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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. 48*

*Week Ending December 2, 2017*

### Testimony and Statements

Economic Outlook -- statement by Chair Yellen before the Joint Economic Committee of the U.S. Congress on the current economic outlook and monetary policy.

- Published, November 29, 2017

### Bank Holding Companies

National Bank Holdings, Greenwood Village, Colorado -- to merge with Peoples, Inc., Lawrence, Kansas; and for NBH Bank, Greenwood Village, Colorado, to merge with Peoples Bank, Lawrence, and Peoples National Bank, Colorado Springs, Colorado, and thereby establish branches.

- Approved, November 27, 2017

### Regulations and Policies

Countercyclical Capital Buffer -- affirmation of the countercyclical capital buffer at the current level of 0 percent.

- Approved, November 30, 2017

Regulation A (Extensions of Credit by Federal Reserve Banks) -- publication for comment of a notice of proposed rulemaking to (1) revise the provisions regarding the establishment of the primary credit rate in a financial emergency and (2) delete references to the expired Term Asset-Backed Securities Loan Facility.

- Approved, November 30, 2017

### Reserve Bank Operations

Federal Reserve Bank of Richmond -- appointment of Thomas I. Barkin as president, effective January 1, 2018.

- Approved, December 1, 2017

Enforcement

Brand Group Holdings, Inc., Lawrenceville, Georgia; and The Brand Banking Company -- written agreement dated August 2, 2010, terminated November 27, 2017.  
- Announced, November 30, 2017

Peoples Bank, Lawrence, Kansas -- issuance of a consent cease-and-desist and restitution order for deceptive residential mortgage origination practices in violation of section 5 of the Federal Trade Commission Act.  
- Approved, November 27, 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**

## St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 3612 North Highway 7, Hot Springs Village.

- Approved, November 28, 2017

## Chicago

ChoiceOne Bank, Sparta, Michigan -- to establish a branch at 590 East Division, Rockford.

- Approved, December 1, 2017

## St. Louis

Community Financial Services Bank, Benton, Kentucky -- to establish a branch at 100 Dick Castleman Bypass, Mayfield.

- Approved, November 28, 2017

## Richmond

Essex Bank, Richmond, Virginia -- to establish a branch at 3638 Old Forest Road, Lynchburg.

- Approved, November 28, 2017

## Secretary

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 4011 Canal Street, New Orleans.

- Approved, November 28, 2017

**Bank Holding Companies**

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas, and The ANB Corporation -- to acquire by merger G-6 Corporation, Mesquite, and thereby indirectly acquire First State Bank.

- Approved, November 27, 2017

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Approved, November 28, 2017

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire by merger First Wagoner Corporation, Wagoner, and thereby indirectly acquire First Bank and Trust Company.

- Approved, November 27, 2017

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire by merger First Chandler Corp., Chandler, and thereby indirectly acquire First Bank of Chandler.

- Approved, November 27, 2017

Philadelphia

Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania -- to merge with Royal Bancshares of Pennsylvania, Inc., Narberth; and for Bryn Mawr Trust Co., Bryn Mawr, to merge with Royal Bank, Narberth.

- Approved, November 30, 2017

**Bank Holding Companies**

Atlanta

Commerce Union Bancshares, Inc., Brentwood, Tennessee -- to merge with Community First, Inc., Columbia, and thereby directly acquire Community First Bank & Trust; and for Commerce Union Bancshares' subsidiary bank, Reliant Bank, Brentwood, to merge with Community First Bank & Trust and thereby acquire branches.

- Approved, November 28, 2017

Minneapolis

Eagle Bancorp Montana, Inc., Helena, Montana -- to acquire TwinCo, Inc., Twin Bridges; and for Eagle Bancorp Montana's subsidiary bank, Opportunity Bank of Montana, Helena, to merge with Ruby Valley Bank, Twin Bridges, and thereby establish branches.

- Approved, November 28, 2017

Director, S&R

First Citizens BancShares, Inc., Raleigh, North Carolina -- temporary relief from certain commitments.

