
Federal Reserve Release



H.2

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

No. 4

Week Ending January 26, 2019

Bank Mergers

Equity Bank, Andover, Kansas -- to acquire certain assets and assume certain liabilities of MidFirst Bank, Oklahoma City, Oklahoma, and thereby establish branches.

- Approved, January 23, 2019

Personnel

Division of Research and Statistics -- appointment of Stacey M. Tevlin as director.

- Announced, January 25, 2019

Enforcement

CFG Community Bank, Baltimore, Maryland -- consent order of prohibition against David Lavine, a former institution-affiliated party.

- Announced, January 22, 2019

Deutsche Bank AG, Frankfurt am Main, Germany -- remediation plan submitted by Deutsche Bank AG, as required under the Board's 2015 enforcement action.

- Approved, January 17, 2019

(A/C)

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

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at the intersection of South Mason Road and Mason Access Road, Katy.

- Withdrawn, January 25, 2019

Cleveland

Heartland Bank, Whitehall, Ohio -- to establish a branch at 1800 West Lane Avenue, Columbus.

- Approved, January 23, 2019

St. Louis

Independence Bank of Kentucky, Owensboro, Kentucky -- to establish a branch at 111 Juneau Drive, Louisville.

- Approved, January 23, 2019

Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 3448 Sandy Plains Road, Marietta.

- Approved, January 23, 2019

Bank Holding Companies

General Counsel

Alliance Bancshares, Inc., Sulphur Springs, Texas -- waiver of application to acquire Mount Vernon Bankshares, Inc., Mount Vernon, and The First National Bank of Mount Vernon (Bank), in connection with Bank's merger with and into Alliance Bank, Sulphur Springs.

- Granted, January 23, 2019

Dallas

Aspermont Bankshares, Inc., Aspermont, Texas -- to become a bank holding company by acquiring The First National Bank of Aspermont, Aspermont.

- Approved, January 25, 2019

General Counsel

Enterprise Financial Services Corp, Clayton, Missouri -- waiver of application to acquire Trinity Capital Corporation, Los Alamos, New Mexico, and Los Alamos National Bank (Bank), in connection with Bank's merger with and into Enterprise Bank & Trust, Clayton.

- Granted, January 23, 2019

Chicago

HSBC USA, Inc., New York, New York -- to engage de novo through a newly formed entity, The Consortium, LLC, in data processing activities.

- Approved, January 25, 2019

Bank Mergers

Boston

Equitable Bank, East Weymouth, Massachusetts -- to merge with Coastal Heritage Bank, Weymouth, and thereby establish branches.

- Approved, January 24, 2019

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, January 25, 2019

Change in Bank Control

Dallas

Bedias Financial Corporation, Bedias, Texas -- change in bank control of Bedias Financial Corporation and its subsidiary, First State Bank of Bedias, Bedias.

- Permitted, January 22, 2019

Kansas City

FSB Bankshares, Inc., Fowler, Kansas -- change in bank control of FSB Bankshares, Inc., and its subsidiary, Fowler State Bank, Fowler.

- Permitted, January 22, 2019

Dallas

One World Holding, Inc., Dallas, Texas -- change in bank control of One World Holding, Inc., and its subsidiary, One World Bank, Dallas.

- Permitted, January 24, 2019

Atlanta

Overton Financial Services, Inc., Livingston, Tennessee -- to retain control of Overton Financial Services, Inc., and its subsidiary, Union Bank and Trust Company, Livingston.

- Permitted, January 25, 2019

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to October 11, 2019, to establish a branch at 815 North Arkansas Avenue, Russellville.

- Granted, January 24, 2019

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to April 27, 2019, to acquire shares of UBT Bancshares, Inc., Marysville, parent of United Bank & Trust.

- Granted, January 24, 2019

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to April 27, 2019, to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire Community Bank of Mississippi, Forest.

