
Federal Reserve Release



H.2

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

No. 28

Week Ending July 14, 2018

Updated July 19, 2018

Forms

Forms -- final Board review to extend with revision the International Applications and Prior Notifications under Subparts A and C of Regulation K (FR K-1); International Applications and Prior Notifications under Subpart B of Regulation K (FR K-2); Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company (FR Y-3F); Application for Prior Approval to Become a Bank Holding Company or for a Bank Holding Company to Acquire an Additional Bank or Bank Holding Company (FR Y-3); Notification for Prior Approval to Become a Bank Holding Company or for a Bank Holding Company to Acquire an Additional Bank or Bank Holding Company (FR Y-3N); and Notification for Prior Approval to Engage Directly or Indirectly in Certain Nonbanking Activities (FR Y-4).
- Approved, July 13, 2018

Personnel

Division of Supervision and Regulation -- appointment of Robert Sarama as assistant director.
- Approved, June 27, 2018
(A/C)

Regulations and Policies

Credit Card Plans -- annual report to Congress on the profitability of credit card operations of depository institutions.
- Approved, June 27, 2018
(A/C)

Enforcement

Heartland Bank, Little Rock, Arkansas, and Rock Bancshares, Inc. -- issuance of consent order of prohibition against L. Walter Quinn, a former institution-affiliated party.
- Announced, June 21, 2018
(A/C)

Enforcement

Hinsdale Bank & Trust, Hinsdale, Illinois -- issuance of consent order of prohibition against Michelle A. Kennedy, a former institution-affiliated party.

- Announced, July 12, 2018

United Bank Limited, Karachi, Pakistan; and United Bank Limited, New York Branch, New York, New York -- written agreement dated October 28, 2013, terminated July 9, 2018.

- Announced, July 12, 2018

United Bank Limited, Karachi, Pakistan; and United Bank Limited, New York Branch, New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, July 12, 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

Philadelphia

AmeriServ Financial Bank, Johnstown, Pennsylvania -- to establish a branch at 12806 Shank Farm Way, Hagerstown, Maryland.

- Approved, July 10, 2018

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 815 N. Arkansas Avenue, Russellville.

- Approved, July 11, 2018

Atlanta

The Brand Banking Company, Lawrenceville, Georgia -- to establish the following branches: (1) 3328 Peachtree Road NE, Atlanta; (2) 3415 George Busbee Parkway NW, Kennesaw; and (3) 3960 Old Milton Parkway, Alpharetta.

- Approved, July 12, 2018

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to establish a branch at 5278 North Nevada Avenue, Colorado Springs, Colorado.

- Approved, July 12, 2018

St. Louis

The Citizens Bank, Batesville, Arkansas -- to relocate the main office to 655 St. Louis Street, Batesville.

- Approved, July 9, 2018

Bank Branches, Domestic

Cleveland

The Cortland Savings and Banking Company, Cortland, Ohio -- to establish a branch at 14357 Pearl Road, Strongsville.

- Approved, July 12, 2018

Kansas City

RCB Bank, Claremore, Oklahoma -- to establish a de novo branch at 3300 W. 6th Street, Lawrence, Kansas.

- Approved, July 13, 2018

Bank Holding Companies

Kansas City

Midwest Banc Holding Co., Pierce, Nebraska -- to acquire shares of Redstone Bank, Centennial, Colorado.

- Approved, July 11, 2018

Bank Mergers

Cleveland

Civista Bank, Sandusky, Ohio -- to merge with United Community Bank, Lawrenceburg, Indiana.

- Approved, July 11, 2018

Kansas City

Frazer Bank, Altus, Oklahoma -- to purchase certain assets and assume certain liabilities of two branches of Valor Bank, Edmond, and to increase its investment in bank premises.

- Approved, July 13, 2018

Banks, Foreign

Director, S&R

Lloyds Bank Corporate Markets plc, London, England -- to establish a branch in New York, New York.

