
Federal Reserve Release



H.2

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

No. 32

Week Ending August 12, 2017

Bank Holding Companies

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan -- to acquire shares of Standard Life, plc, Edinburgh, United Kingdom, pursuant to section 163(b) of the Dodd-Frank Act.

- Approved, August 11, 2017

Forms

Forms -- initial Board review to extend without revision the Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6).

- Proposed, August 7, 2017

Forms -- initial Board review to extend without revision the Reporting Requirements Associated with Regulation XX Concentration Limit (FR XX) and Financial Company (as defined) Report of Consolidated Liabilities (FR XX-1).

- Proposed, August 11, 2017

Personnel

Management Division -- appointment of Tameika Pope as senior associate director and chief human capital officer and Reginald Roach as deputy associate director.

- Announced, August 8, 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

New York

Chemung Canal Trust Company, Elmira, New York -- to establish a branch at 3057 Route 50, Saratoga Springs.

- Approved, August 11, 2017

San Francisco

Presidio Bank, San Francisco, California -- to establish a branch at 1990 North California Boulevard, Walnut Creek.

- Approved, August 7, 2017

Atlanta

Synovus Bank, Columbus, Georgia -- to establish a branch at 702 St. Sebastian Way, Augusta.

- Approved, August 10, 2017

Bank Holding Companies

Dallas

D2 Alliances, LLC, Fort Worth, Texas -- to become a bank holding company by acquiring Grandview Bancshares, Inc., Grandview, and thereby indirectly acquiring Grandview Bank.

- Approved, August 11, 2017

Bank Holding Companies

Chicago

First Busey Corporation, Champaign, Illinois -- to acquire via merger Mid Illinois Bancorp, Inc., Peoria, and thereby indirectly acquire South Side Trust & Savings Bank.

- Approved, August 8, 2017

Boston

SI Financial Group Inc., Willimantic, Connecticut -- to become a bank holding company in connection with the termination of the savings and loan holding company election by its subsidiary savings bank, Savings Institute Bank and Trust Company, Willimantic.

- Approved, August 10, 2017

Cleveland

Wayne Savings Bancshares, Inc., Wooster, Ohio -- to become a bank holding company by acquiring Wayne Savings Community Bank, Wooster, on its conversion from a savings and loan association to a commercial bank.

- Approved, August 8, 2017

Atlanta

WB&T Bankshares, Inc., Waycross, Georgia -- to acquire Pelham Banking Company, Pelham.

- Approved, August 7, 2017

Bank Mergers

New York

Mizuho Bank (USA), New York, New York -- to merge with Mizuho Trust & Banking Co. (USA), New York, and thereby establish a branch.

- Approved, August 7, 2017

Banks, State Member

Director, S&R

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Approved, August 7, 2017

New York

Goldman Sachs Bank USA, New York, New York -- to make a public welfare investment.

- Withdrawn, August 11, 2017

Change in Bank Control

Richmond

Miners and Merchants Bancorp, Inc., Grundy, Virginia -- to retain control of Miners and Merchants Bancorp and its subsidiary, Trupoint Bank, Grundy.

- Permitted, August 8, 2017

Minneapolis

Northeast Securities Corporation, Minneapolis, Minnesota -- change in bank control of Northeast Securities Corporation and its subsidiary, Northeast Bank, Minneapolis.

- Permitted, August 7, 2017

Kansas City

Valley View Bancshares, Inc., Overland Park, Kansas -- to retain control of Valley View Bancshares, Inc., and its subsidiary, Security Bank of Kansas City, Kansas City.

- Permitted, August 11, 2017

Extensions of Time

Chicago

Wisconsin Mutual Bancorp, MHC, Kaukauna, Wisconsin, and EWSB Bancorp, Inc. -- extension to November 1, 2017, to become a mutual bank holding company and a bank holding company, respectively, by acquiring East Wisconsin Savings Bank, Kaukauna, reorganizing from a mutual savings bank to a stock savings bank.

- Granted, August 2, 2017

(A/C)

Membership

Minneapolis

Charter Bank, Eau Claire, Wisconsin -- to become a member of the Federal Reserve System.

- Approved, August 9, 2017

Savings and Loan Holding Companies

Chicago

FFBW, MHC, Brookfield, Wisconsin, and FFBW, Inc. -- to become a mutual savings and loan holding company and a stock savings and loan holding company, respectively, by acquiring First Federal Bank of Wisconsin, Waukesha, in connection with First Federal's conversion from mutual to stock form.

- Approved, August 11, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 12, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
480808	SAVINGS INST BK & TR CO, WILLIMANTIC, CONNECTICUT	02/14/2017	08/03/2017	S	Large Bank

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 12, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMPIRE STATE BANK	* Branch	Empire State Bank, Newburgh, New York to establish a branch office to be located at 6923 18th Avenue, Brooklyn, New York 11204.	Newspaper:	08/24/2017
			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 August 12, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SHARON MUTUAL HOLDING COMPANY	* 3A1	Sharon Mutual Holding Company, and its wholly owned subsidiary Sharon Bancorp, Inc., both of Darby, PA, the parent companies of Sharon Savings Bank ("the Bank"), Darby, PA, to convert from savings and loan holding companies to bank holding companies, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the Bank's revocation of its election pursuant to Section 10(l) of the Home Owners' Loan Act.	Newspaper:	Not available
			Federal Register:	09/11/2017

