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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. 49*

*Week Ending December 8, 2018*

Bank Holding Companies

Cadence Bancorporation, Houston, Texas -- to acquire State Bank Financial Corporation, Atlanta, Georgia, and indirectly acquire State Bank and Trust Company, Macon.

- Approved, December 6, 2018

Synovus Financial Corp., Columbus, Georgia -- to merge with FCB Financial Holdings, Inc., Weston, Florida, and indirectly acquire Florida Community Bank, N.A.; and for Synovus Bank, Columbus, to merge with Florida Community Bank, N.A. and thereby establish branches.

- Approved, December 6, 2018

Forms

Forms -- initial Board review to extend with revision the FR 2248, FR 2320, FR Y-8, FR 2644, FR 2886b, and the following families of reports: (1) FR Y-9 (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, and FR Y-9CS), (2) FR Y-7 ( FR Y-7N, FR Y-7NS, and FR Y-7Q), (3) FR Y-11 (FR Y-11 and FR Y-11S), and (4) FR 2314 (FR 2314 and FR 2314S).

- Proposed, December 4, 2018

Forms -- final Board review to extend with revision the Procurement Solicitation Package (FR 1400).

- Approved, December 6, 2018

Supervision and Regulation

Bank Secrecy Act/Anti-Money-Laundering (BSA/AML) -- interagency statement encouraging depository institutions to explore innovative approaches to meet their BSA/AML compliance obligations and further strengthen the financial system against illicit financial activity.

- Announced, December 3, 2018

**S&R** Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**MA** Monetary Affairs

### Bank Branches, Domestic

#### Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at 117 Clinton Avenue, Huntsville.

- Approved, December 7, 2018

#### Chicago

First Farmers Bank & Trust, Converse, Indiana -- to establish a branch at 905 S. Dixie Highway, Hoopston, Illinois.

- Approved, December 5, 2018

#### New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 1886 Metro Center Drive, Reston, Virginia.

- Approved, December 7, 2018

### Bank Holding Companies

#### New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Approved, December 4, 2018

**Bank Holding Companies**

Chicago

AJJ Bancorp, Inc., Elkader, Iowa -- to indirectly acquire Swisher Bankshares, Inc., Swisher, and Swisher Trust & Savings Bank; and for Central State Bank, Elkader, to merge with Swisher Trust & Savings Bank and thereby establish a branch.

- Approved, December 6, 2018

Director, S&R

Castle Creek Capital, Rancho Santa Fe, California -- relief from certain commitments.

- Granted, December 7, 2018

Kansas City

Foote Financial Services, LLC, Hoxie, Kansas -- to become a bank holding company by acquiring Peoples State Bank, Manhattan, and election to become a financial holding company.

- Approved, December 4, 2018

Kansas City

Geneva State Company, Geneva, Nebraska -- to acquire First National Fairbury Corporation, Fairbury, and thereby indirectly acquire First National Bank of Fairbury.

- Approved, December 7, 2018

Kansas City

Geneva State Company, Geneva, Nebraska -- to acquire Jefferson County Bancshares, Inc., Daykin, and thereby indirectly acquire Jefferson County Bank.

- Approved, December 7, 2018

**Bank Holding Companies**

Minneapolis

Park Financial Group, Inc., Minneapolis, Minnesota -- to acquire shares of Mesaba Bancshares, Inc., Grand Rapids, and thereby indirectly acquire The Lake Bank, Two Harbors, and American Bank of the North, Nashwauk.

- Approved, December 7, 2018

New York

Rhinebeck Bancorp, MHC, Poughkeepsie, New York, and Rhinebeck Bancorp, Inc. -- to engage de novo in extending credit and servicing loans.

- Approved, December 7, 2018

**Banks, State Member**

Atlanta

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

- Approved, November 29, 2018

(A/C)

**Change in Bank Control**

Minneapolis

Ceylon Bancorporation, Inc., Ceylon, Minnesota -- change in bank control of Ceylon Bancorporation, Inc. and its subsidiary, State Bank of Ceylon, Ceylon.

