
Federal Reserve Release



H.2

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

No. 13

Week Ending March 31, 2018

Regulations and Policies

Appraisal Requirements -- final interagency rule to increase the dollar threshold at or below which appraisals are not required for commercial real estate transactions.

- Approved, March 23, 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

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 1779 Highway 7, Erie.
- Approved, March 28, 2018

Richmond

Select Bank, Forest, Virginia -- to establish a branch at 4925 Boonsboro Road, Lynchburg.
- Approved, March 29, 2018

Bank Holding Companies

San Francisco

Allegiant United Holdings, LLC, Irvine, California, and Nano Financial Holdings, Inc. (Nano) -- to become bank holding companies through Nano's acquisition of Commerce Bank of Temecula Valley, Murrieta.
- Approved, March 27, 2018

Dallas

Charis Holdings, Inc., Dallas, Texas -- to become a bank holding company by acquiring Justin State Bank, Justin.
- Approved, March 30, 2018

Bank Holding Companies

General Counsel

Community Bancorp, Inc., Chanute, Kansas -- waiver of application to acquire Shelbank Corporation, Nevada, Missouri, and Heritage State Bank, in connection with Heritage State Bank's merger with and into Community National Bank & Trust, Chanute.

- Granted, March 30, 2018

General Counsel

Heritage Commerce Corp., San Jose, California, and Heritage Bank of Commerce -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, March 28, 2018

General Counsel

Liberty Bancorp, Inc., Liberty, Missouri -- waiver of application to acquire Lawson Financial Corporation, Lawson, and Lawson Bank, in connection with Lawson Bank's merger with and into BankLiberty, Liberty.

- Granted, March 27, 2018

Minneapolis

Mackinac Financial Corporation, Manistique, Michigan -- to acquire First Federal of Northern Michigan Bancorp, Inc., Alpena, and thereby indirectly acquire First Federal of Northern Michigan.

- Approved, March 30, 2018

General Counsel

OakStar Bancshares, Springfield, Missouri -- waiver of application to acquire First National Bank, Camdenton, in connection with First National Bank's merger with OakStar Bank, Springfield.

- Granted, March 27, 2018

Bank Mergers

Kansas City

BankLiberty, Liberty, Missouri -- to merge with Lawson Bank, Lawson, and thereby establish branches.

- Approved, March 30, 2018

San Francisco

Heritage Bank of Commerce, San Jose, California -- to merge with United American Bank, San Mateo, and thereby acquire branches.

- Approved, March 27, 2018

St. Louis

OakStar Bank, Springfield, Missouri -- to merge with First National Bank, Camdenton, and retain the acquired facilities as branches.

- Approved, March 29, 2018

Change in Bank Control

Minneapolis

First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota -- change in bank control of First Sleepy Eye Bancorporation, Inc., and its subsidiaries, First Security Bank of Sleepy Eye, Sleepy Eye, Minnesota, and First Security Bank of Canby, Canby.

- Permitted, March 27, 2018

Atlanta

Ocean Bankshares, Inc., Miami, Florida -- to retain control of Ocean Bankshares, Inc., and its subsidiary, Ocean Bank, Miami.

- Permitted, March 27, 2018

Extensions of Time

Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- extension to April 1, 2018, to merge with Civic Bank & Trust, Nashville.

- Granted, March 28, 2018

Dallas

PlainsCapital Bank, Dallas, Texas -- extension to September 30, 2018, to establish a branch at 804 North Collins, Arlington.

- Granted, March 30, 2018

Chicago

Primebank, Le Mars, Iowa -- extension to August 3, 2018, to establish a branch at 2700 Hamilton Boulevard, Sioux City.

- Granted, March 27, 2018

International Operations

Director, S&R

TCF Bank International, Inc., Wayzata, Minnesota -- waiver of remainder of prior-notification period to make an additional investment in TCF Commercial Finance Canada, Inc., Oakville, Ontario, Canada.

- Granted, March 28, 2018

Savings and Loan Holding Companies

Philadelphia

The Seneca Falls Savings Bank, MHC, Seneca Falls, New York, and Seneca-Cayuga Bancorp, Inc. -- proposed bylaw amendment.

