
Federal Reserve Release



H.2

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

No. 45

Week Ending November 11, 2017

Personnel

Division of Supervision and Regulation -- appointment of John Kolb as associate director.

- Approved, November 4, 2017

(A/C)

Reserve Bank Services

Federal Reserve Priced Services -- 2018 private sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, October 30, 2017

(A/C)

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

Empire State Bank, Newburgh, New York -- to establish branches at 6923 18th Avenue, Brooklyn, and 1698 Victory Boulevard, Staten Island (two applications).

- Approved, November 9, 2017

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to establish a branch at 1232 North Main Street, Bowling Green.

- Approved, November 8, 2017

Bank Holding Companies

Boston

Beacon Bancorp, Taunton, Massachusetts -- for its subsidiary, Bristol County Savings Bank, Taunton, to acquire an interest in RFG-Bristol Wealth Advisors, LLC, Taunton.

- Withdrawn, November 9, 2017

St. Louis

First Capital, Inc., Corydon, Indiana -- to become a bank holding company through the conversion of First Harrison Bank, Corydon, from a federal savings bank to a state-chartered commercial bank; and election to become a financial holding company.

- Approved, November 8, 2017

Bank Holding Companies

General Counsel

Heritage Financial Corporation, Olympia, Washington -- waiver of application to acquire Puget Sound Bancorp, Inc., Bellevue, in connection with the merger of their subsidiaries, Puget Sound Bank with and into Heritage Bank, Olympia.

- Granted, November 8, 2017

Cleveland

SSB Bancorp, MHC, Pittsburgh, Pennsylvania, and SSB Bancorp, Inc. -- to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Slovak Savings Bank, Pittsburgh, in connection with the conversion of Slovak Savings Bank from mutual to stock form and a minority stock issuance by SSB Bancorp.

- Approved, November 7, 2017

Dallas

TB&T Bancshares, Inc., Bryan, Texas -- to become a bank holding company by acquiring The Bank & Trust of Bryan/College Station, Bryan.

- Approved, November 9, 2017

Change in Bank Control

Chicago

Capital Bancshares, Inc., Primghar, Iowa -- to retain control of Capital Bancshares, Inc., and its subsidiary, Savings Bank, Primghar.

- Permitted, November 9, 2017

Kansas City

Tuttle Bancshares, Inc., Tuttle, Oklahoma -- to retain control of Tuttle Bancshares, Inc., and its subsidiary, Sooner State Bank, Tuttle.

- Permitted, November 9, 2017

Extensions of Time

Chicago

Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa -- extension to November 23, 2017, to merge with Guaranty Bank and Trust Company, Cedar Rapids, and thereby establish branches.

- Granted, November 7, 2017

Financial Holding Companies

Cleveland

Peoples National Bancshares, Inc., New Lexington, Ohio -- election to become a financial holding company.

- Effective, November 7, 2017

Regulations and Policies

Secretary

Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock) -- final rule to apply an inflation adjustment to the asset threshold at which banks are subject to different dividend rates for their Federal Reserve Bank stock.

- Approved, November 7, 2017

Secretary

Regulations Z (Truth in Lending) and M (Consumer Leasing) -- final interagency amendments to establish dollar thresholds in 2018 for exempting (1) certain consumer credit and lease transactions from the Truth in Lending Act and Consumer Leasing Act, respectively, and (2) certain small loans from the real estate appraisal requirements for higher-priced mortgages, both based on changes in the consumer price index.

- Approved, November 2, 2017

(A/C)

Savings and Loan Holding Companies

Dallas

Susser Bank Holdings, LLC, Corpus Christi, Texas -- to become a savings and loan holding company by acquiring shares of BancAffiliated, Inc., Arlington, and thereby acquire control of Affiliated Bank, Bedford.

- Withdrawn, November 10, 2017

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending November 11, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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: 2

Federal Reserve Bank of New York

Filings received during the week ending November 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/23/2017
			Federal Register:	11/24/2017
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

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NORTHERN BANK AND TRUST COMPANY	* Branch	First Northern Bank & Trust Co., Palmerton, PA, to establish a branch at 114 West Harford Street, Milford, PA.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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734613	BANK OF LANDISBURG, LANDISBURG, PENNSYLVANIA	06/19/2017	11/06/2017	O	Small Bank

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 November 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/30/2017
			Federal Register:	12/05/2017

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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOWARD BANCORP, INC.	* 3A3	Howard Bancorp, Inc., Ellicott City, Maryland, to acquire 100% of the voting securities of First Mariner Bank, Baltimore, Maryland.	Newspaper:	11/08/2017
			Federal Register:	11/13/2017

