
Federal Reserve Release



H.2

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

No. 21

Week Ending May 25, 2019

Updated June 5, 2019

Banks, Foreign

Banco Santander, S.A., Madrid, Spain -- (1) to indirectly acquire shares of its majority-owned subsidiary, Santander Consumer USA Holdings Inc. (SC), Dallas, Texas; and (2) on a retroactive basis, to indirectly acquire shares of SC between August 2018 and January 2019.

- Approved, May 23, 2019

Monetary and Financial Policy

Term Deposit Facility -- floating-rate offering of seven-day term deposits with an early withdrawal feature, same-day settlement, and a maximum tender amount of \$250 million on May 30, 2019.

- Announced, May 23, 2019

Personnel

Division of Monetary Affairs -- appointment of David Bowman as senior associate director and Jane Ihrig as senior adviser.

- Announced, May 24, 2019

Office of Inspector General -- appointment of Michael VanHuysen as assistant inspector general.

- Approved, May 20, 2019

Regulations and Policies

Minority Depository Institutions -- annual report to Congress on preserving minority depository institutions, in accordance with the Dodd-Frank Act.

- Published, May 24, 2019

Enforcement

The Croghan Colonial Bank, Fremont, Ohio -- issuance of a consent order of prohibition and cease-and-desist order against Katherine Tibboles, a former institution-affiliated party.

- Announced, May 21, 2019

Fulton Financial Corporation, Lancaster, Pennsylvania; and Lafayette Ambassador Bank, Bethlehem -- cease-and-desist order dated September 4, 2014, terminated May 20, 2019.

- Announced, May 23, 2019

Highlands Bankshares, Inc., Abingdon, Virginia; and Highlands Union Bank -- written agreement dated October 13, 2010, terminated May 16, 2019.

- Announced, May 21, 2019

United Bank Limited, Karachi, Pakistan; and United Bank Limited, New York Branch, New York, New York -- written agreement dated July 2, 2018, terminated May 20, 2019.

- Announced, May 23, 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 Holding Companies

New York

Barclays PLC, London, England, and Barclays Bank PLC -- to retain Barclays US Holdings Limited (BUSHL), New York, New York, upon BUSHL becoming a bank holding company through the ownership of Barclays US LLC in an internal reorganization; and for BUSHL to become a bank holding company by acquiring Barclays US LLC and thereby indirectly acquiring Barclays Bank Delaware, Wilmington, Delaware.

- Withdrawn, May 23, 2019

General Counsel

German American Bancorp, Inc., Jasper, Indiana -- waiver of application to acquire Citizens First Corporation, Bowling Green, Kentucky, and Citizens First Bank, Inc. (Citizens Bank), in connection with Citizens Bank's merger with and into German American Bank, Jasper.

- Granted, May 20, 2019

General Counsel

Hanover Bancorp, Inc., Mineola, New York -- waiver of application to acquire Chinatown Federal Savings Bank (CFSB), New York, in connection with the merger of CFSB with and into Hanover Community Bank, Garden City Park.

- Granted, May 23, 2019

St. Louis

Midland States Bancorp, Inc., Effingham, Illinois -- to acquire through merger HomeStar Financial Group, Inc., Manteno, and thereby indirectly acquire HomeStar Bank and Financial Services.

- Approved, May 20, 2019

Bank Holding Companies

General Counsel

New Mexico First Financial, Inc. (NMFF), Las Cruces, New Mexico -- waiver of application in connection with a corporate reorganization to change NMFF's state of incorporation from Delaware to New Mexico, where NMFF's subsidiary, Western Heritage Bank, is located.

- Granted, May 20, 2019

Minneapolis

Walsh Financial, Inc., Minneapolis, Minnesota -- to become a bank holding company by acquiring The First National Bank of Buhl, Mountain Iron.

- Withdrawn, May 22, 2019

Bank Mergers

St. Louis

Midland States Bank, Effingham, Illinois -- to merge with HomeStar Bank and Financial Services, Manteno, and retain the acquired facilities as branches.

- Approved, May 20, 2019

Change in Bank Control

Kansas City

Bancshares of Jackson Hole, Inc., Jackson, Wyoming -- to retain control of Bancshares of Jackson Hole, Inc., and its subsidiary, Bank of Jackson Hole, Jackson.

- Permitted, May 21, 2019

Chicago

Lee Capital Corp., Fort Madison, Iowa -- to retain control of Lee Capital Corp. and its subsidiary, Lee County Bank, Fort Madison.

- Permitted, May 24, 2019

Change in Bank Control

St. Louis

Rockhold BanCorp, Kirksville, Missouri -- to retain control of Rockhold BanCorp and its subsidiary, Bank of Kirksville, Kirksville.

