
Federal Reserve Release



H.2

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

No. 50

Week Ending December 16, 2017

Bank Holding Companies

Commercial Bancgroup, Inc., Harrogate, Tennessee; Robertson Holding Company, L.P. (Robertson); and Unified Shares, LLC (Unified) -- (1) for Commercial Bancgroup, Inc., to merge with Citizens Bancorp, Inc., New Tazewell, and thereby acquire Citizens Bank; (2) for Commercial Bank, Harrogate, to merge with Citizens Bank and thereby establish branches; and (3) election by Robertson and Unified to become financial holding companies.

- Approved, December 15, 2017

NATCOM Bancshares, Inc., Superior, Wisconsin -- to acquire shares of Republic Bancshares, Inc., Duluth, Minnesota, and thereby indirectly acquire Republic Bank, Inc.

- Approved, December 15, 2017

Board Operations

Board Budgets -- operating and capital budgets for 2018.

- Approved, December 6, 2017

(A/C)

Forms

Forms -- final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Proprietary Trading and Certain Interests in and Relationships with Covered Funds (Regulation VV).

- Approved, December 15, 2017

Forms -- to discontinue the Liquidity Monitoring Report (FR 2052b).

- Approved, December 15, 2017

Monetary Policy Implementation

Federal Open Market Committee -- increase in the target range for the federal funds rate to 1-1/4 percent to 1-1/2 percent, effective December 14, 2016.

- Announced, December 13, 2017

Interest on Reserves; Discount and Advance Rates -- increase in the (1) interest rate paid on required and excess reserve balances from 1-1/4 percent to 1-1/2 percent and (2) primary credit rate from 1-3/4 percent to 2 percent, both effective December 14, 2017.

- Approved, December 13, 2017

Personnel

Division of Consumer and Community Affairs -- appointment of Minh-Duc (Ducie) T. Le as assistant director and creation of two additional officer positions.

- Approved, December 13, 2017

Regulations and Policies

Regulations C (Home Mortgage Disclosure) and M (Consumer Leasing) -- final rule to repeal Regulation C, which has been superseded by final rules issued by the Consumer Financial Protection Bureau, and publication for comment of amendments to Regulation M to reflect changes in the coverage of the Board's rule under the Dodd-Frank Act.

- Approved, December 13, 2017

Enforcement

Orders of Prohibition -- issuance of consent orders of prohibition against (1) Lowell W. McCoy, a former director and institution-affiliated party of NBRFS Financial, Rising Sun, Maryland; (2) Angela Asbell, a former employee and institution-affiliated party of First State Bank in Commerce, Commerce, Oklahoma; and (2) Jacob Harrison, a former employee and institution-affiliated party of Regions Bank, Birmingham, Alabama.

- Announced, December 15, 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 827 Southwest 31st Street, Oklahoma City, Oklahoma.

- Approved, December 13, 2017

Kansas City

Bank of Commerce, Chelsea, Oklahoma -- to establish a branch at 8272 S. Lewis Avenue, Tulsa.

- Approved, December 15, 2017

Boston

Equitable Bank, East Weymouth, Massachusetts -- to establish a branch at 10 Patriot Parkway, South Weymouth.

- Approved, December 13, 2017

Atlanta

First Florida Bank, Destin, Florida -- to establish a branch at 701 Harrison Avenue, Panama City.

- Approved, December 15, 2017

San Francisco

Silvergate Bank, La Jolla, California -- to establish a branch at 277 Rancheros Drive, San Marcos.

- Approved, December 14, 2017

Bank Holding Companies

Richmond

Eagle Financial Services, Inc., Berryville, Virginia -- to engage in lending activities.
- Approved, December 11, 2017

San Francisco

Savi Financial Corporation, Inc., Burlington, Washington -- to become a bank holding company by acquiring SaviBank, Burlington, and election to become a financial holding company.
- Approved, December 15, 2017

Cleveland

Somerville Bancorp, Somerville, Ohio -- to become a bank holding company in connection with the merger of Somerville National Bank, Somerville, with and into Somerville Interim Bank, Somerville (to be renamed Somerville Bank).
- Approved, December 14, 2017

General Counsel

SSB Holdings, Inc., Miami, Oklahoma -- waiver of application to acquire First Picher Bancshares, Inc., Commerce, and First State Bank, in connection with First State Bank's merger with and into Security Bank and Trust Company, Miami.
- Approved, December 12, 2017

Change in Bank Control

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- to retain control of Arbor Bancorp, Inc., and its subsidiary, Bank of Ann Arbor, Ann Arbor.
- Permitted, December 15, 2017

Change in Bank Control

Dallas

Community Bank Holdings of Texas, Inc., Corsicana, Texas -- to retain control of Community Bank Holdings of Texas, Inc. and its subsidiary, Community National Bank & Trust of Texas, Corsicana.

- Permitted, December 14, 2017

Dallas

Riverbend Financial Corporation, Fort Worth, Texas -- change in bank control of Riverbend Financial Corporation and its subsidiary, Riverbend Bank, Fort Worth.

- Permitted, December 14, 2017

Chicago

TNB Bancorp, Inc., Tuscola, Illinois -- change in bank control of TNB Bancorp, Inc., and its subsidiary, TNB Bank, Tuscola.

