
Federal Reserve Release



H.2

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

No. 8

Week Ending February 24, 2018

Bank Holding Companies

First Financial Bancorp, Cincinnati, Ohio -- (1) for First Financial Bancorp to merge with MainSource Financial Group, Inc., Greensburg, Indiana, and thereby acquire MainSource Bank; (2) for First Financial Bank, Cincinnati, to merge with MainSource Bank and thereby establish branches; and (3) election by First Financial Bancorp to become a financial holding company.

- Approved, February 20, 2018

Bank Mergers

IBERIABANK, Lafayette, Louisiana -- to merge with Gibraltar Private Bank & Trust Company, Coral Gables, Florida, and thereby establish branches.

- Approved, February 20, 2018

Personnel

Office of Board Members -- appointment of Antulio Bomfim as special adviser to the Chairman.

- Announced, February 21, 2018

Supervision and Regulation, Board Operations

Supervisory Appeals and Ombudsman Policy -- publication for comment of (1) proposed amendments to the Board's guidelines governing appeals of material supervisory determinations and (2) a revised policy statement governing the role of the Board's Ombudsman.

- Approved, February 9, 2018

(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

St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 3971 West Wedington Drive, Fayetteville.

- Approved, February 20, 2018

Dallas

Veritex Community Bank, Dallas, Texas -- to establish a branch at 1001 Main Street, Garland.

- Approved, February 22, 2018

Chicago

Wintrust Bank, Chicago, Illinois -- to establish a branch at 3620 North Clark Street, Chicago.

- Approved, February 23, 2018

Bank Holding Companies

Dallas

AOB Ventures, Inc., Edinburg, Texas -- to become a bank holding company by acquiring Brush Country Bank, Freer.

- Approved, February 21, 2018

General Counsel

First Citizens BancShares, Inc., Raleigh, North Carolina -- waiver of application to acquire HomeBancorp Inc., Tampa, Florida, and HomeBanc, in connection with HomeBanc's merger with and into First-Citizens Bank & Trust Company, Raleigh.

- Granted, February 20, 2018

Bank Holding Companies

Richmond

- Hamilton Bancorp, Inc., Towson, Maryland -- to engage in lending activities.
- Approved, February 22, 2018

New York

- New York Private Bank & Trust Corporation, New York, New York, and Emigrant Bancorp, Inc. -- to acquire indirectly shares of The Bancorp, Inc., Wilmington, Delaware, and The Bancorp Bank.
- Withdrawn, February 22, 2018

Change in Bank Control

Minneapolis

- Flathead Lake Bancorporation, Inc., Polson, Montana -- change in bank control of Flathead Lake Bancorporation, Inc., and its subsidiary, First Citizens Bank of Polson NA, Polson.
- Permitted, February 21, 2018

Extensions of Time

Secretary

- Ameris Bancorp, Moultrie, Georgia -- commenter's request to extend the comment period on the application to merge with Atlantic Coast Financial Corporation, Jacksonville, Florida, and thereby acquire Atlantic Coast Bank.
- Denied, February 22, 2018

Savings and Loan Holding Companies

Philadelphia

William Penn, MHC, Levittown, Pennsylvania, and William Penn Bancorp (Bancorp) -- to indirectly acquire Audubon Savings Bank (ASB), Audubon, New Jersey, through its merger with and into Bancorp's subsidiary, William Penn Bank, Levittown, following the conversion of ASB from a mutual savings bank to a mutual savings association.