- Permitted, May 20, 2019

Financial Holding Companies

Atlanta

Colony Bankcorp, Inc., Fitzgerald, Georgia -- election to become a financial holding company.

- Effective, May 21, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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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 Third Quarter of 2019 (July 1, 2019 - September 30, 2019) Fourth Quarter of 2020 (October 1, 2019 - December 31, 2019)

Institution	Location	Quarter
BANKNEWPORT	NEWPORT, RHODE ISLAND	Third Quarter of 2019
PROFILE BK	ROCHESTER, NEW HAMPSHIRE	Fourth Quarter of 2019
READING CO-OP BK	READING, MASSACHUSETTS	Fourth Quarter of 2019
SOUTH SHORE BK	SOUTH WEYMOUTH, MASSACHUSETTS	Fourth Quarter of 2019

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABSA BANK LIMITED	FBSEA	Absa Bank Limited, Johannesburg, South Africa, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper:	06/19/2019
			Federal Register:	Not applicable
POPULAR BANK	* Branch	Popular Bank, New York, New York, to establish a branch office to be located at 1979 Ralph Avenue, Brooklyn, New York 11234.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location	Quarter
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK	Third Quarter of 2019
CHEMUNG CANAL TC	ELMIRA, NEW YORK	Fourth Quarter of 2019

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 25, 2019

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District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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AMERICAN BK	ALLENTOWN, PENNSYLVANIA	Third Quarter of 2019
FIRST CITIZENS CMNTY BK	MANSFIELD, PENNSYLVANIA	Third Quarter of 2019
BRYN MAWR TC	BRYN MAWR, PENNSYLVANIA	Fourth Quarter of 2019

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH VALLEY BANK	* 18C * Branch	North Valley Bank, Zanesville, Ohio, files an Interagency Bank Merger Act application for a branch purchase and assumption of two branches from the Ohio Valley Bank Company, Gallipolis, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	06/26/2019 Not applicable
VALLEY CENTRAL, MHC	* SLHC Acquisition	Application by Valley Central MHC, Liberty Township, OH to acquire American Savings Bank, Middletown, OH; and for Valley Central MHC to acquire control of the new formed interim New Valley Central Bank, Liberty Township, OH; American Savings Bank and Valley Central MHC's existing subsidiary, Valley Central Bank would be merged with and into New Valley Central Bank; and for Valley Central MHC to transfer ownership of the New Valley Central Bank to Valley Central Bancorp, Inc., Liberty Township, OH.	Newspaper: Federal Register:	06/15/2019 06/20/2019

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Federal Reserve Bank of Cleveland

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COMMERCIAL & SVG BK	MILLERSBURG, OHIO	Third Quarter of 2019
PEOPLES B&TC OF MADISON CTY	BEREA, KENTUCKY	Third Quarter of 2019
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY	Fourth Quarter of 2019
KILLBUCK SVGS BK CO	KILLBUCK, OHIO	Fourth Quarter of 2019

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA	Fourth Quarter of 2019
FARMERS BK WINDSOR VA	WINDSOR, VIRGINIA	Fourth Quarter of 2019
HIGHLANDS UNION BK	ABINGDON, VIRGINIA	Fourth Quarter of 2019

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CHATSWORTH BANKSHARES, INC.	* 3A5	First Chatsworth Bankshares, Inc., Chatsworth, Georgia, to merge with NorthSide Bancshares, Inc., and thereby directly acquire NorthSide Bank, both of Adairsville, Georgia.	Newspaper:	06/23/2019
			Federal Register:	06/24/2019
MERIT HOLDINGS LLC	CIC	After the fact change in control notice filed by Bill Voss, Joshua Falciani, both of Decatur, Alabama, and Slap Happy Investments, LLC, Athens, Alabama, to retain shares of Merit Holdings, LLC, and its subsidiary, Merit Bank, both of Huntsville, Alabama, and join the previously approved Organizing Control Group.	Newspaper:	06/06/2019
			Federal Register:	06/06/2019

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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Institution	Location	Quarter
CAPITAL CITY BK	TALLAHASSEE, FLORIDA	Third Quarter of 2019
CENTURY BK OF FL	TAMPA, FLORIDA	Third Quarter of 2019
COMPASS BK	BIRMINGHAM, ALABAMA	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
TRUXTON TC	NASHVILLE, TENNESSEE	Fourth Quarter of 2019

