
Federal Reserve Release



H.2

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

No. 49

Week Ending December 9, 2017

Bank Holding Companies

CenterState Bank Corporation, Winter Haven, Florida -- to merge with HCBF Holding Company, Inc., Fort Pierce, and thereby indirectly acquire Harbor Community Bank.

- Approved, December 5, 2017

Forms

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

- Approved, December 6, 2017

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

- Approved, December 7, 2017

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing information collection (FR Y-14A/Q/M).

- Approved, December 8, 2017

Regulations and Policies

Payment System Risk Policy -- publication for comment of changes to procedures governing the provision of intraday credit to U.S. branches and agencies of foreign banking organizations.

- Approved, December 5, 2017

Regulations and Policies

Stress Test Proposals -- publication for comment of (1) enhanced disclosure of the models used in the Federal Reserve's supervisory stress testing; (2) a policy statement on the Board's approach to supervisory stress testing conducted pursuant to the Dodd-Frank Act and the Board's Regulation YY and capital-plan rule; and (3) amendments to the Board's policy statement on the scenario-design framework for stress testing.

- Approved, November 30, 2017

(A/C)

Treasury Repo Rates -- publication of final plans for the production of three new interest rates by the Federal Reserve Bank of New York, based on data for overnight repurchase agreement transactions on Treasury securities.

- Approved, December 6, 2017

Reserve Bank Operations

Community Development Function -- revised guidance to reflect the Board's expectations in light of the function's current objectives and operations.

- Approved, November 30, 2017

(A/C)

Reserve Banks' Code of Conduct and the Voluntary Guide to Conduct for Senior Officials -- amendments to promote consistency in policies applicable to FOMC participants and staff with access to FOMC information to better align provisions of the securities trading blackout period with the blackout period established by the FOMC's external communications policies.

- Approved, November 30, 2017

(A/C)

Enforcement

Cecil Bank, Elkton, Maryland -- termination of the prompt-corrective-action directive issued on August 7, 2015.

- Approved, December 8, 2017

Enforcement

Citizens Commerce Bancshares, Inc., Versailles, Kentucky -- written agreement dated May 28, 2010, terminated December 1, 2017.

- Announced, December 5, 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

Kansas City

Five Points Bank, Grand Island, Nebraska -- to establish a branch at 8500 South 30th Street, Lincoln.

- Approved, December 7, 2017

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 2275 Marietta Boulevard NW, Atlanta, and 13620 Capital Boulevard, Wake Forest, North Carolina.

- Approved, December 7, 2017

Bank Holding Companies

Boston

1831 Bancorp MHC, Dedham, Massachusetts, and 1831 Bancorp, Inc. -- to become a mutual holding company and a stock bank holding company, respectively, by acquiring Dedham Institution for Savings, Dedham.

- Approved, December 4, 2017

Chicago

Bank Street Capital Corporation, Waukesha, Wisconsin -- to become a bank holding company by acquiring Waukesha State Bank, Waukesha, and election to become a financial holding company.

- Approved, December 4, 2017

Bank Holding Companies

General Counsel

Barclays US LLC, Wilmington Delaware, and Barclays Bank Delaware -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, December 5, 2017

General Counsel

BCB Community Bancorp, Bayonne, New Jersey -- waiver of application to acquire IA Bancorp, Inc., Edison, and Indus American Bank, in connection with Indus American Bank's merger with and into BCB Community Bank, Bayonne.

- Granted, December 5, 2017

Minneapolis

Dakota Financial, Inc., Marietta, Minnesota -- to acquire shares of Milan Agency, Inc., Milan, and thereby indirectly acquire Prairie Sun Bank.

- Approved, December 6, 2017

General Counsel

Glacier Bancorp, Inc., Kalispell, Montana -- waiver of application to acquire Inter-Mountain Bancorp, Inc., Bozeman, and First Security Bank, in connection with First Security Bank's merger with and into Glacier Bank, Kalispell.