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 12, 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 12, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF ROMNEY, THE	* Branch	The Bank of Romney, Romney, West Virginia, to establish a branch in Slanesville, West Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	08/25/2017
			Federal Register:	08/16/2017
MAINSTREET BANK	* Branch	MainStreet Bank, Fairfax, Virginia, to establish a branch at 307 East Market Street, Leesburg, Virginia	Newspaper:	08/14/2017
			Federal Register:	Not applicable

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
667524	BANK OF CHARLOTTE CTY, PHENIX, VIRGINIA	10/17/2016	08/02/2017	S	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 August 12, 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

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
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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 12, 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:	09/01/2017
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
TITONKA BANCSHARES, INC.	CIC	Notice by Aaron T. Boyken, individually, and together as a group acting in concert with the Allan J. Boyken Revocable Bank Stock Trust, with Allan J. Boyken as trustee; the F. Joy Boyken 2010 Trust, with Allan J. Boyken as trustee; and the F. Joy Boyken Revocable Bank Stock Trust, with F. Joy Boyken as trustee, all of Titonka, Iowa, to acquire control of 100 percent of the voting shares of Titonka Bancshares, Inc., Titonka, Iowa, and thereby indirectly control Titonka Savings Bank, Titonka, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
TS CONTRARIAN BANCSHARES, INC.	CIC	Notice by GGC, LLP, an Iowa Limited Partnership, Council Bluffs, Iowa; General Partner Richard Gibson, and Limited Partners Kim Gibson and Tracy Connealy, all of Council Bluffs, Iowa, 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:	08/22/2017
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

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3284070	ALLY BK, MIDVALE, UTAH	02/21/2017	08/04/2017	O	Large Bank
436542	WAUKON ST BK, WAUKON, IOWA	04/10/2017	08/08/2017	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 12, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch to be located at 3108 South Kingshighway Boulevard, St. Louis, Missouri.	Newspaper:	08/19/2017
			Federal Register:	Not applicable
FIRST BANK	PWI	First Bank, Creve Coeur, Missouri, proposes to make a \$5 million public welfare investment in Eagle Fund IV, LP, St. Louis, Missouri, a Small Business Investment Company.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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705444	ARKANSAS COUNTY BK, DE WITT, ARKANSAS	05/15/2017	08/06/2017	S	Small Bank
852544	SOUTHERN BANCORP BK, ARKADELPHIA, ARKANSAS	03/20/2017	08/05/2017	O	Int Sm 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 12, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BORDER BANCSHARES, INC.	* 3A3	Border Bancshares, Inc., Greenbush, Minnesota, to acquire 100 percent of First State Bank of Clearbrook, Clearbrook, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
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:	09/06/2017
FLATHEAD LAKE BANCORPORATION, INC.	CIC	Change in control notice by Brian Solsrud, North Oaks, Minnesota, to acquire shares of Flathead Lake Bancorporation, Inc., Polson, Montana, and thereby indirectly control First Citizens Bank Polson NA, Polson, Montana.	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:	08/25/2017
			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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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 12, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	08/28/2017 09/05/2017
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: Federal Register:	08/28/2017 09/05/2017
FARM AND HOME INSURANCE AGENCY, INC.	CIC	Jeff Schumacher, Lincoln, Nebraska, to acquire control of Farm and Home Insurance Agency, Inc., parent of First Northeast Bank of Nebraska, both of Lyons, Nebraska, through the acquisition of voting shares.	Newspaper: Federal Register:	Not available Not available
FIRST STATE BANCORP, INC.	CIC	Deborah Viergutz, Ellenton, Florida; Lisa A. Verzani, Helena, Montana; Donald Verzani and Patricia L. Verzani, both of Portland, Oregon; and Jenny Wilcynski and Mike Wilcynski, both of Big Sky, Montana, to retain or acquire voting shares of First State Bancorp, Inc., Randolph, Nebraska, and for approval as members of the Viergutz Family Group which controls First State Bancorp, Inc. First State Bancorp, Inc. is the parent of First State Bank, both of Randolph, Nebraska.	Newspaper: Federal Register:	Not available 08/29/2017
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: Federal Register:	Not available 09/05/2017
RCB BANK	* Branch	RCB Bank to establish a de novo branch at 2596 W. Tecumseh Road, Suite 111, Norman, Oklahoma.	Newspaper: Federal Register:	08/17/2017 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 12, 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 08/25/2017
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 08/25/2017

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
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NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 12, 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 08/28/2017
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:	08/14/2017 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:	08/16/2017 Not applicable

District: 11

Federal Reserve Bank of Dallas

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
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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 12, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARLES SCHWAB CORPORATION, THE	* SLHC Acquisition	The Charles Schwab Corporation, San Francisco, California, to acquire Nordstrom FSB, Scottsdale, Arizona	Newspaper: Federal Register:	08/31/2017 09/06/2017
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 08/25/2017
UNITED BUSINESS BANK	* 18C	United Business Bank, Walnut Creek, California, to acquire and merge with Plaza Bank, Seattle, Washington.	Newspaper: Federal Register:	Not available 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.

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
3284070	ALLY BK, MIDVALE, UTAH	02/21/2017	08/04/2017	O	Large Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act