
Federal Reserve Release



H.2

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

No. 33

Week Ending August 19, 2017

Forms

Forms -- final Board review to extend with revision the Ongoing Intermittent Survey of Households (FR 3016).

- Approved, August 14, 2017

Forms -- initial Board review to extend without revision the Quarterly Savings and Loan Holding Company Report (FR 2320).

- Proposed, August 17, 2017

Forms -- initial Board review to extend with revision the Banking Organization Systemic Risk Report (FR Y-15).

- Proposed, August 18, 2017

Regulations and Policies

Regulatory Capital Rules -- publication for comment of interagency proposed rule to extend the current treatment under the regulatory capital rules for certain regulatory capital deductions and other requirements, as they apply to banking organizations not subject to the advanced approaches capital rules.

- Approved, August 14, 2017

Enforcement

Heartland Bank, Little Rock, Arkansas -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, August 17, 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

Boston

Bank Rhode Island, Providence, Rhode Island -- to establish a branch at 265 Jefferson Boulevard, Warwick.

- Approved, August 16, 2017

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2600 Old Milton Parkway, Alpharetta; 2627 Creighton Road, Pensacola, Florida; and 2410 FL-100, Flagler Beach (three applications).

- Approved, August 18, 2017

Dallas

Vista Bank, Ralls, Texas -- to establish branches at 1300 Summit Avenue, Fort Worth, and 6801 Preston Road, Dallas (two applications).

- Approved, August 17, 2017

Bank Holding Companies

General Counsel

Glacier Bancorp, Inc., Kalispell, Montana -- waiver of application to acquire Columbine Capital Corp., Buena Vista, Colorado, in connection with the merger of their subsidiaries, Collegiate Peaks Bank, Buena Vista, with and into Glacier Bank, Kalispell.

- Granted, August 18, 2017

Bank Holding Companies

St. Louis

Home BancShares, Inc., Conway, Arkansas -- to acquire Stonegate Bank, Pompano Beach, Florida, and for Home BancShares' subsidiary, Centennial Bank, Conway, to merge with Stonegate Bank and to retain the acquired facilities as branches.

- Approved, August 18, 2017

General Counsel

Premier Holdings, Ltd., Rock Valley, Iowa -- waiver of application to acquire State Bank of Alcester, Alcester, South Dakota, in connection with the merger of State Bank of Alcester with and into Premier Holdings' subsidiary, Premier Bank, Rock Valley.

- Granted, August 18, 2017

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

SunTx VeriTex Holdings, LP, Dallas, Texas; SunTx Capital Partners II, LP, et al. -- relief from certain commitments.

- Granted, August 16, 2017

Banks, State Member

Secretary

Bank of Hawaii, Honolulu, Hawaii -- to make certain public welfare investments.

- Approved, August 15, 2017

Secretary

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, August 16, 2017

Banks, State Member

New York

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

- Withdrawn, August 17, 2017

Change in Bank Control

Cleveland

The Corn City State Bank, Deshler, Ohio -- to retain control of The Corn City State Bank, Deshler.

- Permitted, August 17, 2017

Minneapolis

Heritage Bancshares Group, Inc., Spicer, Minnesota -- change in bank control of Heritage Bancshares Group, Inc., and its subsidiary, Heritage Bank, NA, Spicer.

- Permitted, August 16, 2017

Extensions of Time

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, August 18, 2017

International Operations

Director, S&R

The Northern Trust Company, Chicago, Illinois -- waiver of remainder of prior-notification period to make an additional investment in Northern Trust Holdings, Ltd., London, United Kingdom, and Northern Trust Global Services, Ltd.

- Granted, August 18, 2017

Savings and Loan Holding Companies

Philadelphia

Seneca Financial MHC, Baldwinsville, New York, and Seneca Financial Corp. -- to become a federal mutual holding company and a savings and loan holding company, respectively, by acquiring Seneca Savings Bank, Baldwinsville, following the conversion of Seneca Federal Savings and Loan Association from a mutual savings association to a stock savings association called Seneca Savings Bank; and for Seneca Financial Corp. to conduct a minority stock issuance.

- Approved, August 14, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending August 19, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MASCOMA SAVINGS BANK	Member * 3A1	Application by Mascoma Savings Bank, Lebanon, New Hampshire ("Mascoma") to become a member of the Federal Reserve System pursuant to section 9 of the Federal Reserve Act and section 208.3 of Regulation H in connection with Mascoma Mutual Financial Services Corporation, Lebanon, New Hampshire to become a bank holding company and acquire control of Mascoma pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	09/10/2017
			Federal Register:	09/07/2017
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)3 and 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
326979	GREENFIELD CO-OP BK, GREENFIELD, MASSACHUSETTS	04/03/2017	08/08/2017	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 19, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 162 Main Street, Paterson, Passaic County, New Jersey.	Newspaper: Federal Register:	Not available Not applicable
VALLEY NATIONAL BANCORP	* 3A5	Valley National Bancorp, Wayne, New Jersey, to acquire 100 percent of USAmeriBancorp, and thereby indirectly acquire USAmeriBank, both of Clearwater, Florida.	Newspaper: Federal Register:	Not available Not available

