

---

**Federal Reserve Release**

---



*H.2*

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

*No. 5*

*Week Ending February 2, 2019*

**Forms**

Forms -- final Board review to extend without revision the Basel II Interagency Pillar 2 Supervisory Guidance (Pillar 2 Guidance) (FR 4199).

- Approved, January 28, 2019

Forms -- initial Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance (FR K).

- Proposed, January 28, 2019

Forms -- initial Board review to extend with revision the Suspicious Activity Report (FR 2230).

- Proposed, January 28, 2019

Forms -- final Board review to extend without revision the Disclosure Requirements of Subpart H of Regulation H (Consumer Protections in Sales of Insurance) (Reg H-7).

- Approved, January 28, 2019

**Enforcement**

Frost Bank, San Antonio, Texas -- issuance of a consent order of prohibition and cease-and-desist order against Raysol Villalobos, a/k/a/ Ray Galvan, a former institution-affiliated party.

- Approved, January 16, 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**

## Atlanta

Anchor Commercial Bank, Juno Beach, Florida -- to establish a branch at 1180 North Federal Highway, Boca Raton.

- Approved, January 28, 2019

## St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 860 South Constitution Avenue, Ashdown.

- Approved, January 31, 2019

## Atlanta

Commercial Bank, Harrogate, Tennessee -- to establish a branch at 5500 Maryland Way, Brentwood.

- Approved, January 28, 2019

## Kansas City

Madison County Bank, Madison, Nebraska -- to establish a branch at 1650 North 13th Street, Norfolk.

- Approved, February 1, 2019

**Bank Holding Companies**

## Atlanta

Commerce National Bankshares of Florida, Inc., Winter Park, Florida -- to engage indirectly in trust activities through its newly formed nonbank subsidiary, Trivergent Trust Company, LLC.

- Approved, January 29, 2019

**Bank Holding Companies**

Dallas

First Bancshares of Texas, Inc., Midland, Texas -- to acquire FB Bancshares, Inc., Wichita Falls, and indirectly acquire Fidelity Bank.

- Approved, January 29, 2019

Minneapolis

GNI, LLC, Hamilton, North Dakota -- to become a bank holding company by acquiring Wall Street Holding Company, Hamilton, and thereby acquire control of Bank of Hamilton.

- Withdrawn, January 31, 2019

General Counsel

Ida Grove Bancshares, Inc., Ida Grove, Iowa -- waiver of application to acquire Rolfe State Bank (Bank), Rolfe, a subsidiary of Dixon Bancshares, in connection with Bank's merger with and into United Bank of Iowa, Ida Grove.

- Granted, February 1, 2019

General Counsel

Independent Bank Corp, Inc., Rockland, Massachusetts -- waiver of application to acquire Blue Hills Bancorp, Inc., Norwood, and Blue Hills Bank, Hyde Park, in connection with Blue Hills Bank's merger with and into Rockland Trust Company, Rockland.

- Granted, January 29, 2019

General Counsel

Peoples Bancorp Inc., Marietta, Ohio -- waiver of application to acquire First Prestonsburg Bancshares Inc., Prestonsburg, Kentucky, and The First Commonwealth Bank of Prestonsburg Inc. (Bank), in connection with Bank's merger with and into Peoples Bank, Marietta.

- Granted, January 25, 2019

(A/C)

**Bank Mergers**

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to purchase certain assets and assume certain liabilities of a branch of NBC Oklahoma, Oklahoma City, at 8120 South Yale Avenue, Tulsa.

- Approved, February 1, 2019

Cleveland

Peoples Bank, Marietta, Ohio -- to merge with First Commonwealth Bank of Prestonsburg, Prestonsburg, Kentucky, and thereby establish branches.

- Approved, January 31, 2019

**Change in Bank Control**

Dallas

First Community Bancshares, Inc., Killeen, Texas -- change in bank control of First Community Bancshares, Inc., and its subsidiaries, Fort Hood National Bank, Killeen, and First National Bank Texas dba First Convenience Bank.

- Permitted, January 28, 2019

Kansas City

First State Bancorporation of Watonga, Inc., Watonga, Oklahoma -- to retain control of First State Bancorporation of Watonga and its subsidiary, First State Bank, Watonga.

