
Federal Reserve Release



H.2

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

No. 8

Week Ending February 23, 2019

Forms

Forms -- final Board review to extend without revision the Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies (FR 4027).

- Approved, February 19, 2019

Forms -- final Board review to extend without revision the Domestic Branch Application (FR 4001).

- Approved, February 21, 2019

Forms -- final Board review to extend with revision the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12) and Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A).

- Approved, February 21, 2019

Forms -- initial Board review to extend with revision the Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (Form MSD-4) and Uniform Termination Notice for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (Form MSD-5).

- Proposed, February 21, 2019

Forms -- initial Board review to discontinue the Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060).

- Proposed, February 22, 2019

Personnel

Office of the Chief Operating Officer -- appointment of Mitchell C. Clark as acting chief operating officer.

- Approved, February 21, 2019

Enforcement

J.P. Morgan Chase & Co., New York, New York -- issuance of a consent order of prohibition against Timothy Fletcher, a former institution-affiliated party of J.P. Morgan Securities (Asia Pacific) Limited.

- Approved, February 5, 2019

(A/C)

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- to establish a branch at 10000 Courtview Lane, Chesterfield.

- Approved, February 21, 2019

San Francisco

Commencement Bank, Tacoma, Washington -- to establish a branch at 220 15th Street, N.E., Auburn.

- Approved, February 22, 2019

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to establish a branch at 3510 State Road 38 East, Lafayette.

- Approved, February 21, 2019

Minneapolis

Pioneer Bank, Mapleton, Minnesota -- to establish a branch at 1450 Adams Street, Mankato.

- Approved, February 22, 2019

Bank Holding Companies

Dallas

Dominion Bancshares, Inc., Dallas, Texas -- to become a bank holding company by acquiring Grapeland State Bank, Grapeland.

- Approved, February 21, 2019

Bank Holding Companies

Director, S&R

NBC Bancshares LLC, Lincoln, Nebraska -- relief from certain commitments.

- Granted, February 21, 2019

Change in Bank Control

St. Louis

FCB Financial Services, Inc., Marion, Arkansas -- to retain control of FCB Financial Services, Inc., and its subsidiary, First Community Bank of Eastern Arkansas, Marion (two notices).

- Permitted, February 22, 2019

Chicago

First Community Bancorp, Inc., Beecher, Illinois -- change in bank control of First Community Bancorp, Inc., and its subsidiary, First Community Bank and Trust, Beecher.

- Permitted, February 22, 2019

Kansas City

FirstBank Holding Company, Lakewood, Colorado -- to retain control of FirstBank Holding Company and its subsidiary, First Bank, Lakewood.

- Permitted, February 22, 2019

Financial Holding Companies

Philadelphia

Ponce Bank Mutual Holding Company, Bronx, New York, and PDL Community Bancorp -- election to become financial holding companies.

- Effective, February 21, 2019

International Operations

Chicago

The Northern Trust Company, Chicago, Illinois -- for its foreign bank subsidiary, Northern Trust Global Services Limited, Luxembourg, to establish a foreign branch in London, United Kingdom.

- Withdrawn, February 20, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending February 23, 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 Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
FIRST IPSWICH BK	IPSWICH, MASSACHUSETTS	Second Quarter of 2019
PATRIOT COMNTY BK	WOBURN, MASSACHUSETTS	Second Quarter of 2019
SAVINGS INST BK & TR CO	WILLIMANTIC, CONNECTICUT	Second Quarter of 2019
BANKNEWPORT	NEWPORT, RHODE ISLAND	Third Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 77 Upper Rock Circle, Rockville, Montgomery County, Maryland.	Newspaper:	03/07/2019
			Federal Register:	Not applicable
NBC BANCORP, INC.	* 3A1	NBC Bancorp, Inc., to become a bank holding company by acquiring 100 percent of The National Bank of Coxsackie, both of Coxsackie, New York.	Newspaper:	03/25/2019
			Federal Register:	Not available
POPULAR BANK	* Branch	Popular Bank, New York, New York, to establish a branch office to be located at 744 Arthur Godfrey Road, Miami Beach, Florida.	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 Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK	Third Quarter of 2019

