Warren E. Hansen Jr. and Eunice N Hansen, Delavan, Wisconsin, as trustee of the Warren E. Hansen and Eunice N. Hansen Joint Revocable Living Trust; the Warren E. Hansen and Eunice N. Hansen Joint Revocable Living Trust, Delavan, Wisconsin; Warren E. Hansen Jr., Delavan, Wisconsin, as Secretary of Caldwell Cemetery Association; and Caldwell Cemetery Association, Delavan, Wisconsin, as a Group acting in concert, to retain 10 percent or more of the shares and thereby control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin. Citizen% s Bank Holding, Inc. controls Citizens Bank, Mukwonago, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/10/2019
FAIRMOUNT BANKING COMPANY	CIC	Notice by Cathy E. Sipes, individually, and Jeffrey B. McHenry, both of Fairmount, Indiana, to retain 25% or more of Fairmount Banking Company, and thereby indirectly control The Fairmount Sate Bank, both of Fairmount, Indiana.	Newspaper:	Not available
			Federal Register:	10/24/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MIDWEST BANCORP, INC.	* 18C	First Midwest Bancorp, Inc., Chicago, Illinois, to merge with Bankmanagers Corp. and thereby indirectly acquire Park Bank, both of Milwaukee, Wisconsin. In addition, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois, to merge with Park Bank. As a result of the merger, all five offices of Park Bank will become branches of First Midwest Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	11/08/2019
	* Branch			
HIGH POINT FINANCIAL SERVICES, INC.	* 3A3	High Point Financial Services, Inc., Forresteron, Illinois, to acquire 100 percent of The Poplar Grove State Bank, Poplar Grove, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
NEB CORPORATION	CIC	Eric P. Stone and S. Adam Stone, together with the Stone Revocable Trust dated December 8, 1987, with Peter E. Stone and Barbara E. Stone as trustees, all of Fond du Lac, Wisconsin, as a group acting in concert to join the Stone Family Control Group approved at formation on September 4, 1974, to retain 25 percent or more of the voting shares of NEB Corporation, and thereby indirectly control National Exchange Bank & Trust, both of Fond du Lac, Wisconsin.	Newspaper:	Not available
			Federal Register:	10/18/2019

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEIGHBOR INSURANCE AGENCY, INC.	CIC	Betty Jean Neighbor Irrevocable Trust dated December 28, 2012, with Gene R. Neighbor as Family Business Advisor (Marion, Iowa); Douglas N. Neighbor Irrevocable Trust dated December 29, 2012, with Marva J. Neighbor as Family Business Advisor (Marion, Iowa); Gene R. Neighbor Irrevocable Trust dated December 29, 2012, with Betty J. Neighbor as Family Business Advisor (Marion, Iowa); Irene Kay Neighbor Irrevocable Trust dated December 28, 2012, with Kent M. Neighbor as Family Business Advisor (Winthrop, Iowa); Kent M. Neighbor Irrevocable Trust dated December 29, 2012, with Irene K. Neighbor as Family Business Advisor (Winthrop, Iowa); and Marva J. Neighbor Irrevocable Trust dated December 28, 2012, with Douglas N. Neighbor as Family Business Advisor (Marion, Iowa); together with Justin M. Waring (Marion, Iowa), Amber K. Waring (Toddville, Iowa), Shannon M. Waring (Woodbury, Minnesota), Brandon K. Waring (Toddville, Iowa), Callie I. Neighbor (Center Point, Iowa), Chloe A. Neighbor (Center Point, Iowa), Allyssa K. Dierks (Central City, Iowa), Jordan S. Neighbor (Marion, Iowa), Austin K. Neighbor (Marion, Iowa), Jenna L. Neighbor (Center Point, Iowa), Grant E. Neighbor (Central City, Iowa), Luke C. Neighbor (Central City, Iowa), and 11 minor grandchildren as a group acting in concert to join the Neighbor Family Control Group approved on October 30, 2009, to retain 25 percent or more of the shares of Neighbor Insurance Agency, Inc., and thereby indirectly control Farmers State Bank, both of Marion, Iowa.	Newspaper: Federal Register:	Not available 10/28/2019
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe, Michigan to acquire 90.7 percent of West Michigan Community Bank, Hudsonville, Michigan.	Newspaper: Federal Register:	Not available 10/25/2019
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

