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**Federal Reserve Release**

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*H.2*

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

*No. 36*

*Week Ending September 8, 2018*

Advisory Councils

Community Depository Institutions Advisory Council -- announcement of members and designation of Christopher D. Maher as president and Joe Quiroga as vice president for 2019.

- Announced, September 7, 2018

Bank Branches, Domestic

Origin Bank, Choudrant, Louisiana -- to establish a branch on La Branch Street, Houston, Texas.

- Approved, September 4, 2018

Extensions of Time

"Volcker rule" -- extension to October 17, 2018, of the comment period on the proposed interagency rule to simplify and tailor compliance requirements for the Volcker rule.

- Announced, September 4, 2018

Forms

Forms -- temporary revision of the Consolidated Financial Statements for Holding Companies (FR Y-9C) and Complex Institution Liquidity Monitoring Report (FR 2052a) to comply with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, September 4, 2018

Personnel

Division of Research and Statistics -- appointment of Lacey Dingman-Woodsmall as senior associate director.

- Approved, September 4, 2018

Regulations and Policies

Regulation CC (Availability of Funds and Collection of Checks) -- final amendments to address disputes between banks about whether an electronic check has been altered in certain cases of doubt, when an original paper check is not available for inspection.

- Approved, September 4, 2018

Enforcement

OSB Community Bank, Brooklyn, Michigan -- written agreement dated July 30, 2015, terminated August 30, 2018.

- Announced, September 4, 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

Community Bank and Trust, Neosho, Missouri -- to establish a branch at 325 West George E. Phelps Boulevard, Carthage.

- Approved, September 6, 2018

#### Chicago

Grundy Bank, Morris, Illinois -- to establish a branch at 444 Bedford Road, Morris.

- Approved, September 7, 2018

### Bank Holding Companies

#### St. Louis

First State Bancorp, Inc., Caruthersville, Missouri -- to acquire Mississippi County Savings and Loan Association, Charleston.

- Approved, September 4, 2018

#### Minneapolis

Mackinac Financial Corporation, Manistique, Michigan -- to acquire Lincoln Community Bank, Merrill, Wisconsin.

- Approved, September 4, 2018

#### St. Louis

Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri -- to merge with Gideon Bancshares Company, Dexter, and thereby indirectly acquire First Commercial Bank, Gideon; and for Southern Bank, Poplar Bluff, to merge with First Commercial Bank, Gideon, and to retain the acquired facilities as branches.

- Approved, September 7, 2018

Bank Mergers

St. Louis

First State Bank and Trust Company, Inc., Caruthersville, Missouri -- to merge with Mississippi County Savings and Loan Association, Charleston, and to retain the acquired facility as a branch.

- Approved, September 4, 2018

Change in Bank Control

Boston

Federal One Holdings, LLC, Milton, Massachusetts -- change in bank control of Federal One Holdings, LLC, Milton, and its subsidiaries, Admirals Bancorp, Inc., Boston, and Admirals Bank.

- Withdrawn, September 6, 2018

International Operations

Director, S&R

Wells Fargo Bank, N.A., Sioux Falls, South Dakota, and Wells Fargo International Banking Corporation, Charlotte, North Carolina -- waiver of remainder of the prior-notice period to make an investment in Wells Fargo Capital Finance Corporation Canada, Toronto, Canada.

- Granted, September 7, 2018

Membership

Chicago

Northstar Bank, Bad Axe, Michigan -- to become a member of the Federal Reserve System.

- Approved, September 6, 2018

**Savings and Loan Holding Companies**

Chicago

McHenry Bancorp, Inc., McHenry, Illinois -- to engage de novo in purchasing and servicing loans and in holding and managing improved real estate.