- Granted, January 24, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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, submitted 30 days? prior notice pursuant to Section 211.9(f) of Regulation K to invest in certain subsidiaries of SSIH in support of a proposal to create a new indirect subsidiary of SSIH.	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 January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS GROUP, INC., THE	Investment	The Goldman Sachs Group, Inc., New York, New York, provides prior notice of an overseas investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

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NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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 January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN NATIONAL BANKSHARES INC.	* 3A5 4c8	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:	01/24/2019
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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274829	TRUPOINT BK, GRUNDY, VIRGINIA	10/15/2018	01/19/2019	S	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 January 26, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB BANCSHARES, INC.	CIC	After-the-fact change in control notice filed by Starling Hollis Waldron, Hahira, Georgia; David K. Hollis, III, Hahira, Georgia; Karrie K. Hollis, Hahira, Georgia; Miller Starling Hollis, Valdosta, Georgia; Alexander M. Waldron, Hahira, Georgia; Hollis M. Waldron, Hahira, Georgia; Lily S. Waldron, Hahira, Georgia; Howard I. Lawson, Morven, Georgia; Trust c/u LWT of David K. Hollis, Jr.; David K. Hollis, Jr. Trust; and Comer Todd Hollis Trust, to retain shares of CCB Bancshares, Inc., and its subsidiary, Citizens Community Bank, both of Hahira, Georgia.	Newspaper:	02/08/2019
			Federal Register:	Not available
NB HOLDINGS, LLC	* 3A1	NB Holdings, LLC, Huntsville, Alabama, to acquire outstanding shares of Citizens Bancorporation, Inc., Valley Head, Alabama.	Newspaper:	Not available
			Federal Register:	Not available
RED RIVER BANCSHARES, INC.	CIC	Prior change in control notice filed by the John Charles Simpson, III Trust, whose trustee is John Charles Simpson, Jr., of Fenton, Missouri, for permission to acquire shares of Red River Bancshares, Inc., and its subsidiary bank, Red River Bank, both of Alexandria, Louisiana. The John Charles Simpson, III Trust also seeks to join a group previously approved as acting in concert, which includes John Charles Simpson, New Orleans, Louisiana; John Charles Simpson, Jr. Trust and Angela Katherine Simpson Trust (the Trusts); and Simeon A. Thibaux, Jr., as trustee of the Trusts, all of Alexandria, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
EMMETSBURG BANK SHARES, INC.	CIC	Notice by Charles Sarazine, individually and on behalf of Maryanna Sarazine, both of Algona, Iowa, and together as a group acting in concert with: Annette Sarazine-Jensen, Omaha, Nebraska; Monte Jensen, Omaha, Nebraska; Lisa Elsenbast, Minneapolis, Minnesota; Frank Elsenbast, Minneapolis, Minnesota; Monica Anderegg, Edina, Minnesota; Julia T. Sarazine, Chicago, Illinois; James C. Spies, Graettinger, Iowa; Karen K. Spies, Graettinger, Iowa; Matt Spies, Spirit Lake, Iowa; Marty Spies, Spirit Lake, Iowa; Krista K. Fuller, Ankeny, Iowa; Lori J. Spies, Brookeville, Maryland; Nicole L. Henrickson, Spirit Lake, Iowa; Molly E. Westergard, Graettinger, Iowa; Samantha A. Spies, Spirit Lake, Iowa; Sydney P. Spies, Spirit Lake, Iowa, to retain control of Emmetsburg Bank Shares, Inc., Emmetsburg, IA, and indirectly control Iowa Trust & Savings Bank, Emmetsburg, IA and Panora State Bank, Panora, IA.	Newspaper:	Not available
			Federal Register:	Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 26, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCORP, INC.	CIC	David J. Cecich, Crown Point, Indiana, and Steven H. Cecich, Grant Park, Illinois, together as a group acting in concert, to acquire 10 percent or more of the voting shares of First Community Bancorp, Inc. and thereby indirectly acquire control of First Community Bank and Trust, both of Beecher, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST FARMERS BANK & TRUST	* Branch	First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 3510 State Road 38 East, Lafayette, Indiana.	Newspaper: Federal Register:	02/04/2019 Not applicable
FIRST MIDWEST BANCORP, INC.	* 18C * 3A3 * Branch	First Midwest Bancorp, Inc., Chicago, Illinois to acquire 100 percent of Bridgeview Bancorp, Inc. and thereby indirectly acquire Bridgeview Bank Group, both of Bridgeview, Illinois. Subsequently, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois to merge with Bridgeview Bank Group, Bridgeview, Illinois. As a result of the merger, Bridgeview Bank Group offices, located at 11411 West Wadsworth Road, Beach Park, Illinois; 7940 South Harlem Avenue, Bridgeview, Illinois; 1058 West Bryn Mawr Avenue, Chicago, Illinois; 1970 North Halsted Street, Chicago, Illinois; 19031 Old LaGrange Road, Mokena, Illinois; 6041 North Clark Street, Chicago, Illinois; 4605 North Lincoln Avenue, Chicago, Illinois; 2760 US-34, Oswego, Illinois; 3540 Hobson Road, Woodridge, Illinois; 7300 West 87th % Street, Bridgeview, Illinois; 6366 South Archer Avenue, Chicago, Illinois; 4753 North Broadway, Chicago, Illinois; and 1175 Corporate Woods Parkway, #100, Vernon Hills, Illinois will become branches of First Midwest Bank.	Newspaper: Federal Register:	01/16/2019 Not available
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
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 or 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:	01/10/2019 12/28/2018