- Approved, February 23, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW HAMPSHIRE MUTUAL BANCORP	* 3A3	Application by New Hampshire Mutual Bancorp, Concord, New Hampshire, to merge with Walpole Mutual Bancorp, Walpole, New Hampshire, and thereby acquire its subsidiary bank, Savings Bank of Walpole, Walpole, New Hampshire, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
Walpole Mutual Bancorp	* 3A1	Walpole Mutual Bancorp, Walpole, New Hampshire, to become a mutual holding company by acquiring 100 percent of Savings Bank of Walpole, Walpole, New Hampshire, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the reorganization of Savings Bank of Walpole from mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available

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 Second Quarter of 2018 (April 1, 2018 - June 30, 2018) Third Quarter of 2018 (July 1, 2018 - September 30, 2018)

Institution	Location	Quarter
BOSTON PRIVATE B&TC	BOSTON, MASSACHUSETTS	Second Quarter of 2018
EQUITABLE BK	EAST WEYMOUTH, MASSACHUSETTS	Second Quarter of 2018
HOMETOWN BK	OXFORD, MASSACHUSETTS	Second Quarter of 2018
FALL RIVER FIVE CENTS SVGS BK	FALL RIVER, MASSACHUSETTS	Third Quarter of 2018
MARBLEHEAD BK	MARBLEHEAD, MASSACHUSETTS	Third Quarter of 2018
MASCOMA SVG BK	LEBANON, NEW HAMPSHIRE	Third Quarter of 2018
NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD, MASSACHUSETTS	Third Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending February 24, 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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DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK	Second Quarter of 2018
MIZUHO BK USA	NEW YORK, NEW YORK	Third Quarter of 2018
TIOGA ST BK	SPENCER, NEW YORK	Third Quarter of 2018

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending February 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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FLEETWOOD BK	FLEETWOOD, PENNSYLVANIA	Second Quarter of 2018
MONUMENT BK	DOYLESTOWN, PENNSYLVANIA	Second Quarter of 2018
FIRST NORTHERN B&TC	PALMERTON, PENNSYLVANIA	Third Quarter of 2018
JIM THORPE NEIGH BK	JIM THORPE, PENNSYLVANIA	Third Quarter of 2018
WOODLANDS BK	WILLIAMSPORT, PENNSYLVANIA	Third Quarter of 2018

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending February 24, 2018

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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Institution	Location	Quarter
HAMLER ST BK	HAMLER, OHIO	Second Quarter of 2018
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO	Second Quarter of 2018
OTTOVILLE BK CO	OTTOVILLE, OHIO	Third Quarter of 2018
ST HENRY BK	SAINT HENRY, OHIO	Third Quarter of 2018

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
JOHN MARSHALL BANK	* Branch	John Marshall Bank, Reston, Virginia, to establish a branch at 8229 Boone Boulevard, Vienna, Virginia.	Newspaper:	03/09/2018
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location	Quarter
BANK OF THE JAMES	LYNCHBURG, VIRGINIA	Second Quarter of 2018
ESSEX BK	RICHMOND, VIRGINIA	Second Quarter of 2018
FIRST B&TC	LEBANON, VIRGINIA	Second Quarter of 2018
FIRST BK	STRASBURG, VIRGINIA	Second Quarter of 2018
FIRST PEOPLES BK INC	MULLENS, WEST VIRGINIA	Second Quarter of 2018
FRONTIER CMNTY BK	WAYNESBORO, VIRGINIA	Second Quarter of 2018
JOHN MARSHALL BK	RESTON, VIRGINIA	Second Quarter of 2018
CFG CMNTY BK	LUTHERVILLE, MARYLAND	Third Quarter of 2018
COASTAL BK & TR	JACKSONVILLE, NORTH CAROLINA	Third Quarter of 2018
FARMERS & MRCH BK OF CRAIG CTY	NEW CASTLE, VIRGINIA	Third Quarter of 2018
FIRST CMNTY BK	BLUEFIELD, VIRGINIA	Third Quarter of 2018
FREEDOM BK OF VIRGINIA	FAIRFAX, VIRGINIA	Third Quarter of 2018
HIGHLANDS UNION BK	ABINGDON, VIRGINIA	Third Quarter of 2018
LOGAN B&TC	LOGAN, WEST VIRGINIA	Third Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 24, 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:	Not available
			Federal Register:	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:	03/05/2018
			Federal Register:	03/09/2018
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 301 Harrison Avenue, New Orleans, Louisiana, to be known as the Harrison Branch.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	Not applicable

