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**Federal Reserve Release**

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*H.2*

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

*No. 44*

*Week Ending November 4, 2017*

Bank Holding Companies

First Horizon National Corporation, Memphis, Tennessee -- to merge with Capital Bank Financial Corp., Charlotte, North Carolina, and thereby indirectly acquire Capital Bank Corp., Raleigh.

- Approved, October 29, 2017

Southside Bancshares, Inc., Tyler, Texas -- to merge with Diboll State Bancshares, Inc., Diboll, and thereby indirectly acquire First Bank & Trust East Texas.

- Approved, October 29, 2017

Enforcement

Liberty Shares, Inc. (now Heritage Bancorporation, Inc.), Hinesville, Georgia -- written agreement issued May 9, 2011, terminated October 23, 2017.

- Announced, October 31, 2017

Wayne Bank and Trust Company, Cambridge City, Indiana -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 2, 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**

Secretary

Exchange Bank & Trust Company, Perry, Oklahoma -- to establish a branch at 316 North Main Street, Stillwater.

- Approved, November 1, 2017

**Bank Holding Companies**

San Francisco

First Choice Bancorp, Cerritos, California -- to become a bank holding company by acquiring First Choice Bank, Cerritos.

- Approved, November 3, 2017

Richmond

PB Financial Corporation, Rocky Mount, North Carolina -- to become a bank holding company by acquiring Providence Bank, Rocky Mount.

- Withdrawn, November 1, 2017

Minneapolis

Tradition Bancshares, Inc., Edina, Minnesota -- to engage in investment advisory services through the acquisition of shares of Rock Creek Advisors, LLC, Rapid City, South Dakota, a registered investment advisor.

- Approved, November 2, 2017

**Change in Bank Control**

Chicago

First American Bankshares, Inc., Fort Atkinson, Wisconsin -- to retain control of First American Bankshares, Inc., and its subsidiaries, PremierBank, Fort Atkinson, and Commercial Bank, Whitewater.

- Permitted, November 3, 2017

San Francisco

Montecito Bancorp, Santa Barbara, California -- to retain control of Montecito Bancorp and its subsidiary, Montecito Bank & Trust, Santa Barbara.

- Permitted, October 30, 2017

**Extensions of Time**

Minneapolis

First Community Bank, Glasgow, Montana -- extension to March 31, 2018, to establish a branch at 7517 Roughsawn Drive, Helena.

- Granted, November 3, 2017

New York

Mizuho Bank (USA), New York, New York -- extension to December 31, 2017, to merge with Mizuho Trust & Banking Co. (USA), New York.

- Granted, November 3, 2017

**International Operations**

Director, S&R

The Goldman Sachs Group, Inc., New York, New York -- waiver of remainder of prior-notification period to make an investment, through two Brazilian subsidiaries, in Fundo de Investimento Liquidez de Camara BM&FBOVESPA Multimercado, Sao Paulo, Brazil.

- Granted, October 31, 2017

**Regulations and Policies**

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- annual indexing of the reserve requirement exemption amount, low reserve tranche, nonexempt deposit cutoff level, and reduced reporting limit for 2018.

- Approved, November 2, 2017

**Savings and Loan Holding Companies**

San Francisco

The Charles Schwab Corporation, San Francisco, California -- to acquire Nordstrom FSB, Scottsdale, Arizona.