- Approved, September 7, 2018

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending September 8, 2018**

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| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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NONE

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending September 8, 2018**

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| <b>Filer</b>         | <b>Filing Type</b> | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |                |
|----------------------|--------------------|---|------------------------------|----------------|
| JPMORGAN CHASE & CO. | Investment         | JPMorgan Chase & Co., New York, New York, provides prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of its intention to make an investment. | Newspaper:                   | Not applicable |
|                      |                    |   | Federal Register:            | Not applicable |

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE        |          |         |

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending September 8, 2018**

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| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE    |                        |           |                 |            |             |

**CRA Examinations scheduled for**                      **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending September 8, 2018**

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| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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|---------|----------------------------|------------|-----------------|------------|-------------|
| 887827  | HAMLER ST BK, HAMLER, OHIO | 06/04/2018 | 08/31/2018      | S          | Small Bank  |

**CRA Examinations scheduled for**                      **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending September 8, 2018**

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| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b> | <b>End of Comment Period</b> |
|--------------|--------------------|------------------------|------------------------------|
| NONE         |                    |                        |                              |

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE    |                        |           |                 |            |             |

**CRA Examinations scheduled for**                      **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending September 8, 2018**

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| <b>Filer</b>          | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |                |
|-----------------------|--------------------|--|------------------------------|----------------|
| COMPASS BANK          | PWI                | Compass Bank, Birmingham, Alabama, request for approval to make thirteen public welfare investments.   | Newspaper:                   | Not applicable |
|                       |                    |  | Federal Register:            | Not applicable |
| FRANKLIN SYNERGY BANK | * Branch           | Franklin Synergy Bank, Franklin, Tennessee, to establish a branch located at 5040 Carothers Parkway, Suite 100, Franklin, Tennessee.   | Newspaper:                   | 09/14/2018     |
|                       |                    |  | Federal Register:            | Not applicable |
| SMARTBANK             | * 18C              | SmartBank, Pigeon Forge, Tennessee, to merge with Foothills Bank & Trust, Maryville, Tennessee.  | Newspaper:                   | Not available  |
|                       | * Branch           |  | Federal Register:            | Not applicable |
| SUNTRUST BANK         | * Branch           | SunTrust Bank, Atlanta, Georgia, to establish the following branches: Arbutus Plaza Office, 1064 Maiden Choice Lane, Baltimore, Maryland; Rockville Town Square Office, 100 Gibbs St., Unit A, Rockville, Maryland; Ruskin Office, 5090 N. US Highway 41, Apollo Beach, Florida; and Sunrise Office, 3499 N. University Dr., Sunrise, Florida. | Newspaper:                   | 09/19/2018     |
|                       |                    |  | Federal Register:            | Not applicable |

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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|---------|-------------------------------|------------|-----------------|------------|-------------|
| 318835  | PILOT BK, TAMPA, FLORIDA      | 05/14/2018 | 08/30/2018      | S          | Small Bank  |
| 395238  | SYNOVUS BK, COLUMBUS, GEORGIA | 11/06/2017 | 08/26/2018      | S          | Large Bank  |

