
Federal Reserve Release



H.2

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

No. 6

Week Ending February 9, 2019

Bank Branches, Domestic

Regions Bank, Birmingham, Alabama -- to establish seven branches in Georgia, Illinois, Missouri, Tennessee, and Texas.

- Approved, February 5, 2019

Forms

Forms -- initial Board review to extend with revision the Central Bank Survey of Foreign Exchange and Derivatives Market Activity (FR 3036).

- Proposed, February 4, 2019

Forms -- final Board review to extend without revision the Notice Requirements Associated with Regulation W (FR W).

- Approved, February 5, 2019

Regulations and Policies

Regulation H -- interagency final rule to implement the private flood insurance provisions of the Biggert-Waters Flood Insurance Reform Act.

- Approved, February 7, 2019

Stress Testing -- (1) Final notice of enhanced disclosure of the models used in the supervisory stress tests conducted under Regulation YY, (2) final Stress Testing Policy Statement (Regulation YY, Appendix B) for supervisory stress testing, and (3) final rule amending the Policy Statement on the Scenario Design Framework for Stress Testing (Regulation YY, Appendix A).

- Approved, February 4, 2019

Supervision and Regulation

2019 Stress Testing and Capital-Plan Submissions -- relief from certain stress testing and capital-plan submission requirements for certain U.S. bank holding companies with assets of between \$100 billion and \$250 billion and certain U.S. intermediate holding companies with assets of less than \$250 billion.

- Approved, February 5, 2019

Enforcement

Mariner's Bancorp, Edgewater, New Jersey -- issuance of a consent notice of suspension and prohibition against Fred Daibes, a former institution-affiliated party of Mariner's Bancorp.

- Announced, February 5, 2019

SunTrust Bank, Atlanta, Georgia -- issuance of a consent order of prohibition against Alison Keefe, a former institution-affiliated party of SunTrust Bank.

- Announced, February 7, 2019

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

St. Louis

First NaturalState Bank, McGehee, Arkansas -- to establish a branch at 703 Meador Drive, Dumas.

- Approved, February 5, 2019

Minneapolis

Opportunity Bank of Montana, Helena, Montana -- to establish a branch at 21 3rd Street North, Great Falls.

- Approved, February 6, 2019

Bank Holding Companies

Dallas

Bright Force Holding, LLC, Lewisville, Texas -- to become a bank holding company by acquiring shares of ABNA Holdings, Inc., Dallas, and thereby indirectly acquire American Bank, National Association.

- Approved, February 8, 2019

Boston

Radius Bancorp, Inc., Boston, Massachusetts -- to become a bank holding company following the conversion of its subsidiary, Radius Bank, Boston, from a federal savings bank to a state-chartered trust company.

- Withdrawn, February 8, 2019

Bank Holding Companies

General Counsel

Simmons First National Corporation, Pine Bluff, Arkansas -- waiver of application to acquire Reliance Bancshares, Inc., and Reliance Bank, Des Peres, Missouri, in connection with Reliance Bank's merger with and into Simmons Bank, Pine Bluff.

- Granted, February 4, 2019

Bank Mergers

Secretary

Mountain Valley Bank, Walden, Colorado -- to acquire certain assets and assume certain liabilities of the Steamboat Springs branch of Citywide Banks, Denver, and thereby establish a branch.

- Approved, February 5, 2019

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with Reliance Bank, Des Peres, Missouri, and retain the acquired facilities as branches.

- Approved, February 4, 2019

Change in Bank Control

Kansas City

Bank7 Corp, Oklahoma City, Oklahoma -- to retain control of Bank7 Corp and its subsidiary, Bank7, Oklahoma City.

- Permitted, February 4, 2019

San Francisco

Friendly Hills Bank, Whittier, California -- change in bank control of Friendly Hills Bank.

- Permitted, February 8, 2019

Change in Bank Control

Atlanta

Hazlehurst Investors, Inc., Hazlehurst, Georgia -- to retain control of Hazlehurst Investors, Inc., and its subsidiary, Bank of Hazlehurst, Hazlehurst.

- Permitted, February 7, 2019

Chicago

Manning Financial Services, Inc., Manning, Iowa -- change in bank control of Manning Financial Services, Inc., and its subsidiary, The First National Bank of Manning, Manning.

