
Federal Reserve Release



H.2

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

No. 31

Week Ending August 5, 2017

Forms

Forms -- initial Board review to implement the Survey of Household Economics and Decisionmaking (FR 3077).

- Proposed, August 3, 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 August 10, 2017.

- Announced, August 3, 2017

Regulations and Policies

Joint Account Requests -- final guidelines to evaluate requests for joint accounts at Federal Reserve Banks to facilitate settlement between depository institutions participating in private-sector payment systems.

- Approved, August 3, 2017

Large Financial Institution Rating System and Supervisory Guidance for Boards of Directors -- publication for comment of (1) a new supervisory rating system for large financial institutions and (2) supervisory guidance addressing the roles and responsibilities of boards of directors of bank and savings and loan holding companies, state member banks, and other institutions supervised by the Federal Reserve.

- Approved, August 2, 2017

Supervision and Regulation

Resolution Plans -- joint determination with the Federal Deposit Insurance Corporation (1) to move the resolution plan filing date for 21 foreign and domestic banking organizations to December 31, 2018; and (2) to notify Canara Bank and Mercantil Commercebank that they may file reduced resolution plans in 2017, 2018 and 2019.

- Approved, August 2, 2017

Enforcement

Federal One Holdings, LLC, Milton, Massachusetts; and Admirals Bancorp, Inc., Boston -- written agreement with the Federal Reserve Bank of Boston.

- Announced, August 1, 2017

First St. Charles Bancshares, Inc., Boutte, Louisiana -- written agreement issued December 21, 2011, terminated July 24, 2017.

- Announced, August 1, 2017

Mesquite Financial Services, Inc., Alice, Texas -- written agreement with the Federal Reserve Bank of Dallas and the Texas Department of Banking.

- Announced, August 1, 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

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch at 2300 Cedarfield Parkway, Richmond.

- Approved, August 3, 2017

Richmond

First Bank, Strasburg, Virginia -- to establish a branch at 5601 Patterson Avenue, Richmond.

- Approved, July 31, 2017

Bank Holding Companies

Atlanta

Charter Financial Corporation, West Point, Georgia -- for Charter Financial Corporation, a savings and loan holding company, to become a bank holding company for a moment in time by merging with Resurgens Bancorp, Tucker, and thereby acquiring Resurgens Bank; to retain ownership of CharterBank, West Point, for the moment in time that it is a bank holding company and thereby engage in operating a savings association; and to become a savings and loan holding company after the merger of Resurgens Bank with and into CharterBank.

- Approved, August 3, 2017

Richmond

First Bancorp, Southern Pines, North Carolina -- to acquire ASB Bancorp, Inc., Asheville, and thereby indirectly acquire Asheville Savings Bank, SSB; and for First Bank, Troy, to merge with Asheville Savings Bank, SSB, and retain the acquired facilities as branches.

- Approved, August 4, 2017

Bank Holding Companies

Minneapolis

Kirkwood Bancorporation Co., Bismarck, North Dakota -- to acquire additional shares of Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, and thereby indirectly increase its control of Kirkwood Bank of Nevada.

- Approved, August 3, 2017

Minneapolis

NATCOM Bancshares, Inc., Superior, Wisconsin -- to acquire shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly acquire Republic Bank, Inc.

- Withdrawn, July 31, 2017

Atlanta

Trinity Bancorp, Inc., Dothan, Alabama -- to become a bank holding company by acquiring Trinity Bank, Dothan.

- Approved, August 2, 2017

Extensions of Time

St. Louis

Farmers Bancorp Inc., Blytheville, Arkansas -- extension to December 31, 2017, to acquire Tennessee Bank & Trust (in organization), Nashville, Tennessee.

- Granted, July 31, 2017

St. Louis

Miles Bancshares, Inc., Advance, Missouri -- extension to October 4, 2017, to acquire shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust.

- Granted, August 2, 2017

Extensions of Time

Director, S&R

Raymond James Financial, Inc., St. Petersburg, Florida -- extensions of time to divest or conform certain merchant banking investments (two requests).

- Granted, August 4, 2017

Financial Holding Companies

Director, S&R

Banco Bilbao Vizcaya Argentaria, S.A., Bilbao, Spain -- election to become a financial holding company.