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN FINANCIAL SERVICES, INC.	* 18C	Orrstown Financial Services, Shippensburg, PA, to acquire 100 percent of Hamilton Bancorp, Towson, MD, and thereby indirectly acquire Hamilton Bank, Towson, MD, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Hamilton Bank, Towson, MD, to merge with and into Orrstown Bank, Shippensburg, PA, pursuant to Section 18(c) of Federal Deposit Insurance Act.	Newspaper:	03/21/2019
	* 3A3		Federal Register:	03/25/2019
	* 3A5			

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
331713	NEW TRIPOLI BK, NEW TRIPOLI, PENNSYLVANIA	02/05/2018	02/17/2019	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
LANDMARK CMNTY BK	PITTSTON, PENNSYLVANIA	Second Quarter of 2019
AMERICAN BK	ALLENTOWN, PENNSYLVANIA	Third Quarter of 2019
FIRST CITIZENS CMNTY BK	MANSFIELD, PENNSYLVANIA	Third Quarter of 2019

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending February 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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 Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
CIVISTA BK	SANDUSKY, OHIO	Second Quarter of 2019
CORN CITY ST BK	DESHLER, OHIO	Second Quarter of 2019
CROGHAN COLONIAL BK	FREMONT, OHIO	Second Quarter of 2019
COMMERCIAL & SVG BK	MILLERSBURG, OHIO	Third Quarter of 2019
PEOPLES B&TC OF MADISON CTY	BEREA, KENTUCKY	Third Quarter of 2019

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending February 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, to establish a branch at 2101 Electric Road, Roanoke, Virginia.	Newspaper:	03/01/2019
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
BENCHMARK CMNTY BK	KENBRIDGE, VIRGINIA	Second Quarter of 2019
CHESAPEAKE BK	KILMARNOCK, VIRGINIA	Second Quarter of 2019
FAUQUIER BK	WARRENTON, VIRGINIA	Second Quarter of 2019
HOMETOWN BK	ROANOKE, VIRGINIA	Second Quarter of 2019
PLEASANTS CTY BK	SAINT MARYS, WEST VIRGINIA	Second Quarter of 2019
SONABANK	TAPPAHANNOCK, VIRGINIA	Second Quarter of 2019
NEW PEOPLES BK	HONAKER, VIRGINIA	Third Quarter of 2019
PIONEER BK	STANLEY, VIRGINIA	Third Quarter of 2019
VIRGINIA B&TC	DANVILLE, VIRGINIA	Third Quarter of 2019

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMPASS BANK	PWI	Compass Bank, Birmingham, Alabama, request for approval to make four public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
LEXPARK HLDGS - STC, LLC * 3A1		LexPark Holdings - STC, LLC, SouthernTrust Group, LP & SouthernTrust Holdings, Inc., Orlando, Florida, to acquire outstanding shares of First City Bank of Florida, Fort Walton Beach, Florida.	Newspaper:	Not available
			Federal Register:	03/25/2019