- Permitted, December 7, 2018

Philadelphia

Howard Bancorp, Inc., Baltimore, Maryland -- change in bank control of Howard Bancorp, Inc., and its subsidiary, Howard Bank, Baltimore.

- Permitted, December 4, 2018

**Change in Bank Control**

Minneapolis

Northeast Securities Corporation, Minneapolis, Minnesota -- change in bank control of Northeast Securities Corporation and its subsidiary, Northeast Bank, Minneapolis.

- Permitted, December 7, 2018

**Extensions of Time**

St. Louis

Centennial Bank, Conway, Arkansas -- extension to May 16, 2019, to establish a branch at 13901 Narcoosee Road, Orlando, Florida.

- Granted, December 4, 2018

Secretary

WSFS Financial Corporation, Wilmington, Delaware -- commenter's request to extend the comment period on the application to merge with Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, and indirectly acquire Beneficial Bank.

- Denied, December 6, 2018

**District: 1**

**Federal Reserve Bank of Boston**

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

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EQUITABLE BANK	* 18C * Branch	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: Federal Register:	Not available Not applicable
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company (SSBT), and SSBT's Edge corporation subsidiary, State Street International Holdings (SSIH), both of Boston, Massachusetts, submission of a 30 days' prior notice, pursuant to Section 211.9(f) of Regulation K, of their intention to invest in State Street GlobalLink Ireland Limited, Dublin, Ireland to engage in activities listed to Section 211.10 of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
101671	ADIRONDACK BK, UTICA, NEW YORK	03/06/2017	12/01/2018	S	Int 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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 8, 2018

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RBI HOLDINGS, INC	* SLHC Formation	RBI Holdings, Inc., Roseville, Michigan, seeks to form a savings and loan holding company ("SLHC") within the meaning of the Home Owners' Loan Act ("HOLA") and Section 238.11(a) of Regulation LL and, subsequently, to acquire more than 57% percent of the voting shares of PrinCap Holdings One, LLC ("PHO"), Ewing, New Jersey, which controls a majority of the shares of Resolute Bank, Maumee, Ohio, pursuant to Section 10(e)(1)(A) of HOLA and Sections 238.11(c) of Regulation LL.	Newspaper:	12/20/2018
			Federal Register:	01/04/2019

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

**Availability of CRA Public Evaluations**

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

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

Institution	Location	Quarter
NONE		

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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 December 8, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PORTAGE COMMUNITY BANK	* Branch	Portage Community Bank, Ravenna, Ohio files an application to establish a new branch office at 140 Portage Trail, Cuyahoga Falls, Ohio.	Newspaper:	12/10/2018
			Federal Register:	Not applicable

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

**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.

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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: 5**

**Federal Reserve Bank of Richmond**

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

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAY-VANGUARD, MHC	* 3A1	Bay-Vanguard, MHC and BV Financial, Inc., both of Sparrows Point, Maryland, to become bank holding companies upon their conversion from federally chartered saving and loan holding companies to state chartered bank holding companies. In addition, Bay-Vanguard, MHC and BV Financial, Inc., to acquire Kopernik Bank, Baltimore, Maryland.	Newspaper:	01/04/2019
	* 3A3		Federal Register:	01/07/2019

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

**Availability of CRA Public Evaluations**

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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: 6**

**Federal Reserve Bank of Atlanta**

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

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
B.P.C. CORPORATION	* 3A5	B.P.C. Corporation., Cookeville, Tennessee, to merge with CFB Bancshares, Inc., and thereby directly acquire Citizens First Bank, both of Wartburg, Tennessee.	Newspaper:	12/21/2018
			Federal Register:	12/31/2018
OVERTON FINANCIAL SERVICES, INC.	CIC	After the fact change in control notice filed by Amy Beth Windle Oakley, Cookeville, Tennessee, and Mark Edward Copeland, Ooltewah, Tennessee, to become members of the previously approved Windle/Copeland Family Control Group of Overton Financial Services, Inc., and its subsidiary, Union Bank and Trust Company, both of Livingston, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available