- Permitted, January 29, 2019

**Extensions of Time**

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to May 2, 2019, to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; First State Bank, Mesquite; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Granted, February 1, 2019

**Savings and Loan Holding Companies**

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, February 1, 2019

Minneapolis

The Farrar Beresford Bancorporation Inc. Irrevocable Trust, Britton, South Dakota; and Beresford Bancorporation, Inc. (Applicants) -- (1) to become bank holding companies for a moment in time by acquiring Western Bancshares of Alamogordo, Inc., Carlsbad, New Mexico, and Western Bank, while retaining ownership of First Savings Bank, Beresford, a federal savings bank; and (2) to reconvert to savings and loan holding companies following the merger of Western Bank and First Savings Bank and for Applicants to retain their current operations.

- Approved, January 29, 2019

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending February 2, 2019**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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 February 2, 2019

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK, N.A.	Investment	Prior notice by Citibank N.A., Sioux Falls, South Dakota, to make an investment, pursuant to Section 211.8(b)(3) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PEAPACK-GLADSTONE BANK	* Branch	Peapack-Gladstone Bank, Gladstone, New Jersey, to establish a mobile branch to serve in all of Peapack-Gladstone Bank's assessment area, comprising of Essex, Hunterdon, Morris, Somerset, Union, Hudson and Middlesex Counties, all of New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending February 2, 2019**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DIME COMMUNITY BANCSHARES, INC.	* 3A1	Dime Community Bancshares, Inc., Brooklyn, NY, to become a bank holding coming through the conversion of its wholly owned subsidiary Dime Community Bank, Brooklyn, NY, from a state-chartered savings bank to a state- chartered commercial bank.	Newspaper:	03/04/2019
			Federal Register:	03/04/2019

---

**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 February 2, 2019**

---

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

**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 February 2, 2019

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	02/28/2019

---

**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 February 2, 2019**

<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, 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: Federal Register:	02/08/2019 02/19/2019
NB HOLDINGS, LLC	* 3A1	NB Holdings, LLC, Huntsville, Alabama, to acquire outstanding shares of Citizens Bancorporation, Inc., and its subsidiary, The Citizens Bank of Valley Head, both of Valley Head, Alabama.	Newspaper: Federal Register:	03/03/2019 03/04/2019
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. Thibeaux, Jr., as trustee of the Trusts, all of Alexandria, Louisiana.	Newspaper: Federal Register:	02/08/2019 02/19/2019

**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 February 2, 2019

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK FIRST NATIONAL CORPORATION	CIC	Richard Molepske, together with Michael Molepske, and Kim Molepske, as a group acting in concert, to acquire control of 10 percent or more of the outstanding voting shares of Bank First National Corporation and thereby indirectly acquire Bank First National, both of Manitowoc, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 11/28/2018

---

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 2, 2019

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	02/19/2019
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:	Not available
			Federal Register:	02/19/2019

---

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending February 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST MIDWEST BANCORP, INC.	* 18C	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:	01/16/2019
	* 3A3		Federal Register:	02/28/2019
	* Branch			
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
GREENWOODS FINANCIAL GROUP, INC.	* 3A3	Greenwoods Financial Group, Inc., Lake Mills, Wisconsin to acquire 100 percent of Fox River Financial Corporation and thereby indirectly acquire Fox River State Bank, both of Burlington, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
MICOMMUNITY BANCORP, INC.	* 3A1	MiCommunity Bancorp, Inc. to become a bank holding company through the acquisition of 100 percent of the voting shares of Mi Bank, in organization, both of Bloomfield Township, Michigan.	Newspaper:	Not available
			Federal Register:	03/06/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 2, 2019

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH STAR FINANCIAL HOLDINGS, INC.	CIC	Heron Bay Partners, LLC, Bloomfield Hills, Michigan, with the Joel Marvin Dorfman Trust dated May 22, 2004, Bloomfield Hills, Michigan, and Joel M. Dorfman, individually and as trustee of the Joel Marvin Dorfman Trust dated May 22, 2004 serving as manager of Heron Bay Partners, LLC, Bloomfield Hills, Michigan, together with Carolyn Dorfman, Short Hills, New Jersey, The Henry S. Dorfman Irrevocable Trust f/b/o Carolyn Dorfman, Short Hills, New Jersey, Gayle Weiss Revocable Trust dated August 3, 2010, Bloomfield Hills, Michigan, Gayle Weiss, as trustee of the Gayle Weiss Revocable Trust dated August 3, 2010, Bloomfield Hills, Michigan, The Henry S. Dorfman Irrevocable Trust f/b/o Gayle Weiss, Bloomfield Hills, Michigan, Joel Marvin Dorfman Trust dated May 22, 2004, Bloomfield Hills, Michigan, Joel M. Dorfman, as trustee of the Joel Marvin Dorfman Trust dated May 22, 2004, Bloomfield Hills, Michigan, The Henry S. Dorfman Irrevocable Trust f/b/o Joel M. Dorfman, Bloomfield Hills, Michigan, the H.S. Dorfman GST Trust, Bloomfield Hills, Michigan, Mala Dorfman, as trustee of the H.S. Dorfman GST Trust, Bal Harbour, Florida, together as members of North Star Partners, LLC, Bloomfield Hills, Michigan, and Jordan Dorfman, Bloomfield Hills, Michigan, and Noah Dorfman, Ferndale, Michigan, as a group acting in concert, to join the Dorfman Family Control Group approved on June 20, 2005, to retain 25 percent or more of the shares of North Star Financial Holdings, Inc., Bingham Farms, Michigan, and thereby indirectly control Main Street Bank, Bingham Farms, Michigan.	Newspaper:	Not available
			Federal Register:	Not available