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN TRUST COMPANY, THE	Investment	The Northern Trust Company, Chicago, Illinois, proposes to relocate their foreign banking entity, Northern Trust Global Services SE, London, England, to Luxembourg pursuant to section 211.9(f) of regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 26, 2019**

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:	01/17/2019
			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:	01/17/2019
			Federal Register:	Not available
FIRST NATURALSTATE BANK	* Branch	First NaturalState Bank, McGehee, Arkansas, to establish a branch facility to be located at 703 Meador Drive, Dumas, Arkansas.	Newspaper:	01/31/2019
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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590976	FINANCIAL FED BK, MEMPHIS, TENNESSEE	06/18/2018	01/19/2019	S	Int Small Bank
3395293	TRIUMPH BK, MEMPHIS, TENNESSEE	03/12/2018	01/20/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL CORPORATION	CIC	Change in Control Notice by Katherine Burgum Itterman, Fargo, North Dakota, and Fred J. Williams III, Fargo, North Dakota, as trustee of the Fred J. Williams III 2012 GST Trust, Fargo, North Dakota, each to acquire 25 percent or more of the shares of First Financial Corporation, and thereby indirectly acquire control of Bank North, both of Arthur, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
GALE BANK HOLDING COMPANY, INC.	CIC	Change in Control Notice by Scott Kopp, Galesville, Wisconsin to retain 25 percent or more of the shares and thereby control Gale Bank Holding Company, Inc., Galesville, Wisconsin. In addition, Steve Kopp, La Crosse, Wisconsin; Mark Kopp, Galesville, Wisconsin; and Scott Kopp, Galesville, Wisconsin, as a group acting in concert to retain 25 percent of Gale Bank Holding Company, Inc. and thereby indirectly control Bluff View Bank, both of Galesville, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
NATCOM BANCSHARES, INC.	CIC	Change in Control Notice by Mark A. Manion; the 2016 Mark A. Manion and Shelly M. Manion Joint Revocable Trust - Bank Stock (and its trustees Mark A. Manion and Shelly M. Manion); John Manion; Mary Jo Manion; and Gerald J. Manion; all of Superior, Wisconsin, to retain, as a group acting in concert, 25% or more of the shares and thereby control of NATCOM Bancshares, Inc., Superior, Wisconsin (NATCOM), and thereby indirectly retain control of National Bank of Commerce, Superior, Wisconsin. NATCOM also controls Republic Bancshares, Inc. Duluth, Minnesota, and its subsidiary bank, Republic Bank, Duluth, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
OPPORTUNITY BANK OF MONTANA	* Branch	Opportunity Bank of Montana, Helena, Montana, to establish a branch facility located at 21 3rd Street N, Great Falls, Montana.	Newspaper:	01/19/2019
			Federal Register:	Not applicable
PIONEER BANK	* Branch	Pioneer Bank, Mapleton, Minnesota, to establish a branch facility located at 1450 Adams Street, Mankato, Minnesota.	Newspaper:	Not available
			Federal Register:	Not applicable
PSB FINANCIAL SHARES, INC.	CIC	Notice by Cara J. Mulder, Wayzata, Minnesota, to acquire 25 percent of PSB Financial Shares, Inc., Prinsburg, Minnesota, and thereby indirectly acquire control of PrinsBank, Prinsburg, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