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 25, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORPORATION, INC.	CIC	Notice by William H. Davis, Fairview Park, Ohio, individually, and acting in concert with William A. Minnich, Lakewood, Ohio, to acquire 100 percent of the voting shares of Anchor Bancorporation, Inc., and thereby indirectly control Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 05/14/2019
ARENDT'S, INC.	CIC	Notice by Charles W. Bolen of Montezuma, Iowa, individually and acting in concert with Shirley A. Bolen, Leta E. Arendt, David L. Arendt, Michael L. Arendt, Mark W. Bolen, Heather M. Snook, all of Montezuma, Iowa, and LeAnn S. Chastain as trustee of the LeAnn S. Chastain Trust, Scottsdale, Arizona, to retain and acquire 100 percent of the voting shares of Arendts Inc., and thereby indirectly control Peoples Savings Bank, both of Montezuma, Iowa.	Newspaper: Federal Register:	Not available Not available
CHOICEONE FINANCIAL SERVICES, INC.	* 3A5	ChoiceOne Financial Services, Inc., Sparta, Michigan, to merge with County Bank Corp and thereby indirectly acquire Lakestone Bank & Trust, both of Lapeer, Michigan.	Newspaper: Federal Register:	Not available Not available
DRAKE HOLDING COMPANY	CIC	Notice by Phyllis A. Drake, individually and acting in concert with Richard R. Drake, both of Radcliffe, Iowa, to retain control of 100 percent of the voting shares of Drake Holding Company and thereby indirectly control Security State Bank, both of Radcliffe, Iowa.	Newspaper: Federal Register:	Not available 05/31/2019
FNB BANSHARES, INC.	CIC	Notice by Second James L. Moss Revocable Trust, James L. Moss Trustee, and Second Joyce A. Moss Revocable Trust, Joyce A. Moss Trustee, all of Lansing, Iowa, as a group acting in concert to retain control of 10 percent of more of the voting shares of FNB BanShares, Inc. and thereby indirectly control Bank 1st, both of West Union, Iowa.	Newspaper: Federal Register:	06/05/2019 05/30/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS BANCORP	CIC	Carey Rogers Kulongoski, Portland, Oregon, Randall D. Rogers, Jr., Indianapolis, Indiana, Katherine H. Rogers, Sedona, Arizona, the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, and Mary H. Rogers, Vero Beach, Florida, as trustee of the Katherine H. Rogers Irrevocable GST Trust 2011, the Carey Rogers Kulongoski Irrevocable GST Trust 2011, and the Randall D. Rogers, Jr. Irrevocable GST Trust 2011, to retain 25 percent or more of the voting shares of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control of Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois.	Newspaper: Federal Register:	Not available 05/02/2019
MERCHANTS BANCORP	CIC	Jody J. Petrie, Carmel, Indiana, through joint ownership and as trustee of the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, individually, and as a group acting in concert with the Julia L. Petrie Irrevocable GST Trust 2010, the Emily J. Petrie Irrevocable GST Trust 2010, the Julia L. Petrie Irrevocable Trust 2010, and the Emily J. Petrie Irrevocable Trust 2010, John H. Petrie, Carmel, Indiana, Claranna Petrie and Robert G. Negrete, both of Henderson, Nevada, Conradine Riedel, Knoxville, Tennessee, George A. Petrie and Cristina P. Petrie, both of Tampa, Florida, and Matthew E. Kaercher, Carmel, Indiana, to retain 25 percent or more of the voting shares and thereby control of Merchants Bancorp, Carmel, Indiana, and thereby indirectly retain control Merchants Bank of Indiana, Carmel, Indiana, and Farmers-Merchants Bank of Illinois, Joy, Illinois	Newspaper: Federal Register:	Not available 05/02/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOLON FINANCIAL, INC.	CIC	Notice by Jessica M. Becker, Eden Prairie, Minnesota; Cordelia A. Cosgrove, Cedar Rapids, Iowa; Amy C. Cox, Doylestown, Pennsylvania; Andrew J. Erusha, Sheridan, Wyoming; Angela C. Erusha, Solon, Iowa; Bruce A. Erusha, Cedar Rapids, Iowa; Daniel M. Erusha, Portland, Oregon; James R. Erusha, Cedar Rapids, Iowa; Julie A. Erusha Trust, Julie A. Erusha, Sheridan, Wyoming, as trustee; Kimberly S. Erusha, Basking Ridge, New Jersey; Michael D. Erusha Trust, Michael D. Erusha, Sheridan, Wyoming, as trustee; The Owen N. Erusha Trust, D. Neil Erusha, Solon, Iowa, as Trustee; Patricia M. Erusha, Solon, Iowa; Robert C. Erusha II, Ellisville, Missouri; Gary L. Fattig, Chelsea, Iowa; Kathryn M. Fattig, Chelsea, Iowa; Robert L. Fattig, Searsboro, Iowa; Vicky K. Garnsey, Eagle, Colorado; Anne E. Juelsgaard, West Des Moines, Iowa; Dolores M. Kaiden, Cedar Rapids, Iowa; Karlene M. Lindseth, Eden Prairie, Minnesota; Krista M. Lindseth, Eden Prairie, Minnesota; Michael J. Lindseth, Eden Prairie, Minnesota; Nicole M. Lindseth, Eden Prairie, Minnesota; Gail M. Scott, Cambridge, Iowa; and Carolyn M. Tinkham, Cedar Rapids, Iowa, to join the Erusha Family Control Group and retain control of 25 percent or more of Solon Financial, Inc. and thereby indirectly control Solon State Bank, both of Solon, Iowa.	Newspaper:	Not available
			Federal Register:	03/26/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Margaret Kirschner GST Separate Trust for Pamela Kirschner Bolduc, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for Philip S. Kirschner, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for Mary C. Kirschner, David E. Kirschner, trustee; Margaret Kirschner GST Separate Trust for David E. Kirschner, David E. Kirschner, trustee; Henry C. Kirschner Beneficiary Trust B1 for Pamela K. Bolduc, Pamela K. Bolduc, Trustee, David E. Kirschner, Special Asset Advisor; Henry C. Kirschner Beneficiary Trust B1 for Philip S. Kirschner, Philip S. Kirschner, trustee, David E. Kirschner, Special Asset Advisor; Henry C. Kirschner Beneficiary Trust B1 for Mary C. Kirschner, David E. Kirschner, trustee; Henry C. Kirschner Beneficiary Trust B1 for David E. Kirschner, David E. Kirschner, trustee; and Mary C. Kirschner, individually c/o David E. Kirschner, all of Springfield, Illinois, as a group acting in concert to retain and acquire 25 percent of the outstanding shares of Town and Country Financial Corporation and thereby indirectly retain control of Town and Country Bank, both of Springfield, Illinois.	Newspaper: Federal Register:	Not available 05/13/2019
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

