
Federal Reserve Release



H.2

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

No. 7

Week Ending February 18, 2017

Testimony and Statements

Monetary Policy -- statement by Chair Yellen before the Senate Committee on Banking, Housing, and Urban Affairs on February 14 and the House Committee on Financial Services on February 15, 2017, on the semiannual monetary policy report to the Congress.

- Published, February 14, 2017

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$1 billion on February 23, 2017.

- Announced, February 16, 2017

Savings and Loan Holding Companies

John Deere Financial, f.s.b., Madison, Wisconsin -- request for an exception from anti-tying restrictions of the Home Owners' Loan Act in order to continue to offer promotional financing arrangements through its private-label credit cards to customers who purchase products manufactured by its affiliates.

- Granted, February 14, 2017

Enforcement

West Tennessee Bancshares, Bartlett, Tennessee, and Bank of Bartlett -- written agreement dated October 22, 2009, terminated February 13, 2017.

- Announced, February 16, 2017

H.2 Actions under delegated authority

February 12, 2017 to February 18, 2017

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

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

Bank Branches, Domestic

San Francisco

Cornerstone Community Bank, Red Bluff, California -- to establish a branch at 1845 California Street, Redding.

- Approved, February 17, 2017

Bank Holding Companies

St. Louis

Canada Bancshares, Inc., England, Arkansas -- to become a bank holding company by acquiring Bank of England, England.

- Approved, February 14, 2017

New York

CRB Group, Inc., Teaneck, New Jersey -- to engage in extending credit and servicing loans.

- Withdrawn, February 14, 2017

Richmond

First Bancorp, Southern Pines, North Carolina -- to acquire Carolina Bank Holdings, Inc., Greensboro, and thereby indirectly acquire Carolina Bank; and for First Bank, Troy, to merge with Carolina Bank and thereby establish branches.

- Approved, February 16, 2017

Director, S&R

The Goldman Sachs Group, Inc. et al., New York, New York -- relief from certain commitments.

- Granted, February 17, 2017

Bank Holding Companies

Minneapolis

Hazen Bancorporation, Inc., Hazen, North Dakota -- to increase its ownership in North Star Holding Company, Inc., Jamestown, and thereby indirectly increase its control of Unison Bank, Jamestown.

- Approved, February 17, 2017

Dallas

Independent Bank Group, Inc., McKinney, Texas -- to acquire Carlile Bancshares, Inc., Fort Worth, and indirectly acquire Northstar Bank, Denton; and to engage in nonbanking activities through the acquisitions of Carlile Capital, LLC., Fort Worth; Washington Investment Company, Denver, Colorado; and Colorado Front Range Holdings, Inc.

- Approved, February 15, 2017

St. Louis

Legacy Bancshares, Inc., Springdale, Arkansas -- to become a bank holding company by acquiring Legacy National Bank, Springdale.

- Approved, February 14, 2017

Minneapolis

McIntosh County Bank Holding Company, Inc., Ashley, North Dakota -- to increase its ownership in North Star Holding Company, Inc., Jamestown, and thereby indirectly increase its control of Unison Bank.

- Approved, February 17, 2017

St. Louis

MHBC Investments Limited Partnership I, LLLP, England, Arkansas -- to acquire shares of Canada Bancshares, Inc., England, and thereby indirectly retain control of Bank of England.

- Approved, February 14, 2017

Change in Bank Control

Minneapolis

Adams Bancshares, Inc., Adams, Minnesota -- change in bank control of Adams Bancshares and its subsidiary, United Farmers State Bank, Adams.

- Permitted, February 17, 2017

Dallas

Cooper Lake Financial Corporation, Cooper, Texas -- change in bank control of Cooper Lake Financial Corporation and its subsidiary, The First National Bank in Cooper, Cooper.

- Permitted, February 13, 2017

Chicago

Deerfield Financial Corporation, Madison, Wisconsin -- change in bank control of Deerfield Financial Corporation and its subsidiary, Bank of Deerfield, Deerfield.

- Permitted, February 17, 2017

St. Louis

FNBC Bancorp, Inc., Ash Flat, Arkansas -- to retain control of FNBC Bancorp and its subsidiary, FNBC Bank, Ash Flat.

- Permitted, February 13, 2017

Extensions of Time

Atlanta

SmartBank, Pigeon Forge, Tennessee -- extension to July 27, 2017, to purchase the assets and assume the liabilities of the Cleveland branch of Atlantic Capital Bank, N.A., Chattanooga.