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 19, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS COMMUNITY BANK	* Branch	First Citizens Community Bank, Mansfield, PA, to establish a branch office located at 2403 Main Street, Unit A, Narvon, Lancaster County, PA.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	09/15/2017 09/11/2017

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 19, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 19, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MCKENNEY	* 18C * Branch	Bank of McKenney, McKenney, Virginia, to merge with CCB Bankshares, Inc. and Citizens Community Bank, both of South Hill, Virginia, and to operate branches at the locations of Citizens Community Bank locations.	Newspaper:	Not available
			Federal Register:	Not applicable
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

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.

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 19, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEAN BANKSHARES, INC.	CIC	After-the-fact and prior change in control notice filed by Agostinho Alfonso Macedo Moncayo, Adriana Macedo Moncayo, Olga E. Macedo de Pita, Mercedes Coromoto de Abreu Gonzalez, Alejandro Jose Pita Macedo, Ricardo Andres Pita Macedo, Javier Andres Macedo Rodriguez, Joanna Graterol Macedo, Juan Javier Graterol Macedo, Massimo Xavier Marzari Macedo, Juan Jose de Abreu Macedo, Ernesto Jose de Abreu Pestana, Juan Christopher de Abreu, Jose Steve de Abreu, Bryan Eduardo de Abreu, Alberto Jose de Abreu, and Oliver David de Abreu Felipe, all of Miami, Florida; Maria Alejandra de Abreu Pestana, of New York City, New York; Jonathan Gabriel de Abreu Felipe, of Madrid, Spain; Miguel Antonio de Abreu Felipe, of Belfast, Northern Ireland; Sandra Macedo Moncayo, Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, Nelly Macedo Rodriguez, Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Jose Alberto de Abreu Gonzalez, Diego Jose Macedo Rodriguez, and Juan Pablo de Abreu Macedo, all of Caracas, Venezuela; as well as certain minor children of the listed individuals; Individual Irrevocable Trust Settlement, Villas Irrevocable Trust Settlement, Carlota I Irrevocable Trust Settlement, Carlota II Irrevocable Trust Settlement, Admac Irrevocable Trust Settlement, Norte I Irrevocable Trust Settlement, Norte II Irrevocable Trust Settlement, Ricale Irrevocable Trust Settlement, Asao Holdings Revocable Trust Settlement, Asao Holding Irrevocable Trust Settlement, Aventura Irrevocable Trust Settlement, Los Roques Irrevocable Trust Settlement, Belma Irrevocable Trust Settlement, Joanvier Irrevocable Trust Settlement, Valcan Irrevocable Trust Settlement, Chrisnass Irrevocable Trust Settlement, Nelma Irrevocable Trust Settlement, Jupab Irrevocable Trust Settlement, Juanjo Irrevocable Trust Settlement, Santorini Irrevocable Trust Settlement, Mykonos Irrevocable Trust Settlement, Carmen Elena de Abreu Irrevocable Trust Settlement, Luitxi Irrevocable Trust Settlement, Acaymo Irrevocable Trust Settlement, Joscarda Irrevocable Trust Settlement, and Valle Colino Irrevocable Trust Settlement, all of Miami, Florida; and related entities, to retain and acquire voting shares of Ocean Bankshares, Inc., Miami, Florida, and thereby retain and acquire shares of Ocean Bank, Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not available

