
Federal Reserve Release



H.2

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

No. 46

Week Ending November 17, 2018

Testimony and Statements

Supervision and Regulation -- semiannual statement by Vice Chairman for Supervision Quarles before the House Committee on Financial Services on November 14 and the Senate Committee on Banking, Housing, and Urban Affairs on November 15, 2018, on the Federal Reserve's regulation and supervision of financial institutions.

- Published, November 14, 2018

Forms

Forms -- final Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with the Home Mortgage Disclosure Act (HMDA) and Loan/Application Register (LAR) required by Regulation C (FR HMDA LAR).

- Approved, November 14, 2018

Forms -- final Board review to revise without extension the capital assessments and stress testing information collection (FR Y-14A/Q/M).

- Approved, November 14, 2018

Regulations and Policies

Regulation CC (Availability of Funds and Collection of Checks) -- publication of an interagency proposed rule to (1) request comment on a calculation methodology for indexing the dollar amounts in the Expedited Funds Availability Act (EFA Act), (2) reopen the comment period on amendments to subpart B of Regulation CC proposed by the Board in 2011, and (3) implement coverage and other technical amendments under the Economic Growth, Regulatory Relief, and Consumer Protection Act to the EFA Act.

- Approved, November 14, 2018

Regulations and Policies

Regulation J (Collection of Checks and Other Items by Federal Reserve Banks and Fund Transfers Through Fedwire) -- publication of a final rule to simplify certain provisions, remove obsolete provisions, and make conforming amendments to align the regulation with the Board's 2017 amendments to Regulation CC.

- Approved, November 14, 2018

Reserve Bank Services

Federal Reserve Priced Services -- 2019 private sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, November 14, 2018

Supervision and Regulation

Disaster-Related Supervisory Practices -- interagency statement on supervisory practices regarding financial institutions and their customers affected by the California wildfires.

- Announced, November 15, 2018

Enforcement

Société Générale S.A., Paris, France -- issuance of a consent cease-and-desist order and an order of assessment of a civil money penalty for unsafe and unsound practices resulting in the violation of U.S. economic sanctions.

- Approved, October 19, 2018

(A/C)

The First State Bank of Dongola, Dongola, Illinois -- issuance of a consent order of assessment of a civil money penalty.

- Announced, November 13, 2018

S&R Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 6700 Fairview Road, Charlotte, North Carolina.

- Approved, November 15, 2018

Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania -- to establish a branch at 920 Lititz Pike, Lititz.

- Approved, November 15, 2018

St. Louis

Peoples Bank & Trust Co., Troy, Missouri -- to establish a branch at 1497 Cottleville Parkway, Cottleville.

- Approved, November 14, 2018

Bank Holding Companies

Richmond

Carolina Trust Bancshares, Inc., Lincolnton, North Carolina -- to acquire Clover Community Bankshares, Inc., Clover, South Carolina, and thereby acquire Clover Community Bank.

- Approved, November 14, 2018

Kansas City

Equitable Financial Corp., Grand Island, Nebraska -- to become a bank holding company through the acquisition of Equitable Bank, Grand Island.

- Approved, November 13, 2018

Bank Holding Companies

San Francisco

Jiko Group, Inc., Berkeley, California -- to become a bank holding company by acquiring Mid-Central Federal Savings Bank, Wadena, Minnesota, and to engage de novo through its subsidiaries Jiko Technologies Inc., Berkley, and Jiko Securities, Inc., in data processing activities and agency transactional services for customer investments and to engage de novo in investment transactions as principal.

- Returned, November 15, 2018

Minneapolis

Kimberly Leasing Corporation, Augusta, Wisconsin -- to merge with Augusta Financial Corporation, Augusta, and Caprice Corporation, and thereby indirectly acquire Unity Bank and Unity Bank North, Red Lake Falls, Minnesota.

- Approved, November 13, 2018

General Counsel

King Bancshares Inc., Kingman, Kansas -- waiver of application to acquire First Team Resources Corporation, Derby, and Verus Bank, in connection with Verus Bank's merger with and into Citizens Bank of Kansas, Kingman.

