
Federal Reserve Release



H.2

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

No. 1

Week Ending January 6, 2018

Board Operations

Office of Inspector General -- 2018 operating and capital budgets.

- Approved, December 15, 2017

(A/C)

Regulations and Policies

Rules of Practice for Hearings -- final rule to adjust the Board's maximum civil money penalties for 2018 to account for inflation.

- Approved, December 26, 2017

(A/C)

Supervisory Guidance for Large Financial Institutions -- publication for comment of proposed guidance describing core principles of effective senior management, the management of business lines, and independent risk management and controls for large financial institutions.

- Approved, January 1, 2018

Enforcement

AmBank Holdings, Inc., Davenport, Iowa -- written agreement dated February 2, 2012, terminated December 27, 2017.

- Announced, January 4, 2018

J.P. Morgan Securities (Asia Pacific) Limited, Hong Kong, China -- determination denying the request by Timothy Fletcher, a former institution-affiliated party, for immediate review of two interlocutory orders issued by the administrative law judge in connection with an enforcement matter.

- Approved, December 26, 2017

(A/C)

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to establish a branch at 33 East Carrillo Street, Santa Barbara.

- Approved, January 3, 2018

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 405 East Cheyenne Mountain Boulevard, Colorado Springs.

- Approved, January 5, 2018

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 201 Northeast 28th Street, Fort Worth.

- Approved, January 5, 2018

St. Louis

Old Missouri Bank, Springfield, Missouri -- to establish a branch at 318 West Mt. Vernon Boulevard, Mt. Vernon.

- Approved, January 3, 2018

Bank Holding Companies

General Counsel

AIM Bancshares, Inc., Levelland, Texas -- waiver of application to acquire Platinum Bancshares of Texas, Inc., Lubbock, and Platinum Bank, in connection with Platinum Bank's merger with and into AimBank, Littlefield.

- Granted, January 5, 2018

Bank Holding Companies

General Counsel

BancorpSouth Bank, Tupelo, Mississippi -- waiver of application to acquire Ouachita Bancshares Corp., Monroe, Louisiana, and Ouachita Independent Bank, in connection with Ouachita Independent Bank's merger with and into BancorpSouth Bank.

- Granted, January 3, 2018

General Counsel

BancorpSouth Bank, Tupelo, Mississippi -- waiver of application to acquire Central Community Corporation, Temple, Texas, and First State Bank Central Texas (FS Bank), Austin, in connection with FS Bank's merger with and into BancorpSouth Bank.

- Granted, January 3, 2018

St. Louis

The McGhee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Approved, January 4, 2018

St. Louis

Midland States Bancorp, Inc., Effingham, Illinois -- to acquire Alpine Bancorporation, Inc., Belvidere, and thereby indirectly acquire Alpine Bank & Trust Company, Rockford; and for Midland States Bank, Effingham, to merge with Alpine Bank & Trust Company and retain the acquired facilities as branches.

- Approved, January 5, 2018

Bank Mergers

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with Southwest Bank, Fort Worth, Texas, and to retain the acquired facilities as branches.

- Approved, January 2, 2018

Banks, Foreign

Director, S&R

Deutsche Pfandbriefbank AG, Unterschleissheim, Germany -- to establish a representative office in New York, New York.

- Approved, January 3, 2018

Extensions of Time

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota -- extension to April 10, 2018, to acquire shares of Security State Bank Holding Company, Fargo, and thereby indirectly gain control of Bank Forward, Hannaford.

- Granted, January 4, 2018

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- extension to March 28, 2018, to acquire additional shares of Central Bank, Little Rock.

- Granted, January 4, 2018

St. Louis

Miles Bancshares, Inc., Advance, Missouri -- extension to April 4, 2018, to acquire shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust.

- Granted, January 4, 2018

Extensions of Time

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain assets.