- Granted, February 15, 2017

International Operations

Director, S&R

The Bank of New York Mellon, New York, New York -- waiver of remainder of prior-notification period to make indirect investments through Mellon Overseas Investment Corporation, New York, in two Brazilian subsidiaries.

- Granted, February 17, 2017

New York

The Bank of New York Mellon, New York, New York -- to invest in indirect subsidiaries under Regulation K (two applications).

- Approved, February 17, 2017

Director, S&R

Citibank, National Association, Sioux Falls, South Dakota, and Citibank Overseas Investment Corporation, New Castle, Delaware -- waiver of remainder of prior-notice period to make an investment in Banco de Chile, Santiago, Chile.

- Granted, February 17, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADMIRALS BANCORP, INC.	SLHC Activity	Filing by Admirals Bancorp, Inc., Boston, Massachusetts, Federal One Holdings, LLC and Lazares & Company, LLC, both of Milton, Massachusetts, pursuant to 12 CFR 238.54 for authority to engage in lending activity.	Newspaper: Federal Register:	Not applicable Not available
BANKNEWPORT	* Branch	Application by BankNewport, Newport, Rhode Island, to establish a branch at 10 Dorrance Street, Providence, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	02/25/2017 Not applicable

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 Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
BRIDGEWATER SVG BK	RAYNHAM, MASSACHUSETTS
EASTHAMPTON SVG BK	EASTHAMPTON, MASSACHUSETTS
GREENFIELD CO-OP BK	GREENFIELD, MASSACHUSETTS
NEEDHAM BK	NEEDHAM, MASSACHUSETTS
STATE STREET B&TC	BOSTON, MASSACHUSETTS

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABLV BANK, AS	FBSEA	ABLV Bank, AS, Riga, Latvia, to establish a representative office in New Jersey, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper:	02/10/2017
			Federal Register:	Not applicable
BANCO POPULAR NORTH AMERICA	* Branch	Banco Popular North America, New York, New York, to establish a branch to be located at 114 Washington Street, Hoboken, New Jersey.	Newspaper:	02/28/2017
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE

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Institution	Location
CHEMUNG CANAL TC	ELMIRA, NEW YORK

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
TORONTO-DOMINION BANK, THE	4c8	The Toronto-Dominion Bank ("TD"), Toronto, Ontario, Canada, and its wholly owned subsidiaries, TD Group US Holdings, LLC, Wilmington, Delaware, and TD Bank US Holding Company, Cherry Hill, New Jersey (the "Applicants"), applied for prior Board approval of the acquisition of a federal savings association, Scottrade Bank, St. Louis, Missouri, through a merger transaction with TD Bank NA, Wilmington Delaware, a wholly owned bank subsidiary of the Applicants. In connection with the bank merger transaction, TD Ameritrade Holding Corporation, a nonbank subsidiary of TD proposed to acquire Scottrade Financial Services, Inc., St. Louis, Missouri, a savings and loan holding company.	Newspaper:	Not applicable
			Federal Register:	03/07/2017

District: 3

Federal Reserve Bank of Philadelphia

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AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA
BANK OF LANDISBURG	LANDISBURG, PENNSYLVANIA
LIVERPOOL CMNTY BK	LIVERPOOL, PENNSYLVANIA

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
CIVISTA BK	SANDUSKY, OHIO
GENOA BKG CO	GENOA, OHIO
OHIO VALLEY BK CO	GALLIPOLIS, OHIO

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location
BANK OF MARION	MARION, VIRGINIA
SANDY SPRING BK	OLNEY, MARYLAND
UWHARRIE BK	ALBEMARLE, NORTH CAROLINA

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	08/27/2015
			Federal Register:	Not available
PINNACLE FINANCIAL PARTNERS, INC.	* 3A5	Pinnacle Financial Partners, Inc., Nashville, Tennessee, to merge with BNC Bancorp, High Point, North Carolina, and its subsidiary, Bank of North Carolina, Thomasville, North Carolina.	Newspaper:	03/13/2017
			Federal Register:	03/13/2017