**CRA Examinations scheduled for                      Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 8, 2018**

| <b>Filer</b>                    | <b>Filing Type</b>       | <b>Filing Proposal</b>  | <b>End of Comment Period</b> |                |
|---------------------------------|--------------------------|---|------------------------------|----------------|
| 1895 Bancorp of Wisconsin, MHC  | * MHC Formation          | Applications by 1895 Bancorp of Wisconsin, MHC, to become a mutual savings and loan holding company; and 1895 Bancorp of Wisconsin, Inc., to become a mid-tier stock savings and loan holding company by acquiring 100 percent of PyraMax Bank, FSB, all of Greenfield, Wisconsin.                            | Newspaper:                   | Not available  |
|                                 | * MHC Mid-Tier Formation |   | Federal Register:            | Not available  |
| FIRST BUSEY CORPORATION         | * 3A5                    | First Busey Corporation, Champaign, Illinois, to acquire via merger 100 percent of The Banc Ed Corp., Edwardsville, Illinois, and thereby indirectly acquire The Bank of Edwardsville, Edwardsville, Illinois.  | Newspaper:                   | 10/10/2018     |
|                                 |                          |   | Federal Register:            | Not available  |
| HOLATA MICCO LLC                | * 3A1                    | Holata Micco, LLC, and Bowlegs Creek, LLC, both of Naples, Florida, elect to become bank holding companies with respect to The Leaders Bank, Oak Brook, Illinois.   | Newspaper:                   | Not available  |
|                                 |                          |   | Federal Register:            | 10/05/2018     |
| NORTHBROOK BANK & TRUST COMPANY | * 18C                    | Northbrook Bank & Trust Company, Northbrook, Illinois, to purchase certain assets and assume certain liabilities of American Enterprise Bank, Buffalo Grove, Illinois.  | Newspaper:                   | Not available  |
|                                 |                          |   | Federal Register:            | Not applicable |
| SECURITY TRUST & SAVINGS BANK   | * 18C                    | Security Trust & Savings Bank, Storm Lake, IA to purchase certain assets and assume certain liabilities of First National Bank of Rembrandt, Rembrandt, IA. In connection with the purchase and assumption, Security Trust & Savings Bank will establish a branch office at 101 E Main Street, Rembrandt, IA. | Newspaper:                   | Not available  |
|                                 | * Branch                 |   | Federal Register:            | Not applicable |
| WEST TOWN BANCORP, INC. 4c8     |                          | West Town Bancorp, Inc., Raleigh, North Carolina, to continue engaging in extending insurance coverage and brokerage service.   | Newspaper:                   | Not applicable |
|                                 |                          |   | Federal Register:            | 09/24/2018     |

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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| 542649  | CHEMICAL BK, MIDLAND, MICHIGAN | 09/18/2017 | 06/28/2018      | O          | Large Bank  |

**CRA Examinations scheduled for**                      **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE        |          |         |

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending September 8, 2018**

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| <b>Filer</b>                             | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |                |
|--|--------------------|--|------------------------------|----------------|
| DIAMOND BANK                             | * Branch           | Diamond Bank, Murfreesboro, Arkansas, to establish a branch facility at 23 Elm Street, Hector, Arkansas.   | Newspaper:                   | 09/17/2018     |
|  |                    |  | Federal Register:            | Not applicable |
| MONTGOMERY BANK,<br>NATIONAL ASSOCIATION | Member             | Montgomery Bank, Sikeston, Missouri requests to convert from a national banking charter to a Missouri state banking charter while maintaining membership with the Federal Reserve Bank of St. Louis. | Newspaper:                   | Not applicable |
|  |                    |  | Federal Register:            | Not applicable |

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**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        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending September 8, 2018**

| <b>Filer</b>                   | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b>    |                             |
|--------------------------------|--------------------|--|---------------------------------|-----------------------------|
| AUGUSTA FINANCIAL CORPORATION  | CIC                | Brian Solsrud, individually and as trustee of the Descendant's Separate Trust fbo Brian K. Solsrud under the Glenn A. Solsrud Augusta Irrevocable Trust dated December 28, 2012 and the Descendant's Separate Trust fbo Brian K. Solsrud under the Ardath K. Solsrud Augusta Irrevocable Trust dated December 28, 2012, all of North Oaks, Minnesota; and Rachel Goodell, Augusta, Wisconsin; Corinne Solsrud, Mosinee, Wisconsin; and Gregory Solsrud, Dunwoody, Georgia, each individually, to acquire 25 percent or more of Augusta Financial Corporation and thereby gain control of Unity Bank, both of Augusta, Wisconsin.   | Newspaper:<br>Federal Register: | Not available<br>09/19/2018 |
| CAPRICE CORPORATION            | CIC                | Brian Solsrud, individually and as trustee of the Descendant's Separate Trust fbo Brian K. Solsrud under the Glenn A. Solsrud Caprice Irrevocable Trust dated December 28, 2012 and the Descendant's Separate Trust fbo Brian K. Solsrud under the Ardath K. Solsrud Caprice Irrevocable Trust dated December 28, 2012, all of North Oaks, Minnesota; and Rachel Goodell, Augusta, Wisconsin; Corinne Solsrud, Mosinee, Wisconsin; and Gregory Solsrud, Dunwoody, Georgia, each individually, to acquire 25 percent of Caprice Corporation, Augusta, Wisconsin, and thereby gain control of Unity Bank North, Red Lake Falls, Minnesota.   | Newspaper:<br>Federal Register: | Not available<br>09/19/2018 |
| FISHBACK FINANCIAL CORPORATION | CIC                | Patricia Fishback, Brookings, South Dakota, individually and as trustee of the Robert E. Fishback GRAT A Trust, Brookings, South Dakota, to retain 10% or more of the shares and thereby control of Fishback Financial Corporation, Brookings, South Dakota (FFC BHC) and thereby indirectly retain control of First Bank & Trust, Brookings, South Dakota (FBT Brookings) and First Bank & Trust, Sioux Falls, South Dakota (FBT Sioux Falls). In addition, Mary Beth Fishback, Brookings, South Dakota and eighteen (18) trusts (with Mary Beth Fishback; Robert Fishback, Thomas Fishback, and Van Fishback, all of Brookings, South Dakota; and Ann Rivlin of Madison, Wisconsin each as trustee of one or more of these trusts), for retroactive approval to join the Fishback family shareholder group that controls 25% or more of FFC BHC and thereby indirectly controls FBT Brookings and FBT Sioux Falls. | Newspaper:<br>Federal Register: | Not available<br>08/27/2018 |