- Approved, March 27, 2018

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending March 31, 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 March 31, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
LLOYDS BANK PLC	FBSEA	Lloyds Bank Corporate Markets PLC, London, England, to establish a representative office in Houston, Texas, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

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		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 31, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* Branch	Orrstown Bank, Shippensburg, PA, to establish a branch facility to be located at 500 Olde Hickory Road, Lancaster, PA.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending March 31, 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
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 31, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANKSHARES, INC.	4c8	First Bankshares, Inc., Barboursville, West Virginia, to engage in the activities of extending credit and servicing loans through a subsidiary, Community Mortgage Network, Inc., Huntington, West Virginia.	Newspaper:	Not applicable
			Federal Register:	Not available
PIONEER BANK	* Branch	Pioneer Bank, Stanley, Virginia, to establish a branch at 630 Peter Jefferson Parkway, Suite 109, Charlottesville, Virginia.	Newspaper:	04/09/2018
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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 March 31, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
HENDERSON BANCSHARES, INC.	* 3A5	Henderson Bancshares, Inc., Troy, Alabama, to merge with First Brundidge Bancshares, Inc., and thereby directly acquire First National Bank of Brundidge, both of Brundidge, Alabama. In connection with this proposal, Henderson's parent company, Trust Number 3 under the Will of Charles Henderson, Troy, Alabama, will indirectly acquire First Brundidge Bancshares, Inc. and First National Bank of Brundidge.	Newspaper:	04/24/2018
			Federal Register:	05/01/2018

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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:

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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
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 March 31, 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:	04/20/2018
	* 3A5		Federal Register:	03/29/2018
	* Branch			
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
HEARTLAND FINANCIAL USA, INC.	* 3A5	Heartland Financial USA, Inc., Dubuque, Iowa to merge with First Bank Lubbock Bancshares, Inc. and thereby indirectly acquire First Bank & Trust Company, both of Lubbock, Texas.	Newspaper:	04/26/2018
			Federal Register:	04/13/2018

District: 7
Federal Reserve Bank of Chicago

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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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
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 March 31, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
INSOUTH BANK	Member	INSOUTH Bank, Brownsville, Tennessee requests to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MID-SOUTHERN, M.H.C.	* MHC Conversion	Mid-Southern, M.H.C., Salem, Indiana, proposes to convert to stock form and merge with and into Mid-Southern Bancorp, Inc., Salem, Indiana, (a newly formed savings and loan holding company) and subsequently Mid-Southern Bancorp, Inc., will acquire 100 percent of the outstanding stock of Mid-Southern Savings Bank, F.S.B., Salem, Indiana.	Newspaper:	04/20/2018
			Federal Register:	04/30/2018

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		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 31, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHOICE FINANCIAL HOLDINGS, INC.	* 3A3	Choice Financial Holdings, Inc., Fargo, North Dakota, to acquire 100 percent of Venture Bank, Bloomington, Minnesota.	Newspaper:	Not available
			Federal Register:	04/23/2018
META FINANCIAL GROUP, INC.	* 3A1 4c8 * 4c8 SLHC Activity * SLHC Formation	Meta Financial Group, Inc., Sioux Falls, South Dakota, a savings and loan holding company, to become a bank holding company by merging with Crestmark Bancorp, Inc., and thereby indirectly acquiring its subsidiary bank, Crestmark Bank, both of Troy, Michigan. In connection, Meta Financial Group, Inc., will retain ownership of its savings association subsidiary, MetaBank, Sioux Falls, South Dakota, for the time that it is a bank holding company and thereby engage in operating a savings association. In addition, Meta Financial Group, Inc., through MetaBank proposes to purchase 80 percent of the stock of each of the following CM Sterling, LLC; Capital Equipment Solutions, LLC; CM Help, LLC; CM Southgate, LLC; and CM TFS LLC, all of Troy Michigan (Crestmark Bank Subsidiaries) and thereby engage in lending activities. Finally, Meta Financial Group, Inc. will convert back to a savings and loan holding company after the merger of Crestmark Bank with and into MetaBank. In conjunction with its filing to convert back to a savings and loan holding company, Meta Financial Group, Inc. is filing pursuant to 12 CFR 238.54 for authority to engage in lending activity through its indirect acquisition of the Crestmark Bank Subsidiaries.	Newspaper:	Not available
			Federal Register:	04/23/2018
VIKING FINANCIAL CORPORATION	* 3A1 * 4c8	Viking Financial Corporation, Alexandria, Minnesota, a savings and loan holding company, to become a bank holding company by acquiring 100% of First State Bank of Ashby, Ashby, Minnesota. In connection Viking Financial Corporation will retain ownership of its savings association subsidiary, Viking Bank, Alexandria, Minnesota and thereby engage in operating a savings association.	Newspaper:	Not available
			Federal Register:	Not available