District: 5
Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/17/2017
			Federal Register:	11/21/2017
IBERIABANK	* 18C * Branch	IBERIABANK, Lafayette, Louisiana, to merge with Gibraltar Private Bank & Trust Company, Coral Gables, Florida. BKBR: In connection with the merger with Gibraltar Private Bank & Trust Company, to acquire the following branches: Fort Lauderdale Branch, 450 E. Las Olas Boulevard, Suite 1220, Fort Lauderdale, Florida; Naples Branch, 5551 Ridgewood Drive, Suite 100, Naples, Florida; Downtown Branch, 200 S. Biscayne Boulevard, Suite 2850, Miami, Florida; San Ignacio Avenue Branch, 1575 San Ignacio Avenue, Coral Gables, Florida; Gibraltar Private Bank & Trust Co., 55 Alhambra Plaza, 8th Floor, Coral Gables, Florida; Miami Beach Branch, 400 Arthur Godfrey Road, Suite 102, Miami, Florida; Ocean Reef Branch, 35 Ocean Reef Drive, Suite 100, Key Largo, Florida; Park Ave Branch, 280 Park Ave, 29th Floor, New York, New York.	Newspaper:	Not available
			Federal Register:	Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 4011 Canal Street, New Orleans, Louisiana, to be known as the Mid-City Canal Branch.	Newspaper:	11/20/2017
			Federal Register:	Not applicable
SOUTHEASTERN BANCORP, INC.	* 3A1 * 4c8 * SLHC Formation	Southeastern Bancorp, Inc., Dickson, Tennessee, a savings and loan holding company, to become a bank holding company 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 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:	12/01/2017
			Federal Register:	11/28/2017

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the following branches: Moores Mill Office, 2275 Marietta Boulevard NW, Suite 130, Atlanta, Georgia; and the Harris Crossing Office, 13620 Capital Boulevard, Wake Forest, North Carolina.	Newspaper:	11/24/2017
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 11, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/12/2017
			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
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 11, 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 and Notice by Jutta Hansen Revocable Trust No. 2, 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, 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:	11/24/2017 Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/22/2017 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

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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791746	FIRST T&SB, MARCUS, IOWA	01/09/2017	11/03/2017	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 11, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FINANCIAL SERVICES BANK	* Branch	Community Financial Services Bank, Benton, Kentucky, to establish a branch facility located at 100 Dick Castleman Bypass, Mayfield, Kentucky.	Newspaper:	11/23/2017
			Federal Register:	Not applicable
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	M&P Community Bancshares, Inc., 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional shares of M&P Community Bancshares, Inc., Newport, Arkansas, for a total of ownership of up to 38 percent.	Newspaper:	12/11/2017
			Federal Register:	Not available
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:	12/07/2017
	* Branch			

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/02/2017
			Federal Register:	12/01/2017
EAGLE BANCORP MONTANA, INC.	* 18C	Eagle Bancorp Montana, Inc., Helena, Montana, to acquire 100% of TwinCo, Inc., Twin Bridges, Montana. In addition,	Newspaper:	11/20/2017
	* 3A5	Opportunity Bank of Montana, Helena, Montana, to merge with Ruby Valley Bank, Twin Bridges, Montana and incident	Federal Register:	11/20/2017
	* Branch	thereto, establish branches.		

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 11, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 11/21/2017
FIRST NATIONAL BANK OF THOMAS, THE	Member	The First National Bank of Thomas, Thomas, Oklahoma (to be known as The First Bank of Thomas), to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a branch at 8500 South 30th Street, Lincoln, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
HENDERSON STATE COMPANY	4c8	Henderson State Company, Henderson, Nebraska, to engage in lending activities.	Newspaper: Federal Register:	Not applicable 11/29/2017

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
718556	AMERICAN BK OF SIDNEY NE, SIDNEY, NEBRASKA	07/31/2017	11/06/2017	S	Small Bank
868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMINC	08/08/2017	11/09/2017	S	Small Bank
64150	WYOMING B&TC, CHEYENNE, WYOMING	07/31/2017	11/02/2017	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK HOLDINGS OF TEXAS, INC.	CIC	Notice by the Ginne Cook Davis Trust under the Cook 2017 Children's Trust Agreement, Byron C. Cook, Trustee, and the Katie L. Cook Trust under the Cook 2017 Children's Trust Agreement, Byron C. Cook, Trustee, to join the Cook Family Group, a group acting in concert previously approved under the Change in Bank Control Act on December 16, 2010, to retain 25 percent or more of the outstanding common shares of Community Bank Holdings of Texas, Inc. and indirectly Community National Bank & Trust of Texas, all of Corsicana, Texas.	Newspaper: Federal Register:	Not available 11/29/2017
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: Federal Register:	11/18/2017 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: Federal Register:	Not available 11/16/2017

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
274164	TEXAS STAR BK, VAN ALSTYNE, TEXAS	07/17/2017	11/28/2017	S	Int Sm 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 November 11, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALL WEST BANCORP	CIC	Change in Control Notice filed by Matthew Moskowitz, Plainview, New York, Yaakov Markowitz, Brooklyn, New York; Jarret 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:	11/27/2017
CBC BANCORP	* 3A1	CBC Bancorp to become a bank holding company by acquiring approximately 98.3 percent of the outstanding common stock of NCAL Bancorp and thereby indirectly acquiring its subsidiary bank, Commercial Bank of California, all of Irvine, California.	Newspaper:	Not available
			Federal Register:	Not available
SAVI FINANCIAL CORPORATION, INC.	* 3A1	Savi Financial Corporation, Inc., to become a bank holding company by acquiring 100 percent of the voting common stock of SaviBank, both of Burlington, Washington. In addition, Savi Financial Corporation, Inc. filed a FHC Declaration.	Newspaper:	12/04/2017
			Federal Register:	Not available

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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		

* Subject to the provisions of the Community Reinvestment Act