

---

**Federal Reserve Release**

---



*H.2*

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

*No. 51*

*Week Ending December 22, 2018*

Currency

Federal Reserve Notes -- currency operating budget for 2019 and multi-cycle capital budget.

- Approved, December 12, 2018

(A/C)

Forms

Forms -- initial Board review to extend with revision the Complex Institution Liquidity Monitoring Report (FR 2052A).

- Proposed, December 20, 2018

Personnel

Division of Research and Statistics -- appointment of Gianni Amisano, Charles Fleischman, Li Geng, Paul Lengermann, Byron Lutz, Raven Molloy, Matthias Paustian, Gustavo Suarez, and Clara Vega as assistant directors and chiefs; and appointment of Norman Morin as assistant director.

- Announced, December 17, 2018

Regulations and Policies

Current Expected Credit Loss (CECL) Methodology -- publication of an interagency final rule to address CECL, including an option to phase in the day-one regulatory capital effects over three years, and make conforming changes to other regulations.

- Approved, December 20, 2018

Depository Institution Management Interlocks Rules -- publication with request for comment of an interagency notice of proposed rulemaking to raise the asset thresholds below which depository organizations may have management interlocks without prior approval.

- Approved, December 13, 2018

(A/C)

**Regulations and Policies**

Expanded Examination Cycle -- publication of an interagency final rule to expand the number of insured depository institutions and U.S. branches and agencies of foreign banks eligible for an 18-month on-site examination cycle, rather than a 12-month cycle, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, December 20, 2018

Volcker Rule Regulations -- publication with request for comment of an interagency notice of proposed rulemaking to amend the agencies' respective regulations implementing the proprietary trading, hedge fund, and private equity fund restrictions of the Volcker rule, in accordance with the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, December 14, 2018

(A/C)

**Supervision and Regulation**

Current Expected Credit Loss (CECL) Methodology and Stress Testing -- statement that the Board will maintain the current modeling framework for loan allowances in its supervisory stress test through 2021.

- Announced, December 21, 2018

Resolution Plans -- (1) determinations by the Board and Federal Deposit Insurance Corporation (FDIC) on the resolution plans submitted by four foreign-based banking organizations, Barclays Bank PLC, Credit Suisse Group A.G., Deutsche Bank AG, and UBS Group AG, under the Dodd-Frank Act and (2) publication of final guidance by the Board and FDIC for the 2019 and subsequent resolution plans to be submitted by the eight largest, most complex U.S. banking organizations.

- Approved, December 19, 2018

Enforcement

First Community Bank, Beemer, Nebraska -- issuance of a consent order of prohibition against Diane Ludwig, a former institution-affiliated party of First Community Bank.

- Announced, December 20, 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**

## Boston

East Cambridge Savings Bank, Cambridge, Massachusetts -- to establish a branch at 94 Pleasant Street, Malden.

- Approved, December 21, 2018

## Kansas City

Five Points Bank, Grand Island, Nebraska -- to establish a mobile branch in connection with its physical branch at 1809 W. 39th Street, Kearney.

- Approved, December 19, 2018

## Dallas

PlainsCapital Bank, Dallas, Texas -- to establish a branch at 550 Reserve Street, Southlake.

- Approved, December 17, 2018

**Bank Holding Companies**

## Dallas

Adam Bank Group, Inc., College Station, Texas -- to acquire Andrews Holding Company, Andrews, and indirectly acquire Commercial State Bank.

- Approved, December 19, 2018

## Cleveland

Buckeye State Bancshares, Inc., Powell, Ohio -- to become a bank holding company by acquiring Buckeye State Bank, Powell.

- Approved, December 20, 2018

**Bank Holding Companies**

General Counsel

The First Bancshares, Inc., Hattiesburg, Mississippi -- waiver of application to acquire FPB Financial Corp., Hammond, Louisiana, and its subsidiary, Florida Parishes Bank (Parishes), in connection with the merger of Parishes into The First, A National Banking Association, Hattiesburg.