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 March 31, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAMS BANK & TRUST	* Branch	Adams Bank & Trust, Ogallala, Nebraska, to establish a branch at 148 Remington Street, Fort Collins, Colorado.	Newspaper:	04/17/2018
			Federal Register:	Not applicable
BANK OF THE FLINT HILLS	* 18C	Bank of the Flint Hills, Wamego, Kansas, to merge with The St. Marys State Bank, Saint Marys, Kansas, and incident thereto, to establish two branches in Roseville, Kansas. Immediately prior, Wamego Bancshares, Inc., Wamego, Kansas, to acquire 100 percent of the voting shares of The St. Marys State Bank, Saint Marys, Kansas.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* Branch			
HULETT BANCORP	CIC	Desiree Elkin of Billings, Montana, to retain control of Hulett Bancorp, Hulett, Wyoming, and for approval as a member of the Elkin Family Group. In addition, Beverly Elkin of Billings, Montana as a member of the Elkin Family Group. Hulett Bancorp controls Summit National Bank, Hulett, Wyoming.	Newspaper:	Not available
			Federal Register:	04/11/2018
HYS INVESTMENTS, LLC	* 3A3	HYS Investments, LLC, to acquire additional voting shares up to 27.74 percent of BOTS, Inc., parent of VisionBank, all of Topeka, Kansas.	Newspaper:	Not available
			Federal Register:	04/20/2018
MY ANNS CORPORATION	CIC	Alex Lin, Hong Kong, Hong Kong, Hiu Kwan Kwok, Cyber Port, Hong Kong, Jun Yang, Tianjin, China, and Yongyan Liu, Chaoyang, Beijing, China, to retain voting shares of My Anns Corporation. My Anns Corporation is the parent of Piqua State Bank, both of Piqua, Kansas.	Newspaper:	04/03/2018
			Federal Register:	03/28/2018
OKLAHOMA CAPITAL BANK	* Branch	Oklahoma Capital Bank, Tulsa, Oklahoma, to establish a branch at 8080 S. Yale Avenue, Tulsa, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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508355	AMERISTATE BK, ATOKA, OKLAHOMA	12/11/2017	03/27/2018	S	Small Bank
56557	COBIZ BK, DENVER, COLORADO	11/06/2017	03/27/2018	S	Large Bank
983055	FIRST BK OF BANCROFT, BANCROFT, NEBRASKA	12/11/2017	03/29/2018	S	Small Bank
284154	OKLAHOMA CAP BK, TULSA, OKLAHOMA	12/04/2017	03/26/2018	S	Small 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 March 31, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 37.5 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas, First State Bank, Mesquite, Texas, Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper:	Not available
			Federal Register:	Not available
CENTENNIAL BANK	* Branch	Application by Centennial Bank, Lubbock, Texas, to establish a branch to be located at 901 South MoPac Expressway, Barton Oaks II, Suite 525, Austin, Texas 78746	Newspaper:	Not available
			Federal Register:	Not applicable
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas, to establish a branch at 3275 Boca Chica Boulevard, Brownsville, Cameron County, Texas 78521.	Newspaper:	Not available
			Federal Register:	Not applicable
TYME BANCSHARES, INC.	* 3A1	TYME Bancshares, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Groom Bancshares, Inc., and therefore indirectly The State National Bank, both of Groom, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending March 31, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANCORP	CIC	Notice of Change in Control filed by Kevin Garn, Layton, Utah, to retain voting shares of FNB Bancorp, and thereby indirectly retain voting shares of First National Bank of Layton, both of Layton, Utah.	Newspaper:	Not available
			Federal Register:	04/16/2018
LIBERTY BANCORP	CIC	Notice of Change in Control filed by The DeNault Family Trust dated August 18, 1978, as restated in full on June 1, 2009, Boulder Creek, California ("Trust"), and its trustees, John M. Cullison, Concord, California, Bodey D. DeNault, Ridgefield, Washington, Jean W. DeNault, Boulder Creek, California, John B. DeNault III, Fullerton, California, Kenneth J. DeNault, Cedar Falls, Iowa, Wendy Robeson, Raleigh, North Carolina and John R. Stowe, Laguna Woods, California, to retain additional voting shares of Liberty Bancorp, and thereby indirectly retain voting shares of Liberty Bank, both of South San Francisco, California.	Newspaper:	Not available
			Federal Register:	Not available
MISSION BANK	* Branch	Mission Bank, Bakersfield, California, to establish a new branch office at 1500 Palma Drive, Ventura, California.	Newspaper:	03/29/2018
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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