
Federal Reserve Release



H.2

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

No. 14

Week Ending April 7, 2018

Bank Holding Companies

Arvest Bank Group, Inc., Bentonville, Arkansas; and Arvest Holdings, Inc. -- to acquire Bear State Financial, Inc., Little Rock, and to indirectly acquire Bear State Bank; and for Arvest Bank, Fayetteville, to merge with Bear State Bank and thereby establish branches.

- Approved, April 2, 2018

Forms

Forms -- initial Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Consumer Financial Protection Bureau's (CFPB) Regulation M (Consumer Leasing) (FR M).

- Proposed, April 2, 2018

Forms -- initial Board review to extend without revision the Federal Reserve Clearance for Board Public Website Usability Surveys (FR 3076).

- Proposed, April 2, 2018

Personnel

Management Division -- appointment of Kendra Lee Gastright as associate director.

- Approved, April 2, 2018

Regulations and Policies

Office of Minority and Women Inclusion -- 2017 annual report to Congress, in accordance with the Dodd-Frank Act.

- Published, March 30, 2018

(A/C)

Regulation BB (Community Reinvestment) -- interagency notice to supplement and correct errors in the Regulation BB final rule published in the Federal Register on November 24, 2017.

- Approved, March 12, 2018

(A/C)

Reserve Bank Operations

Federal Reserve Bank of New York -- appointment of John C. Williams as president, effective June 18, 2018.

- Approved, April 3, 2018

Enforcement

Turkiye Cumhuriyeti Ziraat Bankasi A.S., Ankara, Turkey -- written agreement dated June 25, 2014, terminated March 20, 2018.

- Announced, April 5, 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 Branches, Domestic

Kansas City

Adams Bank & Trust, Ogallala, Nebraska -- to establish a branch at 148 Remington Street, Fort Collins, Colorado.

- Withdrawn, April 5, 2018

St. Louis

Bank of Cave City, Cave City, Arkansas -- to establish a branch at 1141 East Main Street, Batesville.

- Approved, April 4, 2018

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch at 2782 Stuarts Draft Highway, Stuarts Draft.

- Approved, April 5, 2018

San Francisco

Mission Bank, Bakersfield, California -- to establish a branch at 1500 Palma Drive, Ventura.

- Approved, April 5, 2018

Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 500 Olde Hickory Road, Lancaster.

- Approved, April 6, 2018

Bank Branches, Domestic

Chicago

Town Bank, Hartland, Wisconsin -- to establish a branch at 401 East Kilbourn, Milwaukee.

- Approved, April 2, 2018

Chicago

Wintrust Bank, Chicago, Illinois -- to establish branches at 901 Grove Street and 1740 Sherman Avenue, both in Evanston (two applications).

- Approved, April 2, 2018

Bank Holding Companies

Chicago

Chebelle Corporation, Belle Plaine, Iowa -- to acquire Victor State Bank, Victor.

- Approved, April 4, 2018

General Counsel

Old Second Bancorp, Inc., Aurora, Illinois -- waiver of application to acquire Greater Chicago Financial Corp., Chicago, and ABC Bank, in connection with ABC Bank's merger with and into Old Second National Bank, Aurora.

- Granted, April 5, 2018

Dallas

TYME Bancshares, Inc., Dallas, Texas -- to become a bank holding company by acquiring Groom Bancshares, Inc., Groom, and thereby acquiring The State National Bank.

- Withdrawn, April 3, 2018

Change in Bank Control

Atlanta

First St. Charles Bancshares, Inc., Boutte, Louisiana -- to retain control of First St. Charles Bancshares, Inc., and its subsidiary, First National Bank USA, Boutte.

- Permitted, April 3, 2018

Kansas City

Ramona Bankshares, Inc., Hillsboro, Kansas -- to retain control of Ramona Bankshares, Inc., and its subsidiary, Hillsboro State Bank, Hillsboro.

- Permitted, April 2, 2018

Kansas City

Swedish-American Bancshares, Inc., Courtland, Kansas -- to retain control of Swedish-American Bancshares, Inc., and its subsidiary, Swedish-American State Bank, Courtland.

- Permitted, April 6, 2018

Extensions of Time

Minneapolis

First Community Bank, Glasgow, Montana -- extension to May 31, 2018, to establish a branch at 7517 Roughsawn Drive, Helena.