- Granted, November 13, 2018

General Counsel

Lakeland Bancorp, Inc., Oak Ridge, New Jersey -- waiver of application to acquire Highlands Bancorp, Vernon, and Highlands State Bank (Highlands Bank), in connection with Highlands Bank's merger with and into Lakeland Bank, Newfoundland.

- Granted, November 15, 2018

Bank Mergers

Richmond

Bay-Vanguard, MHC, Sparrows Point, Maryland, and BV Financial, Inc. -- to acquire Kopernik Bank, Baltimore.

- Withdrawn, November 14, 2018

Kansas City

Citizens Bank of Kansas, Kingman, Kansas -- to merge with Verus Bank, Derby, and thereby establish branches.

- Approved, November 15, 2018

Kansas City

First State Bank Nebraska, Lincoln, Nebraska -- to merge with The Nehawka Bank, Nehawka, and thereby establish branches.

- Approved, November 16, 2018

Banks, State Member

St. Louis

Central Bank of St. Louis, Clayton, Missouri -- to make a public welfare investment.

- Approved, November 15, 2018

International Operations

Director, S&R

Wells Fargo, National Association, Sioux Falls, South Dakota, and Wells Fargo International Finance, LLC, Charlotte, North Carolina -- request for termination of an agreement with the Board.

- Approved, November 15, 2018

Regulations and Policies

Secretary

Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock) -- final rule to apply an inflation adjustment to the asset threshold at which banks are subject to different dividend rates for their Federal Reserve Bank stock.

- Approved, November 14, 2018

Savings and Loan Holding Companies

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- exemption requests to permit two individuals to become institution-affiliated parties (two requests).

- Granted, November 16, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
EQUITABLE BANK	* 18C	Equitable Bank, East Weymouth, Massachusetts to merge with Coastal Heritage Bank, Weymouth, Massachusetts ("Coastal"), with Equitable Bank as the surviving entity. Equitable Bank intends to operate all nine Coastal branches located in East Bridgewater, Hanover, Hingham, Marshfield, Norwell, Quincy, Scituate, and Weymouth, all of Massachusetts.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
RADIUS BANCORP, INC.	* 3A1	Application by Radius Bancorp, Inc., Boston, Massachusetts to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act of 1956, as amended, in connection with the conversion by Radius Bank, Boston, Massachusetts into a Massachusetts-chartered trust company.	Newspaper:	Not available
			Federal Register:	11/09/2018

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 November 17, 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 investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ORANGE BANK & TRUST COMPANY	* Branch	Orange Bank & Trust Company, Middletown, New York, to establish a branch office to be located at 859-861 Franklin Avenue, Town of Mount Pleasant, Westchester County, New York.	Newspaper:	Not available
			Federal Register:	Not applicable

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 November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENEFICIAL BANCORP, INC.	* SLHC Formation	Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, to convert to a savings and loan holding company upon the conversion of Beneficial Bank, Philadelphia, Pennsylvania, from a state-chartered savings bank to a stock federal savings bank.	Newspaper:	Not available
			Federal Register:	11/27/2018
WSFS FINANCIAL CORPORATION	* SLHC Merger	WSFS Financial Corporation, Wilmington, Delaware, to merge with Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, and therefore indirectly acquire Beneficial Bank, Philadelphia, PA.	Newspaper:	Not available
			Federal Register:	11/27/2018

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 November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUCKEYE STATE BANCSHARES INC	* 3A1	Buckeye State Bancshares, Inc., Powell, Ohio, to become a bank holding company by acquiring 100 percent of the outstanding voting shares of Buckeye State Bank, Powell, Ohio	Newspaper:	12/09/2018
			Federal Register:	12/14/2018
WINFIRST FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Control filed by The Richard F. McCready, Jr. Maximum United Credit Trust, Jane Houston McCready, Trustee, Sarah McCready Boston, Trustee and Louise F. McCready Hart, Trustee for permission to join the McCready family group, a group acting in concert previously approved to retain 25% or more of WinFirst Financial Corporation, Winchester, KY which controls Winchester Federal Bank, Winchester, KY.	Newspaper:	12/04/2018
			Federal Register:	Not available