- Effective, August 1, 2017

Savings and Loan Holding Companies

General Counsel

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

- Granted, August 3, 2017

Philadelphia

Wallkill Valley Bancorp MHC, Wallkill, New York; and Wallkill Valley Bancorp, Inc. -- to become savings and loan holding companies by acquiring Wallkill Valley Federal Savings and Loan Association, Wallkill, following its conversion from a mutual savings association to a stock savings association; and to acquire Hometown Bancorp MHC, Walden, and Hometown Bancorp, Inc., and thereby indirectly acquire Hometown Bank of the Hudson Valley.

- Approved, August 3, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 5, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK RHODE ISLAND	* Branch	Application by Bank Rhode Island, Providence, Rhode Island, to establish a branch at 265 Jefferson Blvd, Warwick, Rhode Island pursuant to Section 208.6 of Regulation H.	Newspaper:	08/09/2017
			Federal Register:	Not applicable
SOUTH SHORE BANK	* 18C * 3A5 * Branch * 3A3	South Shore Bank, South Weymouth, Massachusetts ("South Shore") to merge with Braintree Co-operative Bank, Braintree, Massachusetts ("Braintree"), with South Shore as the surviving entity; and South Shore Bancorp, MHC, South Weymouth, Massachusetts ("South Shore MHC"), to acquire Braintree Bancorp, MHC, Braintree, Massachusetts with South Shore MHC as the surviving entity and to operate Braintree's sole branch, including the main office, as branches of South Shore, pursuant to section 3(a)(5) of the Bank Holding Company Act of 1956, as amended and Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	08/18/2017

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
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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 August 5, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 August 5, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA to establish a branch at 1 Heritage Drive, Gordonville, PA.	Newspaper: Federal Register:	08/12/2017 Not applicable
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA to establish a branch at 574 Main Street, Bethlehem, PA.	Newspaper: Federal Register:	08/12/2017 Not applicable

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 August 5, 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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 5, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
DELMARVA BANCSHARES, INC.	CIC	Basswood Capital Management, LLC, New York, New York; Basswood Partners, LLC, New York, New York; Basswood Opportunity Partners, LP, New York, New York; Basswood Opportunity Fund, Inc., New York, New York; Basswood Financial Fund, LP, New York, New York; Basswood Financial Fund, Inc., New York, New York; Basswood Financial Long Only Fund, LP, New York, New York; MGS Partners, LLC, New York, New York; and Bennett Lindenbaum and Matthew Lindenbaum, as Managing Members of Basswood Partners, LLC, and of Basswood Capital Management, LLC; all of New York, New York; to control Delmarva Bancshares, Inc., Cambridge, Maryland.	Newspaper:	Not available
			Federal Register:	08/16/2017
HOMETRUST BANK	* Branch	HomeTrust Bank, Asheville, North Carolina, to establish a branch at 1315 Bradford View Drive, Cary, North Carolina.	Newspaper:	08/11/2017
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 5, 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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3816510	PROFESSIONAL BK, CORAL GABLES, FLORIDA	05/15/2017	08/01/2017	S	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 August 5, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN COMMUNITY BANCORP, INC.	* 3A3	Hometown Community Bancorp, Inc. and Hometown Community Bancorp, Inc. ESOP both of Morton, Illinois to acquire 100 percent of the voting shares of Arthur Bancshares Corp. and thereby indirectly acquire State Bank of Arthur, both of Arthur, Illinois.	Newspaper:	09/02/2017
			Federal Register:	Not available
PEDCOR CAPITAL, LLC	* SLHC Formation	Pedcor Capital, LLC, Pedcor Bancorp, and American Capital Bancorp, of Carmel, Indiana, to convert from a bank holding company to a savings and loan holding company upon the conversion of International City Bank, Long Beach, California, to a federal savings bank.	Newspaper:	Not available
			Federal Register:	08/31/2017
QCR HOLDINGS, INC.	* 3A3 * 18C * Branch	QCR Holdings, Inc., Moline, Illinois, to acquire 100 percent of the voting shares of Guaranty Bank and Trust Company, Cedar Rapids, Iowa. In addition, QCR Holdings, Inc.'s subsidiary bank, Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa, to merge with Guaranty Bank and Trust Company, Cedar Rapids, Iowa. As a result of the merger, Guaranty Bank and Trust Company offices will become branch of Cedar Rapids Bank and Trust Company.	Newspaper:	08/14/2017
			Federal Register:	08/16/2017
TS CONTRARIAN BANCSHARES, INC.	CIC	Notice by GGC, LLP, an Iowa Limited Partnership, Council Bluffs, Iowa; Richard Gibson, Kim Gibson, and Tracy Connealy all of Council Bluffs, Iowa; as a group acting in concert, have applied to the Federal Reserve Board for permission to retain and obtain 10 percent or more of the voting shares of TS Contrarian Bancshares, Inc., Treynor, Iowa and thereby indirectly acquire control of Bank of Tioga, Tioga, North Dakota and First National Bank & Trust Company, Clinton, Illinois	Newspaper:	Not available
			Federal Register:	Not available
WAUPACA BANCORPORATION, INC.	CIC	Notice by Scott Michael Rasmussen, as trustee under a 2017 Voting Agreement, Germantown, Wisconsin, to acquire control of 10 percent or more of the voting shares of Waupaca Bancorporation, Inc., and thereby indirectly acquire control of First National Bank, both of Waupaca, Wisconsin.	Newspaper:	Not available
			Federal Register:	07/24/2017