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending February 2, 2019**

<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:	02/28/2019
	* 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:	02/19/2019
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:	02/19/2019
PADUCAH BANK AND TRUST COMPANY, THE	* Branch	The Paducah Bank and Trust Company, Paducah, Kentucky, to establish a branch facility to be located at 9200 Shelbyville Road, Suite 101, Louisville, Kentucky.	Newspaper:	02/06/2019
			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 February 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available 02/19/2019
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: Federal Register:	Not available 02/19/2019
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: Federal Register:	Not available Not available
PIONEER BANK	* Branch	Pioneer Bank, Mapleton, Minnesota, to establish a branch facility located at 1450 Adams Street, Mankato, Minnesota.	Newspaper: Federal Register:	02/08/2019 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: Federal Register:	02/13/2019 02/19/2019

**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 February 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	01/25/2019
			Federal Register:	02/19/2019
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:	01/18/2019
			Federal Register:	02/19/2019
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:	01/10/2019
			Federal Register:	02/19/2019
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:	Not available
			Federal Register:	02/19/2019
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:	Not available
			Federal Register:	02/19/2019
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:	02/14/2019
			Federal Register:	02/19/2019

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 2, 2019

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TULSA VALLEY BANCSHARES CORPORATION	CIC	The RFB-FLB Trust, U/A/D October 25, 2016, and Frances Biolchini, as trustee, both of Kelly, Wyoming, to retain 25 percent or more of the voting shares of Tulsa Valley Bancshares, Tulsa, Oklahoma (Bancshares), and thereby indirectly retain Vast Bank, N.A., Tulsa, Oklahoma; and for approval as members of the Biolchini Family Group that controls 25 percent or more of Bancshares.	Newspaper:	Not available
			Federal Register:	02/21/2019
UCSB FINANCIAL CORPORATION	CIC	F. Walter Riebenack, Evanston, Wyoming, to retain voting shares of UCSB Financial Corporation, and thereby indirectly control Uinta Bank, both of Mountain View, Wyoming, and for approval as a member of the Riebenack/Gilbert Control Group that controls voting shares of UCSB Financial Corporation. In addition, Keith L. Gilbert, Fort Wayne, Indiana, The Cyprian Fund, LLC of Mountain View, Wyoming, Barbara A. Gilbert, deceased, formerly of Fort Wayne, Indiana, Brian K. Gilbert and Andrea R. Gilbert, Naperville, Illinois, Fred L. Gilbert and Cynthia D. Gilbert, Singapore, James Gilbert and Christina Gilbert, Akron, Ohio, Terry Gilbert, Uniondale, Indiana, Andrea S. Worsham, Altamonte Springs, Florida, and Lindsay Worsham, Altamonte Springs, Florida, for approval as members of the Riebenack/Gilbert Control Group. UCSB Financial Corporation, Mountain View, Wyoming, controls Uinta Bank, Mountain View, Wyoming.	Newspaper:	Not available
			Federal Register:	02/19/2019

---

**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
1421161	BANK OF BLUE VALLEY, OVERLAND PARK, KANSAS	11/13/2018	01/28/2019	S	Int Small Bank

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending February 2, 2019**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 19961 US Highway 59, Humble, Texas 77338.	Newspaper:	01/24/2019
			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.

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 February 2, 2019**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF UTAH	* Branch	Bank of Utah, Ogden, Utah, to establish a branch office to be located at 50 South 200 East, Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMENCEMENT BANK	* Branch	Commencement Bank, Tacoma, Washington, proposes to open a new branch at 220 15th St., NE, Auburn, Washington.	Newspaper:	02/09/2019
			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