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 24, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	02/25/2018
			Federal Register:	03/06/2018
SMARTBANK	* 18C	SmartBank, Pigeon Forge, Tennessee, to merge with Southern Community Bank, Tullahoma, Tennessee.	Newspaper:	03/11/2018
	* Branch		Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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COMPASS BK	BIRMINGHAM, ALABAMA	Second Quarter of 2018
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	Second Quarter of 2018
PILOT BK	TAMPA, FLORIDA	Second Quarter of 2018
CENTRAL ST BK	CALERA, ALABAMA	Third Quarter of 2018
GREAT SOUTHERN BK	MERIDIAN, MISSISSIPPI	Third Quarter of 2018
PEOPLES SOUTHERN BK	CLANTON, ALABAMA	Third Quarter of 2018

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD FINANCIAL GROUP, INC.	* 18C	Bosshard Financial Group, Inc., La Crosse, Wisconsin, to merge with Oregon Bancorp, Inc., La Crosse, Wisconsin. In addition, Oregon Bancorp, Inc.'s subsidiary bank, Oregon Community Bank, Oregon, Wisconsin, to merge with Grand Marsh State Bank, Grand Marsh, Wisconsin. As a result of the merger, Grand Marsh State Bank offices, located at 643 County Hwy E, Grand Marsh, Wisconsin, 501 N. Main St., Adams, Wisconsin, and 120 Vallette St., Oxford, Wisconsin, will become branches of Oregon Community Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
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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1ST SOURCE BK	SOUTH BEND, INDIANA	Second Quarter of 2018
BANK OF PONTIAC	PONTIAC, ILLINOIS	Second Quarter of 2018
CENTRAL ST BK	ELKADER, IOWA	Second Quarter of 2018
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN	Second Quarter of 2018
FAIRMOUNT ST BK	FAIRMOUNT, INDIANA	Second Quarter of 2018
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS	Second Quarter of 2018
FIRST AMER BK	FORT DODGE, IOWA	Second Quarter of 2018
FIRST BK HAMPTON	HAMPTON, IOWA	Second Quarter of 2018
FNB BK	FONTANELLE, IOWA	Second Quarter of 2018
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN	Second Quarter of 2018
MAQUOKETA ST BK	MAQUOKETA, IOWA	Second Quarter of 2018
NATIONAL BK OF WAUPUN	WAUPUN, WISCONSIN	Second Quarter of 2018
BANK 1ST	WEST UNION, IOWA	Third Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

FIRST AMER BK	FORT DODGE, IOWA	Third Quarter of 2018
GARRETT ST BK	GARRETT, INDIANA	Third Quarter of 2018
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN	Third Quarter of 2018
JOHNSON BK	RACINE, WISCONSIN	Third Quarter of 2018
NATIONAL BK OF WAUPUN	WAUPUN, WISCONSIN	Third Quarter of 2018
TOWN & CNTRY BK	SPRINGFIELD, ILLINOIS	Third Quarter of 2018

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAKSTAR BANK	* 18C	OakStar Bank, Springfield, Missouri, to merge with First National Bank, Camdenton, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	03/23/2018
	* Branch		Federal Register:	Not applicable
SAINTE LOUIS BANCSHARES, CIC INC.		Notice by Allen D. Soffer, as Trustee of the Donald G. Soffer 1995 Decanted Family Trust dated January 29, 2018, St. Louis, Missouri, to gain control of St. Louis Bancshares, Inc., Town & Country, Missouri.	Newspaper:	03/01/2018
			Federal Register:	03/05/2018