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

**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.

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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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending December 8, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BLACKHAWK BANCORP, INC.	* 3A3	Blackhawk Bancorp, Inc., Beloit, Wisconsin to acquire 100 percent of First McHenry Corporation and thereby indirectly acquire The First National Bank of McHenry, both of McHenry, Illinois.	Newspaper:	Not available
			Federal Register:	12/21/2018
DART FINANCIAL CORPORATION	CIC	David L. Howland and Melanie S. Dart, as trustees of the David L. Howland and Melanie S. Dart Revocable Trust dated May 27, 2015, both of Mason, Michigan, Stephanie Noel Howland of Saginaw, Michigan, and Marc Miilu of DeWitt, Michigan, to join the Dart Family Control Group and retain 10 percent or more of the shares of Dart Financial Corporation, Mason, Michigan, and thereby indirectly control Dart Bank, Mason, Michigan.	Newspaper:	Not available
			Federal Register:	12/26/2018
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
JOHNSON BANK	* 18C	Johnson Bank, Racine, Wisconsin, to purchase certain deposit liabilities of Nationwide Bank, Columbus, Ohio.	Newspaper:	12/10/2018
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 8, 2018

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LINCOLN BANCORP	CIC	Lincoln Bancorp Employee Stock Ownership Plan, Reinbeck, Iowa, with John Michael Maier, Milwaukee, Wisconsin, as trustee of the ESOP, to retain control of more than 10 percent of the outstanding voting shares of Lincoln Bancorp, Reinbeck, Iowa, and thereby indirectly control Lincoln Savings Bank, Cedar Falls, Iowa.	Newspaper: Federal Register:	Not available 12/31/2018
MANNING FINANCIAL SERVICES, INC.	CIC	Notice by Janet Ranniger, Manning, Iowa, individually and as trustee of the Janet Ranniger Trust, Manning, Iowa, and as a group acting in concert with Gaylin R. Ranniger, Alex J. Ranniger, Abbey Stangl, and Jacob Ranniger, all of Manning, Iowa, to retain and acquire control of 25 percent of more of the voting shares of Manning Financial Services, Inc. and thereby indirectly control The First National Bank of Manning, both of Manning, Iowa.	Newspaper: Federal Register:	Not available 12/28/2018
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: Federal Register:	Not available 12/07/2018

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

**Availability of CRA Public Evaluations**

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

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

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

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with Idaho Independent Bank, Coeur d'Alene, Idaho, and incident thereto, establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIRST INTERSTATE BANK	* 18C	First Interstate Bank, Billings, Montana, to merge with Community 1st Bank, Post Falls, Idaho, and incident thereto, establish branches.	Newspaper:	Not available
	* Branch		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					

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Institution	Location	Quarter
NONE		

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMSTERDAM BANCSHARES, INC.	* 3A3	Amsterdam Bancshares, Inc., Amsterdam, Missouri, to acquire 100 percent of the voting shares of S.T.D. Investments, Inc., and thereby indirectly acquire Bank of Minden, both of Mindenmines, Missouri.	Newspaper:	Not available
			Federal Register:	01/04/2019
FIRST STATE BANCORPORATION OF WATONGA, INC.	CIC	Earl L. Edsall and Janet M. Edsall, Co-Trustees of the Earl L. Edsall Living Trust and of the Janet M. Edsall Living Trust, Fred R. Lucas, Jr., Trustee of the Fred R. Lucas, Jr. Living Trust, Joyce Gail Lucas, Trustee of the Joyce Gail Lucas Living Trust, Larry D. Major, Trustee of the Gracie I. Major 1992 Living Trust and of the Larry D. Major 1992 Living Trust, N. Loren Parham, Bethany Parham, Lori Osmus, Robert Osmus, Mark Taylor, and Janet Taylor, all of Watonga, Oklahoma, to retain voting shares of First State Bancorporation of Watonga, Watonga, Oklahoma, and thereby indirectly acquire control of First State Bank, Watonga, Oklahoma.	Newspaper:	Not available
			Federal Register:	12/27/2018
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a mobile branch in connection with its physical branch at 1809 W. 39th Street, Kearney, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
FSB BANKSHARES, INC.	CIC	Jane Chance, Fowler, Kansas, Trustee of the Lynn and Jane Chance Revocable Trust, to acquire voting shares of FSB Bankshares, Inc., and thereby indirectly acquire Fowler State Bank, Fowler, Kansas.	Newspaper:	Not available
			Federal Register:	12/19/2018
HEARTLAND TRI-STATE BANK	* 18C * Branch	Heartland Tri-State Bank, Elkhart, Kansas, to purchase certain assets and assume certain liabilities of the Arlington, Kansas branch, and the Attica, Kansas branch of Citizens State Bank, Wisner, Nebraska, and incident thereto, establish two branches.	Newspaper:	Not available
			Federal Register:	Not applicable