- Granted, April 5, 2018

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending April 7, 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 April 7, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, to establish a branch office to be located at 316 Applegarth Road, Monroe Township, County of Middlesex, New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable
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

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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
Filings received during the week ending April 7, 2018

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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		

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 7, 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

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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3649624	GREAT ST BK, WILKESBORO, NORTH CAROLINA	11/13/2017	03/28/2018	S	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 April 7, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one public welfare investment.	Newspaper:	Not applicable
			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 April 7, 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
ISABELLA BANK	* Branch	Isabella Bank, Mount Pleasant, Michigan to establish a branch at 203 E. Genesee Avenue, Saginaw, Michigan.	Newspaper:	03/30/2018
			Federal Register:	Not applicable
NORTHERN TRUST COMPANY, THE	Investment	The Northern Trust Company, Chicago, Illinois, to make an overseas investment in Northern Trust Holdings, Ltd., London, England, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ROCK RIVERS BANCORP	* 3A1	Rock Rivers Bancorp, Rock Rapids, Iowa, to become a bank holding company following the conversion of its subsidiary bank, Frontier Bank, Sioux Falls, South Dakota, from a federal savings association to a South Dakota state chartered bank.	Newspaper:	04/29/2018
			Federal Register:	05/04/2018

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 April 7, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch to be located at 8820 Wilshire Boulevard, Beverly Hills, California.	Newspaper:	04/14/2018
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	* 18C * Branch	First Financial Bank, El Dorado, Arkansas, to purchase certain assets and assume certain liabilities of 2 Mena, Arkansas branch offices of Bear State Bank, Little Rock, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	05/10/2018
			Federal Register:	Not applicable
PATRIOT BANK	* Branch	Patriot Bank, Millington, Tennessee, to establish a branch facility to be located at 5332 Airline Road, Arlington, Tennessee.	Newspaper:	04/20/2018
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 April 7, 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:	04/23/2018
			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:	04/12/2018
			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:	05/02/2018

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	12/04/2017	04/04/2018	S	Int Sm Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending April 7, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK & TRUST COMPANY	* 18C * Branch	American State Bank & Trust Company, Great Bend, Kansas, to merge with Rose Hill Bank, Rose Hill, Kansas, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
BANK OF THE FLINT HILLS	* 18C * 3A3 * Branch	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: Federal Register:	04/09/2018 04/20/2018
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: Federal Register:	04/04/2018 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: Federal Register:	04/13/2018 04/20/2018
OKLAHOMA CAPITAL BANK	* Branch	Oklahoma Capital Bank, Tulsa, Oklahoma, to establish a branch at 8080 S. Yale Avenue, Tulsa, Oklahoma.	Newspaper: Federal Register:	04/12/2018 Not applicable

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 April 7, 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
DIAMOND HTH STOCK COMPANY GP, LLC	* 18C * 3A1 * 3A3 * Branch	Application by Diamond HTH Stock Company GP, LLC, and Diamond HTH Stock Company, LP, both of Dallas, Texas, to become bank holding companies and retain ownership in Diamond A Financial, L.P., and therefore indirectly, Hilltop Holdings Inc., PlainsCapital Corporation, and PlainsCapital Bank, all of Dallas, Texas; Maedgen & White, L.P., Diamond HTH Stock Company GP, LLC, Diamond HTH Stock Company, LP, Diamond A Financial, L.P., Hilltop Holdings, Inc., and PlainsCapital Corporation, all of Dallas, Texas, to indirectly acquire The Bank of River Oaks, Houston, Texas; and for PlainsCapital Bank, Dallas, Texas, to acquire by merger The Bank of River Oaks and to further operate all the target institution's branches as branches of PlainsCapital Bank.	Newspaper:	Not available
			Federal Register:	Not available
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

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 April 7, 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 De Nault 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. De Nault, Ridgefield, Washington, Jean W. De Nault, Boulder Creek, California, John B. De Nault III, Fullerton, California, Kenneth J. De Nault, 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 retain voting shares of Liberty Bank, both of South San Francisco, California.	Newspaper:	04/25/2018
			Federal Register:	04/24/2018

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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