- Granted, January 2, 2018

Philadelphia

OceanFirst Financial Corp., Toms River, New Jersey -- extension to February 28, 2018, to become a bank holding company by acquiring OceanFirst National Bank, Toms River (national bank successor by conversion of OceanFirst Bank, a federal savings bank); and to acquire Sun Bancorp, Inc., Mount Laurel, and immediately thereafter merge Sun National Bank into OceanFirst National Bank.

- Granted, January 5, 2018

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending January 6, 2018

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending January 6, 2018

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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District: 3
Federal Reserve Bank of Philadelphia
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NONE

District: 3
Federal Reserve Bank of Philadelphia

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District: 4
Federal Reserve Bank of Cleveland
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NONE

District: 4
Federal Reserve Bank of Cleveland

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 6, 2018

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
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:	01/20/2018
			Federal Register:	01/26/2018

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 6, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FEDERAL BANCORP, INC.	* SLHC Acquisition	First Federal Bancorp, MHC and First Federal Bancorp, Inc., both of Lake City, Florida, to each reconvert to savings and loan holding companies after acquiring Coastal Banking Company, Inc., Beaufort, South Carolina, a bank holding company, and thereby indirectly acquire CBC National Bank, Fernandina Beach, Florida, pursuant to Section 10(e) of the Home Owners' Loan Act, as amended, 12 U.S.C. % 1467a(e), and Part 239 of the Board's Regulation.	Newspaper: Federal Register:	01/26/2018 02/02/2018
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 6, 2018

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
EMMETSBURG BANK SHARES, INC.	* 3A3	Emmetsburg Bank Shares Inc., Emmetsburg, Iowa to acquire 100 percent of the outstanding shares of Panora State Bank, Panora, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
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	* 18C * 3A5 * Branch	Independent Bank Corporation, Grand Rapids, Michigan to merge with TCSB Bancorp, Inc., Traverse City, Michigan. In addition, Independent Bank Corporation's subsidiary bank, Independent Bank, Grand Rapids, Michigan, to merge with Traverse City State Bank, Traverse City, Michigan. As a result of the merger, Traverse City State Bank offices, located in Suttons Bay, Traverse City, and Williamsburg, Michigan, will become branches of Independent Bank.	Newspaper:	Not available
			Federal Register:	02/02/2018
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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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 January 6, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSSROADS BANCORP, INC.	CIC	Notice by J. Chester Porter Trust Fund A, Shepherdsville, Kentucky, Jack Chester Porter, Taylorsville, Kentucky, and Jennifer Elizabeth Porter, Mount Washington, Kentucky, as trustees, to retain more than 25 percent of the voting shares of Crossroads Bancorp, Inc., Mount Washington, Kentucky.	Newspaper: Federal Register:	01/16/2018 01/23/2018
LAKE VALLEY BANCORP, INC.	CIC	Notice by J. Chester Porter Trust Fund A, Shepherdsville, Kentucky, Jack Chester Porter, Taylorsville, Kentucky, and Jennifer Elizabeth Porter, Mount Washington, Kentucky, as trustees, to retain more than 25 percent of the voting shares of Lake Valley Bancorp, Inc., Taylorsville, Kentucky.	Newspaper: Federal Register:	01/16/2018 01/23/2018

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		

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 6, 2018

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
FARMERS STATE BANK	* Branch	Farmers State Bank, Victor, Montana, to establish a branch facility at 120 Hutton Ranch Rd, Kalispell, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending January 6, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/20/2018
			Federal Register:	01/29/2018
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:	01/05/2018
			Federal Register:	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:	01/21/2018
			Federal Register:	01/29/2018
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:	Not available
			Federal Register:	01/22/2018

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 6, 2018

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:	Not available
			Federal Register:	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:	01/12/2018
			Federal Register:	01/16/2018
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:	01/02/2018
			Federal Register:	01/19/2018

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 January 6, 2018

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
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$15 million public welfare investment in CREA California Tax Credit Fund 58, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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