- Approved, October 30, 2017

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending November 4, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
1831 BANCORP MHC	* 3A1	1831 Bancorp, MHC and 1831 Bancorp, Inc., both of Dedham, Massachusetts, to become a mutual holding company and a stock bank holding company, respectively, by acquiring 100 percent of Dedham institution for Savings, Dedham, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	11/06/2017
	* 3A3		Federal Register:	11/08/2017
BANKNEWPORT	* Branch	Application by BankNewport, Newport, Rhode Island, to establish a branch at 55 Dorrance Street, Providence, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
BANKNEWPORT	* Branch	Application by BankNewport, Newport, Rhode Island, to establish a branch at 5 South Angell Street, Providence, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
BROOKLINE BANK	* 18C	Brookline Bank, Brookline, Massachusetts to merge with First Commons Bank, N.A., Newton, Massachusetts ("First Commons"), with Brookline Bank as the surviving entity. Brookline Bank intends to operate both First Commons' offices in Newton and Wellesley, Massachusetts for an interim period necessary to satisfy any applicable requirements related to their closure.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
BROOKLINE BANK	* Branch	In connection with the proposed bank merger of Brookline Bank, Brookline, Massachusetts ("Brookline") and First Commons Bank, N.A., Newton, Massachusetts ("First Commons"), Brookline requests approval to close the two First Commons branches located in Newton and Wellesley, Massachusetts upon, or shortly after, the expiration of the 90-day prior notice to customers of the affected branches.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending November 4, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	11/24/2017
BRIDGEHAMPTON NATIONAL BANK, THE	Member	Bridgehampton National Bank, Bridgehampton, New York, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
LLOYDS BANK PLC	FBSEA	Lloyds Bank PLC, London, England, to establish a branch in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 4, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MALVERN BANCORP, INC	* 3A1	Malvern Bancorp, Inc., Paoli PA, to become a bank holding company through the acquisition of 100% of the voting securities of Malvern Federal Savings Bank, Paoli, PA, upon its conversion from a federal stock savings bank to a national bank, under the name Malvern Bank, NA.	Newspaper:	11/27/2017
			Federal Register:	11/27/2017

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**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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186717	FIRST NORTHERN B&TC, PALMERTON, PENNSYLVANIA	11/28/2016	10/12/2017	S	Large Bank
440110	LIVERPOOL CMNTY BK, LIVERPOOL, PENNSYLVANIA	06/19/2017	10/30/2017	S	Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 4, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio, files an application to establish a branch office at 5974 West Ridge Road, Gary, Indiana.	Newspaper:	11/15/2017
			Federal Register:	Not applicable
SOMERVILLE BANCORP	* 3A1	Application by Somerville Bancorp, Somerville, OH to become a bank holding company in connection with the reorganization of Somerville National Bank, Somerville, OH, merging with and into Somerville Interim Bank, Somerville, OH, with Somerville Interim Bank as the surviving institution. Upon the merger, Somerville Interim Bank will be renamed Somerville Bank.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 4, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ESSEX BANK	* Branch	Essex Bank, Richmond, Virginia, proposes to establish a branch at 3638 Old Forest Road, Lynchburg, Virginia.	Newspaper:	11/15/2017
			Federal Register:	Not applicable
HOWARD BANCORP, INC.	* 3A3	Howard Bancorp, Inc., Ellicott City, Maryland, to acquire 100% of the voting securities of First Mariner Bank, Baltimore, Maryland.	Newspaper:	Not available
			Federal Register:	11/13/2017

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**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
858528	BANK OF MARION, MARION, VIRGINIA	06/19/2017	10/17/2017	S	Large Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 4, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPSTAR FINANCIAL HOLDINGS, INC.	CIC	After the fact change in control notice filed by Gaylon M. Lawrence, Nashville, Tennessee, to retain 10 percent or more of the outstanding shares of CapStar Financial Holdings, Inc., and its subsidiary, CapStar Bank, both of Nashville, Tennessee.	Newspaper: Federal Register:	Not available 11/21/2017
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by the Abreu Family: Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez; and Macedo family 1: A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo; and Macedo family 2: Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Macedo Rodriguez, and Nelly Macedo Rodriguez (Notificants), and Notificants multiple related companies, 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: Federal Register:	08/21/2017 09/11/2017
SOUTHEASTERN BANCORP, INC.	* 3A1 * 4c8 * SLHC Formation	Southeastern Bancorp, Inc., Dickson, Tennessee, a savings and loan holding company, to become a bank holding company for a moment in time by merging with Cumberland Bancorp Inc., and thereby acquiring its subsidiary bank, Cumberland Bank & Trust, both of Clarksville, Tennessee. In connection, Southeastern Bancorp, Inc. will retain ownership of its savings association subsidiary, First Federal Bank, Dickson, Tennessee, for the moment in time that it is a bank holding company and thereby engage in operating a savings association. Finally, Southeastern Bancorp, Inc. will convert back to a savings and loan holding company after the merger of Cumberland Bank & Trust with and into First Federal Bank.	Newspaper: Federal Register:	Not available 11/28/2017