District: 7

Federal Reserve Bank of Chicago

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
41245	FARMERS & MRCH BK ORFORDVILLE, ORFORDVILLE, WIS	05/09/2016	08/03/2017	S	Small Bank

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 August 5, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCSTAR, INC.	CIC	Notice by Joseph C. Stewart III; Sheila M. Stewart; Joseph C. Stewart III and Sheila M. Stewart, Husband and Wife, as Tenants by the Entirety; the Joseph C. Stewart III Family Trust DTD 4/9/98, Troy J. Scheske, Trustee; Joseph C. Stewart III as custodian for and with voting power over shares owned by two minor children; the Joseph C. Stewart III Irrevocable Trust U/T Stewart Banking Trust DTD 10/11/98, Joseph C. Stewart III, Trustee; the Wendy C. Stewart Exempt Trust DTD 3/29/05, Judith A. Kite, Trustee; and the Wendy C. Stewart Irrevocable Trust U/T Stewart Banking Trust DTD 10/11/98, Charles A. Hapke and Wendy C. Stewart, Trustees, all of Sunset Hills, Missouri, as members of a family control group, to retain 25 percent or greater of the voting shares of BancStar, Inc., St. Louis, Missouri.	Newspaper: Federal Register:	08/15/2017 08/23/2017
MNB BANCSHARES, INC.	CIC	Notice by Nancy Toler Grigsby, individually and as trustee of the Nancy Toler Grigsby Trust UTA 11/22/2010, the Cynthia Toler Hale Trust UTA 11/22/2010, and the John A. Grigsby Trust A, and as a family control group that also includes Cynthia Toler Hale, to retain control of MNB Bancshares, Inc., all of Malvern, Arkansas.	Newspaper: Federal Register:	08/06/2017 08/22/2017
OZARKS HERITAGE FINANCIAL GROUP, INC	* 3A3 * 18C * Branch	Ozarks Heritage Financial Group, Inc., Gainesville, Missouri, and its top tier holding company Century Bancshares, Inc., Gainesville, Missouri, to acquire 100 percent of the voting shares of Financial Enterprises, Inc., Clinton, Missouri, and thereby indirectly acquire First National Bank of Clinton, Clinton, Missouri. Also Legacy Bank & Trust Company, Rogersville, Missouri, to merge with First National Bank of Clinton, Clinton, Missouri, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	08/18/2017 08/23/2017