- Granted, December 19, 2018

Minneapolis

N.A. Corporation, Roseville, Minnesota -- to indirectly acquire shares of ExCheQ, LLC, Roseville, through NABC ExCheQ, LLC, a wholly owned subsidiary of N.A. Corporation's subsidiary bank, North American Banking Company.

- Approved, December 20, 2018

General Counsel

People's United Financial, Inc., Bridgeport, Connecticut -- waiver of application to acquire BSB Bancorp, Inc., Belmont, Massachusetts, and its subsidiary, Belmont Savings Bank (Belmont Savings), in connection with the merger of Belmont Savings with and into People's United Bank, National Association, Bridgeport.

- Granted, December 19, 2018

Chicago

Providence Financial Corporation, South Holland, Illinois -- to acquire Urban Partnership Bank, Chicago.

- Approved, December 17, 2018

**Change in Bank Control**

St. Louis

Main Street Bancshares, Incorporated, Harrisburg, Illinois -- change in bank control of Main Street Bancshares, Inc., and its subsidiary, Grand Rivers Community Bank, Grand Chain.

- Permitted, December 18, 2018

Dallas

Sandhills Bancshares, Inc., Monahans, Texas -- to retain control of Sandhills Bancshares, Inc., and its subsidiary, Tejas Bank, Monahans.

- Permitted, December 17, 2018

**Extensions of Time**

St. Louis

Community Financial Services Bank, Benton, Kentucky -- extension to May 28, 2019, to establish a branch at 100 Dick Castleman Bypass, Mayfield.

- Granted, December 18, 2018

Secretary

New Tripoli Bank, New Tripoli, Pennsylvania -- extension to March 31, 2019, to establish a branch at 4892 Buckeye Road, Emmaus.

- Granted, December 21, 2018

Director, S&R

PNC Financial Services Group, Inc. (PNC), Pittsburgh, Pennsylvania -- extension of time for PNC and its agreement corporation subsidiary, Harris Williams UK Holdings LLC, Richmond, Virginia, to make an overseas investment.

- Granted, December 21, 2018

**Extensions of Time**

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, December 17, 2018

**Membership**

Kansas City

The Jones National Bank and Trust Company of Seward, Seward, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank (to be known as The Jones Bank and Trust Company of Seward).

- Approved, December 19, 2018

**Regulations and Policies**

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define a small bank, small savings association, intermediate small bank, and intermediate small savings association under the Community Reinvestment Act regulations.

- Approved, December 17, 2018



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 22, 2018**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 make an additional investment of less than USD 1,000 in a subsidiary of SSIH that engages solely in activities listed in Section 211.10 of Regulation K. The investments will be made in connection with the conversion of State Street's existing French bank, State Street Banque, S.A., from a standalone entity into a French branch of State Street Bank International GmbH.	Newspaper:	Not applicable
			Federal Register:	Not applicable

---

**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 December 22, 2018**

---

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

**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 December 22, 2018**

---

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

---

NONE

**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 December 22, 2018**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CIVISTA BANK	* Branch	Civista Bank, Sandusky, OH to establish a branch at 3737 Park Drive, Beachwood, Ohio.	Newspaper:	Not available
			Federal Register:	Not applicable

---

**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 December 22, 2018

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5	American National Bankshares, Inc., Danville, Virginia, to acquire 100% of the voting securities of HomeTown Bankshares Corporation, Roanoke, Virginia, and thereby indirectly acquire HomeTown Bank, Roanoke, Virginia.	Newspaper:	Not available
			Federal Register:	Not available
COMMUNITY HERITAGE FINANCIAL, INC.	4c8	Community Heritage Financial, Inc., Middletown, Maryland, to engage in residential mortgage lending through the acquisition of 100% of the voting shares of Millennium Financial Group, Inc., Middletown, Maryland.	Newspaper:	Not applicable
			Federal Register:	01/10/2019
SANDY SPRING BANK	* Branch	Sandy Spring Bank, Olney, Maryland, to establish a branch at 10985 Baltimore Avenue, Beltsville, Maryland.	Newspaper:	01/04/2019
			Federal Register:	Not applicable

---

**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
969424	HIGHLANDS UNION BK, ABINGDON, VIRGINIA	07/09/2018	12/17/2018	NI	Int Small Bank