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Steven H. Gerdes, of Houston, Texas, to acquire 10 percent or more of the common stock of Citizens Bancshares, Inc. Walnut, Illinois, and thereby indirectly control Citizens First State Bank of Walnut, Walnut, Illinois.	Newspaper:	03/01/2017
			Federal Register:	02/22/2017
CITIZENS BANCSHARES, INC.	CIC	Anton J. Zueger, Walnut, Illinois; Doris Zueger, Bronschofen, Switzerland; Markus Fisch, Walnut, Illinois; Marlies Fisch, Walnut, Illinois; Patrick Fisch, Walnut, Illinois; Gabriella Fisch, Walnut, Illinois; and Alex Fisch, Walnut, Illinois as group acting in concert to acquire 10 percent or more of the common stock of Citizens Bancshares, Inc. Walnut, Illinois, and thereby indirectly control Citizens First State Bank of Walnut, Walnut, Illinois	Newspaper:	03/13/2017
			Federal Register:	03/03/2017
CITIZENS BANCSHARES, INC.	CIC	R. Bruce Atherton, Walnut, Illinois; Patricia L. Atherton, Walnut, Illinois; Jeanne L. Atherton, Walnut, Illinois; and Shari Sterenberg, Chatsworth, Illinois as a group acting in concert, to acquire 10 percent or more of the common stock of Citizens Bancshares, Inc. Walnut, Illinois, and thereby indirectly control Citizens First State Bank of Walnut, Walnut, Illinois	Newspaper:	03/13/2017
			Federal Register:	03/03/2017
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, individually and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa, together with Sherri A. Becker, Kansas City, Missouri, Linda Deaktor, Chatsworth, California, Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska, Erik Leibsohn, Paradise Vally, Arizona, Steve Leibsohn, Scottsdale, Arizona, and Matthew Rose, Phoenix, Arizona, as a group acting in concert to retain voting control of 68.97 percent of Guaranty Bankshares, Ltd and thereby indirectly retain control of Guaranty Bank and Trust Company, both of Cedar Rapids, Iowa.	Newspaper:	Not available
			Federal Register:	01/10/2017
MAINSOURCE FINANCIAL GROUP, INC.	* 3A5	MainSource Financial Group, Inc., Greensburg, Indiana, to acquire via merger 100 percent of FCB Bancorp, Inc., Louisville, Kentucky, and thereby indirectly acquire The First Capital Bank of Kentucky, Louisville, Kentucky.	Newspaper:	Not available
			Federal Register:	03/03/2017

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY FINANCIAL, INC.	CIC	Notice by Steven R. Lane, Farnhamville, Iowa, individually, and as a family group acting in concert with: Randy A. and Geri L. Lane, El Cajon, California; Keith V. and Sharon M. Lane, North Las Vegas, Nevada; Kathryn A. Lane and Joseph Thomas Fromme, Hilton Head, South Carolina; Renae M. Lane, Farnhamville, Iowa; Bradley S. and Jennifer L. Lane, Gowrie, Iowa; Brian T. and Jessica Lane, Farnhamville, Iowa; Cody and Tiffany R. Christensen, Des Moines, Iowa; Todd M. Madson, Jefferson, Iowa; Bret A. Madson, Jefferson, Iowa; Cheri S. Delay, Jefferson, Iowa, to retain control of more than 25 percent of the voting shares of Security Financial, Inc., Farnhamville, Iowa, and thereby indirectly control Security Savings Bank, Gowrie, Iowa.	Newspaper:	Not available
			Federal Register:	03/02/2017

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
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District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending February 18, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BCC BANCSHARES, INC.	CIC	Notice by Peter W. Simon and Christopher W. Simon, both of Hardin, Illinois, collectively as a group acting in concert to acquire 25 percent or more of the voting shares of BCC Bancshares, Inc., Hardin, Illinois.	Newspaper:	03/07/2017
			Federal Register:	03/06/2017
CONNECTIONS BANCSHARES INC.	* 3A3	Connections Bancshares, Inc., Ashland, Missouri, to acquire 80 percent of the voting shares of Kirksville Bancorp, Inc., Kirksville, Missouri, and thereby indirectly acquire American Trust Bank, Kirksville, Missouri.	Newspaper:	03/24/2017
			Federal Register:	03/20/2017
DIAMOND BANK	* Branch	Diamond Bank, Murfreesboro, Arkansas, to establish a branch facility to be located at 4820 Texas Boulevard, Texarkana, Texas.	Newspaper:	02/27/2017
			Federal Register:	Not applicable
MIDLAND STATES BANCORP, INC.	* 3A3 * 18C * Branch	Midland States Bancorp, Inc., Effingham, Illinois, to acquire 100 percent of the voting shares of Centru Financial Corporation, Ottawa, Illinois, and thereby indirectly acquire Centru Bank, Streator, Illinois. Also Midland States Bank, Effingham Illinois, to merge with Centru Bank, Streator, Illinois, and to retain the acquired facilities as branch offices.	Newspaper:	03/18/2017
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
ARKANSAS COUNTY BK	DE WITT, ARKANSAS
BANK OF CAVE CITY	CAVE CITY, ARKANSAS
BEAR ST BK NA	LITTLE ROCK, ARKANSAS
CALLAWAY BK	FULTON, MISSOURI
CAPITAL BK	LITTLE ROCK, ARKANSAS
CASEY COUNTY BK	LIBERTY, KENTUCKY
EAGLE B&TC	LITTLE ROCK, ARKANSAS
PEOPLES BK OF ALTENBURG	ALTENBURG, MISSOURI
SIMMONS FIRST NB	PINE BLUFF, ARKANSAS