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending November 4, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARBOR BANCORP, INC.	CIC	Notice by the Martin Grandchildren's Trust dated 5.24.17, with William C. Martin and Sally A. Martin as co-trustees; the William C. Martin 2016 Grantor Retained Annuity Trust dated 1.27.16, with William C. Martin as trustee; the William C. Martin 2017 Grantor Retained Annuity Trust dated 5.31.17, with William C. Martin as trustee; the William C. Martin GRAT Remainder Trust fbo William S. Martin dated 1.27.16, with William C. Martin as trustee; the William C. Martin GRAT Remainder Trust fbo Michael C. Martin dated 1.27.16, with William C. Martin as trustee; Keweenaw, L.L.C., with William C. Martin as manager; Sally A. Martin, individually; William S. Martin, individually; and Michael C. Martin, individually, all of Ann Arbor, Michigan, to join William C. Martin as members of the Martin Family Control Group and retain control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper:	Not available
			Federal Register:	11/15/2017
ASSOCIATED BANC-CORP	* 4c8	Associated Banc-Corp, Green Bay, Wisconsin to acquire Bank Mutual Corporation, Milwaukee, Wisconsin and thereby indirectly acquire Bank Mutual, Milwaukee, Wisconsin and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y.	Newspaper:	Not available
			Federal Register:	10/11/2017
BANK STREET CAPITAL CORPORATION	* 3A1	Bank Street Capital Corporation to become a bank holding company through the acquisition of 100 percent of Waukesha State Bank, both of Waukesha, Wisconsin. In addition, Bank Street Capital Corporation elects to become a financial holding company.	Newspaper:	11/27/2017
			Federal Register:	11/28/2017
CBC FINANCIAL, INC.	* 3A1	CBC Financial, Inc., Westmont, Illinois, to become a bank holding company through the acquisition of 100 percent of Citizens Bank of Chatsworth, Chatsworth, Illinois.	Newspaper:	Not available
			Federal Register:	11/07/2017

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 4, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
DE WITT BANCORP, INC.	CIC	Notice by Jeffrey A. Graves, Durant, Iowa, individually, and acting in concert with Carla Graves, Durant, Iowa, for approval to acquire control of more than 25 percent of the voting shares of DeWitt Bancorp, Inc. and thereby indirectly control DeWitt Bank & Trust Co., both of DeWitt, Iowa; and Notice by Jutta Hansen Revocable Trust, Whitefish Bay, Wisconsin, Jutta Hansen Trustee; together with Tyler J. Swahn, Roseville, California; Melanie K. Hansen Trust No. 2, Bettendorf, Iowa, Melanie K. Hansen, Bettendorf, Iowa Trustee; Melanie K. Hansen Trust No. 1, Bettendorf, Iowa, Melanie K. Hansen, Bettendorf, Iowa, Trustee; Cooper T. Fergus, Whitefish Bay, Wisconsin; Nolan W. Fergus, Whitefish Bay, Wisconsin; Maxwell J. Hansen, Grand Mound, Iowa; Christian T. Hansen, Grand Mound, Iowa; Kiersten A. Hansen, Grand Mound, Iowa; Lieza C. Hansen, Grand Mound, Iowa; and one minor child to be added to the Hansen Family Control Group approved on May 20, 2005 and retain control of 27.17 percent of the voting shares of DeWitt Bancorp, Inc. and thereby indirectly control DeWitt Bank & Trust Co., both of DeWitt, Iowa.	Newspaper: Federal Register:	Not available Not available
FARMERS STATE BANCSHARES, INC.	CIC	Notice by Nathan Halverson, Mason City, Iowa, individually and as co-trustee of the Richard A. Halverson Disclaimer Trust, and as a group acting in concert with Kelli Halverson, Scottsdale, Arizona, and the Richard A. Halverson Disclaimer Trust, Mason City, Iowa, co-trustees Richard A. Halverson and Nathan Halverson, both of Mason City, Iowa, to join Richard A. Halverson as members of the Halverson Family Control Group and retain control of 91.44 percent of Farmers State Bancshares, Inc., Mason City, Iowa, and thereby indirectly control Farmers State Bank, Northwood, Iowa.	Newspaper: Federal Register:	Not available 11/01/2017
FORT MADISON FINANCIAL COMPANY	CIC	Notice by Linda Sue Baier, individually, together with James Alan Bair, both of Fort Madison, Iowa, as a group acting in concert to retain 25 percent or more of the voting shares and thereby acquire control of Fort Madison Financial Company and thereby indirectly control Connection Bank, both of Fort Madison, Iowa.	Newspaper: Federal Register:	Not available 11/07/2017
HURON COMMUNITY BANK	* 18C	Huron Community Bank, East Tawas, Michigan, to purchase certain assets and assume certain liabilities of a branch of First Federal of Northern Michigan, Alpena, Michigan.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 4, 2017