- Granted, December 4, 2017

General Counsel

Hometown Community Bancorp, Inc., Morton, Illinois, and Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust -- waiver of application to acquire Speer Bancshares Inc., Speer, and State Bank of Speer, in connection with State Bank of Speer's merger with and into Morton Community Bank, Morton.

- Granted, December 4, 2017

Bank Holding Companies

General Counsel

Meridian Bancorp, Inc., Peabody, Massachusetts -- waiver of application to acquire Meetinghouse Bancorp, Inc., Dorchester, and Meetinghouse Bank, in connection with Meetinghouse Bank's merger with and into East Boston Savings Bank, Boston.

- Granted, December 7, 2017

General Counsel

MutualFirst Financial, Inc., Muncie, Indiana -- waiver of application to acquire Universal Bancorp, Bloomfield, and BloomBank, in connection with BloomBank's merger with and into MutualBank, Muncie.

- Granted, December 6, 2017

Chicago

Rigler Investment Company, New Hampton, Iowa -- to acquire Green Circle Investments, Inc., Clive, and thereby indirectly acquire Peoples Trust and Savings Bank.

- Approved, December 4, 2017

Bank Mergers

St. Louis

Simmons Bank Pine Bluff, Arkansas -- to merge with Heartland Bank, Little Rock, and retain the acquired facilities as branches.

- Approved, December 5, 2017

Change in Bank Control

Atlanta

Citizens Corporation, Eastman, Georgia -- to retain control of Citizens Corporation and its subsidiary, Citizens Bank & Trust Company, Eastman.

- Permitted, December 5, 2017

Chicago

Farmers State Bancshares, Inc., Mason City, Iowa -- to retain control of Farmers State Bancshares, Inc., and its subsidiary, Farmers State Bank, Northwood.

- Permitted, December 4, 2017

Kansas City

Golden Plains Bankshares, Inc., Phillipsburg, Kansas -- change in bank control of Golden Plains Bankshares, Inc., and its subsidiary, First National Bank and Trust, Phillipsburg.

- Permitted, December 7, 2017

Savings and Loan Holding Companies

Richmond

BV Financial, Sparrows Point, Maryland -- to conduct a minority stock issuance to BV Financial, Inc. 2017 Stock Option Plan.

- Approved, December 5, 2017

Savings and Loan Holding Companies

Atlanta

Southeastern Bancorp, Inc. (Southeastern), Dickson, Tennessee -- (1) to become a bank holding company by merging with Cumberland Bancorp Inc., Clarksville, and thereby acquiring Cumberland Bank & Trust; (2) to retain ownership of First Federal Bank, Dickson, for the time that Southeastern is a bank holding company and thereby engage in operating a savings association; and (3) to convert back to a savings and loan holding company after the merger of Cumberland Bank & Trust with and into First Federal Bank.