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending December 22, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CCB BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Starling Hollis Waldron, David K. Hollis, III, Alexander M. Waldron, Hollis M. Waldron, Lily S. Waldron, of Hahira, Georgia; Miller Starling Hollis of Valdosta, Georgia; and Howard I. Lawson of Morven, Georgia to retain shares of CCB Bancshares, Inc., and its subsidiary, Citizens Community Bank, both of Hahira, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
CENTERSTATE BANK CORPORATION	* 3A5	CenterState Bank Corporation, Winter Haven, Florida, to merge with National Commerce Corporation, and thereby directly acquire National Bank of Commerce, both of Birmingham, Alabama.	Newspaper:	Not available
			Federal Register:	01/11/2019
HAZLEHURST INVESTORS, INC.	CIC	After-the-fact change in control notice filed by R. Darrell Beasley, Rabun Beasley, Zachary Johnson, and Deborah Beasley Johnson, all of Hazlehurst, Georgia to retain shares of Hazlehurst Investors, Inc., and its subsidiary, Bank of Hazlehurst both of Hazlehurst, Georgia.	Newspaper:	01/11/2019
			Federal Register:	12/31/2018
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 821 West 49th Street, Hialeah, Florida, to be known as the Hialeah Branch.	Newspaper:	12/22/2018
			Federal Register:	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 December 22, 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
CHARLEVOIX FIRST CORPORATION	CIC	Notice by Gary F. Stewart of Harbor Springs, Michigan, and Carrie L. Irish of Marquette, Michigan, as a group acting in concert to be added to the Hodgson family control group approved on October 10, 2013, to retain 25 percent or more of the shares of Charlevoix First Corporation and thereby indirectly control Charlevoix State Bank, both of Charlevoix, Michigan.	Newspaper:	12/21/2018
			Federal Register:	Not available
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 OTTAWA BANCSHARES, INC.	CIC	Notice by Daniel K. Miller of Barrington Hills, Illinois, to acquire 10 percent or more of the shares of First Ottawa Bancshares, Inc. and thereby indirectly control The First National Bank of Ottawa both of Ottawa, Illinois.	Newspaper:	Not available
			Federal Register:	01/08/2019

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending December 22, 2018**

<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
SCHAUMBURG BANCSHARES, INC.	CIC	Edward J. Madden, Evanston, Illinois, individually and as trustee of the Edward J. Madden Declaration of Trust 3/6/2008, to join the Madden Family Group and to acquire 10 percent or more of shares of Schaumburg Bancshares, Inc., and thereby indirectly control Heritage Bank of Schaumburg, both of Schaumburg, Illinois.	Newspaper: Federal Register:	Not available 01/03/2019
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

**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
427241	FRIENDSHIP ST BK, FRIENDSHIP, INDIANA	10/01/2018	12/15/2018	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	07/16/2018	12/17/2018	S	Int Small Bank

**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 December 22, 2018

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKFIRST CAPITAL CORPORATION	* 18C	BankFirst Capital Corporation, Macon, Mississippi, to merge with FNB Bancshares of Central Alabama, Inc., Aliceville, Alabama, and thereby indirectly acquire FNB of Central Alabama, Aliceville, Alabama. Also BankFirst Financial Services, Macon, Mississippi, to merge with FNB of Central Alabama, Aliceville, Alabama, and to retain the acquired facilities as branch offices.	Newspaper:	01/26/2019
	* 3A5		Federal Register:	Not available
	* Branch			
FIRST STATE BANK OF DEQUEEN	* Branch	First State Bank of De Queen, De Queen, Arkansas, to establish a branch facility located at 239 Highway 70 East, Glenwood, Arkansas. The branch will be temporarily housed at 122 Fagan Street, Glenwood, Arkansas until construction of the new facility is complete.	Newspaper:	01/04/2019
			Federal Register:	Not applicable