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 8, 2018**

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| <b>Filer</b>                 | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |                |
|------------------------------|--------------------|--|------------------------------|----------------|
| FSB HOLDING COMPANY, INC.    | 4c8                | FSB Holding Company, Inc., Trimont, Minnesota, to engage, de novo, in extending credit and servicing loans.  | Newspaper:                   | Not applicable |
|                              |                    |  | Federal Register:            | 09/25/2018     |
| GNI LLC                      | * 3A1              | GNI, LLC, New York, New York, to become a bank holding company by acquiring 100 percent of Wall Street Holding Company, Hamilton, North Dakota, and thereby acquire control of Bank of Hamilton, Hamilton, North Dakota.   | Newspaper:                   | Not available  |
|                              |                    |  | Federal Register:            | 09/28/2018     |
| TCF BANK INTERNATIONAL, INC. | Investment         | TCF National Bank, Sioux Falls, South Dakota, through TCF Bank International, Inc., Wayzata, Minnesota, an Edge corporation, proposes to make an additional investment in TCF Commercial Finance Canada, Inc., Oakville, Ontario, Canada, a foreign organization, and investments in two newly established foreign organizations, TCF Commercial Finance Pty Ltd., Sydney, Australia, and TCF Commercial Finance New Zealand, Ltd., Auckland, New Zealand. | Newspaper:                   | Not applicable |
|                              |                    |  | Federal Register:            | Not applicable |

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**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        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending September 8, 2018**

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| <b>Filer</b>                        | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |               |  |
|-------------------------------------|--------------------|--|------------------------------|---------------|--|
| AMERICAN BANCORPORATION, INC.       | * 3A3              | American Bancorporation, Inc., Sapulpa, Oklahoma, to acquire 100 percent of the voting shares of Peoples State Bancshares, Inc., and thereby indirectly acquire Peoples Bank, both of Tulsa, Oklahoma.   | Newspaper:                   | Not available |  |
|                                     |                    |  | Federal Register:            | 10/02/2018    |  |
| CORNERSTONE BANK                    | * 18C              | Cornerstone Bank, York, Nebraska, to merge with Franklin State Bank, Franklin, Nebraska, and incident thereto to operate a branch in Franklin, Nebraska. Immediately prior, First York Ban Corp, York, Nebraska to acquire through its subsidiary, Cornerstone Bank, York, Nebraska, 100 percent of the voting shares of Franklin State Bancshares, Inc., parent of Franklin State Bank, both of Franklin, Nebraska. | Newspaper:                   | 10/03/2018    |  |
|                                     | * 3A1              |  | Federal Register:            | 10/02/2018    |  |
|                                     | * 3A3              |  |                              |               |  |
|                                     | * Branch           |  |                              |               |  |
| N.B.C. BANCSHARES IN PAWHUSKA, INC. | * 3A3              | N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma, to acquire 100 percent of the voting shares of Bank of Cushing, Cushing, Oklahoma.  | Newspaper:                   | 10/05/2018    |  |
|                                     |                    |  | Federal Register:            | 10/01/2018    |  |
| REPUBLIC TRINIDAD CORPORATION       | CIC                | George Wesley Boyd and Karen Boyd Pou, both of Dallas, Texas, and George Mitchell Boyd, Jr., Austin, Texas, to acquire voting shares of Republic Trinidad Corporation, Houston Texas, and for approval as members of the Boyd Family Group. Republic Trinidad Corporation is the parent of First National Bank in Trinidad, Trinidad, Colorado.  | Newspaper:                   | Not available |  |
|                                     |                    |  | Federal Register:            | 08/29/2018    |  |