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
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 November 17, 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 November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCE NATIONAL BANKSHARES OF FLORIDA, INC.	4c8	Commerce National Bankshares of Florida, Inc., Winter Park, Florida, has filed a notice for prior approval to form Trivergent Trust Company, LLC in organization, and engage indirectly in trust activities by acquiring 100 percent of the trust assets and operations of its wholly owned bank subsidiary, Commerce National Bank & Trust, Winter Park, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
ITAU UNIBANCO S.A.	FBSEA	Itau Unibanco SA, Sao Paulo, Brazil, to establish a state licensed branch office in Miami, Florida.	Newspaper: Federal Register:	12/13/2018 Not applicable

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 November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AJJ BANCORP, INC.	* 18C	AJJ Bancorp, Inc., Elkader, Iowa, to acquire via merger 100 percent of the voting shares of Swisher Bankshares, Inc., Swisher. In addition, AJJ Bancorp. Inc.'s subsidiary bank, Central State Bank, Elkader, Iowa, to merge with Swisher Trust & Savings Bank, Swisher, Iowa. As a result of the merger, Swisher Trust and Savings Bank office located at 59 Rose Avenue, Swisher, Iowa, will become branch of Central State Bank.	Newspaper:	11/30/2018
	* 3A3		Federal Register:	11/21/2018
	* Branch			
ELGIN BANCSHARES, INC.	CIC	Notice by Jill E. Markowski, individually and as trustee of the Jill E. Sapiente Trust and Jill E. Markowski Descendants Trust, both of Inverness, Illinois; the Jill E. Sapiente Trust, Inverness, Illinois; the Jill E. Markowski Descendants Trust, Inverness, Illinois; together with John S. Sapiente, as trustee of the John S. Sapiente Revocable Trust, Naples, Florida; the John S. Sapiente Revocable Trust, Naples, Florida; Jacqueline M. Buckstaff, as trustee of the Jacqueline M. Sapiente Trust and the Jacqueline M. Buckstaff Descendants Trust, both of Deer Park, Illinois; the Jacqueline M. Sapiente Trust, Deer Park, Illinois; the Jacqueline M. Buckstaff Descendants Trust, Deer Park, Illinois; John A. Sapiente, as trustee of the John A. Sapiente Trust and the Joan A. Sapiente Descendants Trust, Inverness, Illinois; and the John A. Sapiente Trust, Inverness, Illinois; and the John A. Sapiente Descendants Trust, Inverness, Illinois to retain control of more than 25 percent of the voting shares of Elgin Bancshares, Inc., Elgin, Illinois, and thereby indirectly control Union National Bank and Trust Company, Elgin, Illinois.	Newspaper:	Not available
			Federal Register:	11/28/2018
FIRST FARMERS BANK & TRUST	* Branch	First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 905 S. Dixie Highway, Hoopston, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable
GLENWOOD STATE BANK	* 18C	Glenwood State Bank, Glenwood, Iowa, to merge with its sister bank, Frontier Savings Bank, Council Bluffs, Iowa. As a result of the merger, Glenwood State Bank will establish a branch at 940 Valley View Drive, Council Bluffs, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
HEARTLAND BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire via merger 100 percent of Lincoln S.B. Corp., and thereby indirectly acquire State Bank of Lincoln, both of Lincoln, Illinois.	Newspaper:	Not available
			Federal Register:	12/04/2018

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHNSON BANK	* 18C	Johnson Bank, Racine, Wisconsin, to purchase certain deposit liabilities of Nationwide Bank, Columbus, Ohio.	Newspaper:	Not available
			Federal Register:	Not applicable
PROVIDENCE FINANCIAL CORPORATION	* 3A5	Providence Financial Corporation, South Holland, Illinois to acquire 100 percent of the outstanding shares of Urban Partnership Bank, Chicago, Illinois.	Newspaper:	12/01/2018
			Federal Register:	12/10/2018
SECURITY AGENCY, INCORPORATED	CIC	Notice by the 2018 Grantor Trust FBO Rachel Grimstad and 2018 Grantor Trust FBO Gus Grimstad, with Padrin Grimstad as trustee, together with the 2018 Grantor Trust FBO Max Grimstad and 2018 Grantor Trust FBO Oscar Grimstad, with Ann Grimstad as trustee, all of Decorah, Iowa, to join the Grimstad Family Control Group approved on September 21, 2005, and acquire control of 10 percent or more of the voting shares of Security Agency, Inc., and thereby indirectly control Decorah Bank and Trust Company, both of Decorah, Iowa.	Newspaper:	Not available
			Federal Register:	12/07/2018