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NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 26, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLEO BANCSHARES INC.	CIC	John Jarrett Parker, Aberdeen, Washington, individually and as trustee of various family trusts, to retain control of Cleo Bancshares, Inc., and thereby indirectly retain control of Cleo State Bank, both of Cleo Springs, Oklahoma.	Newspaper: Federal Register:	01/25/2019 Not available
FIRST BEEMER CORPORATION	CIC	Trisha A. Robertson and Jeffrey S. Robertson, both of Beemer, Nebraska; Megan E. Moore and Douglas E. Moore, both of Fremont, Nebraska; Ryan D. Steffensmeier and Charissa J. Steffensmeier, both of West Point, Nebraska; Carol S. Steffensmeier, Norfolk, Nebraska; Saige E. Steffensmeier, Beemer, Nebraska; and Samuel D. Steffensmeier and Dana E. Steffensmeier, both of Beemer, Nebraska, to retain shares of First Beemer Corporation, Beemer, Nebraska (the company), and thereby be approved as members of the Steffensmeier Family Group, which collectively controls 25 percent or more of the company. The company controls First Community Bank, Beemer, Nebraska.	Newspaper: Federal Register:	01/18/2019 Not available
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: Federal Register:	01/10/2019 Not available
OSAWATOMIE AGENCY, INC., THE	CIC	Blake A. Heid, Paola, Kansas, and Barbara A. Heid, Santa Rosa Beach, Florida, to retain voting shares of The Osawatomie Agency, Inc., Osawatomie, Kansas, as members of the Heid Family Group, and thereby indirectly retain control of First Option Bank, Osawatomie, Kansas.	Newspaper: Federal Register:	Not available Not available
OSAWATOMIE AGENCY, INC., THE	CIC	Peter M. Lewis, Recoleta, Santiago, RM, Chile to retain voting shares of The Osawatomie Agency, Inc., Osawatomie, Kansas, as a member of the Lewis Family Group, and thereby indirectly retain control of First Option Bank, Osawatomie, Kansas.	Newspaper: Federal Register:	Not available Not available
RCB BANK	* 18C * Branch	RCB Bank, Claremore, Oklahoma, to merge with Central Bank and Trust Co., Hutchinson, Kansas, and incident thereto, to establish several branches.	Newspaper: Federal Register:	02/07/2019 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
STURM FINANCIAL GROUP, INC.	CIC	The 2019 Stephen Forrest Sturm Trust, Denver, Colorado, and John F. Knoeckel, Centennial, Colorado, individually and as trustee, and the 2019 Emily Sarah Sturm Trust, Denver, Colorado, and Patricia A. Pogge, Denver, Colorado, individually and as trustee, to acquire voting shares and to be approved as members of the Sturm Control Group, which controls Sturm Financial Group, Inc., Denver, Colorado. Sturm Financial Group controls ANB Bank, Denver, Colorado.	Newspaper:	Not available
			Federal Register:	Not available

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 January 26, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 19961 US Highway 59, Humble, Texas 77338.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	01/25/2019
			Federal Register:	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:	01/20/2019
			Federal Register:	Not available
T ACQUISITION, INC.	CIC	Notice by Arthur Haag Sherman, Millette Lewis Sherman, the Sherman 2018 Irrevocable Trust, and Sherman Tectonic FLP LP, all of Houston, Texas, as a group acting in concert, to acquire control of T Acquisition, Inc., and indirectly T Bank, National Association, both of Dallas, Texas.	Newspaper:	Not available
			Federal Register:	Not available

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.

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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 January 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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

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- 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