
Federal Reserve Release



H.2

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

No. 7

Week Ending February 17, 2018

Currency

Counterfeit Currency Processing Facility (CCPF) -- interagency memorandum of agreement to establish a CCPF to facilitate the identification and analysis of suspected counterfeit Federal Reserve notes.

- Approved, February 14, 2018

Forms

Forms -- initial Board review to extend without revision the Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018).

- Proposed, February 14, 2018

Forms -- initial Board review to extend without revision the Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q).

- Proposed, February 14, 2018

Forms -- initial Board review to extend without revision the Quarterly Report of Interest Rates on Selected Consumer Installment Loans (FR 2835) and Quarterly Report of Credit Card Plans (FR 2835a).

- Proposed, February 14, 2018

Forms -- initial Board review to extend with revision the Report of Transaction Accounts, Other Deposits, and Vault Cash (FR 2900), Annual Report of Deposits and Reservable Liabilities (FR 2910a), Report of Foreign (Non-U.S.) Currency Deposits (FR 2915), and Allocation of Low Reserve Tranche and Reservable Liabilities Exemption (FR 2930).

- Proposed, February 14, 2018

Forms -- initial Board review to discontinue the Microeconomic Survey (FR 3051).

- Proposed, February 14, 2018

Supervision and Regulation

Deutsche Bank AG, Frankfurt, Germany -- requests (1) to establish a second intermediate holding company to hold its U.S. asset management business and (2) for extensions of time for certain regulatory reporting requirements.

- Approved, February 13, 2018

Enforcement

Barclays Bank PLC (Barclays), New York Branch, New York, New York -- issuance of a notice of intent to prohibit and notice of assessment of a civil money penalty against Peter Little, a former institution-affiliated party of the New York Branch of Barclays.

- Approved, February 9, 2018

(A/C)

Clear Mountain Bank, Bruceton Mills, West Virginia -- issuance of a consent order of assessment of a civil money penalty.

- Announced, February 15, 2018

Compass Bank, Birmingham, Alabama -- issuance of a consent order of prohibition against Eric Scott Darty, a former institution-affiliated party of Compass Bank.

- Announced, February 13, 2018

Cornerstone Bancshares, Inc., Overland Park, Kansas -- written agreement dated January 14, 2010, terminated February 8, 2018.

- Announced, February 13, 2018

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 Holding Companies

General Counsel

Capital Bancorp, Inc., Delhi, Louisiana -- waiver of application to acquire Evergreen Bancshares, Inc., Crossett, Arkansas, and First State Bank, in connection with First State Bank's merger with and into Commercial Capital Bank, Delhi.

- Granted, February 9, 2018

(A/C)

Chicago

Emmetsburg Bank Shares, Inc., Emmetsburg, Iowa -- to acquire Panora State Bank, Panora.

- Approved, February 13, 2018

Bank Mergers

Boston

Brookline Bank, Brookline, Massachusetts -- to merge with First Commons Bank, N.A., Newton, and to operate the Newton and Wellesley branches of First Commons for an interim period.

- Approved, February 13, 2018

Bank Premises

Chicago

Hendricks County Bank and Trust Company, Brownsburg, Indiana -- to exceed the limit on investment in bank premises.

- Approved, February 15, 2018

Banks, State Member

Director, S&R

Comerica Bank, Dallas, Texas -- to make a public welfare investment.

- Approved, February 15, 2018

Director, S&R

Comerica Bank, Dallas, Texas -- to make a public welfare investment.

- Approved, February 16, 2018

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- for Fifth Third Bank's financial subsidiary, Fifth Third Securities, Inc., Cincinnati, to acquire Coker Capital Securities (dba Coker Capital Advisors), Charlotte, North Carolina.

- Approved, February 13, 2018

Change in Bank Control

Minneapolis

Bosshard Banco, Ltd., La Crosse, Wisconsin -- change in bank control of Bosshard Banco, Ltd. and its subsidiaries, First National Bank of Bangor, Bangor, and Intercity State Bank, Schofield.

- Permitted, February 15, 2018

Dallas

Graham Savings Financial Corp, Graham, Texas -- change in bank control of Graham Savings Financial Corp and its subsidiary, Graham Savings and Loan SSB, Graham.

- Permitted, February 16, 2018

Change in Bank Control

Kansas City

Midwest Banco Corporation, Cozad, Nebraska -- change in bank control of Midwest Banco Corporation and its subsidiary, Waypoint Bank, Cozad.

