
Federal Reserve Release



H.2

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

No. 26

Week Ending June 30, 2018

Banks, State Member

Public Welfare Investments -- (1) determination that New Markets Tax Credit Program (NMTC Program) investments are designed primarily to promote the public welfare within the meaning of section 9(23) of the Federal Reserve Act; and (2) request by Banco Popular de Puerto Rico, San Juan, Puerto Rico to make NMTC Program investments.

- Approved, June 28, 2018

Forms

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Consumer Financial Protection Bureau's (CFPB) Regulation B (Equal Credit Opportunity Act) (FR B).

- Approved, June 27, 2018

Forms -- final Board review to extend with revision the Banking Organization Systemic Risk Report (FR Y-15).

- Approved, June 27, 2018

Forms -- initial Board review to extend without revision the Interagency Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products (FR 4029).

- Proposed, June 27, 2018

Personnel

Division of Monetary Affairs -- appointment of Min Wei as associate director and Eric Engstrom as deputy associate director, and title change for Laura Lipscomb to assistant director.

- Announced, June 26, 2018

Regulations and Policies

Resolution Plan Guidance -- publication for comment of proposed joint guidance for eight large, complex U.S. banking organizations regarding their future resolution-plan submissions.

- Approved, June 28, 2018

Reserve Bank Services

Fedwire Funds -- publication for comment of a proposal to adopt a new message format for the Fedwire Funds Service.

- Approved, June 27, 2018

Supervision and Regulation

Resolution Plans -- joint determination with the Federal Deposit Insurance Corporation to move the next resolution-plan filing date for 14 domestic large banking organizations to December 31, 2019.

- Approved, June 15, 2018

(A/C)

Stress Tests and Capital Plan Reviews -- 2018 results.

- Approved, June 20, 2018

(A/C)

Enforcement

East Cambridge Savings Bank, Cambridge, Massachusetts -- issuance of a consent order of prohibition against Vasken Papazian, a former institution-affiliated party of East Cambridge Savings Bank.

- Announced, June 26, 2018

SmartBank, Pigeon Forge, Tennessee -- issuance of a consent order of prohibition against Connie Clabo, a former institution-affiliated party of SmartBank.

- Announced, June 26, 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

Atlanta

Compass Bank, Birmingham, Alabama -- to establish a branch at 8620 Skillman Street, Dallas, Texas.

- Approved, June 28, 2018

St. Louis

Field & Main Bank, Henderson, Kentucky -- to establish a branch at 369 East Main Street, Lexington.

- Approved, June 27, 2018

St. Louis

Triumph Bank, Memphis, Tennessee -- to establish a branch at 278 Franklin Road, Brentwood.

- Approved, June 25, 2018

Bank Holding Companies

General Counsel

Allegiance Bancshares, Inc., Houston, Texas -- waiver of application to acquire Post Oak Bancshares, Inc., Houston, and Post Oak Bank, N.A. (Post Oak Bank), in connection with Post Oak Bank's merger with and into Allegiance Bank.

- Granted, June 26, 2018

Atlanta

First US Bancshares, Inc., Birmingham, Alabama -- to acquire The Peoples Bank, Rose Hill, Virginia.

- Approved, June 26, 2018

Bank Holding Companies

Philadelphia

Freehold MHC, Freehold, New Jersey, and Freehold Bancorp -- to convert from savings and loan holding companies (SLHCs) to bank holding companies on the conversion of Freehold Savings Bank, Freehold, from a federally chartered savings bank to a state-chartered savings bank, and for Freehold MHC and Freehold Bancorp, two de novo corporations, to become bank holding companies by merging with the former SLHCs.

- Approved, June 28, 2018

Atlanta

National Commerce Corporation, Birmingham, Alabama -- to merge with Landmark Bancshares, Inc., Marietta, Georgia, and thereby acquire its subsidiary, First Landmark Bank.

- Approved, June 26, 2018

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

EJF Capital LLC, et al., Arlington, Virginia -- relief from certain commitments (two requests).

- Granted, June 28, 2018

Director, S&R

EJF Capital LLC, et al., Arlington, Virginia -- relief from certain commitments.