- Permitted, February 5, 2019

Chicago

Schaumburg Bancshares, Inc., Schaumburg, Illinois -- change in bank control of Schaumburg Bancshares, Inc., and its subsidiary, Heritage Bank of Schaumburg, Schaumburg.

- Permitted, February 8, 2019

Extensions of Time

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- extension to May 15, 2019, to acquire shares of Central Bank, Little Rock.

- Granted, February 5, 2019

Kansas City

Equitable Financial Corp., Grand Island, Nebraska -- extension to February 13, 2019, to become a bank holding company by acquiring Equitable Bank, Grand Island.

- Granted, February 8, 2019

Extensions of Time

Kansas City

The Farmers State Bank, Quinton, Oklahoma -- extension to April 10, 2019, to establish a de novo branch at 520 South Main Street, Eufaula.

- Granted, February 4, 2019

International Operations

Director, S&R

The Goldman Sachs Group, Inc., New York, New York -- waiver of remainder of prior-notification period to make an investment in Goldman Sachs Europe SE, Frankfurt am Main, Germany.

- Granted, February 5, 2019

Membership

Boston

Radius Bank, Boston, Massachusetts -- to become a member of the Federal Reserve System.

- Withdrawn, February 8, 2019

Supervision and Regulation

Director, S&R, and Director, Financial Stability

Stress Tests -- issuance of scenarios for the 2019 Comprehensive Capital Analysis and Review and Dodd-Frank Act stress tests.

- Approved, February 5, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending February 9, 2019

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 February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, Newark, Delaware, to make an investment, pursuant to Section 211.9 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:	02/15/2019
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MINSTER BANK	* Branch	Minster Bank, Minster, Ohio, files an application to establish a branch office at 8530 North Dixie Drive, Dayton, Ohio.	Newspaper:	02/21/2019
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHESAPEAKE BANK	* Branch	Chesapeake Bank, Kilmarnock, Virginia, to establish a branch at 10000 Courtview Lane, Chesterfield, Virginia.	Newspaper:	02/15/2019
			Federal Register:	Not applicable
DELMAR BANCORP	* 3A3	Delmar Bancorp, Salisbury, Maryland, to acquire 100% of the voting securities of Virginia Partners Bank, Fredericksburg, Virginia.	Newspaper:	03/02/2019
			Federal Register:	03/07/2019

District: 5
Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIS BANCORP	* 3A5	Ameris Bancorp, Moultrie, Georgia, to merge with Fidelity Southern Corporation, and thereby directly acquire Fidelity Bank, both of Atlanta, Georgia.	Newspaper:	Not available
			Federal Register:	03/14/2019

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		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FIRST NATIONAL CORPORATION	CIC	Richard Molepske, as trustee of Richard S. Molepske Trust, Belleair, Florida, together with Michael B. Molepske and Amy H. Molepske, as trustees of the Michael B. Molepske and Amy H. Molepske Trust and Michael B. Molepske, as trustee of the Nicholas JA Molepske Gift Trust, all of Manitowoc, Wisconsin; Kim Burke Molepske of Belleair, Florida; Kay F. Schroeder of Manitowoc, Wisconsin; Mark R. Molepske, as trustee of the Mark R. Molepske Trust, Chicago, Illinois; Amy E. Molepske, as trustee of the Amy E. Molepske Trust, Chicago, Illinois; Scott J. and Sarah J. Molepske, as trustee of the Scott J. and Sarah J. Molepske trust, Cedarburg, Wisconsin, 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 Association, both of Manitowoc, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper: Federal Register:	Not available 02/27/2019
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: Federal Register:	Not available 11/28/2018