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 Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
CAPITAL CITY BK	TALLAHASSEE, FLORIDA	Second Quarter of 2019
CITIZENS TR BK	ATLANTA, GEORGIA	Second Quarter of 2019
FLAGLER BK	WEST PALM BEACH, FLORIDA	Second Quarter of 2019
SUNRISE BK	COCOA BEACH, FLORIDA	Second Quarter of 2019
TENNESSEE ST BK	PIGEON FORGE, TENNESSEE	Second Quarter of 2019
CENTURY BK OF FL	TAMPA, FLORIDA	Third Quarter of 2019
FIRST FL BK	DESTIN, FLORIDA	Third Quarter of 2019
FIRST VISION BK OF TN	TULLAHOMA, TENNESSEE	Third Quarter of 2019
SMARTBANK	PIGEON FORGE, TENNESSEE	Third Quarter of 2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 23, 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:	Not available
			Federal Register:	02/27/2019
BRAD, INC.	CIC	Notice by Noel A. Radcliffe, Hillsboro, Wisconsin, Richard A. Radcliffe, Sparta, Wisconsin, Robin W. Radcliffe, Brooktondale, New York and Rolfe M. Radcliffe, Berkshire, New York to acquire 25 percent or more of the shares of BRAD, Inc., and thereby by control Black River Country Bank, both of Black River Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 23, 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
FORWARD FINANCIAL, INC. * 3A1		Forward Financial, MHC and Forward Financial, Inc., both of Marshfield, Wisconsin to acquire The First National Bank of Park Falls, Parks Falls, Wisconsin, and become bank holding companies.	Newspaper:	Not available
			Federal Register:	Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 23, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HORIZON BANCORP	CIC	Notice by William Nathan Salin Family Irrevocable Trust #1, Carmel, Indiana, and Margaret Jane Salin, Carmel, Indiana, as trustee of the William Nathan Salin Family Irrevocable Trust #1, individually, and together as a group acting In concert with the Margaret Jane Salin Irrevocable Grandchildren's Trust No. 1 dated December 11, 2012%, Syracuse, Indiana, the William N. Salin, II, Irrevocable Children's Trust dated December 11, 2012, Syracuse, Indiana, William N. Salin II, Syracuse, Indiana, through individual ownership and as trustee of the Margaret Jana Salin Irrevocable Grandchildren's Trust No. 1 dated December 11, 2012 and the William N. Salin, II. Irrevocable Children's Trust dated December 11, 2012, the Margaret Jane Salin Irrevocable Grandchildren's Trust No. 2 dated December 11, 2012, Carmel, Indiana, the Sherri Fritsch Irrevocable Children's Trust dated December 11, 2012, Carmel, Indiana, Sherri S. Fritsch, Carmel, Indiana, through individual ownership and as trustee of the Margaret Jane Salin Irrevocable Grandchildren's Trust No. 2 dated December 11, 2012, and the Sherri Fritsch Irrevocable Children's Trust dated December 11, 2012, the Margaret Jane Salin Irrevocable Grandchildren's Trust No. 3 dated December 11, 2012, Carmel, Indiana, the Susan McClain Irrevocable Children's Trust dated December 11, 2012, Carmel, Indiana, and Susan S. McClain, Carmel, Indiana, through individual ownership and as trustee of the Margaret Jane Salin Irrevocable Grandchildren's Trust No. 3 dated December 11, 2012, and the Susan McClain Irrevocable Children's Trust dated December 11, 2012, to acquire 10 percent or more of Horizon Bancorp and thereby indirectly control Horizon Bank, both of Michigan City, Indiana.	Newspaper:	03/10/2019
			Federal Register:	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:	03/03/2019
			Federal Register:	03/06/2019
S.B.C.P. BANCORP, INC.	* 3A3	S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin, to acquire 100 percent of Union Bancorp of Evansville, Inc., and thereby indirectly acquire Union Bank & Trust Company, both of Evansville, Wisconsin.	Newspaper:	Not available
			Federal Register:	03/18/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	03/07/2019 03/04/2019
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: Federal Register:	Not available 03/11/2019

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
759045	FIRST EAGLE BK, CHICAGO, ILLINOIS	11/05/2018	02/22/2019	O	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
BRISTOL MORGAN BK	OAKFIELD, WISCONSIN	Second Quarter of 2019
CUSB BK	CRESCO, IOWA	Second Quarter of 2019
EASTERN MI BK	CROSWELL, MICHIGAN	Second Quarter of 2019
FIRST CMNTY B&TC	BEECHER, ILLINOIS	Second Quarter of 2019
FREEDOM FNCL BK	WEST DES MOINES, IOWA	Second Quarter of 2019
G W JONES EXCHANGE BK	MARCELLUS, MICHIGAN	Second Quarter of 2019
IOWA PRAIRIE BK	BRUNSVILLE, IOWA	Second Quarter of 2019
SALIN B&TC	INDIANAPOLIS, INDIANA	Second Quarter of 2019
TRI-COUNTY BK	BROWN CITY, MICHIGAN	Second Quarter of 2019
WHEATON B&TC	WHEATON, ILLINOIS	Second Quarter of 2019
WOODTRUST BK	WISCONSIN RAPIDS, WISCONSIN	Second Quarter of 2019
BLISSFIELD ST BK	BLISSFIELD, MICHIGAN	Third Quarter of 2019
FARMERS ST BK	LAKE VIEW, IOWA	Third Quarter of 2019
FIRST CITIZENS BK	MASON CITY, IOWA	Third Quarter of 2019
FIRST MW BK	CHICAGO, ILLINOIS	Third Quarter of 2019
FIRST ST BK OF PORTER	PORTER, INDIANA	Third Quarter of 2019
HOME T&SB	OSAGE, IOWA	Third Quarter of 2019
MIDWEST BK	MONMOUTH, ILLINOIS	Third Quarter of 2019