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TNB BANCORP, INC.	CIC	Timothy Derwin Murphy, Atwood, Illinois, to join Boulevard Financial, L.P., a qualified limited family partnership, as a general partner and thereby control 25 percent or more of TNB Bancorp, Inc., and indirectly control TNB Bank, both of Tuscola, Illinois.	Newspaper: Federal Register:	Not available 11/16/2017
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc. and TS Contrarian Bancshares, Inc., both of Treynor, Iowa to acquire 100 percent of the voting shares of City Bank and Trust Company, Guymon, Oklahoma.	Newspaper: Federal Register:	Not available 12/05/2017
WFC, INC.	CIC	Notice by David L. Schultz, Luana, Iowa, to acquire 26.67 percent of the voting shares of WFC, Inc. and thereby indirectly acquire control of Waukon State Bank, both of Waukon, Iowa.	Newspaper: Federal Register:	Not available 11/22/2017

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending November 4, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas to establish a branch located at 13901 Narcoosee Road, Orlando, Florida.	Newspaper:	11/13/2017
			Federal Register:	Not applicable
OLD MISSOURI BANK	* Branch	Old Missouri Bank, Springfield, Missouri, to establish a branch facility located at 318 W. Mt. Vernon Boulevard, Mt. Vernon, Missouri.	Newspaper:	11/16/2017
			Federal Register:	Not applicable
SOUTHERN MISSOURI BANCORP, INC.	* 18C	Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri, to merge with Southern Missouri Bancshares, Inc., Marshfield, Missouri, and thereby indirectly acquire Southern Missouri Bank of Marshfield, Marshfield, Missouri. Also a companion filing by Southern Bank, Poplar Bluff, Missouri, to merge with Southern Missouri Bank of Marshfield, Marshfield, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	12/02/2017
	* 3A5		Federal Register:	Not available
	* Branch			

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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997650	CENTRAL BK OF MOBERLY, MOBERLY, MISSOURI	07/17/2017	10/24/2017	S	Small Bank
361279	COMMUNITY BK, LEXINGTON, TENNESSEE	07/17/2017	10/30/2017	S	Small Bank
66154	DECATUR CTY BK, DECATURVILLE, TENNESSEE	08/07/2017	10/28/2017	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 November 4, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DAKOTA FINANCIAL, INC.	* 3A3	Dakota Financial, Inc., Marietta, Minnesota, to acquire 63.23 percent of the shares of Milan Agency, Inc., Milan, Minnesota, and thereby indirectly acquire Prairie Sun Bank, Milan, Minnesota.	Newspaper:	Not available
			Federal Register:	12/01/2017
EAGLE BANCORP MONTANA, INC.	* 18C * 3A5 * Branch	Eagle Bancorp Montana, Inc., Helena, Montana, to acquire 100% of TwinCo, Inc., Twin Bridges, Montana. In addition, Opportunity Bank of Montana, Helena, Montana, to merge with Ruby Valley Bank, Twin Bridges, Montana and incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	11/20/2017
MPS INVESTMENT COMPANY	CIC	Change in control notice by Edward Masee, Appleton, Minnesota, and Andrew Schmidt, Appleton, Minnesota, to acquire shares of MPS Investment Company, Appleton, Minnesota, and thereby indirectly control Farmers & Merchants State Bank, Appleton, Minnesota.	Newspaper:	11/20/2017
			Federal Register:	10/26/2017