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending November 17, 2018

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

NONE

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 November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIPRISE FINANCIAL, INC.	* SLHC Formation	Ameriprise Financial Inc., Minneapolis, Minnesota to become a savings and loan holding company as a result of the proposed conversion of its subsidiary, Ameriprise National Trust Bank, Minneapolis, Minnesota, into a full-service federal savings bank to be named Ameriprise Bank, FSB.	Newspaper: Federal Register:	Not available 12/14/2018
OPPORTUNITY BANK OF MONTANA	* 18C * Branch	Opportunity Bank of Montana, Helena, Montana, to merge with State Bank of Townsend, Townsend, Montana, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
ORVET, INC.	* 3A1	Orvet, Inc. Minneapolis, Minnesota and Silver Springs Financial Corp, Minneapolis, Minnesota to acquire Lake Country Community Bank, Morristown, Minnesota.	Newspaper: Federal Register:	Not available 11/26/2018

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAMS BANK & TRUST	* Branch	Adams Bank & Trust, Ogallala, Nebraska, to establish a branch at 148 Remington Street, Fort Collins, Colorado.	Newspaper:	11/24/2018
			Federal Register:	Not applicable
STOCKTON BANCSHARES, INC.	CIC	Vicki Berkley, Brian Berkley, and Johnathan Berkley, all of Stockton, Kansas, individually, and as trustees of various family trusts, each to acquire voting shares of Stockton Bancshares, Inc. and thereby indirectly acquire control of Solutions North Bank, both of Stockton, Kansas	Newspaper:	11/28/2018
			Federal Register:	12/05/2018

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
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 November 17, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ONE WORLD HOLDING, INC.	CIC	Notice by Kanwar Deep Suri, Dallas, Texas, and Noah Ratilal Shah, Bartonville, Texas, to each acquire 10 percent or more of the shares and thereby control of One World Holding, Inc., and therefore indirectly One World Bank, both of Dallas, Texas.	Newspaper:	Not available
			Federal Register:	11/21/2018
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 6565 Hillcrest Avenue, University Park, Texas 75205.	Newspaper:	Not available
			Federal Register:	Not applicable
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 100 Crown Pointe Boulevard, Suite 101, Willow Park, Texas 76087.	Newspaper:	Not available
			Federal Register:	Not applicable
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 4511 Milwaukee Avenue, Lubbock, Texas 79407.	Newspaper:	Not available
			Federal Register:	Not applicable
T ACQUISITION, INC.	CIC	Notice by Arthur Haag Sherman, the Sherman 2018 Irrevocable Trust, Sherman Tectonic FLP LP, and Sherman Family Holdings LLC, all of Houston, Texas, as a group acting in concert, to acquire control of T Acquisition, Inc., and indirectly T Bank, National Association, both of Dallas, Texas	Newspaper:	Not available
			Federal Register:	Not available
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas, to establish a branch to be located at 5840 West Northwest Highway, Dallas, Texas 75225.	Newspaper:	11/24/2018
			Federal Register:	Not applicable

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		

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 17, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
JIKO GROUP, INC.	* 3A1	1) Jiko Group, Inc., Berkeley, California, to become a bank holding company, by acquiring 100 percent of the voting shares of Mid-Central Federal Savings Bank, Wadena, Minnesota, following Mid-Central's conversion to a national bank; 2) Jiko Group, Inc., Berkeley, California, to engage de novo, through its wholly-owned nonbank subsidiary, Jiko Technologies Inc., Berkeley, California, in data processing pursuant to Section 225.28(b)(14) of Regulation Y; and 3) Jiko Group, Inc., Berkeley, California, to engage de novo, through its wholly-owned subsidiary, Jiko Securities, Inc., Berkeley, California, in agency transactional services for customer investments pursuant to section 225.28(b)(7) of Regulation Y, and to engage de novo in investment transactions as principal pursuant to section 225.28(b)(8) of Regulation Y.	Newspaper:	Not available
	4c8		Federal Register:	12/03/2018

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