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 19, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRIORITYONE CAPITAL CORPORATION	CIC	After-the-fact change in control notice filed by Wirt Adams Yerger, Jr.; Mary Montague Yerger; Wirt Adams Yerger, IV; Wirt Adams Yerger, IV as custodian for Anny Elizabeth Yerger, Jane Ellen Yerger, and Mary Adams Yerger; Mary Montague Yerger Dunbar; Mary Montague Yerger Dunbar as trustee for Mary Montague Yerger Dunbar Revocable Trust; Mary Montague Yerger Dunbar, Custodian of Mary Montague Dunbar, all of Jackson, Mississippi; Wirt Adams Yerger, III and Linda Biggers Yerger, Inlet Beach, Florida; John Taylor Yerger, Dallas, Texas; Richard Montague Yerger, Birmingham, Alabama; James David Yerger, Raleigh, North Carolina; Thomas Yerger Dunbar and Wirt Yerger Dunbar, both of Austin, Texas; Frank Montague Yerger ; Frank Montague Yerger, trustee for Frank Montague Yerger Revocable Trust; Jane P. Yerger ; Jane P. Yerger, trustee for Frank Montague Yerger, Jr., Trust 2; Jane P. Yerger, trustee for Sara Jane Rivers Yerger Trust; and Jane P. Yerger, Trustee for Harlan Prater Yerger Trust, all of Oxford, Mississippi, to collectively retain more than 25 percent of the shares of PriorityOne Capital Corporation, and its subsidiary, PriorityOne Bank, both of Magee, Mississippi.	Newspaper: Federal Register:	Not available 09/07/2017
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: Caves Springs Branch, to be located at the intersection of Veterans Memorial Parkway and Cave Springs Road, St. Peters, Missouri; Charlotte Uptown Branch, to be located at 615 South College Street, Charlotte, North Carolina; Manchester Road Branch, to be located at 14200 Manchester Road, Ballwin, Missouri; and O'Fallon K&N Branch, to be located at the intersection of Highway K and Highway N, O'Fallon, Missouri	Newspaper: Federal Register:	08/26/2017 Not applicable
SMARTFINANCIAL, INC.	* 3A5 * 18C * Branch	SmartFinancial, Inc., Knoxville, Tennessee, to merge with Capstone Bancshares, Inc., and thereby indirectly acquire Capstone Bank, both of Tuscaloosa, Alabama.	Newspaper: Federal Register:	09/13/2017 09/18/2017

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 19, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER BANCORP, LTD.	CIC	Notice by D. Shannon Blakley of Hatley, Wisconsin, to acquire 25 percent or more of the voting shares of Banner Bancorp, LTD., Birnamwood, Wisconsin and thereby indirectly acquire control of Banner Banks, Birnamwood, Wisconsin.	Newspaper:	Not available
			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
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

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
2044811	WHEATON B&TC, WHEATON, ILLINOIS	02/06/2017	08/09/2017	O	Large 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 19, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas to establish a branch bank facility at 999 East Heritage Parkway, Prairie Grove, Washington County, Arkansas 72753.	Newspaper:	08/29/2017
			Federal Register:	Not applicable
COMMUNITY FINANCIAL SERVICES BANK	Member	Community Financial Services Bank, Benton, Kentucky, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 19, 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:	09/13/2017
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:	09/06/2017
			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:	09/05/2017
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

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 19, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	09/09/2017
			Federal Register:	09/05/2017
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 Wilczynski and Mike Wilczynski, 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:	Not available
			Federal Register:	08/29/2017
GUARANTY BANK AND TRUST COMPANY	* 18C * 3A3 * 3A5 * Branch	Guaranty Bank and Trust Company, Denver, Colorado, to merge with Castle Rock Bank, Castle Rock, Colorado, and incident thereto, to establish several branches. Immediately prior, Guaranty Bancorp, Inc., Denver, Colorado, to acquire by merger Castle Rock Bank Holding Company, and thereby indirectly acquire control of Castle Rock Bank, both of Castle Rock, Colorado.	Newspaper:	Not available
			Federal Register:	09/18/2017
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:	09/09/2017
			Federal Register:	09/05/2017
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:	08/29/2017
			Federal Register:	08/25/2017

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 19, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	08/29/2017
			Federal Register:	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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 19, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANCSHARES INC.	CIC	Retroactive notice of Change in Control filed by Marvin Edward Singleton III, Waxahachie, Texas, individually, to control greater than 25 percent of First Citizens Bancshares, Inc., and indirectly Citizens National Bank of Texas, both of Waxahachie, Texas; and retroactive notice of Change in Control filed by Marvin Edward Singleton III, Waxahachie, Texas individually, Singleton Grandchildren's Trust (Marvin Edward Singleton III trustee), and the Separate Trust created under Section 6.22 of the George H. Singleton and Shirley K. Singleton 2011 Irrevocable Trust Agreement (Marvin Edward Singleton III trustee), both of Waxahachie, Texas, together, a group acting in concert, to control greater than 25 percent of First Citizens Bancshares, Inc., and indirectly Citizens National Bank of Texas, both of Waxahachie, Texas.	Newspaper: Federal Register:	Not available Not available
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:	08/29/2017 08/28/2017
NOBLE BANCORPORATION, INC.	* 3A1	Application by Noble Bancorporation, Inc., Spring, Texas, to become a bank holding company by acquiring 100 percent of Falcon Bancorporation, Inc., Memphis, Texas, and therefore indirectly First Bank and Trust of Memphis, Memphis, Texas.	Newspaper: Federal Register:	Not available Not available

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.

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
371362	WELLINGTON ST BK, WELLINGTON, TEXAS	02/06/2017	08/09/2017	S	Small Bank

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 August 19, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$10 million public welfare investment in California Corporate Tax Credit Fund VII, L.P.	Newspaper: Federal Register:	Not applicable Not applicable
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
---------	------------------------	-----------	-----------------	------------	-------------

NONE

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter

NONE