- Withdrawn, February 9, 2018

(A/C)

Extensions of Time

Director, S&R

First Citizens BancShares, Inc., Raleigh, North Carolina -- extension of time for temporary relief from certain commitments.

- Granted, February 12, 2018

International Operations

New York

American Express Company, New York, New York -- for American Express National Bank, Salt Lake City, Utah (on its conversion from American Express Centurion Bank), to establish a branch in George Town, Grand Cayman, Cayman Islands.

- Approved, February 15, 2018

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending February 17, 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 February 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending February 17, 2018

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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354310	UNIVEST B&TC, SOUDERTON, PENNSYLVANIA	09/11/2017	02/08/2018	S	Large Bank

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 February 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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723112	FIFTH THIRD BK, CINCINNATI, OHIO	11/28/2016	02/13/2018	O	Large Bank

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 February 17, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASHECO, M.H.C.	* 3A1	AsheCo MHC, Inc. and LifeStore Financial Group, Inc., both of West Jefferson, North Carolina, to become bank holding companies through the conversion of LifeStore Bank, West Jefferson, North Carolina, a federal savings bank, to a commercial state-member bank.	Newspaper:	03/09/2018
			Federal Register:	03/08/2018
BENCHMARK COMMUNITY BANK	* Branch	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch at 316 W. Atlantic Street, Emporia, Virginia.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST SENTINEL BANK	* Branch	First Sentinel Bank, Richlands, Virginia, to establish a branch at 427 Main Street, Bland, Virginia.	Newspaper:	02/23/2018
			Federal Register:	Not applicable
HIGHLANDS COMMUNITY BANK	* 18C	Highlands Community Bank, Covington, Virginia, has submitted an application to acquire certain assets and assume certain liabilities of the Hot Springs, Virginia, branch of Carter Bank and Trust, Martinsville, Virginia.	Newspaper:	03/18/2018
	* Branch		Federal Register:	Not applicable
VCC BANK	* Branch	VCC Bank, Christiansburg, Virginia, to establish a branch at 110 Peppers Ferry Road, N.W., Christiansburg, Virginia.	Newspaper:	03/02/2018
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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722432	BANK OF ROMNEY, ROMNEY, WEST VIRGINIA	09/11/2017	01/31/2018	O	Small 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 February 17, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ST. CHARLES BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Brandt J. Dufrene, Sr., individually and as trustee for The FSC Trust No. 1, and Brandt J. Dufrene, Jr., individually and as the trustee for The FSC Trust No. 2 and the Brandt J. Dufrene, Jr. Trust No. 1, all of Metairie, Louisiana, to retain shares of First St. Charles Bancshares, Inc., and its subsidiary, First National Bank USA, both Boutte, Louisiana.	Newspaper: Federal Register:	Not available 03/07/2018
HERITAGE FIRST BANCSHARES, INC.	* 3A1	Heritage First Bancshares, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Heritage First Bank, both of Rome, Georgia.	Newspaper: Federal Register:	Not available 03/09/2018
JAMAICA NATIONAL BUILDING SOCIETY	FBSEA	JN Bank LTD., Kingston, Jamaica, formerly known as Jamaica National Building Society, to establish a representative office in Florida.	Newspaper: Federal Register:	Not available Not applicable
PINNACLE BANK HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Chirag J. Bhavsar, Orlando, Florida; James M. Seneff, Jr., Winter Springs, Florida; Rice Financial Holdings, LLC, Jacksonville, Florida; C. Daniel Rice, Jacksonville, Florida; Lee E. Hanna, Jacksonville, Florida; Heath Ritenour, Longwood, Florida; Valli Ritenour, Longwood, Florida; Insurance Office of American, Inc., Longwood, Florida; Nimesh Bhavsar, Orlando, Florida; Jashvantlal Bhavsar and Ranjan Bhavsar, Ocala, Florida; Brian Bankston, Winter Springs, Florida; Phil N. Bravo, Jacksonville, Florida; I-Ting K. Chiu, Orlando, Florida; Paul B. Ellis, Orlando, Florida; John Greeley and Mary Greeley, Windermere, Florida; Andy Hyltin and Cynthia Hyltin, Orlando, Florida; JOSCA LLC, Orlando, Florida; Emma F. Kosanda, Atlanta, Georgia; Mitchel J. Laskey IRA, Longwood, Florida; Jack Liberty and Debra Liberty, Orlando, Florida; Susan K. Miller, St. Johns, Florida; Jeffrey A. Miller, Charlotte, North Carolina; Jerald P. Menozzi, Jr., Maitland, Florida; Newman Holdings, L.P., Ponte Verdra Beach, Florida; Charles W. Newman and Diane G. Newman, Ponte Verdra Beach, Florida; and Benjamin J. Patz, Windermere, Florida; to acquire shares and thereby control of Pinnacle Bank Holding Company, Inc., and its subsidiary, Pinnacle Bank, both of Orange City, Florida.	Newspaper: Federal Register:	02/25/2018 Not available