- Approved, July 9, 2018

Banks, State Member

Dallas

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

- Approved, July 13, 2018

Change in Bank Control

Dallas

Charter Bancshares, Inc., Corpus Christi, Texas -- change in bank control of Charter Bancshares, Inc., and its subsidiary Charter Bank, Corpus Christi.

- Permitted, July 10, 2018

Kansas City

Fairport Bancshares, Inc., Maysville, Missouri -- change in bank control of Fairport Bancshares, Inc., and its subsidiary, The Bank of Fairport, Maysville.

- Withdrawn, July 12, 2018

Kansas City

The Protection Bank Holding Company, Inc., Protection, Kansas -- change in bank control of The Protection Bank Holding Company, Inc., and its subsidiary, The Bank of Protection, Protection.

- Permitted, July 13, 2018

Extensions of Time

Kansas City

Mabrey Bank, Bixby, Oklahoma -- extension to July 16, 2018, to merge with The Morris State Bank, Morris, and thereby establish a branch.

- Granted, July 13, 2018

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to October 18, 2018, to acquire shares of Minier Financial, Inc., Minier, and thereby indirectly increase its ownership of First Farmers State Bank.

- Granted, July 13, 2018

International Operations

New York

JPMorgan Chase Bank, National Association, Columbus, Ohio -- to extend the corporate existence of its Edge corporation subsidiary, J.P. Morgan International Finance Limited, Newark, Delaware.

- Approved, July 13, 2018

Savings and Loan Holding Companies

Richmond

CBM Bancorp Inc., Parkville, Maryland -- to acquire Chesapeake Bank of Maryland, Parkville, in connection with the conversion of Banks of the Chesapeake, M.H.C. (MHC), from mutual to stock form and the merger of MHC with and into CBM Bancorp Inc. (a newly formed corporation).

- Approved, July 11, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FEDERAL ONE HOLDINGS, LLC	CIC	Notice by Dimitri J. Nionakis, Milton, Massachusetts, to control up to 24.92 percent of Federal One Holdings, LLC, Milton, Massachusetts, and thereby indirectly of Admirals Bank, Boston, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not available
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:	08/06/2018
			Federal Register:	08/01/2018

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 July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	* Branch	Goldman Sachs Bank USA, New York, New York, to establish a branch office to be located at 11850 South Election Road, Draper, Utah.	Newspaper:	07/20/2018
			Federal Register:	Not applicable
MB MUTUAL HOLDING COMPANY	* 3A3 * 3A5	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:	07/23/2018
			Federal Register:	08/06/2018

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.

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* 18C	Orrstown Bank, Shippensburg, Pennsylvania, to acquire First Community Bank of Mercersburg, Mercersburg, Pennsylvania, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	08/08/2018
	* Branch		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.

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANCORP	* 18C	Application by Fifth Third Bancorp, Cincinnati, Ohio, and its wholly owned banking holding company subsidiary, Fifth Third Financial Corporation, Cincinnati, Ohio, to acquire MB Financial, Inc., Chicago, Illinois, pursuant to Section 3 of the Bank Holding Company Act and MB Financial Bank, N.A., Chicago, Illinois to merge with and into Fifth Third Bank, Cincinnati, Ohio pursuant to Sections 18(c) of the Federal Deposit Insurance Act and 9 of the Federal Reserve Act.	Newspaper:	07/15/2018
	* 3A3		Federal Register:	07/16/2018
	* 3A5			
	* Branch			

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.

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
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	06/19/2017	07/11/2018	S	Int Sm Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 5
Federal Reserve Bank of Richmond

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: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST VISION BANK OF TENNESSEE	* Branch	First Vision Bank of Tennessee, Tullahoma, Tennessee, to establish a branch located at 372 West Northfield Boulevard, Murfreesboro, Tennessee.	Newspaper:	07/23/2018
			Federal Register:	Not applicable
M C BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Paula Swiber individually and as trustee for Wallace Carline and Gracie Carline, Mike Swiber, Glenn David Carline, Carline Land Corporation, Carline Bouef Properties, all of Morgan City, Louisiana; Lisa Carline, Miramar Beach, Florida; Stephen Swiber, Gibson, Louisiana; to retain shares of M C Bancshares, Inc., and its subsidiary, M C Bank & Trust Company, both of Morgan City, Louisiana.	Newspaper:	08/03/2018
			Federal Register:	08/02/2018

* Subject to the provisions of the Community Reinvestment Act

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.