- Granted, November 29, 2017

Dallas

First Financial Bankshares, Inc., Abilene, Texas -- to acquire by merger Commercial Bancshares, Inc., Houston, and thereby indirectly acquire Commercial State Bank, El Campo.

- Approved, November 27, 2017

Minneapolis

First Holding Company of Cavalier, Inc., Cavalier, North Dakota -- to acquire First National Bank Mahnomen Twin Valley, Mahnomen, Minnesota.

- Approved, December 1, 2017

**Bank Holding Companies**

San Francisco

GBank Financial Holdings, Inc., Las Vegas, Nevada -- to become a bank holding company by acquiring Bank of George, Las Vegas.

- Approved, December 1, 2017

Dallas

Henderson Citizens Bancshares, Inc., Henderson, Texas -- to acquire Union State Bancshares, Inc., Florence, and thereby indirectly acquire Union State Bank.

- Approved, November 27, 2017

Atlanta

Lakeside Bancshares, Inc., Lake Charles, Louisiana -- to become a bank holding company by acquiring Lakeside Bank, Lake Charles.

- Approved, November 27, 2017

**Banks, State Member**

Director, S&R

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, December 1, 2017

**Change in Bank Control**

Kansas City

Bank Management, Inc., Wahoo, Nebraska -- change in bank control of Bank Management, Inc., and its subsidiary, First Bank of Nebraska, Wahoo.

- Permitted, December 1, 2017

**Change in Bank Control**

Philadelphia

Cornerstone Financial Corporation, Mount Laurel, New Jersey -- to retain control of Cornerstone Financial Corporation and its subsidiary, Cornerstone Bank, Mount Laurel.

- Permitted, November 29, 2017

Richmond

Delmarva Bancshares, Inc., Cambridge, Maryland -- change in bank control of Delmarva Bancshares, Inc., and its subsidiary, 1880 Bank, Cambridge.

- Permitted, November 29, 2017

Kansas City

Exchange Company, Kearney, Nebraska -- change in bank control of Exchange Company and its subsidiary, Exchange Bank, Gibbon.

- Permitted, December 1, 2017

Dallas

Goldthwaite Bancshares, Inc., Goldthwaite, Texas -- to retain control of Goldthwaite Bancshares, Inc., and its subsidiary, Mills County State Bank, Goldthwaite.

- Permitted, December 1, 2017

Minneapolis

Great River Holding Company, Baxter, Minnesota -- to retain control of Great River Holding Company and its subsidiary, Riverwood Bank, Baxter.

- Permitted, December 1, 2017



**Change in Bank Control**

Minneapolis

MPS Investment Company, Appleton, Minnesota -- change in bank control of MPS Investment Company and its subsidiary, Farmers & Merchants State Bank, Appleton.

- Permitted, November 27, 2017

Kansas City

Padgett Agency, Inc., Greenleaf, Kansas -- to retain control of Padgett Agency, Inc., and its subsidiary, The Citizens National Bank, Greenleaf.

- Permitted, December 1, 2017

**Extensions of Time**

Cleveland

The PNC Financial Services Group, Pittsburgh, Pennsylvania -- request for an extended transition period to conform an investment in a fund that would become an illiquid fund under the Volcker Rule.

- Granted, October 23, 2017

(A/C)

**Financial Holding Companies**

Chicago

Republic Bancorp Co., Oak Brook, Illinois -- election to become a financial holding company.

- Effective, December 1, 2017

**Membership**

New York

The Bridgehampton National Bank, Bridgehampton, New York -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, BNB Bank.