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make seven public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SMARTBANK	* 18C	SmartBank, Pigeon Forge, Tennessee, to merge with Southern Community Bank, Tullahoma, Tennessee.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish the following branches: Aventura Office, 2958 Aventura Boulevard, Unit 5, Aventura, Florida; Lake Deaton Plaza Office, 750 Kristine Way, The Villages, Florida; and Miller Crossing Office, 15700 SW 56th Street, Miami, Florida.	Newspaper:	03/02/2018
			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 February 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
CHEBELLE CORPORATION	* 3A3	Chebelle Corporation, Belle Plaine, Iowa, to acquire 100 percent of the outstanding shares of Victor State Bank, Victor, Iowa.	Newspaper:	Not available
			Federal Register:	02/16/2018

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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932745	FIRST CMNTY BK, HARBOR SPRINGS, MICHIGAN	10/16/2017	02/03/2017	S	Small Bank
3351440	MAIN ST BK, BINGHAM FARMS, MICHIGAN	03/14/2016	02/22/2018	S	Small Bank

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 February 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
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 February 17, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAKOTA WESTERN BANK	* Branch	Dakota Western Bank, Bowman, North Dakota to establish a branch facility at 24 Main Ave S, Regent, North Dakota.	Newspaper:	02/17/2018
			Federal Register:	Not applicable
EQUITY BANK HOLDING COMPANY, INC.	CIC	Change in Control Notice by Todd Tyrell Ellestad, Andover, Minnesota, to acquire 100 percent of the shares of Equity Bank Holding Company, Inc., Minnetonka, Minnesota, and thereby indirectly controls Equity Bank, Minnetonka, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
FIRST SLEEPY EYE BANCORPORATION, INC.	CIC	The Lloyd A. Amundson 1999 Generational Trust, Sioux Falls, South Dakota, Trustees, Angela R. Mixner, Worthington, Minnesota & Matt W. Amundson, Hendricks, Minnesota; the Barbara A. Amundson 1999 Generational Trust, Sioux Falls, South Dakota, Trustees, Angela R. Mixner and Matt Amundson; and Jane A. Harberts, Rochester, Minnesota, intend to apply to the Federal Reserve Board for permission to retain or acquire control of 25 percent or more of the shares and thereby control of First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota. First Sleepy Eye Bancorporation, Inc. controls First Security Bank of Sleepy Eye, Sleepy Eye, Minnesota, and First Security Bank of Canby, Canby, Minnesota. In addition, Philip G. Amundson, Sheridan, Wyoming, Krista B. Ryan, Byron, Minnesota; the B.A. Amundson Generational Trust fbo-Jane A. Harberts, Sioux Falls, South Dakota, Trustees, Jane A. Harberts and Krista B. Ryan; and the B.A. Amundson Generational Trust fbo-Philip G. Amundson, Sioux Falls, South Dakota, Trustees, Angela R. Mixner and Matt W. Amundson, acting in concert, intend to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares and thereby control of First Sleepy Eye Bancorporation, Inc.	Newspaper:	02/27/2018
			Federal Register:	02/23/2018

