
Federal Reserve Release



H.2

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

No. 52

Week Ending December 29, 2018

Supervision and Regulation

National Flood Insurance Program (NFIP) -- interagency statement on financial institutions issuing loans when the NFIP is unavailable.

- Announced, December 28, 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 Holding Companies

General Counsel

Bank of Hawaii Corporation, Honolulu, Hawaii, and Bank of Hawaii -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, December 26, 2018

General Counsel

Byline Bancorp, Inc., Chicago, Illinois -- waiver of application to acquire Oak Park River Forest Bankshares, Inc., Oak Park, and Community Bank of Oak Park River Forest (Community Bank), in connection with Community Bank's merger with and into Byline Bank, Chicago.

- Granted, December 27, 2018

Richmond

Union Bankshares Corporation, Richmond, Virginia -- to acquire Access National Corporation, Reston, and thereby indirectly acquire Access National Bank; and for Union Bank & Trust, Richmond, to merge with Access National Bank and thereby establish branches.

- Approved, December 27, 2018

New York

Woori Financial Group Inc., Seoul, South Korea -- to become a bank holding company by acquiring Woori Bank, Seoul, and indirectly acquire control of Woori America Bank, New York, New York.

- Approved, December 27, 2018

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

EJF Capital LLC, Arlington, Virginia -- relief from certain commitments.

- Granted, December 27, 2018

Change in Bank Control

Atlanta

CCB Bancshares, Inc., Hahira, Georgia -- to retain control of CCB Bancshares, Inc., and its subsidiary, Citizens Community Bank, Hahira.

- Withdrawn, December 27, 2018

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 29, 2018

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

NONE

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 29, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, to make an investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper:	Not applicable
			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 December 29, 2018

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

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 29, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIVISTA BANK	* Branch	Civista Bank, Sandusky, OH to establish a branch at 3737 Park Drive, Beachwood, Ohio.	Newspaper:	Not available
			Federal Register:	Not applicable
HEARTLAND BANK	* Branch	Heartland Bank files an application to establish a branch office at 1800 West Lane Avenue, Columbus, Ohio 43221 (Upper Arlington).	Newspaper:	01/08/2019
			Federal Register:	Not applicable
PEOPLES BANK	* 18C	Peoples Bank, Marietta, Ohio, to merge with First Commonwealth Bank of Prestonsburg, Prestonsburg, Kentucky, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	01/28/2019
	* Branch		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 29, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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 December 29, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/21/2019
			Federal Register:	01/11/2019
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 3448 Sandy Plains Road, Marietta, Georgia.	Newspaper:	01/07/2019
			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 29, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/08/2019
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 COMMUNITY BANCORP, INC.	CIC	David J. Cecich of Crown Point, Indiana, and Steven H. Cecich of Grant Park, Illinois, collectively as a group acting in concert, to acquire 10 percent or more of the shares and control of First Community Bancorp, Inc. and thereby indirectly control First Community Bank and Trust, both of Beecher, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 29, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 01/08/2019
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
3029589	CEDAR RAPIDS B&TC, CEDAR RAPIDS, IOWA	09/10/2018	12/22/2018	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 29, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
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			
FCB FINANCIAL SERVICES, INC	CIC	Notice by Michael D. East, individually, and as a member of a family control group that also includes Baylus East, the Estate of Harry East with Michael D. East as Executor, Gloria East, Michael D. East Jr., and Wilkes East, all of Marion, Arkansas, to retain 10 percent or more of the shares and thereby control of FCB Financial Services, Inc., Marion, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
FCB FINANCIAL SERVICES, INC	CIC	Notice by the Fogleman Family Control Group, which consists of Franklin A. Fogleman, Gail Fogleman, Franklin Fogleman, Jr., Laura Fogleman, Lindley Fogleman, Mary Catherine Fogleman, Kelley Fogleman, Reed Fogleman Family Trust, W. David Fogleman, Jennifer Fogleman, Peyton Fogleman, Scott Fogleman, Shireen Fogleman, and Will D. Fogleman Jr., all of Marion, Arkansas, to retain 10 percent or more of the shares and thereby control of FCB Financial Services, Inc., Marion, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
INDEPENDENCE BANK OF KENTUCKY	* Branch	Independence Bank of Kentucky, Owensboro, Kentucky, to establish a branch facility to be located at 111 Juneau Drive, Louisville, Kentucky.	Newspaper:	01/10/2019
			Federal Register:	Not applicable
SIMMONS BANK	* 18C	Simmons Bank, Pine Bluff, Arkansas, to merge with Reliance Bank, Des Peres, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	01/28/2019
	* Branch		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 29, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 29, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/07/2019
			Federal Register:	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:	01/03/2019
			Federal Register:	01/22/2019
FIRSTBANK HOLDING COMPANY	CIC	Notification submitted by Mary Reisher, Englewood, Colorado; and Nancy Reisher, Denver, Colorado, to retain control of FirstBank Holding Company, parent of First Bank, both in Lakewood, Colorado.	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	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
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 December 29, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 12/28/2018
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: Federal Register:	Not available 01/10/2019
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:	12/14/2018 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:	12/20/2018 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:	11/15/2018 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:	01/20/2019 01/22/2019
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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 29, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CALWEST BANK	* Branch	CalWest Bank, Rancho Santa Margarita, California, to establish a branch office at 30100 Town Center Drive, Suite H, Laguna Niguel, California, pursuant to Section 9 of the Federal Reserve Act and Section 208.6 of Regulation H.	Newspaper:	01/04/2019
			Federal Register:	Not applicable
CALWEST BANK	* Branch	CalWest Bank, Rancho Santa Margarita, California, to establish a branch office at 408 E. State Street, Redlands, California, pursuant to Section 9 of the Federal Reserve Act and Section 208.6 of Regulation H.	Newspaper:	01/04/2019
			Federal Register:	Not applicable
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make an additional investment of \$9.6 million public welfare investment in the Community Development and Affordable Housing Fund II, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act