- Approved, November 30, 2017

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 2, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEACON BANCORP	4c8	Notification by Beacon Bancorp, Taunton, Massachusetts pursuant to Section 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended, and Section 225.23 of Regulation Y, for expedited action of the proposed transaction involving its direct wholly-owned subsidiary, Bristol County Savings Bank, Taunton, Massachusetts, to acquire 50 percent interest in a subsidiary, RFG-Bristol Wealth Advisors, LLC, Taunton, Massachusetts.	Newspaper:	Not applicable
			Federal Register:	Not applicable
EQUITABLE BANK	* Branch	Application by Equitable Bank, East Weymouth, Massachusetts, to establish a branch at 10 Patriot Parkway, South Weymouth, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	11/30/2017
			Federal Register:	Not applicable

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**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 December 2, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CLS GROUP HOLDINGS AG	4c8	CLS Group Holdings AG, Lucerne, Switzerland, to acquire 100 percent of the voting shares of CLS Services Ltd., London, United Kingdom, and thereby engage directly or indirectly in certain nonbanking activities, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available

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

**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		

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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 December 2, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

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

**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		

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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 December 2, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

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

**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
542528	CIVISTA BK, SANDUSKY, OHIO	05/15/2017	11/14/2017	S	Int Sm Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location	Quarter
NONE		

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**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending December 2, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAGLE FINANCIAL SERVICES, INC.	4c8	Eagle Financial Services, Inc., Berryville, Virginia, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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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
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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 2, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ABANCA CORPORACION BANCARIA S.A	FBSEA	Abanca Corporacion Bancaria, S.A., Betanzos, La Coruna, Spain, to establish an international bank branch in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
FRANKLIN SYNERGY BANK	* 18C	Franklin Synergy Bank, Franklin, Tennessee, to merge with Civic Bank & Trust, Nashville, Tennessee.	Newspaper:	12/23/2017
	* Branch		Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 December 2, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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:	Not available
			Federal Register:	11/07/2017

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

**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



**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 2, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas to establish a branch bank facility at 827 Southwest 31st Street, Oklahoma City, Oklahoma.	Newspaper:	12/08/2017
			Federal Register:	Not applicable
Grok Bancshares, Inc.	* 3A1	Grok Bancshares, Inc., St. Louis, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of Clifford Bancshares, Inc., Troy, Missouri, and thereby indirectly acquire CBC Bank, Bowling Green, Missouri.	Newspaper:	01/05/2018
			Federal Register:	Not available
MCGEHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN THE	* 3A3	The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas, to acquire additional direct ownership of up to 35 percent of Southeast Financial Bankstock Corp., McGehee, Arkansas, and thereby increase its indirect control of McGehee Bank, McGehee, Arkansas.	Newspaper:	12/22/2017
			Federal Register:	12/29/2017
MIDLAND STATES BANCORP, INC.	* 18C	Midland States Bancorp, Inc., Effingham, Illinois, to acquire 100 percent of the voting shares of Alpine Bancorporation, Inc., Belvidere, Illinois, and thereby indirectly acquire Alpine Bank & Trust Company, Rockford, Illinois. Also a companion filing by Midland States Bank, Effingham Illinois, to merge with Alpine Bank & Trust Company, Rockford, Illinois, and to retain the acquired facilities as branch offices.	Newspaper:	12/22/2017
	* 3A3		Federal Register:	12/28/2017
	* Branch			
RELIABLE COMMUNITY BANCSHARES, INC.	* 3A1	Reliable Community Bancshares, Inc., Perryville, Missouri, to acquire 100 percent of the voting shares of Martinsburg Bancorp, Inc., Martinsburg, Missouri, and thereby indirectly acquire Martinsburg Bank & Trust Company, Mexico, Missouri. Also, a companion filing for Martinsburg Acquisition Corp., Perryville, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of Martinsburg Bancorp, Inc., Martinsburg, Missouri, and thereby indirectly acquire Martinsburg Bank & Trust Company, Mexico, Missouri.	Newspaper:	12/30/2017
	* 3A3		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:	12/13/2017
	* Branch			

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
914648	BANKFIRST FINANCIAL SVC, MACON, MISSISSIPPI	08/07/2017	11/14/2017	S	Int Sm 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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 2, 2017**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HATTON BANCSHARES, INC. CIC		Charles W. Vorwerk, Moorhead, Minnesota, to retain control of Hatton Bancshares, Inc., and thereby indirectly retain control of Aspire Financial, both of Fargo, North Dakota.	Newspaper:	12/11/2017
			Federal Register:	12/21/2017