- Granted, June 25, 2018

Banks, State Member

Atlanta

Compass Bank, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, June 29, 2018

Banks, State Member

Director, S&R

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, June 28, 2018

Change in Bank Control

Kansas City

First Southwest Bancorporation, Inc., Alamosa, Colorado -- to retain control of First Southwest Bancorporation, Inc., and its subsidiary, First Southwest Bank, Alamosa.

- Permitted, June 29, 2018

Philadelphia

Honat Bancorp, Inc., Honesdale, Pennsylvania -- to retain control of Honat Bancorp, Inc., and its subsidiary, The Honesdale National Bank, Honesdale.

- Permitted, June 28, 2018

Chicago

Westbury Bancorp, Inc., West Bend, Wisconsin -- to retain control of Westbury Bancorp, Inc., and its subsidiary, Westbury Bank, West Bend.

- Permitted, June 25, 2018

Extensions of Time

Director, S&R

Citigroup Inc., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, June 26, 2018

Extensions of Time

Director, S&R

PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension of time to conform or divest a merchant banking investment.

- Granted, June 27, 2018

Regulations and Policies

Director, S&R

Financial Sector Liabilities -- annual determination of the aggregate consolidated liabilities of financial companies, as required by section 622 of the Dodd-Frank Act.

- Approved, June 27, 2018

Savings and Loan Holding Companies

General Counsel

Capitol Federal Financial, Inc., Topeka, Kansas -- waivers of applications under the Bank Holding Company Act and the Home Owners' Loan Act to acquire Capital City Bancshares, Topeka, and Capital City Bank, in connection with the merger of Capital City Bank with and into Capitol Federal Savings Bank.

- Granted, June 26, 2018

Savings and Loan Holding Companies

Minneapolis

Meta Financial Group, Inc., Sioux Falls, South Dakota -- (1) to become a bank holding company by merging with Crestmark Bancorp, Inc., Troy, Michigan, and thereby indirectly acquiring its subsidiary bank, Crestmark Bank; (2) to retain ownership of MetaBank, Sioux Falls, and thereby operate a savings association; (3) to acquire shares of each of CM Sterling, LLC; Capital Equipment Solutions, LLC; CM Help, LLC; CM Southgate, LLC; and CM TFS LLC, all of Troy (Crestmark Bank Subsidiaries), and thereby engage in lending activities; (4) to convert back to a savings and loan holding company after the merger of Crestmark Bank with and into MetaBank and to retain all its current operations, including those of MetaBank and its subsidiaries.

- Approved, June 27, 2018

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, June 28, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 30, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPE COD FIVE MUTUAL COMPANY	4c8	Notification by Cape Cod Five Mutual Company, Harwich Port, Massachusetts pursuant to Section 4(c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended, for its direct wholly-owned subsidiary, Cape Cod Five Cents Savings Bank, Harwich Port, Massachusetts, to acquire 33.6 percent interest in Summit Technology Consulting Group, LLC, Lancaster, Pennsylvania.	Newspaper:	Not applicable
			Federal Register:	07/17/2018
Jamestown Trust#1	* SLHC Formation	Applications by the Jamestown Trust #1, the Jamestown Trust #2, the Jamestown Trust #3, the Jamestown Trust #4, the Geesala Trust #1, the Geesala Trust #2, the Geesala Trust #3, and the Geesala Trust #4 to retroactively form savings and loan holdings companies pursuant to section 10 (e) of the Home Owners' Loan Act, and retain control of Prospect Financial Corporation, and its wholly owned subsidiary, Home Loan Investment Bank, F.S.B., both of Warwick, Rhode Island. Additionally, the Jamestown Trust #3 and the Geesala Trust #3 propose to purchase all of the shares of Prospect Financial Corporation's capital stock from the other Jamestown Trusts and Geesala Trusts.	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 **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 June 30, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, Newark, Delaware, to make an additional investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, Newark, Delaware, to make an additional investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MB MUTUAL HOLDING COMPANY	* 3A3	MB Mutual Holding Company and MB Bancorp, Inc., both of Wall Township, New Jersey, to merge with Metuchen MHC and Metuchen Bancorp, Inc., both of Metuchen, New Jersey and thereby indirectly acquire Metuchen Savings Bank, Metuchen, New Jersey, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Sections 225.11 and 225.15 of Regulation Y.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