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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.

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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        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 8, 2018

| Filer                            | Filing Type | Filing Proposal   | End of Comment Period |               |
|----------------------------------|-------------|---|-----------------------|---------------|
| COLUMBUS BANCORP, INC.           | CIC         | Retroactive notice of change in control by Karl E. Hill and the Hill S-Corporation Family Exempt Trust, both of Columbus, Texas, to retain and control 25 percent or more of the shares and thereby control Columbus Bancorp, Inc., which controls The First State Bank, both located in Columbus, Texas; retroactive notice by Hill S-Corporation Family Exempt Trust and the Hill S-Corporation Family Nonexempt Trust, both of Columbus, Texas, to join the 'Hill Group' previously cleared in 1991 as a group acting in concert in context of an application under Section 3 of the Bank Holding Company Act, and for the Hill Group to retain control of 25 percent or more of the outstanding shares of voting common stock and thereby control of Columbus Bancorp, Inc. | Newspaper:            | Not available |
|                                  |             |   | Federal Register:     | 09/18/2018    |
| PEOPLES BANCORP, INC.            | CIC         | Notice by Davron Santa Fe Properties, Ltd., Wolfforth, Texas, RKB Family Investments LR, LP, DF Family Investments LR, LP, Ronnie K. Bilbo, and David L. Foster, all of Lubbock, Texas, as a group acting in concert, to acquire 10 percent or more of the outstanding common stock of Peoples Bancorp, Inc., and indirectly Peoples Bank, both of Lubbock, Texas.  | Newspaper:            | 09/27/2018    |
|                                  |             |   | Federal Register:     | Not available |
| SPIRIT OF TEXAS BANCSHARES, INC. | * 3A5       | Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of Comanche National Corporation, Comanche, Texas, and indirectly, Comanche National Corporation of Delaware, Wilmington, Delaware, and The Comanche National Bank, Comanche, Texas.   | Newspaper:            | Not available |
|                                  |             |   | Federal Register:     | 10/04/2018    |

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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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- NI = Needs to improve
- SN = Substantial noncompliance

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

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| RSSD ID | Institution / Location | Exam Date  | CRA Public Date | CRA Rating | Exam Method |
|---------|------------------------|------------|-----------------|------------|-------------|
| 368054  | MASON BK, MASON, TEXAS | 05/07/2018 | 09/01/2018      | O          | Small Bank  |

**CRA Examinations scheduled for**                      **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending September 8, 2018**

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| <b>Filer</b> | <b>Filing Type</b> | <b>Filing Proposal</b>   | <b>End of Comment Period</b> |               |
|--------------|--------------------|--|------------------------------|---------------|
| FNB BANCORP  | CIC                | Notice of Change in Control filed by Kevin Stacy Garn, Layton, Utah, Courtney Allphin, Layton, Utah, Gabe Garn, Syracuse, Utah, Jake Garn, Layton, Utah, Jordan Garn, Farmington, Utah, Talmage Garn, Salt Lake City, Utah, and Taylee Goff, Farmington, 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:            | 09/19/2018    |

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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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- 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.

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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        |          |         |

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\* Subject to the provisions of the Community Reinvestment Act