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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657758	CITIZENS B&TC, BIG TIMBER, MONTANA	11/13/2017	02/10/2018	S	Small Bank
215653	WELCOME ST BK, WELCOME, MINNESOTA	10/16/2017	01/19/2018	S	Small 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 February 17, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALMENA INVESTMENTS, LLC	* 3A1	Almena Investments, LLC, Almena, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Almena State Bank, Almena, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
EQUITY BANK	* 18C	Equity Bank, Andover, Kansas, to merge with First National Bank of Liberal, and incident thereto, to establish five branches in Liberal and Hugoton, all in Kansas. Immediately prior, Equity Bancshares, Inc., Wichita, Kansas, to acquire, through its subsidiary, Oz Merger Sub, Inc., Topeka, Kansas, 100 percent of the voting shares of Kansas Bank Corporation, parent of First National Bank of Liberal, both of Liberal, Kansas.	Newspaper:	Not available
	* 3A1		Federal Register:	02/23/2018
	* 3A3			
	* Branch			
FFP GROUP, INC.	* 3A1	FFP Group, Inc., and its newly formed merger subsidiary, FFP Merger Sub, Inc., both of Denver, Colorado, to become bank holding companies through the acquisition of Raton Capital Corporation, Raton, New Mexico, parent of International Bank, Raton, New Mexico.	Newspaper:	Not available
			Federal Register:	Not available
FIRST ALTUS BANCORP, INC.	CIC	Robert McMahan, John "Kyle" McMahan, and the McMahan Family Trust, Edythe McMahan, trustee, all of Altus, Oklahoma, to retain voting shares of First Altus Bancorp, Inc., Altus, Oklahoma, and for approval as members of the McMahan family group, which controls First Altus Bancorp, Altus, Oklahoma, and thereby indirect control of Frazer Bank, Altus, Oklahoma.	Newspaper:	Not available
			Federal Register:	03/07/2018
FIRSTOAK BANK	* 18C	FirstOak Bank, Independence, Missouri, to merge with The State Bank of Kansas, Fredonia, Kansas, and incident thereto, to establish a branch.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
SWEDISH-AMERICAN BANCSHARES, INC.	CIC	Tanner Johnson, Courtland, Kansas; Travis Johnson, Wichita, Kansas; and Tara Renze, Leawood, Kansas, individually and as members of the Johnson Family Group, to retain voting shares of Swedish-American Bancshares, Inc., and thereby indirect control of Swedish-American State Bank, both of Courtland, Kansas.	Newspaper:	Not available
			Federal Register:	03/07/2018

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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625654	COUNTRY CLUB BK, KANSAS CITY, MISSOURI	10/16/2017	02/05/2018	O	Large Bank
209559	FNB WA, WASHINGTON, KANSAS	11/06/2017	02/05/2018	S	Small Bank
361354	GRANT CTY BK, MEDFORD, OKLAHOMA	11/13/2017	02/15/2018	S	Small Bank
177957	PEOPLES BK, LAWRENCE, KANSAS	01/05/2015	02/13/2018	NI	Int Sm Bank
190451	ROSE HILL BK, ROSE HILL, KANSAS	10/30/2017	02/07/2018	S	Int Sm 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 February 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a community development and public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SUSSER BANK HOLDINGS, LLC	* 3A1	Application by SBH Manager, LLC, and Susser Bank Holdings, LLC, both of Corpus Christi, Texas, to become bank holding companies through the acquisition of up to 65.9 percent of BancAffiliated, Inc., Arlington, Texas, and indirectly, Affiliated Bank, National Association, Arlington, Texas.	Newspaper:	Not available
			Federal Register:	03/01/2018
VERITEX COMMUNITY BANK	* Branch	Application by Veritex Community Bank, Dallas, Texas, to establish a branch to be located at 1001 Main Street, Garland, Texas 75040.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending February 17, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLEGiant UNITED HOLDINGS, LLC	* 3A1	Allegiant United Holdings, LLC and Nano Financial Holdings, Inc., both of Irvine, California, propose to become bank holding companies through Nano Financial Holdings, Inc. acquiring 100 percent of the outstanding common stock of Commerce Bank of Temecula Valley, Murrieta, California.	Newspaper: Federal Register:	Not available 03/15/2018
HERITAGE BANK OF COMMERCE	* 18C * Branch	Heritage Bank of Commerce, San Jose, California, to merge with Tri-Valley Bank, San Ramon, California, and thereby acquire two branch offices.	Newspaper: Federal Register:	Not available Not applicable
HERITAGE BANK OF COMMERCE	* 18C * Branch	Heritage Bank of Commerce, San Jose, California, to merge with United American Bank, San Mateo, California, and thereby acquire three branch offices.	Newspaper: Federal Register:	Not available Not applicable
SOUTH COUNTY BANK, NATIONAL ASSOCIATION	Member	South County Bank, N.A., Rancho Santa Margarita, California, following its conversion from a national bank to a state charter bank to become a member of the Federal Reserve System and to be known as CalWest Bank.	Newspaper: Federal Register:	Not applicable Not applicable
TRICO BANCSHARES	* 3A5	TriCo Bancshares, Chico, California, to acquire and merge with FNB Bancorp, and thereby indirectly acquire control of First National Bank of Northern California, both of South San Francisco, California.	Newspaper: Federal Register:	Not available 03/19/2018

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.

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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
697763	WESTAMERICA BK, SAN RAFAEL, CALIFORNIA	07/14/2014	02/07/2018	NI	Large Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act