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERI FINANCIAL GROUP, IN	* 3A3	Ameri Financial Group, Inc., Stillwater, Minnesota, to acquire 100 percent of First Resource Bank, Lino Lakes, Minnesota.	Newspaper:	02/24/2017
			Federal Register:	02/24/2017
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A3 * 18C * Branch	First Interstate BancSystem, Inc., Billings Montana, to acquire 100% of Cascade Bancorp, Inc., Bend, Oregon. And First Interstate Bank, Billings Montana to merge with Bank of the Cascades, Bend, Oregon, and incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	03/14/2017
GLACIER BANCORP, INC.	* 3A5	Glacier Bancorp, Inc., Kalispell, Montana, to acquire via merger TFB Bancorp, Inc., Yuma, Arizona, and simultaneously merge its subsidiary, The Foothills Bank, Yuma, Arizona, with and into Glacier Bank, Kalispell, Montana, a wholly-owned subsidiary bank of Glacier Bancorp, Inc., Kalispell, Montana.	Newspaper:	Not available
			Federal Register:	Not available
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Change in Control Notice by Jeffory A. Erickson, Sioux Falls, South Dakota to retain and acquire 25 percent or more of the shares of Leackco Bank Holding Company, Inc., Wolsey, South Dakota, and thereby indirectly gain control of American Bank and Trust, Wessington Springs, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available
STARION BANCORPORATION	CIC	Franklin G. Larson Revocable Trust, Franklin G. Larson Trustee, Valley City, North Dakota, Mary JoAndrea Larson Revocable Trust, Mary JoAndrea Larson Trustee, Valley City, North Dakota, Mary JoAndrea Larson Irrevocable Spousal Trust, Franklin G. Larson, Trustee, Valley City, North Dakota, Scott M. Larson, Stillwater, Oklahoma, Wyatt Larson Irrevocable Trust, Scott Larson Trustee, Stillwater, Oklahoma, Michael J. Larson, Fargo, North Dakota, Heidi J. Barranger, Zephyr Cove, Nevada, Nicholas Barranger, Fountain Hills, Arizona, Michelle Larson, Bismarck, North Dakota, Paige Larson 2015 Irrevocable Trust 1, First Lawyers Trust Company Joel Black trustee, Rapids City, South Dakota, and Annika Larson 2015 Irrevocable Trust 1, First Lawyers Trust Company Joel Black trustee, to retain shares and thereby join the Larson Family Group, that controls through the Larson Family Stock Transfer Agreement, 25 percent or more of the shares of Starion Bancorporation, Bismarck, North Dakota, and thereby indirectly controls Starion Bank, Bismarck, North Dakota.	Newspaper:	02/17/2017
			Federal Register:	03/06/2017