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 October 12, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway Arkansas to establish a branch bank facility at 1222 N. Arkansas Avenue, Russellville, Arkansas 72801.	Newspaper:	10/20/2019
			Federal Register:	Not applicable
CENTRAL BANCOMPANY, INC	* 3A1 * 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Platte County Bancshares, Inc., Platte City, Missouri, and thereby indirectly acquire Platte Valley Bank of Missouri, Platte City, Missouri. Also a companion filing by Platte Acquisition Corporation, Jefferson City, Missouri, to become a bank holding company by acquiring 100 percent of Platte County Bancshares, Inc., Platte City, Missouri, and thereby indirectly acquire Platte Valley Bank of Missouri, Platte City, Missouri.	Newspaper:	11/06/2019
			Federal Register:	11/13/2019
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas requests to establish a full service branch at 2221 Hill Park Cove, Jonesboro, Arkansas.	Newspaper:	10/26/2019
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period		
EAGLE BANCORP MONTANA, INC.	* 18C	Eagle Bancorp Montana, Inc., Helena, Montana, to merge with Western Holding Company of Wolf Point, Wolf Point, Montana, and thereby indirectly acquire, Western Bank of Wolf Point, Wolf Point, Montana. Opportunity Bank of Montana, Helena, Montana, to merge with Western Bank of Wolf Point, Wolf Point, Montana, and incident thereto, establish branches. In addition, Eagle Bancorp Montana, Inc. will indirectly acquire Western Holding Company of Wolf Point's subsidiary Western Financial Services, Wolf Point, Montana.	Newspaper:	Not available	
	* 3A5		Federal Register:	11/12/2019	
	4c8				
	* Branch				
FINANCIAL SERVICES OF WINGER, INC.	CIC	Notice by Dawn M. Skeie Crane, trustee of the Dawn M. Skeie Crane GST Trust ("Dawn's Trust"), both of Fosston, Minnesota, to retain control of Financial Services of Winger, Inc. ("Company"), and thereby indirectly retain control of Ultima Bank Minnesota, both of Winger, Minnesota. Also, Dawn's Trust and its trustee, together with Lorri J. Skeie-Campbell, trustee of the Lorri J. Skeie-Campbell GST Trust, both of Corrales, New Mexico, to retain voting shares and thereby join the Skeie family shareholder group acting in concert, which controls Company.	Newspaper:	Not available	
			Federal Register:	Not available	
KEWEENAW FINANCIAL CORPORATION	* 3A5	Keweenaw Financial Corporation, Hancock, Michigan, to merge with North Star Financial Holdings, Inc., and thereby indirectly acquire Main Street Bank, both of Bingham Farms, Michigan.	Newspaper:	Not available	
			Federal Register:	11/13/2019	