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

**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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending December 8, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMARILLO NATIONAL BANCORP, INC.	* 3A5	Application by Amarillo National Bancorp, Inc., Amarillo, Texas, to acquire 100 percent of Commerce National Financial Services, Inc., and indirectly, Lubbock National Bank, both of Lubbock, Texas.	Newspaper:	Not available
			Federal Register:	12/20/2018
AMERICAN STATE BANK	* 18C * Branch	Application by American State Bank, Arp, Texas, to acquire by merger Texas State Bank, Joaquin, Texas, and to establish the existing seven locations of Texas State Bank as branches of American State Bank.	Newspaper:	Not available
			Federal Register:	Not applicable
ASPERMONT BANKSHARES, INC.	* 3A1	Application by Aspermont Bankshares, Inc., Aspermont, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Aspermont, Aspermont, Texas.	Newspaper:	Not available
			Federal Register:	12/28/2018
BEDIAS FINANCIAL CORPORATION	CIC	Notice by Mary Candice Barousse, Montgomery, Texas, individually and as trustee of The Candice U. Barousse Exempt Trust, intends to apply to the Federal Reserve Board for permission to control 25 percent or more of the shares of and thereby control Bedias Financial Corporation, Bedias, Texas ('Company'); and Divin L. Upchurch, Bryan, Texas, Robert E.L. Upchurch, IV, Denton, Texas, the Robert E.L. Upchurch III Exempt Trust, Bedias, Texas (Robert E.L. Upchurch, Trustee), the Candice U. Barousse Exempt Trust, Montgomery, Texas (Mary Candice Barousse, Trustee), and the estate of Kathryn D. Upchurch, Bedias, Texas (Robert E.L. Upchurch III, Executor), intend to apply for permission to join the Upchurch Family Group, a group acting in concert previously cleared on December 12, 2001, under Section 3 of the Bank Holding Company Act; and The Robert E.L. Upchurch III Exempt Trust intends to apply for permission to control 25 percent or more of the shares of and thereby control Company. Company controls First State Bank of Bedias, Bedias, Texas.	Newspaper:	Not available
			Federal Register:	11/23/2018
FIRST COMMUNITY BANCSHARES, INC.	CIC	Notice by Evan Katz, Michael Helfer, the Evan H. Katz 2018 Dynasty Trust, the Evan H. Katz 2018 Irrevocable Trust, the Lissy Katz Bank 2018 Dynasty Trust, and the Lissy Katz Bank 2018 Irrevocable Trust, all of Houston, Texas, individually and acting in concert, to acquire 25 percent or more of the shares and thereby control of First Community Bancshares, Inc., and indirectly, Fort Hood National Bank and First National Bank Texas dba First Convenience Bank, all of Killeen, Texas.	Newspaper:	12/20/2018
			Federal Register:	12/31/2018

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending December 8, 2018**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 9990 Almeda Genoa, Houston, Texas 77075.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 23701 Cinco Ranch Boulevard, Suite 100, Katy, Texas 77494.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 11/21/2018
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: Federal Register:	Not available 12/10/2018

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**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.

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
623454	BANK & TR SSB, DEL RIO, TEXAS	07/30/2018	12/02/2018	S	Int 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 December 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: 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.

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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