NORTHSTAR BK	BAD AXE, MICHIGAN	Third Quarter of 2019
STATE BK OF THE LAKES	ANTIOCH, ILLINOIS	Third Quarter of 2019
TITONKA SVG BK	TITONKA, IOWA	Third Quarter of 2019
VISIONBANK OF IA	AMES, IOWA	Third Quarter of 2019
WINTRUST BK	CHICAGO, ILLINOIS	Third Quarter of 2019

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the southeast corner of 95th Street and Metcalf Avenue, Overland Park, Kansas.	Newspaper:	03/05/2019
			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:	03/07/2019
			Federal Register:	03/07/2019

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
1015243	CENTRAL BK OF LK OF THE OZARKS, OSAGE BEACH, MISSOURI	11/05/2018	02/17/2019	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
BANK OF CROCKETT	BELLS, TENNESSEE	Second Quarter of 2019
BANK OF STAR CITY	STAR CITY, ARKANSAS	Second Quarter of 2019
CITIZENS BK	BATESVILLE, ARKANSAS	Second Quarter of 2019
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS	Second Quarter of 2019
FLORA B&TC	FLORA, ILLINOIS	Second Quarter of 2019
MIDLAND ST BK	EFFINGHAM, ILLINOIS	Second Quarter of 2019
SOUTHERN BK	POPLAR BLUFF, MISSOURI	Second Quarter of 2019
TOWN & COUNTRY BK	SALEM, MISSOURI	Second Quarter of 2019
UNITED BK	SPRINGDALE, ARKANSAS	Second Quarter of 2019
BANK OF LA	LOUISIANA, MISSOURI	Third Quarter of 2019
CENTRAL BK OF BRANSON	BRANSON, MISSOURI	Third Quarter of 2019
DU QUOIN ST BK	DU QUOIN, ILLINOIS	Third Quarter of 2019
FARMERS B&TC	MAGNOLIA, ARKANSAS	Third Quarter of 2019
LINDELL B&TC	SAINT LOUIS, MISSOURI	Third Quarter of 2019
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS	Third Quarter of 2019
STIFEL BK	CLAYTON, MISSOURI	Third Quarter of 2019

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending February 23, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKSHARES OF HAWLEY, INC.	CIC	Change in Control Notice by the Paul T. Tellefson Family Trust under the Last Will and Testament of Paul T. Tellefson dated March 6, 1996, and its trustee Bruce Tellefson, both of Fargo, North Dakota, to retain shares of Bankshares of Hawley, Inc., Hawley, Minnesota (Company), and thereby join the Tellefson family shareholder control group acting in concert, which controls Company and thereby indirectly controls Valley Premier Bank, Hawley, Minnesota.	Newspaper: Federal Register:	Not available 03/06/2019
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
CITIZENS BANK GROUP, INC.	* 3A3	Citizens Bank Group, Inc., St. James, Minnesota to acquire 100 percent of The Nicollet County Bank of Saint Peter, St. Peter, Minnesota.	Newspaper: Federal Register:	Not available 03/15/2019

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 Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA	Second Quarter of 2019
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW, MINNESOTA	Second Quarter of 2019
ROOT RIVER ST BK	CHATFIELD, MINNESOTA	Second Quarter of 2019
STOCKMENS BK	CASCADE, MONTANA	Second Quarter of 2019
AMERICAN ST BK OF GRYGLA	GRYGLA, MINNESOTA	Third Quarter of 2019
CITIZENS ST BK OF ARLINGTON	ARLINGTON, SOUTH DAKOTA	Third Quarter of 2019
GRAND MARAIS ST BK	GRAND MARAIS, MINNESOTA	Third Quarter of 2019
GRAND RAPIDS ST BK	GRAND RAPIDS, MINNESOTA	Third Quarter of 2019
OPPORTUNITY BK OF MT	HELENA, MONTANA	Third Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 23, 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 KEYES BANCSHARES, INC.	* 3A5	First Keyes Bancshares, Inc., Keyes, Oklahoma, to acquire by merger S G Bancshares, Inc., and thereby indirectly acquire State Guaranty Bank, both of Okeene, Oklahoma.	Newspaper: Federal Register:	Not available 03/18/2019
PATHWAY BANCORP	CIC	Robert Dawson, Longwood, Florida, to acquire voting shares of Pathway Bancorp, Cairo, Nebraska, and thereby indirectly acquire control of Pathway Bank, Cairo, Nebraska.	Newspaper: Federal Register:	Not available 03/18/2019
SEILING BANCSHARES, INC.	* 3A1	Seiling Bancshares, Inc., Seiling, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Seiling State Bank, Seiling, Oklahoma.	Newspaper: Federal Register:	Not available 03/18/2019

