
Federal Reserve Release



H.2

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

No. 52

Week Ending December 30, 2017

Forms

Forms -- initial Board review to extend with revision the Consolidated Financial Statements for Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP), Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP), Financial Statements for Employee Stock Ownership Plan Holding Companies (FR Y-9ES), and Supplement to the Consolidated Financial Statements for Bank Holding Companies (FR Y-9CS).

- Proposed, December 26, 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

Central Bank of the Ozarks, Springfield, Missouri -- to establish a branch at 3700 West Sunshine Street, Springfield.

- Approved, December 26, 2017

Boston

Easthampton Savings Bank, Easthampton, Massachusetts -- to establish a branch at 170 Sargeant Street, Holyoke.

- Approved, December 28, 2017

Philadelphia

First Northern Bank and Trust Company, Palmerton, Pennsylvania -- to establish a branch at 114 West Harford Street, Milford, and exceed its investment in bank premises.

- Withdrawn, December 19, 2017

(A/C)

Dallas

PlainsCapital Bank, Dallas, Texas -- to establish a branch at 3388 Old Spanish Trail, Houston.

- Approved, December 28, 2017

Bank Holding Companies

Atlanta

MBT Bancshares, Inc., Metairie, Louisiana -- to become a bank holding company by acquiring Metairie Bank & Trust Company, Metairie.

- Approved, December 29, 2017

Bank Mergers

Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- to merge with Civic Bank & Trust, Nashville, and establish a branch.

- Approved, December 28, 2017

Change in Bank Control

San Francisco

All West Bancorp, Sandy, Utah -- change in bank control of All West Bancorp and its subsidiary, FinWise Bank, Sandy.

- Permitted, December 26, 2017

Atlanta

Capital City Bank Group, Inc., Tallahassee, Florida -- change in bank control of Capital City Bank Group, Inc., and its subsidiary, Capital City Bank, Tallahassee.

- Withdrawn, December 27, 2017

Chicago

DeWitt Bancorp, Inc., De Witt, Iowa -- change in bank control of DeWitt Bancorp, Inc. and its subsidiary, DeWitt Bank & Trust Co., DeWitt.

- Permitted, December 29, 2017

Financial Holding Companies

Kansas City

Arkansas Valley Bancshares, Inc., Broken Arrow, Oklahoma -- election to become a financial holding company.

- Effective, December 29, 2017

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 30, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
546003	BANKNEWPORT, NEWPORT, RHODE ISLAND	10/30/2017	12/15/2017	S	Large Bank
772008	SOUTH SHORE BK, SOUTH WEYMOUTH, MASSACHUSETTS	11/07/2017	12/26/2017	S	Large Bank

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 30, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
Joint Stock Commercial Bank for Foreign Trade of Vietnam	FBSEA	Joint Stock Commercial Bank for Foreign Trade of Vietnam, Hanoi, Vietnam, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper:	01/22/2018
			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 30, 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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765019	BRYN MAWR TC, BRYN MAWR, PENNSYLVANIA	02/22/2016	12/21/2017	S	Large Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending December 30, 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

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1445943	WHITAKER BK, LEXINGTON, KENTUCKY	09/11/2017	12/19/2017	S	Large Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 30, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, Southern Pines, North Carolina, requests approval to establish a branch at 109 Penny Road, High Point, North Carolina.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST BANK AND TRUST COMPANY, THE	* Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch office at 2695 Prices Fork Road, Blacksburg, Virginia.	Newspaper:	01/01/2018
			Federal Register:	Not applicable
OLD POINT FINANCIAL CORPORATION	* 3A3	Old Point Financial Corporation, Hampton, Virginia, to acquire 100% of the voting securities of Citizens National Bank, Windsor, Virginia.	Newspaper:	Not available
			Federal Register:	12/26/2017
PB FINANCIAL CORPORATION	3A1	PB Financial Corporation, Rocky Mount, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Providence Bank, Rocky Mount, North Carolina.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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212577	HOMETRUST BK, ASHEVILLE, NORTH CAROLINA	11/30/2016	12/14/2017	S	Large Bank

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 30, 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:	12/18/2017
			Federal Register:	Not applicable
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with Atlantic Coast Financial Corporation, and thereby directly acquire Atlantic Coast Bank, both of Jacksonville, Florida.	Newspaper:	01/26/2018
			Federal Register:	01/29/2018
FCB FINANCIAL HOLDINGS, INC.	* 3A3	FCB Financial Holdings, Inc., Weston, Florida, to acquire 100 percent of the outstanding shares of Floridian Community Holdings, Davie, Florida; FCB Financial Holdings, Inc., Weston, Florida, to merge with Floridian Community Holdings, and thereby acquire its subsidiary, Floridian Community Bank, both of Davie, Florida.; And FCB Financial Holdings, Inc., Weston, Florida, to establish Floridian Custody Services, Inc., Davie, Florida, and thereby engage in certain institutional broker-dealer activities, pursuant to sections 4(k) and 4(j) of the Bank Holding Company Act.	Newspaper:	01/24/2018
	* 3A5		Federal Register:	01/29/2018
	4c8			