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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BANK OF IBERIA	IBERIA, MISSOURI	Second Quarter of 2018
FINANCIAL FED BK	MEMPHIS, TENNESSEE	Second Quarter of 2018
FIRST BK	CREVE COEUR, MISSOURI	Second Quarter of 2018
FIRST CHOICE BK	PONTOTOC, MISSISSIPPI	Second Quarter of 2018
FIRST ST BK	SAINT PETER, ILLINOIS	Second Quarter of 2018
OLD MO BK	SPRINGFIELD, MISSOURI	Second Quarter of 2018
TEUTOPOLIS ST BK	TEUTOPOLIS, ILLINOIS	Second Quarter of 2018
UNION BK OF MENA	MENA, ARKANSAS	Second Quarter of 2018
ARVEST BK	FAYETTEVILLE, ARKANSAS	Third Quarter of 2018
BANK OF CADIZ & TC	CADIZ, KENTUCKY	Third Quarter of 2018
CENTENNIAL BK	CONWAY, ARKANSAS	Third Quarter of 2018
CENTRAL BK OF ST LOUIS	CLAYTON, MISSOURI	Third Quarter of 2018
CITIZENS B&TC	VAN BUREN, ARKANSAS	Third Quarter of 2018
FIRST ST BK OF DEQUEEN	DEQUEEN, ARKANSAS	Third Quarter of 2018
OAKSTAR BK	SPRINGFIELD, MISSOURI	Third Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	03/08/2018
			Federal Register:	03/12/2018
MACKINAC FINANCIAL CORPORATION	* 4c8	Mackinac Financial Corporation, Manistique, Michigan, with its wholly owned subsidiary, MFNC Acquisition, LLC, Manistique, Michigan, to acquire 100 percent of shares of First Federal of Northern Michigan Bancorp, Inc., Alpena, Michigan, and thereby indirectly acquire First Federal of Northern Michigan, Alpena, Michigan.	Newspaper:	Not available
			Federal Register:	03/23/2018

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA	Second Quarter of 2018
FRANSEN B&T	LONSDALE, MINNESOTA	Second Quarter of 2018
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA	Second Quarter of 2018
STATE BK FNCL	LA CROSSE, WISCONSIN	Second Quarter of 2018

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 24, 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:	03/05/2018	
			Federal Register:	03/14/2018	
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:	02/16/2018	
	* 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:	03/12/2018	
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	
FRAZER BANK	* 18C	Frazer Bank, Altus, Oklahoma, to purchase certain assets and assume certain liabilities of those branches, located at 120 East 1st Street, Grandfield, Oklahoma, and 102 South Main Street, Davidson, Oklahoma, of Valor Bank, Edmond, Oklahoma, and to increase its investment in bank premises in the amount of \$560,000.	Newspaper:	Not available	
	* Branch		Federal Register:	Not applicable	
	Premises				
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:	03/07/2018	
			Federal Register:	03/07/2018	

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.

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 Second Quarter of 2018 (April 1, 2018 - June 30, 2018) Third Quarter of 2018 (July 1, 2018 - September 30, 2018)

Institution	Location	Quarter
AMERICAN NATION BK	ARDMORE, OKLAHOMA	Second Quarter of 2018
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA	Second Quarter of 2018
CITIZENS ST B&TC	ELLSWORTH, KANSAS	Second Quarter of 2018
FIDELITY ST B&TC	DODGE CITY, KANSAS	Second Quarter of 2018
FIRST B&TC	BROKEN BOW, OKLAHOMA	Second Quarter of 2018
FIRST FIDELITY BK	OKLAHOMA CITY, OKLAHOMA	Second Quarter of 2018
FIRST NB OF ELKHART	ELKHART, KANSAS	Second Quarter of 2018
FIRST OPTION BK	OSAWATOMIE, KANSAS	Second Quarter of 2018
FIRST PRYORITY BK	PRYOR, OKLAHOMA	Second Quarter of 2018
FIRST ST BK OF NEWCASTLE	NEWCASTLE, WYOMING	Second Quarter of 2018
FIRSTOAK BK	INDEPENDENCE, KANSAS	Second Quarter of 2018
FMS BK	FORT MORGAN, COLORADO	Second Quarter of 2018
INVESTORS CMNTY BK	CHILLICOTHE, MISSOURI	Second Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