- Approved, December 8, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
1831 BANCORP MHC	4c8	Notice by 1831 Bancorp, MHC, Dedham, Massachusetts (MHC), and 1831 Bancorp, Inc., Dedham, Massachusetts (SHC), pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, to acquire an indirect 20% ownership interest in Plimoth Trust Company LLC, Plymouth, Massachusetts in connection with the proposed reorganization of the Dedham Institution for Savings, Dedham, Massachusetts into a two-tier mutual holding company structure.	Newspaper:	Not applicable
			Federal Register:	12/12/2017
EASTHAMPTON SAVINGS BANK	* Branch	Application by Easthampton Savings Bank, Easthampton, Massachusetts, to establish a branch at 170 Sargeant Street, Holyoke, Massachusetts pursuant to Section 208.6 of Regulation H.	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
275479	COMMONWEALTH COOP BK, HYDE PARK, MASSACHUSETTS	09/06/2017	10/24/2017	S	Small Bank
939070	EASTERN SVGS BK, NORWICH, CONNECTICUT	08/14/2017	12/07/2017	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLS GROUP HOLDINGS AG	4c8	CLS Group Holdings AG, Lucerne, Switzerland, to indirectly engage de novo in data processing activities, pursuant to section 225.28(b)(14) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	12/27/2017
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York provides prior notice for J.P Morgan International Finance Limited, Newark, Delaware, to make an investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ORANGE BANK & TRUST COMPANY	* Branch	Orange Bank & Trust Company, Middletown, New York, to establish a branch office to be located at 2141 Crompond Road, Cortlandt Manor, New York.	Newspaper:	12/16/2017
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA FINANCIAL, INC.	MHC Minority Stock Issuance	Columbia Financial, Inc., Fair Lawn, NY, to conduct a minority stock issuance, pursuant to Section 10 of the Home Owners Loan Act and Section 239.24 of Regulation MM. In addition, Columbia Financial, Inc., Fair Lawn, NY, requests a waiver of Section 239.59(p)(2) to "fill orders for its common stock up to a maximum of two percent of the [minority stock offering] stock".	Newspaper:	Not applicable
			Federal Register:	Not applicable
WAWEL FINANCIAL SERVICES, MHC	MHC Other	Wawel Financial MHC, Garfield, NY, requests approval of a plan of dissolution pursuant to 12 CFR 239.16 and disposition of shares pursuant to 12 CFR 239.7(b), in connection with the proposed merger of its wholly owned subsidiary, Wawel Bank, Garfield, NY, with and into Spencer Savings Bank, Englewood Park, NJ.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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.

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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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

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
LIFESTORE BANK	Member	LifeStore Bank, West Jefferson, North Carolina, to become a member of the Federal Reserve Bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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.

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 9, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK OF THE OZARKS	* Branch	Central Bank of the Ozarks, Springfield, Missouri, to establish a branch facility to be located at 3700 West Sunshine, Springfield, Missouri.	Newspaper:	12/20/2017
			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:	01/04/2018
MRV FINANCIAL CORP	* 3A3	MRV Financial Corp., Sainte Genevieve, Missouri, to acquire at least 21.29 percent of the voting shares of Grok Bancshares, Inc., St. Louis, Missouri, and thereby indirectly acquire CBC Bank, Bowling Green, Missouri.	Newspaper:	01/12/2018
			Federal Register:	01/08/2018
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.	Newspaper:	12/30/2017
	* 3A3	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.	Federal Register:	01/04/2018

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
173342	PIGGOTT ST BK, PIGGOTT, ARKANSAS	08/28/2017	12/04/2017	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to acquire additional stock and increase its ownership interest up to 24.19% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper:	Not available
			Federal Register:	01/08/2018

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
456157	PEOPLES BK MW, HAYWARD, WISCONSIN	05/22/2017	11/23/2017	S	Int Sm Bank
450959	SECURITY FNCL BK, DURAND, WISCONSIN	07/10/2017	11/27/2017	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 9, 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 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
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 405 East Cheyenne Mountain Boulevard, Colorado Springs, Colorado.	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 12/13/2017
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

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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288853	FIRSTBANK, LAKEWOOD, COLORADO	03/21/2016	11/30/2017	S	Large 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 December 9, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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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NONE					

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 December 9, 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	The Charles Schwab Corporation, San Francisco, California, to acquire a de novo depository institution, Charles Schwab Trust Bank, Henderson, Nevada, a state-chartered savings bank.	Newspaper:	Not available
			Federal Register:	01/08/2018
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers and Merchants Bank of Long Beach, Long Beach, California, proposes to open a new branch at 33 East Carrillo Street, Santa Barbara, California.	Newspaper:	Not available
			Federal Register:	Not applicable
FNBEly Bancorporation	* 3A1	FNBEly Bancorporation to become a bank holding company by acquiring 100 percent of the outstanding common stock of The First National Bank of Ely, both of Ely, Nevada.	Newspaper:	Not available
			Federal Register:	01/05/2018
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

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act