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK7	* Branch	Bank7, Oklahoma City, Oklahoma, to establish a branch at 1515 E. 71st Street, Suite 100, Tulsa, Oklahoma.	Newspaper:	10/17/2019
			Federal Register:	Not applicable
COMMERCE BANK	* Branch	Commerce Bank, Kansas City, Missouri, to establish a branch at 4480 Broadway Street, Quincy, Illinois.	Newspaper:	10/12/2019
			Federal Register:	Not applicable
COMMUNITY BANCSHARES OF AMERICA, INC.	* 3A1 4c8	Community Bancshares of America, Inc., Kansas City, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Northeast Kansas Bancshares, Inc., parent of Kendall State Bank, both in Valley Falls, Kansas; and to engage in general insurance activities through the acquisition of Northeast Kansas Bancshares, Inc., Valley Falls, Kansas.	Newspaper:	11/04/2019
			Federal Register:	11/12/2019
CORNERSTONE BANK	* 18C * 3A1 * 3A3 * Branch	Cornerstone Bank, York, Nebraska, to merge with Security Home Bank, Malmo, Nebraska, and incident thereto to operate a branch in Malmo, Nebraska. Immediately prior, First York Ban Corp, York, Nebraska to acquire through its subsidiary, Cornerstone Bank, York, Nebraska, 100 percent of the voting shares of Malmo Bancorp, Inc., parent of Security Home Bank, both of Malmo, Nebraska.	Newspaper:	10/31/2019
			Federal Register:	11/04/2019
FIRSTBANK	* 18C * Branch	FirstBank, Antlers, Oklahoma, to merge with 1st Bank & Trust, Broken Bow, Oklahoma, and incident thereto, to establish several branches.	Newspaper:	Not available
			Federal Register:	Not applicable
PBT BANCSHARES, INC.	CIC	Notice submitted by John Houghton, James Houghton, Eric Houghton, Allison Houghton, Betty Houghton, Mary Kay Houghton, Kaleb Houghton, Andrew Hoffman, all of McPherson, Kansas; Marcus Houghton, Corbin Houghton, Paige Moore, Hannah Nesbitt, all of Wichita, Kansas; and Timothy Houghton, Milwaukee, Oregon, to become members of the Houghton Family Group; and to acquire control of PBT Bancshares, Inc., parent of Peoples Bank and Trust Company, both in McPherson, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
SPEARVILLE BANCSHARES, INC.	CIC	Notification submitted by Todd E. Domer and Marilyn K. Domer both of Topeka, Kansas, to retain voting shares of Spearville Bancshares, Inc., parent of First National Bank of Spearville, both in Spearville, Kansas; and to be approved as members of the Domer Family Group.	Newspaper:	Not available
			Federal Register:	10/24/2019

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.

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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
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	07/15/2019	10/06/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 12, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	First Financial Bancshares, Inc., Abilene, TX to acquire 100% of TB&T Bancshares, Inc. and indirectly The Bank & Trust of Bryan/College Station both of Bryan, Texas.	Newspaper:	Not available
			Federal Register:	11/08/2019
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 14310 FM 2920, Tomball, TX 77377	Newspaper:	10/10/2019
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 1005 Waugh Drive, Houston, TX 77019	Newspaper:	10/10/2019
			Federal Register:	Not applicable
OAKWOOD BANCSHARES, INC.	* 3A3	Application by Oakwood Bancshares, Inc., Dallas, Texas, to acquire Community Bank of Snyder, Snyder, Texas.	Newspaper:	Not available
			Federal Register:	11/08/2019
PERRYTON BANCSHARES, INC.	CIC	Tim Tregellas, Azle, Texas, William Mac Tregellas, Perryton, Texas, and The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, each to retain control of 25 percent or more of the outstanding stock of Perryton Bancshares, Inc., Perryton, Texas ("PBI") and indirectly The Perryton National Bank, both of Perryton, Texas.; Debra Tregellas, Azle, Texas, Rita Tregellas, Perryton, Texas, The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, and the William and Rita Tregellas Revocable Trust dated February 15, 1997, to join the Tregellas Family Group, previously cleared as a group acting in concert to collectively retain 25 percent or more of the outstanding stock of PBI.	Newspaper:	10/09/2019
			Federal Register:	Not available
RAM SECURITY HOLDINGS GP, INC.	CIC	Notice by Mary Hyden Hunter, Canyon Lake, Texas and David Perry Mann, II, Denver, Colorado, to acquire control of RAM Security Holdings GP, Inc., RAM Security Holdings, Ltd, Security Bancshares, Inc., all of Waco, Texas, and therefore Citizens State Bank, Woodville, Texas	Newspaper:	Not available
			Federal Register:	Not available
TEXAS REGIONAL BANK	* Branch	Texas Regional Bank, Harlingen, Texas, to establish a branch at 206 East Main Street, Johnson City, Blanco County, Texas 78636	Newspaper:	10/25/2019
			Federal Register:	Not applicable
VISTA BANK	* Branch	Vista Bank, Dallas , Texas to establish a Messenger Service Branch in the Greater Dallas / Fort Worth Area.	Newspaper:	10/17/2019
			Federal Register:	Not applicable

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 October 12, 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

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.

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