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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NONE					

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 June 30, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS COMMUNITY BANK	* Branch	First Citizens Community Bank, Mansfield, PA, to establish a branch office inside Weaver's Store located at 1011 Dry Tavern Road, Denver, Lancaster County, PA.	Newspaper:	Not available
			Federal Register:	Not applicable
SENECA FALLS SAVINGS BANK MHC, THE	* MHC Merger	Seneca Falls Savings Bank MHC ("MHC"), and its SLHC subsidiary, Seneca-Cayuga Bancorp, Inc., ("Bancorp") both of Seneca Falls, NY, propose to indirectly acquire Medina Savings and Loan Association, ("Medina") Medina, NY, through the merger of Medina with and into Generations Bank, Seneca Falls, NY, a wholly-owned subsidiary of Bancorp.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

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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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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 30, 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

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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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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending June 30, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FVCBANK	* 18C	FVCbank, Fairfax, Virginia, to merge with	Newspaper:	07/22/2018
	* Branch	Colombo Bank, Rockville, Maryland.	Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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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- S = Satisfactory
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3688623	VIRGINIA PTNR BK, FREDERICKSBURG, VIRGINIA	10/02/2017	06/19/2018	S	Int Sm Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending June 30, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FCB BANCSHARES, INC.	CIC	After the fact change in control notice filed by Robert Ward Mullins II, Huntsville, Alabama, and Holly S. Mullins, Vinemont, Alabama, to become members of the previously approved Mullins Family Control Group of FCB Bancshares, Inc., Cullman, Alabama, and Premier Bank of the South, Good Hope, Alabama.	Newspaper:	07/03/2018
			Federal Register:	07/13/2018

District: 6
Federal Reserve Bank of Atlanta

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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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 30, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN HEARTLAND BANCSHARES, INC.	* 3A3	American Heartland Bancshares, Inc., Sugar Grove, Illinois to acquire 100 percent of Community Holdings Corporation and thereby indirectly acquire First Secure Bank and Trust Company, both of Palos Hills, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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:

- 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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 30, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas requests to establish a branch facility at 815 N. Arkansas Avenue, Russellville, Arkansas.	Newspaper:	07/06/2018
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1007051	TPNB BK, PARIS, MISSOURI	03/19/2018	06/25/2018	S	Small Bank

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 June 30, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BORDER BANCSHARES, INC.	* 3A5	Border Bancshares, Inc., Greenbush, Minnesota, proposes to acquire Union Bancshares, Inc., Fargo, North Dakota, and thereby indirectly acquire Union State Bank of Fargo, Fargo, North Dakota.	Newspaper:	Not available
			Federal Register:	07/16/2018
BRYANT BANCSHARES, INC.	* 3A3	Bryant Bancshares, Inc., Byrant South Dakota to acquire 100 percent of the shares of Richland State Bank, Bruce, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Notice by John H. Dammermann, Fort Myers, Florida, to acquire control of First BancShares, Inc. of Cold Spring, Cold Spring, Minnesota, and thereby indirectly acquire control of Granite Community Bank, Cold Spring, Minnesota.	Newspaper:	07/02/2018
			Federal Register:	07/06/2018
FIRST INTERSTATE BANCSYSTEM, INC.	* 18C * 3A5 * Branch	First Interstate BancSystem, Inc., Billings, Montana, to merge with Northwest Bancorporation, Inc. and thereby indirectly acquire Inland Northwest Bank ("Inland Bank"), both of Spokane, Washington. Additionally, First Interstate Bank, Billings, Montana, to merge with Inland Bank and, incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	07/13/2018
FSB HOLDING COMPANY, INC.	CIC	Change in Control Notice by Greta Christianson, Bloomington, Minnesota and Ingrid Langseth, Worthington, Minnesota, individually, and as the members of the Christianson/Langseth group acting in concert to retain control of FSB Holding Company, Inc., Trimont, Minnesota (FSB), and thereby indirectly control Farmers State Bank of Trimont, Trimont, Minnesota (Trimont Bank). In addition, Beverly Anthony, Trimont, Minnesota to retain shares of FSB, as a member of the Anthony family shareholder control group acting in concert, and thereby indirectly control Trimont Bank.	Newspaper:	Not available
			Federal Register:	07/19/2018