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 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: Federal Register:	Not available 02/19/2019
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
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: Federal Register:	Not available 03/11/2019
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: Federal Register:	Not available 03/06/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 9, 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:	03/02/2019
			Federal Register:	02/26/2019
S.B.C.P. BANCORP, INC.	CIC	Notice by Stephen J. Eager, Evansville, Wisconsin, individually and as trustee of the Melinda C. Poole 2012 Trust, Evansville, Wisconsin; Christopher A. Eager and Denise Janssen Eager, Palm Springs, California, as trustees of the Eager Revocable Trust, Evansville, Wisconsin; and Melinda C. Poole, Carmel, California, together as a group acting in concert, to acquire 10 percent or more of the voting shares of S.B.C.P. Bancorp, Inc. and thereby indirectly control State Bank of Cross Plains, both of Cross Plains, Wisconsin	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRI-COUNTY BANK	* Branch	Notice by Tri-County Bank, Brown City, Michigan, to establish a branch located at 209 South Main Street, Romeo, Michigan.	Newspaper:	02/06/2019
			Federal Register:	Not applicable
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	03/11/2019

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		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas requests to establish a branch bank facility to be located at 4895 West Pauline Whitaker Parkway, Rogers, Arkansas.	Newspaper:	02/21/2019
			Federal Register:	Not applicable
STIFEL FINANCIAL CORP.	* 3A3	Stifel Financial Corp., St. Louis, Missouri, to convert Stifel Trust Company, National Association, St. Louis, Missouri, from a non-depository trust company to a depository trust company that qualifies as a limited purpose bank.	Newspaper:	Not available
			Federal Register:	03/07/2019

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending February 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD BANCO, LTD.	CIC	Change in control notice by the Lindsey Bosshard Irrevocable Trust of 2018 and the Alexandra Tana Bosshard Irrevocable Trust of 2018, both of La Crosse, Wisconsin, with Andrew R. Bosshard serving as trustee, to acquire shares of Bosshard Banco, Ltd., La Crosse, Wisconsin and join the Bosshard family shareholder group acting in concert that controls 25 percent or more of the shares of Bosshard Banco, Ltd. and thereby indirectly controls First National Bank of Bangor, Bangor, WI, and Intercity State Bank, Schofield, WI.	Newspaper: Federal Register:	Not available 02/27/2019
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
FRANSEN BANK & TRUST	* 18C * Branch	Frandsen Bank & Trust, Lonsdale, Minnesota, to purchase certain assets and assume certain liabilities of the Duluth, Minnesota branch of Alerus Financial, N.A., Grand Forks, North Dakota, and incident thereto proposes to establish a branch at 331 West Superior Street, Duluth, Minnesota.	Newspaper: Federal Register:	03/12/2019 Not applicable
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:	02/15/2019 02/19/2019

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 it subsidiary bank, Republic Bank, Duluth, Minnesota.	Newspaper:	Not available
			Federal Register:	02/27/2019

District: 9
Federal Reserve Bank of Minneapolis

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANCSHARES, INC.	CIC	Carroll D. Esry, Sarasota, Florida, The Nancy Marie Esry Irrevocable Trust, Independence, Missouri, The William C. Esry Family Trust and William C. Esry, Independence, Missouri, individually and as trustee, The David Reich Esry Family Trust and David R. Esry, Lee's Summit, Missouri, individually, as custodian, and as trustee, Marcie Esry Johnson, Sarasota, Florida, The Carolyn Marcile Weir Irrevocable Trust, Independence, Missouri, Weir Farm LLC, Independence, Missouri, Robert K. Weir, Independence, Missouri, William N. Weir, Blue Springs, Missouri, Susan Weir Carter, Bay Village, Ohio, and Geoffrey D. Carter, Bay Village, Ohio, to retain voting shares of Blue Ridge Bancshares, Inc., Independence, Missouri (the Company), and thereby be approved as members of the Reich Family Group, which collectively controls 25 percent or more of the Company. The Company controls Blue Ridge Bank and Trust Co., Independence, Missouri.	Newspaper: Federal Register:	Not available 02/27/2019
FIRST NEBRASKA BANK	* Branch	First Nebraska Bank, Valley, Nebraska, to establish a branch at 20421 George B. Lake Parkway, Elkhorn, Nebraska.	Newspaper: Federal Register:	02/15/2019 Not applicable
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:	02/19/2019 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: Federal Register:	02/19/2019 02/19/2019
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: Federal Register:	Not available 02/21/2019

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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 February 9, 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 the southeast corner of the intersection of South Mason Road and Mason Access Road, Katy, Texas 77450	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:	03/04/2019
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 February 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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