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

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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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 December 2, 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: Federal Register:	Not available 12/12/2017
BANK OF COMMERCE	* Branch	Bank of Commerce, Chelsea, Oklahoma, to establish a branch at 8272 S. Lewis Avenue, Tulsa, Oklahoma.	Newspaper: Federal Register:	12/04/2017 Not applicable
FIRST TEAM RESOURCES CORPORATION	CIC	Notice submitted by Peter Chase, Eastborough, Kansas, to retain shares, and thereby control First Team Resources Corporation, Derby, Kansas (the company). The company controls Verus Bank, Derby, Kansas. In addition, notice submitted by the following individuals to acquire and/or retain shares of the company and for approval as members of the Chase Family control group, which controls company: Cynthia Chase, Derby, Kansas% Kyler Chase, Minneapolis, Minnesota% Brayden Chase, Overland Park, Kansas% Jantzen Chase, Shawnee, Kansas% The Kevin Chase and Cindy Chase Living Trust dated December 31, 2016% The Alex J. Chase Irrevocable Trust dated December 13, 2016% The Addison S. Chase Irrevocable Trust dated December 31, 2016% The Kyler J. Chase Irrevocable Trust dated December 13, 2016% the Brayden J. Chase Irrevocable Trust dated December 13, 2016% and The Jantzen J. Chase Irrevocable Trust dated December 13, 2016.	Newspaper: Federal Register:	Not available 12/20/2017
MIDWEST BANCO CORPORATION	CIC	Notice submitted by Jeffrey Alan Svajgr, Omaha, Nebraska, to acquire control of Midwest Banco Corporation, parent of Waypoint Bank, both in Cozad, Nebraska.	Newspaper: Federal Register:	Not available 12/18/2017

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

**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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending December 2, 2017**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITY BANCSHARES, INC.	CIC	Retroactive notice by J. Edgerton Pierson, Jr. and the Jim Pierson Revocable Grantor Trust, both of Shreveport, Louisiana, to retain more than ten percent of the outstanding capital stock of City Bancshares, Inc., Natchitoches, Louisiana. Additionally, members of the immediate family of J. Edgerton Pierson, Jr., including Virginia T. Pierson, Mary Lou Pierson Brown, Phillip G. Brown, each of Natchitoches, Louisiana, and Patricia Pierson McAlpine, of Kingwood, Texas, request the approval of the Federal Reserve Board to join J. Edgerton Pierson, Jr. as a group acting in concert and collectively retain over ten percent of the outstanding capital stock of City Bancshares, Inc., Natchitoches, Louisiana and therefore, indirectly, City Bank & Trust Company, Natchitoches, Louisiana.	Newspaper:	12/06/2017
			Federal Register:	12/13/2017
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:	11/27/2017
			Federal Register:	12/13/2017
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 3388 Old Spanish Trail, Houston, Texas 77021.	Newspaper:	Not available
			Federal Register:	Not applicable

**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
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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 2, 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
CHARLES SCHWAB CORPORATION, THE	* SLHC Acquisition	Charles Schwab Corporation, Reno, Nevada, to establish a de novo depository institution, Charles Schwab Trust Bank, Henderson, Nevada, a state-chartered savings bank.	Newspaper:	Not available
			Federal Register:	Not available
SILVERGATE BANK	* Branch	Silvergate Bank, La Jolla, California, proposes to open a new branch at 277 Rancheros Drive, Suite 300, San Marcos, California.	Newspaper:	Not available
			Federal Register:	Not applicable
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a \$30.0 million investment in R4 Housing Partners IX LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**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
3485420	CORNERSTONE CMNTY BK, RED BLUFF, CALIFORNIA	07/10/2017	11/16/2017	O	Small Bank

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

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act