District: 9
Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending June 30, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CENTRALIA BANCSHARES, INC.	CIC	Tyler J. Bachman, Shawnee, Kansas, to acquire voting shares of First Centralia Bancshares, Inc., Centralia, Kansas, and for approval as a member of the Bachman family group which controls First Centralia Bancshares, Inc. First Centralia Bancshares, Inc. is the parent of First Heritage Bank, Centralia, Kansas.	Newspaper: Federal Register:	Not available 07/19/2018
FNB NEW MEXICO	* Branch	FNB New Mexico, Clayton, New Mexico, to establish a branch at 219 East 7th Street, Dalhart, Texas.	Newspaper: Federal Register:	Not available Not applicable
GREEN CITY BANCSHARES INC.	CIC	James Bradley Doran, Columbia, Missouri, to acquire voting shares of Green City Bancshares, Inc., Green City, Missouri (the company); and thereby indirectly acquire Farmers Bank of Green City, Green City, Missouri. In addition, James Bradley Doran to be approved as a member of the Doran/Grotenhuis Family Group which owns voting shares of the company.	Newspaper: Federal Register:	Not available 07/16/2018

District: 10
Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 30, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY BANCSHARES, INC.	CIC	Retroactive notice of change in control by Jack Bankhead, Mary Bankhead, James H. Gill, and Lynn Eldridge Gill all of Dallas, Texas, Atticus J. Gill, Fort Worth, Texas, and Meredith Gill Johnson, El Dorado Hills, California (together known as the Gill Family Group, a group acting in concert) to retain 25 percent or more of the outstanding shares of voting common stock and thereby control of City Bancshares, Inc., which controls City National Bank, both located in Corsicana, Texas.	Newspaper:	07/04/2018
			Federal Register:	07/09/2018
INDEPENDENT BANK GROUP, INC.	* 3A5	Application by Independent Bank Group, Inc., McKinney, Texas, to acquire 100 percent of Guaranty Bancorp, and indirectly Guaranty Bank and Trust Company, both of Denver, Colorado	Newspaper:	Not available
			Federal Register:	Not available
TEXAS COMMUNITY BANK	* Branch	Application by Texas Community Bank, Laredo, Texas, to establish a branch at 2102 Guadalupe Street, Laredo, Texas 78041.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending June 30, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE ORIENT	* Branch	Bank of the Orient, San Francisco, California, to establish a new branch office at 2209 El Camino Real, Suite 101, Palo Alto, California.	Newspaper:	07/06/2018
			Federal Register:	Not applicable
FARMERS AND MERCHANTS BANK OF LONG BEACH	PWI	Farmers & Merchants Bank of Long Beach, Long Beach, California, seeking approval to make a proposed \$37.6 million public welfare investment in USB NMTC Fund 2018-3, LLC, a new markets tax credit investment program offered by U.S. Bancorp Community Development Corporation.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval for \$25 million public welfare investment in the Enterprise Housing Partners CalGreen V Fund, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
TRANS PACIFIC BANCORP	CIC	Change in Bank Control notice by Denis Daly Trust, UAD 12/24/12, Denis Daly, trustee, River Forest, Illinois; Daly 2017 Gift Trust, Dorothy Daly, trustee, Oak Brook, Illinois; and Eleanor Daly, an individual, River Forest, Illinois; to retain additional voting shares of Trans Pacific Bancorp, and thereby acquire shares of Beacon Business Bank, National Association, both of San Francisco, California. The foregoing trusts and individuals are joining a previously approved group acting in concert.	Newspaper:	Not available
			Federal Register:	06/14/2018
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$25 million in R4 WAB Housing Partners LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$25 million in R4 WAB Housing Partners LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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.

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