MADISON CTY BK	MADISON, NEBRASKA	Second Quarter of 2018
PLATTE VALLEY BK	SCOTTSBLUFF, NEBRASKA	Second Quarter of 2018
SIOUXLAND BK	SOUTH SIOUX CITY, NEBRASKA	Second Quarter of 2018
SOUTHWEST BK OF WEATHERFORD	WEATHERFORD, OKLAHOMA	Second Quarter of 2018
ADAMS B&TC	OGALLALA, NEBRASKA	Third Quarter of 2018
ALLNATIONS BK	CALUMET, OKLAHOMA	Third Quarter of 2018
BANK 7	OKLAHOMA CITY, OKLAHOMA	Third Quarter of 2018
BANK OF ELGIN	ELGIN, NEBRASKA	Third Quarter of 2018
CITIZENS BK OF KS	KINGMAN, KANSAS	Third Quarter of 2018
FIRST BK	UTICA, NEBRASKA	Third Quarter of 2018
FIRST ST BK IN TEMPLE	TEMPLE, OKLAHOMA	Third Quarter of 2018
FNB CMNTY BK	MIDWEST CITY, OKLAHOMA	Third Quarter of 2018
FRAZER BK	ALTUS, OKLAHOMA	Third Quarter of 2018
LUSK ST BK	LUSK, WYOMING	Third Quarter of 2018
NBH BK	GREENWOOD VILLAGE, COLORADO	Third Quarter of 2018
PEOPLES BK	PRATT, KANSAS	Third Quarter of 2018
SECURITY BK	TULSA, OKLAHOMA	Third Quarter of 2018

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending February 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARIS HOLDINGS, INC.	* 3A1	Application by Charis Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Justin State Bank, Justin, Texas.	Newspaper:	Not available
			Federal Register:	Not available
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

District: 11
Federal Reserve Bank of Dallas

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 Second Quarter of 2018 (April 1, 2018 - June 30, 2018) Third Quarter of 2018 (July 1, 2018 - September 30, 2018)

Institution	Location	Quarter
AMERICAN ST BK	ARP, TEXAS	Second Quarter of 2018
HAPPY ST BK	HAPPY, TEXAS	Second Quarter of 2018
MASON BK	MASON, TEXAS	Second Quarter of 2018
BANK & TR SSB	DEL RIO, TEXAS	Third Quarter of 2018
CIERA BK	GRAHAM, TEXAS	Third Quarter of 2018
COMERICA BK	DALLAS, TEXAS	Third Quarter of 2018
FROST BK	SAN ANTONIO, TEXAS	Third Quarter of 2018
SANGER BK	SANGER, TEXAS	Third Quarter of 2018
VANTAGE BK TX	SAN ANTONIO, TEXAS	Third Quarter of 2018

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending February 24, 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:	03/20/2018
			Federal Register:	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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	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.

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

CRA Examinations scheduled for Second Quarter of 2018 (April 1, 2018 - June 30, 2018) Third Quarter of 2018 (July 1, 2018 - September 30, 2018)

Institution	Location	Quarter
DBA OR PACIFIC BK	FLORENCE, OREGON	Second Quarter of 2018
GREEN DOT BK	PROVO, UTAH	Second Quarter of 2018
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA	Second Quarter of 2018
PACIFIC PREMIER BK	IRVINE, CALIFORNIA	Second Quarter of 2018
BANK OF THE ORIENT	SAN FRANCISCO, CALIFORNIA	Third Quarter of 2018
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA	Third Quarter of 2018
PACIFIC ENT BK	IRVINE, CALIFORNIA	Third Quarter of 2018