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending February 18, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE BANK OF BOTTINEAU HOLDING COMPANY	CIC	Change in control notice by Patrick Artz, Richard Kornkven, and Monte Mikkelsen, all of Bottineau, North Dakota, to each acquire 10% or more of the shares of State Bank of Bottineau Holding Company, Bottineau, North Dakota, and thereby indirectly gain control of State Bank of Bottineau, Bottineau, North Dakota	Newspaper:	03/01/2017
			Federal Register:	03/03/2017
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to retain and acquire additional stock and increase its ownership interest up to 23.594% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper:	02/28/2017
			Federal Register:	03/17/2017
WADENA BANKSHARES, INC.	* 3A3 * 18C	Wadena Bankshares Inc., Wadena, Minnesota, to acquire 100% of FNB Acquisition Holding Corporation, Wadena, Minnesota. In addition, Wadena State Bank, Wadena, Minnesota, to merge with The First National Bank in Wadena, Wadena, Minnesota.	Newspaper:	Not available
			Federal Register:	02/27/2017
WEST END FINANCIAL CORP.	* 3A3	West End Financial Corp, Ironwood, Michigan, to acquire 100 percent of Ewen Bancshares, Inc., Ewen, Michigan, and thereby indirectly acquire The State Bank of Ewen, Ewen, Michigan.	Newspaper:	02/27/2017
			Federal Register:	03/03/2017

District: 9

Federal Reserve Bank of Minneapolis

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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.

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

CRA Examinations scheduled for Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 18, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
REPUBLIC TRINIDAD CORPORATION	CIC	Nancy Eiseman Blackburn, Austin, Texas, individually, to retain control of Republic Trinidad Corporation, Houston, Texas, parent of The First National Bank of Trinidad, Trinidad, Colorado, through the retention of voting shares and for approval as a member of the Eiseman Family Group, which controls Republic Trinidad Corporation.	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.

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

CRA Examinations scheduled for Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 18, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COUSHATTA BANCSHARES, INC.	CIC	Retroactive notice filed by Henry W. Bethard V and Benjamin T. Bethard, to retain less than one percent of the common shares of Coushatta Bancshares, Inc., Coushatta, Louisiana, and to join the Bethard family group, a group acting in concert with respect to Coushatta Bancshares, Inc., previously cleared under the Change in Bank Control Act, on May 16, 2006. Coushatta Bancshares, Inc., controls Bank of Coushatta, Coushatta, Louisiana.	Newspaper: Federal Register:	Not available 03/06/2017
FIRST PADUCAH BANCSHARE OF TEXAS, INC.	CIC	Notice by The George V. and Nora J. Deaton Living Trust, Paducah, Texas, for which George V. Deaton and Russell Edward Deaton, both of Paducah, Texas, serve as co-trustees, to retain control of 25 percent or more of First Paducah Bancshares of Texas, Inc., and therefore indirectly The First National Bank of Paducah, both of Paducah, Texas; and the George V. and Nora J. Deaton Living Trust to join the Deaton Family Group, a group acting in concert, previously approved under the Change in Bank Control Act on October 20, 2014.	Newspaper: Federal Register:	Not available 03/01/2017
VERITEX COMMUNITY BANK	* 18C * Branch	Application by Veritex Community Bank, Dallas, Texas, to acquire by merger Sovereign Bank, Dallas, Texas, and to establish ten (10) Sovereign Bank locations as branches of Veritex Community Bank.	Newspaper: Federal Register:	02/12/2017 Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
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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 February 18, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAYCOM CORP	4c8 * 18C	1) BayCom Corp, Walnut Creek, California, to merge with First ULB Corp., and thereby indirectly acquire its subsidiary bank, United Business Bank, F.S.B., both of Oakland, California; and 2) United Business Bank, F.S.B., Oakland, California, to merge with and into Bay Commercial Bank, Walnut Creek, California.	Newspaper: Federal Register:	Not available 02/24/2017
FIRST FINANCIAL NORTHWEST, INC.	CIC	First Financial Northwest ESOP, and ESOP Administrators Dana E. Floth, Christine Huestis, and Richard P. Jacobson, all of Renton, Washington; and ESOP Trustee, First Bankers Trust Services, Inc., Quincy, Illinois; to retain and acquire additional voting shares of First Financial Northwest, Inc., and thereby indirectly acquire shares of First Financial Northwest Bank, both of Renton, Washington.	Newspaper: Federal Register:	09/01/2016 03/02/2017
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, to establish a branch office at 1907 E. Pecos Road, Gilbert, Arizona.	Newspaper: Federal Register:	02/24/2017 Not applicable
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$35.0 million in LIHTC projects.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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- 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
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NONE

CRA Examinations scheduled for Second Quarter of 2017 (April 1, 2017 - June 30, 2017)

Institution	Location
BANK OF UT	OGDEN, UTAH
FIRST UT BK	SALT LAKE CITY, UTAH
UTAH INDEP BK	SALINA, UTAH