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 14, 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:	07/30/2018
FIRST MIDWEST BANCORP, INC.	* 18C	First Midwest Bancorp, Inc., Chicago, Illinois to acquire 100 percent of Northern States Financial Corporation and thereby indirectly acquire NorStates Bank, both of Waukegan, Illinois. Concurrently, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois to merge with NorStates Bank, Waukegan, Illinois and to thereby establish branches located at 601 N. Green Bay Road, Waukegan, Illinois; 212 W. Madison Street, Waukegan, Illinois; 700 N. Sheridan Road, Winthrop Harbor, Illinois; 1777 N. Cedar Lake Road, Round Lake Beach, Illinois; and consolidate branches located at 1601 N. Lewis Avenue, Waukegan, Illinois; 5384 Grand Avenue, Gurnee, Illinois; 40220 N. Route 59, Antioch, Illinois; and 301 Goodnow Boulevard, Round Lake, Illinois.	Newspaper:	08/02/2018
	* 3A3		Federal Register:	08/06/2018
	* Branch			
HOMETOWN BANCORP, LTD.	* 3A3	Hometown Bancorp, Ltd., Fond du Lac, Wisconsin, to acquire 100 percent of the outstanding shares of United Community Bank, Poynette, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/08/2018
MIDWEST BANK	* 18C	Midwest Bank, Monmouth, Illinois to merge with Andalusia Community Bank, Andalusia, Illinois and to thereby establish branches located at 601 8th Street East, Andalusia, Illinois and 3907 16th Street, Moline, Illinois.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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.

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
3812147	GRAND RIVER BK, GRANDVILLE, MICHIGAN	03/19/2018	07/06/2018	S	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending July 14, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FINANCIAL SERVICES BANK	* Branch	Community Financial Services Bank, Benton, Kentucky, to establish a branch facility located at 414 S. 12th Street, Murray, Kentucky.	Newspaper:	07/25/2018
			Federal Register:	Not applicable
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Wynne, Arkansas, to acquire up to 35 percent of the voting shares of Central Bank, Little Rock, Arkansas.	Newspaper:	08/06/2018
			Federal Register:	08/08/2018
FIRST CAPITAL, INC	* 3A3	First Capital, Inc., Corydon, Indiana, to acquire 5.15 percent of the voting shares of First Bancorp of Indian, Inc., Evansville, Indiana; and thereby indirectly acquire First Federal Savings Bank, Evansville, Indiana.	Newspaper:	08/10/2018
			Federal Register:	08/08/2018
FIRST SECURITY BANCORP	* 3A3	First Security Bancorp, Searcy, Arkansas, to maintain its ownership in CrossFirst Bankshares, Inc., Leawood, Kansas, of up to 6.98 percent through the purchase of up to 442,105 additional common voting shares, and thereby retain its interest in CrossFirst Bank, Leawood, Kansas.	Newspaper:	08/10/2018
			Federal Register:	Not available

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.