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 30, 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
FARMINGTON BANCORP, INC.	* 3A3	Farmington Bancorp, Inc., Farmington, Illinois to acquire 100 percent of the outstanding shares of Laura State Bank, Williamsfield, Illinois.	Newspaper:	Not available
			Federal Register:	01/29/2018
INDEPENDENT BANK CORPORATION	* 3A5	Independent Bank Corporation, Grand Rapids, Michigan to merge with TCSB Bancorp, Inc. and thereby indirectly acquire Traverse City State Bank, both of Traverse City, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
NATIONAL BANCSHARES WAUPUN, INC.	CIC	Notice by Michael D. Werner, Key West, Florida, as trustee of the Michael D. Werner Revocable Trust together with Judson Werner, Waupun, Wisconsin, as a group acting in concert, to retain control of more than 10 percent of the voting shares of National Bancshares, Inc., Waupun, Wisconsin and thereby indirectly control NBW Bank, Waupun, Wisconsin.	Newspaper:	Not available
			Federal Register:	01/19/2018

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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596848	AMERICAN T&SB, DUBUQUE, IOWA	09/12/2016	12/16/2017	S	Int Sm Bank
546544	CENTRAL BK, STORM LAKE, IOWA	10/03/2016	12/16/2017	S	Int Sm Bank
1007846	FIRST MW BK, ITASCA, ILLINOIS	05/01/2017	12/26/2017	O	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 30, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
GUARANTY FEDERAL BANCSHARES, INC.	* 3A3	Guaranty Federal Bancshares, Inc., Springfield, Missouri, to acquire 100 percent of the voting shares of Hometown Bancshares, Inc., Carthage, Missouri, and thereby indirectly acquire Hometown Bank, N.A., Carthage, Missouri.	Newspaper:	01/28/2018
			Federal Register:	01/29/2018

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
324649	BEAR ST BK, LITTLE ROCK, ARKANSAS	06/12/2017	12/19/2017	S	Int Sm Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 30, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD BANCO, LTD.	CIC	Change in control notice by Alexandra Bosshard, Washington, DC, to retain and acquire shares of Bosshard Banco, Ltd., La Crosse, WI, as a member of the Bosshard family shareholder group, and thereby indirectly control shares of First National Bank of Bangor, Bangor, WI, and Intercity State Bank, Schofield, WI.	Newspaper:	Not available
			Federal Register:	01/19/2018

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 30, 2017**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/20/2017 01/05/2018
CALDWELL COUNTY BANCSHARES, INC.	* 3A3	Caldwell County Bancshares, Inc., Hamilton, Missouri, to acquire 100 percent of the voting shares of Horizon State Bank, Cameron, Missouri.	Newspaper: Federal Register:	Not available 01/26/2018
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 STATE HOLDING CO.	* 3A5	First State Holding Co., Lincoln, Nebraska, to acquire 100 percent of the voting shares of Wallco, Inc., Nehawka, Nebraska, and thereby indirectly acquire The Nehawka Bank, Nehawka, Nebraska.	Newspaper: Federal Register:	01/21/2017 01/26/2018
RAMONA BANKSHARES, INC.	CIC	The Robert J. Arnold Family Living Trust, and Robert J. Arnold and Margie E. Arnold as co-trustees, all of McPherson, Kansas, and Larry G. Arnold, Castle Rock, Colorado, to retain control of Ramona Bankshares, Inc. and thereby indirect control of Hillsboro State Bank, both of Hillsboro, Kansas.	Newspaper: Federal Register:	Not available Not available

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		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 30, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
2013 MONTE HULSE FAMILY IRREVOCABLE TRUST I, THE	* 3A3	Application by The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas, to acquire up to 30 percent of FCT Bancshares, Inc., Waco, Texas, and thereby indirectly, First National Bank of Central Texas, Waco, Texas.	Newspaper: Federal Register:	Not available 01/29/2018
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: Federal Register:	Not available 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: Federal Register:	Not available Not applicable
GRAHAM SAVINGS FINANCIAL CORP	CIC	Retroactive notice of change in control by Roy Thomas Pitcock, Jr., Graham, Texas; Medora Jacqueline Pitcock Eubank, Fort Worth, Texas; the Melissa Pitcock Trust, Graham, Texas; and Angela Allison Pitcock Adams, Aledo, Texas (together known as the Pitcock Family Group, a group acting in concert), to acquire and retain ten percent or more of the outstanding shares and thereby control of Graham Savings Financial Corp., which controls Graham Savings and Loan SSB, both of Graham, Texas.	Newspaper: Federal Register:	01/02/2018 01/17/2018

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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498456	FIRST ST BK, ABILENE, TEXAS	08/14/2017	12/22/2017	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 30, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE					

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NONE		

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