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
535641	CITIZENS BK, HARTFORD, KENTUCKY	03/27/2017	08/03/2017	S	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 August 5, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DRAYTON BANCOR, INC.	* 3A5 4c8	Drayton Bancor, Inc., Drayton, North Dakota to acquire via merger, 100 percent of Pembina County Bankshares Ltd, Cavalier, North Dakota, and thereby indirectly acquire Citizens State Bank Midwest, Cavalier, North Dakota. Drayton Bancor, Inc., to merge with Pembina County Bankshares, Ltd. and thereby indirectly acquire Citizens Insurance Agency, Inc., Cavalier, North Dakota, and Walhalla Insurance Agency, LLC, Walhalla, North Dakota, and thereby indirectly engage in general insurance activities in a community that has a population not exceeding 5,000.	Newspaper:	Not available
			Federal Register:	Not available
ONE CORPORATION	CIC	Scott H. Soderberg, Eden Prairie, Minnesota, individually and as trustee of the Elizabeth Ann Soderberg Irrevocable Trust dated 12/20/12, New Richmond, Wisconsin, and Elizabeth A. Soderberg, Minnetonka, Minnesota, individually and as trustee of the Scott H. Soderberg Irrevocable Trust dated 12/20/12, New Richmond, Wisconsin, to acquire shares of One Corporation and thereby indirectly acquire control of First National Community Bank, both of New Richmond, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/15/2017
STERLING FINANCIAL GROUP INC.	CIC	Retroactive notice by Boyd Brent Myers, of Tazewell, Tennessee, as trustee of six McNeilus family trusts, all of Rochester, Minnesota, to retain control of voting shares of Sterling Financial Group, Inc., Rochester, Minnesota, and thereby indirectly retain control of Sterling State Bank, Austin, Minnesota.	Newspaper:	Not available
			Federal Register:	08/17/2017

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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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 August 5, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERISTATE BANK	* Branch	AmeriState Bank, Atoka, Oklahoma, to establish a de novo branch at 109 S. Jefferson and US Highways 69 and 75, Tushka, Oklahoma.	Newspaper:	08/17/2017
			Federal Register:	Not applicable
EQUITY BANK	* 18C * 3A3 * Branch	Equity Bank, Andover, Kansas to merge into Patriot Bank, Tulsa Oklahoma, and incident thereto, to establish a branch. Immediately prior, Equity Bancshares, Inc., Wichita, Kansas, to acquire 100% of the voting shares of Cache Holdings, Inc., parent of Patriot Bank, both of Tulsa, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
EQUITY BANK	* 18C * 3A1 * 3A3 * Branch	Equity Bank, Andover, Kansas to merge into The Eastman National Bank of Newkirk, Newkirk, Oklahoma, and incident thereto, to establish several branches. Immediately prior, Equity Bancshares, Inc., Wichita, Kansas, to acquire, through its newly formed subsidiary, ENB Merger Sub, Inc., Oklahoma City, Oklahoma, 100% of the voting shares of Eastman National Bancshares, Inc., Newkirk, Oklahoma, parent of The Eastman National Bank of Newkirk.	Newspaper:	Not available
			Federal Register:	Not available
FIRST NATIONAL BANKSHARES OF BELOIT, INC	CIC	The Robert L. Lampert Trust No. 1 and the Andra V. Lampert Trust No. 1, both of Beloit, Kansas, to retain control of First National Bankshares of Beloit, Inc. (the company), and thereby indirect control of The First National Bank of Beloit, both of Beloit, Kansas. Additionally, the Larry D. Lampert Trust No. 1, Beloit, Kansas, as a member of the Lampert Family Group, which acting in concert controls the company.	Newspaper:	08/18/2017
			Federal Register:	08/15/2017
NBH BANK	* 3A5 * 18C * Branch	NBH Bank, Greenwood Village, Colorado to merge with Peoples Bank, Lawrence, Kansas, and Peoples National Bank, Colorado Springs, Colorado (collectively, target banks), and incident thereto, to establish several branches. Immediately prior, National Bank Holdings Corporation, Greenwood Village, Colorado (National), to acquire 100 percent of the voting shares of Peoples, Inc., Lawrence, Kansas, parent of target banks, with Peoples, Inc. merging with and into National. In addition, NBH Bank to establish de novo branches at 5 Supermarket Road, Questa, New Mexico, and 745 New Hampshire Street, Lawrence, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 5, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SANTA FE TRAIL BANC SHARES, INC.	CIC	The Joe D. Butcher Trust No. 1 and Joe D. Butcher as Trustee, the Donna L. Butcher Trust No. 1 and Donna L. Butcher as Trustee, and Kimberly J. Fairbank, all of Cimarron, Kansas, to retain shares of Santa Fe Trail Banc Shares, Inc., Sublette, Kansas, and for approval as members of the Butcher family group acting in concert, which controls Santa Fe Trail Banc Shares, Inc., Sublette, Kansas. Santa Fe Trail Banc Shares, Inc. is the parent of Centera Bank, Sublette, Kansas.	Newspaper: Federal Register:	Not available Not available
SANTA FE TRAIL BANC SHARES, INC.	CIC	David R. Holloway, Sublette, Kansas, individually, to acquire shares of Santa Fe Trail Banc Shares, Inc., and thereby indirectly acquire Centera Bank, Sublette, Kansas. In addition, David R. Holloway, Sublette, Kansas, MaryAnn H. Miller, and Kenneth D. Miller, Cimarron, Kansas, to acquire and/or retain shares of Santa Fe Trail Banc Shares, Inc., Sublette, Kansas, and for approval as members of the Holloway family group acting in concert, which controls Santa Fe Trail Banc Shares, Inc., Sublette, Kansas. Santa Fe Trail Banc Shares, Inc. is the parent of Centera Bank, Sublette, Kansas.	Newspaper: Federal Register:	Not available 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
666657	GUARANTY B&TC, DENVER, COLORADO	01/09/2017	07/27/2017	S	Large 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 August 5, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LIVE OAK BANCSHARES CORPORATION	CIC	Notice by Emmet Ross Harris, Novia Kinsel Harris, Karen Ray Elliff, all located in George West, Texas, Farrell Harris Saunders, Stuart Donovan Saunders, and minor children of Stuart Donovan Saunders, all located in Houston, Texas; collectively as a family acting in concert, to acquire, retain, and control 35 percent or more of Live Oak Bancshares Corporation, George West, Texas, and therefore, indirectly, South Trust Bank, N.A., George West, Texas.	Newspaper: Federal Register:	Not available Not available
SOUTHSIDE BANCSHARES, INCORPORATED	* 3A5	Application by Southside Bancshares, Inc., Tyler, Texas, to acquire by merger 100 percent of Diboll State Bancshares, Inc., and therefore indirectly, First Bank & Trust East Texas, both of Diboll, Texas.	Newspaper: Federal Register:	Not available 08/16/2017
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas, to establish a branch at 1913 Dutton Drive, Suite 402, San Marcos, Texas 78666.	Newspaper: Federal Register:	Not available Not applicable
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas, to establish a branch to be located at 1300 Summit Avenue, Suite 100, Fort Worth, Texas 76102.	Newspaper: Federal Register:	08/12/2017 Not applicable
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas, to establish a branch to be located at 6801 Preston Road, Dallas, Texas 75205.	Newspaper: Federal Register:	08/12/2017 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.