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 Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
AMERICAN EXCH BK	ELMWOOD, NEBRASKA	Second Quarter of 2019
BANK OF KREMLIN	KREMLIN, OKLAHOMA	Second Quarter of 2019
BANK OF NEWMAN GROVE	NEWMAN GROVE, NEBRASKA	Second Quarter of 2019
COMMUNITY ST BK	POTEAU, OKLAHOMA	Second Quarter of 2019
EMERALD BK	BURDEN, KANSAS	Second Quarter of 2019
EQUITY BK	ANDOVER, KANSAS	Second Quarter of 2019
EXCHANGE B&TC	PERRY, OKLAHOMA	Second Quarter of 2019
FARMERS BK	AULT, COLORADO	Second Quarter of 2019
FIRST BETHANY BK & TR	BETHANY, OKLAHOMA	Second Quarter of 2019
FIRSTBANK	LAKESWOOD, COLORADO	Second Quarter of 2019
SECURITY BK	LAUREL, NEBRASKA	Second Quarter of 2019
STATE BK OF BURRTON	BURRTON, KANSAS	Second Quarter of 2019
UNITED B&TC	MARYSVILLE, KANSAS	Second Quarter of 2019
ADRIAN BK	ADRIAN, MISSOURI	Third Quarter of 2019
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA	Third Quarter of 2019
BANK OF BENNINGTON	BENNINGTON, NEBRASKA	Third Quarter of 2019
CHETOPA ST B&TC	CHETOPA, KANSAS	Third Quarter of 2019
ENTERPRISE BK	OMAHA, NEBRASKA	Third Quarter of 2019
FIRST ST BK	ANADARKO, OKLAHOMA	Third Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 23, 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 501 South Shoreline Boulevard, Corpus Christi, Texas 78401	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 7444 South Padre Island Drive, Corpus Christi, Texas 78412	Newspaper:	Not available
			Federal Register:	Not applicable
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
HAPPY STATE BANK	* 18C	Happy State Bank, Happy, Texas, to purchase certain of the assets and assume essentially all of the liabilities associated with four of the branch offices of First Bank & Trust, Seymour, Texas, located at 1025 Main Street, Matador, Texas; 621 West Noel Street, Memphis, Texas; 201 Main Avenue, Turkey, Texas; and 211 North Main Street, White Deer, Texas. Happy State Bank also has applied to establish branches at each location.	Newspaper:	Not available
	* Branch		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
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 Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
HAPPY ST BK	HAPPY, TEXAS	Second Quarter of 2019
TEXAS RGNL BK	HARLINGEN, TEXAS	Second Quarter of 2019
VANTAGE BK TX	SAN ANTONIO, TEXAS	Second Quarter of 2019
FIRST B&T	SEYMOUR, TEXAS	Third Quarter of 2019
PEOPLES BK	LUBBOCK, TEXAS	Third Quarter of 2019
VERITEX CMNTY BK	DALLAS, TEXAS	Third Quarter of 2019

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending February 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCEWEST BANK	CIC	Notice of Change in Control filed by Ivo A. Tjan, North Tustin, California, to retain voting shares of CommerceWest Bank, Irvine, California.	Newspaper:	Not available
			Federal Register:	03/14/2019

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 Second Quarter of 2019 (April 1, 2019 - June 30, 2019) Third Quarter of 2019 (July 1, 2019 - September 30, 2019)

Institution	Location	Quarter
LIBERTY BK	SOUTH SAN FRANCISCO, CALIFORNIA	Second Quarter of 2019
MARLIN BUS BK	SALT LAKE CITY, UTAH	Second Quarter of 2019
NANO BANC	MURRIETA, CALIFORNIA	Second Quarter of 2019
PRESIDIO BK	SAN FRANCISCO, CALIFORNIA	Second Quarter of 2019
FIRST CHOICE BK	CERRITOS, CALIFORNIA	Third Quarter of 2019
MISSION BK	BAKERSFIELD, CALIFORNIA	Third Quarter of 2019
PACIFIC ENT BK	IRVINE, CALIFORNIA	Third Quarter of 2019
UNITED BUS BK	WALNUT CREEK, CALIFORNIA	Third Quarter of 2019