---



**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

---

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

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 December 22, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARRAR BERESFORD BANCORPORATION INC. IRREVOCABLE TRUST	* 3A1	The Farrar Beresford Bancorporation Inc. Irrevocable Trust and Beresford Bancorporation, Inc. ("Applicants"), both of Britton, South Dakota, to acquire Western Bancshares of Alamogordo, Inc., Carlsbad, New Mexico, and thereby acquire Western Bank, Alamogordo, New Mexico. Applicants will retain their ownership of First Savings Bank, Beresford, South Dakota, and continue to operate a savings and loan association. Applicants will convert back to savings and loan holding companies after the merger of Western Bank into First Savings Bank. In conjunction with their conversion back to savings and loan holding companies, Trust and BBI are filing to retain their current operations.	Newspaper:	Not available
	* 4c8 SLHC Activity * SLHC Formation		Federal Register:	01/22/2019
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

**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		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending December 22, 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: Federal Register:	Not available 01/04/2019
BANK7 CORP	CIC	Lisa K. Haines, Dallas, Texas, as trustee, the Lisa K. Haines Financial Services Trust, Horseshoe Bay, Texas, Julee S. Thummel, Yukon, Oklahoma, as trustee, and the Julee S. Thummel Financial Services Trust, Horseshoe Bay, Texas, to retain control of the voting shares of Bank7 Corp, Oklahoma City, Oklahoma, and thereby indirectly control Bank7, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 01/22/2019
FSB Financial Corp.	* 3A1	FSB Financial Corp., Valliant, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of First State Bank, Valliant, Oklahoma.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available Not applicable
JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD, THE	Member	The Jones National Bank and Trust Company of Seward, Seward, Nebraska (to be known as The Jones Bank and Trust Company of Seward) to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable

**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
18854	BANK 7, OKLAHOMA CITY, OKLAHOMA	09/17/2018	12/20/2018	S	Int Small Bank

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

---

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending December 22, 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:	12/21/2018
			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:	01/12/2019
			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:	12/12/2018
			Federal Register:	12/17/2018
BRIGHT FORCE HOLDING GP, LLC	* 3A1	Application by Bright Force Holding, LLC, Lewisville, Texas, to become a bank holding company by acquiring up to 100 percent of ABNA Holdings, Inc., and therefore indirectly, American Bank, National Association, both of Dallas, Texas, pursuant to section 3(a)(1) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	01/10/2019

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending December 22, 2018**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCSHARES OF TEXAS, INC.	* 3A5	Application by First Bancshares of Texas, Inc., Midland, Texas, to acquire 100 percent of FB Bancshares, Inc., and indirectly, Fidelity Bank, both of Wichita Falls, Texas.	Newspaper: Federal Register:	Not available 01/22/2019
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
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 3432 Scott Street, Houston, Texas 77004.	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
RELATIONSHIP BANCSHARES, INC.	* 3A1	Application by Relationship Bancshares, Inc., Carrollton, Texas, to become a bank holding company by acquiring 100 percent of Capital Bank of Texas, Carrizo Springs, Texas.	Newspaper: Federal Register:	Not available Not available
SPIRIT OF TEXAS BANCSHARES, INC.	* 3A5	Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of First Beeville Financial Corporation, and indirectly, The First National Bank of Beeville, both of Beeville, Texas.	Newspaper: Federal Register:	Not available Not available
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

**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
327855	CIERA BK, GRAHAM, TEXAS	09/10/2018	12/16/2018	S	Int Small Bank

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

Institution	Location	Quarter
NONE		

---



**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 22, 2018**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FRIENDLY HILLS BANK	CIC	Change in Control Notice filed by Francis Philip Kavanaugh, Dana Point, California, to acquire additional voting shares of Friendly Hills Bank, Whittier, California.	Newspaper:	Not available
			Federal Register:	01/02/2019
MISSION BANK	* Branch	Mission Bank, Bakersfield, California, proposes to establish a new branch office at 3121 W. March Lane, Suite 210, Stockton, California 95219.	Newspaper:	Not available
			Federal Register:	Not applicable

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
777366	BANK OF THE ORIENT, SAN FRANCISCO, CALIFORNIA	08/20/2018	12/20/2018	S	Int Small Bank

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

---

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act