- Permitted, December 15, 2017

Extensions of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to March 9, 2018, to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its subsidiaries: Community Bank of Mississippi, Forest; Community Bank of Ellisville, Ellisville; Community Bank of North Mississippi, Amory; Community Bancshares Coast, Inc., Brandon; and Community Bank Coast, Biloxi.

- Granted, December 11, 2017

Membership

Chicago

The Baraboo National Bank, Baraboo, Wisconsin -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, December 12, 2017

Chicago

Thumb National Bank and Trust Company, Pigeon, Michigan -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank.

- Approved, December 14, 2017

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 16, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/20/2017
			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		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending December 16, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

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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 16, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 16, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
OSB BANCORP, INC.	CIC	Interagency Notice of Change in Bank Control filed by the Bruey Family Control Group, consisting of Paul and Marjorie Bruey, Yorkshire, OH; Barbara and Roger Kremer, Celina, OH; Beatrice and Delbert Balster, Tipp City, OH; Beverly and Dennis Balster, Vandalia, OH; Bridget and John Anthony, Cincinnati, OH; Elizabeth and Robert Poepelman, Osgood, OH; and Eric Eyink, Maria Stein, OH to retain 10% or more of the outstanding voting shares of OSB Bancorp Inc., Osgood, OH, thereby indirectly controlling Osgood State Bank, Osgood, OH.	Newspaper:	01/08/2018
			Federal Register:	01/05/2018

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 December 16, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 December 16, 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
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make two public welfare investments.	Newspaper:	Not applicable
			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 December 16, 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
WESTBURY BANCORP, INC.	3A1	Westbury Bancorp, Inc., West Bend, Wisconsin, to become a Bank Holding Company following the conversion of its subsidiary bank, Westbury Bank, West Bend, Wisconsin, from a federal savings bank to a Wisconsin state chartered bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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636043	FIFTH THIRD BK IN, INDIANAPOLIS, INDIANA	04/14/2003	09/14/2004	S	Large 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 December 16, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
IUKA BANCSHARES INC	CIC	Notice by David Armbrust, Salem, Illinois, to gain control of Iuka Bancshares, Inc., Salem, Illinois.	Newspaper:	12/28/2017
			Federal Register:	01/08/2018
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:	12/28/2017
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 16, 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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NONE					

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 16, 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
ANDOVER FINANCIAL CORPORATION	CIC	Allison M. Grace, Wichita, Kansas, and the Allison M. Grace Trust Agreement dated April 7, 2005, to acquire voting shares of Andover Financial Corporation, Andover, Kansas, and thereby indirectly acquire Andover State Bank, Andover, Kansas.	Newspaper: Federal Register:	Not available 01/05/2018
CITIZENS STATE BANK	* Branch	Citizens State Bank, Wisner, Nebraska, to establish a branch at 754 Gold Coast Drive, Suite 101, Papillion, Nebraska.	Newspaper: Federal Register:	01/02/2018 Not applicable
FIRST ALTUS BANCORP, INC.	CIC	Kathy Fowler, Memphis, Texas, to retain voting shares of First Altus Bancorp, Inc., and thereby control of Frazer Bank, both of Altus, Oklahoma.	Newspaper: Federal Register:	Not available 01/05/2018
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:	12/20/2017 12/20/2017
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 405 East Cheyenne Mountain Boulevard, Colorado Springs, Colorado.	Newspaper: Federal Register:	12/20/2017 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 16, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SOLOMON BANCSHARES, INC.	CIC	David Riordan, Abilene, Kansas, Robert Riordan, Solomon, Kansas, Dennis Riordan, Salina, Kansas, Michael Riordan, St. Charles, Missouri, and Kirk Berneking, Salina, Kansas, to retain 25 percent or more of the shares, and thereby control of, Solomon Bancshares, Inc., Solomon, Kansas. Solomon Bancshares, Inc. controls Solomon State Bank, Solomon, Kansas.	Newspaper: Federal Register:	Not available 01/08/2018

District: 10
Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 16, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCAFFILIATED, INC.	* 3A1	Application by BancAffiliated, Inc., Arlington, Texas, to become a bank holding company through the acquisition of 100 percent of Affiliated Bank, Bedford, Texas (the resulting institution from the conversion of Affiliated Bank to a commercial bank charter).	Newspaper:	Not available
			Federal Register:	01/16/2018
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch to be located at 201 Northeast 28th Street, Fort Worth, Texas 76164.	Newspaper:	Not available
			Federal Register:	Not applicable
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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District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 16, 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:	12/21/2018
			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:	12/31/2017
			Federal Register:	01/05/2018
OAK VALLEY COMMUNITY BANK	* Branch	Oak Valley Community Bank, Oakdale, California, to open a new branch at 241 W. Main Street, Turlock, California.	Newspaper:	Not available
			Federal Register:	Not applicable
SILVERGATE BANK	* Branch	Silvergate Bank, La Jolla, California, proposes to open a new branch at 277 Rancheros Drive, Suite 300, San Marcos, California.	Newspaper:	12/01/2017
			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