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 4, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADRIAN BANCSHARES, INC.	CIC	Trust B of the Gene Irvin Irrevocable Trust, dtd 10/19/04, individually and as part of the Irvin Family Group, and C. Kay Irvin, individually and as trustee, all of Adrian, Missouri, intend to apply to the Federal Reserve Board for permission to retain voting shares and thereby control of Adrian Bancshares, Inc., Adrian, Missouri (the company). The company controls Adrian Bank, Adrian, Missouri. Additionally, Lecia Irvin, Lori Haskins, and Paul Haskins, all of Adrian, Missouri, to join the Irvin Family Group, which acting in concert controls the company.	Newspaper:	Not available
			Federal Register:	11/21/2017
EXCHANGE COMPANY	CIC	Susan Schardt, Kearney, Nebraska, individually, and as co-trustee of the following trusts: Brian Schardt Trust No. 2; the Christina Nokelby Trust No. 2; the Kimberly Schardt Porter Trust No. 2; and the Rebecca Rathjen Trust No. 2, to acquire voting shares of Exchange Company, Kearney, Nebraska, and thereby indirectly acquire voting shares of Exchange Bank, Gibbon, Nebraska. In addition, Patricia Schardt, Deshler, Nebraska, individually and as trustee of the Ronald P. Schardt Marital Trust and Ronald P. Schardt GS Exempt Marital Trust, to retain voting shares of Exchange Company, and for approval as a member of the Schardt Family Group acting in concert, which controls Exchange Company.	Newspaper:	11/14/2017
			Federal Register:	11/07/2017
HENDERSON STATE COMPANY	4c8	Henderson State Company, Henderson, Nebraska, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not available

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
828651	ANB BK, DENVER, COLORADO	06/19/2017	11/01/2017	S	Large Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 4, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	Application by First Financial Bankshares, Inc., Abilene, Texas, to acquire by merger 100 percent of Commercial Bancshares, Inc., Houston, Texas, and therefore indirectly Commercial State Bank, El Campo, Texas.	Newspaper:	Not available
			Federal Register:	10/24/2017
HENDERSON CITIZENS BANCSHARES, INC.	* 3A3	Application by Henderson Citizens Bancshares, Inc., Henderson, Texas, to acquire Union State Bancshares, Inc., Florence, Texas, and therefore, indirectly, Union State Bank, Florence, Texas.	Newspaper:	Not available
			Federal Register:	11/16/2017
SUSSER BANK HOLDINGS, LLC	* SLHC Formation	Application by Susser Bank Holdings LLC, Corpus Christi, Texas, to become a savings and loan holding company by acquiring and controlling up to 75 percent of the issued and outstanding voting shares of BancAffiliated, Inc., Arlington, Texas, and thereby acquire control of Affiliated Bank, Bedford, Texas.	Newspaper:	Not available
			Federal Register:	10/19/2017
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas, to establish a branch to be located at 5840 West Northwest Highway, Dallas, Texas 75225.	Newspaper:	11/11/2017
			Federal Register:	Not applicable

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
702966	FARMERS ST BK OF NEWCASTLE, NEWCASTLE, TEXAS	06/05/2017	10/12/2017	S	Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 4, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALL WEST BANCORP	CIC	Change in Control Notice filed by Matthew Moskowitz, Plainview, New York; Yaakov Markowitz, Brooklyn, New York; Jaret Prussin, Westport, Connecticut; Paul Brown, Monte Carlo, Monaco; and Menachem Wilenkin, Brooklyn, New York to acquire voting shares of All West Bancorp, and thereby indirectly acquire shares of FinWise Bank, both of Sandy, Utah.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act