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 14, 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:	07/25/2018
			Federal Register:	07/16/2018
FIRST INTERSTATE BANCSYSTEM, INC.	* 18C	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
	* 3A5		Federal Register:	07/13/2018
	* Branch			

District: 9
Federal Reserve Bank of Minneapolis

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
624956	VALLEY BK OF RONAN, RONAN, MONTANA	03/20/2018	07/05/2018	O	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOK FINANCIAL CORPORATION	* 3A1	BOK Financial Corporation, Tulsa, Oklahoma, to acquire, through its newly formed subsidiary, BOKF Merger Corporation Number Sixteen, Tulsa, Oklahoma, up to 100 percent of the voting shares of CoBiz Financial, Inc., parent of CoBiz Bank (doing business as Colorado Business Bank in Colorado and Arizona Business Bank in Arizona), both of Denver, Colorado.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* 3A5			
EQUITY BANK	* 18C	Equity Bank, Andover, Kansas, to merge with City Bank and Trust Company, Guymon, Oklahoma, and incident thereto, to establish a branch in Guymon, Oklahoma.	Newspaper:	07/29/2018
	* Branch		Federal Register:	Not applicable
FNB NEW MEXICO	* Branch	FNB New Mexico, Clayton, New Mexico, to establish a branch at 219 East 7th Street, Dalhart, Texas.	Newspaper:	07/09/2018
			Federal Register:	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:	07/11/2018
			Federal Register:	07/16/2018
PLATTE VALLEY BANK	* 18C	Platte Valley Bank, Scottsbluff, Nebraska, to merge with The American Bank of Sidney, Sidney, Nebraska, and incident thereto, to establish two branches in Sidney, Nebraska. Immediately prior, Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska, to acquire 100 percent of the voting shares of The American Bank of Sidney, Sidney, Nebraska	Newspaper:	Not available
	* 3A3		Federal Register:	08/06/2018
	* Branch			

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
809379	INVESTORS CMNTY BK, CHILLICOTHE, MISSOURI	04/09/2018	07/12/2018	S	Small Bank
1014059	SOUTHWEST BK OF WEATHERFORD, WEATHERFORD, OKLAHOMA	04/09/2018	07/02/2018	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 July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/26/2018
KEYSTONE ACQUISITIONS, INC.	* 3A1	Application by Keystone Acquisitions, Inc., Driftwood, Texas, to become a bank holding company through the acquisition of Ballinger National Bank, Ballinger, Texas.	Newspaper:	Not available
			Federal Register:	08/07/2018
LAGUNA MADRE BANCSHARES, INC.	CIC	Notice by Richard Franke, Bayview, Texas, and Dennis Franke, Brownsville, Texas, each individually, to acquire and control 25 percent or more of the shares and thereby control of Laguna Madre Bancshares, Inc., and First National Bank, both located in South Padre Island, Texas; Retroactive notice by The McDaniel Nevada Irrevocable Trust, Fort Worth, Texas, Barbara McDaniel, Fort Worth, Texas, Trustee for The McDaniel Nevada Irrevocable Trust, the Estate of Melvin H. Chapman, South Padre Island, Texas, Stewart Chapman, Wichita Falls, Texas, Executor for the Estate of Melvin H. Chapman, Trevor Franke, Frisco, Texas, Denise Franke Yeary, Dallas, Texas, Richard Franke, Jr., John P. Franke, and Kevin C. Franke, all of Bayview, Texas, to join the group acting in concert previously approved on February 7, 1997, under Section 3 of the Bank Holding Company Act ("the 1997 Group") and for this newly reconfigured group acting in concert to retain control of greater than 25 percent of Laguna Madre Bancshares, Inc.	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:	07/13/2018
			Federal Register:	Not applicable
VBT FINANCIAL CORPORATION	* 18C	Applications by VBT Financial Corporation, San Antonio, Texas, to become a bank holding company through the acquisition of 100 percent of the stock of Vantage Bank Texas, San Antonio, Texas, and to acquire 100 percent of the stock of Inter National Bank, McAllen, Texas; Vantage Bank Texas to acquire by merger Inter National Bank and to establish all offices of Inter National Bank as branches of Vantage Bank Texas.	Newspaper:	Not available
	* 3A1		Federal Register:	08/01/2018
	* 3A3			
	* Branch			

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending July 14, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANK	* Branch	AltaPacific Bank, Santa Rosa, California, to establish a branch at 1395 South Grand Avenue, Glendora, California.	Newspaper:	07/23/2018
			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

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