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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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	Quarter of	
Institution	Location	Quarter

NONE

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending August 5, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARLES SCHWAB CORPORATION, THE	* SLHC Acquisition	Charles Schwab Corporation, San Francisco, California, to acquire Nordstrom FSB, Scottsdale, Arizona.	Newspaper: Federal Register:	Not available Not available
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers & Merchants Bank of Long Beach, Long Beach, California, to establish a branch facility to be located at 1034 Santa Barbara Street, Santa Barbara, California.	Newspaper: Federal Register:	Not available Not applicable
MONTECITO BANCORP	CIC	Change in Bank Control filing for MBC Trust u/a/d April 1, 2017, Santa Barbara, California, and its Trustees Craig Zimmerman, Michelle Konoske and Joshua Rabinowitz, all of Santa Barbara, California, to retain voting shares of Montecito Bancorp, and thereby indirectly retain Montecito Bank & Trust, both of Santa Barbara, California.	Newspaper: Federal Register:	08/23/2017 Not available
WELLS FARGO & COMPANY	Investment	Wells Fargo & Company, San Francisco, California, to make an investment through Wells Fargo International Banking Corporation, Charlotte, North Carolina, in Wachovia Asia Limited, Hong Kong, China, pursuant to section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
WELLS FARGO & COMPANY	Investment	Wells Fargo & Company, San Francisco, California, to make an investment through Wells Fargo International Banking Corporation and Wells Fargo International Finance, LLC, both located in Charlotte, North Carolina, in Wells Fargo International Finance (India) Private Limited, Bangalore, India, pursuant to section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a \$20.0 million public welfare investment in PNC Real Estate Tax Credit Capital Institutional Fund 65, LLC.	Newspaper: Federal Register:	Not applicable Not applicable

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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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	Quarter of	
Institution	Location	Quarter

NONE