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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
CLEAR LAKE B&TC	CLEAR LAKE, IOWA	Fourth Quarter of 2019
COMMUNITY BK OF ELMHURST	ELMHURST, ILLINOIS	Fourth Quarter of 2019
EXCHANGE ST BK	ADAIR, IOWA	Fourth Quarter of 2019
FARMERS ST BK OF WAUPACA	WAUPACA, WISCONSIN	Fourth Quarter of 2019
HURON CMNTY BK	EAST TAWAS, MICHIGAN	Fourth Quarter of 2019
ST CHARLES B&TC	SAINT CHARLES, ILLINOIS	Fourth Quarter of 2019
UNION B&TC	EVANSVILLE, WISCONSIN	Fourth Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas to establish a branch located at 13901 Narcoosee Road, Orlando, Florida.	Newspaper:	06/05/2019
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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526854	HARDIN CTY BK, SAVANNAH, TENNESSEE	02/11/2019	05/18/2019	S	Int Small Bank

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Institution	Location	Quarter
BANK OF LA	LOUISIANA, MISSOURI	Third Quarter of 2019
BANKTENNESSEE	COLLIERVILLE, TENNESSEE	Third Quarter of 2019
CENTRAL BK OF BRANSON	BRANSON, MISSOURI	Third Quarter of 2019
CENTRAL BK OF THE OZARKS	SPRINGFIELD, 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
MONTGOMERY BK	SIKESTON, MISSOURI	Third Quarter of 2019
NEW FRONTIER BK	SAINT CHARLES, MISSOURI	Third Quarter of 2019
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS	Third Quarter of 2019
STIFEL BK	CLAYTON, MISSOURI	Third Quarter of 2019
BANK OF JACKSON	JACKSON, TENNESSEE	Fourth Quarter of 2019
COMMUNITY FNCL SVC BK	BENTON, KENTUCKY	Fourth Quarter of 2019
ELBERFELD ST BK	ELBERFELD, INDIANA	Fourth Quarter of 2019
FIRST CMNTY BK XENIA FLORA	XENIA, ILLINOIS	Fourth Quarter of 2019
HERITAGE ST BK	LAWRENCEVILLE, ILLINOIS	Fourth Quarter of 2019
WARREN B&TC	WARREN, ARKANSAS	Fourth Quarter of 2019

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 25, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DRAPER HOLDING COMPANY, INC.	CIC	Notice by Stephen K. Hayes, Presho, South Dakota, individually and as trustee of the Margery I. Hayes Trust, Fort Pierre, South Dakota, to retain control of more than 25 percent of Draper Holding Company, Inc., Fort Pierre, South Dakota, and thereby indirectly retain control of Dakota Prairie Bank, Fort Pierre, South Dakota. Additionally, Stephen K. Hayes, Margery I. Hayes Trust, Mary A. Dott, Sioux Falls, South Dakota, and JoAnne M. Wingert, Benton City, Washington, as a group acting in concert, to retain control of 25 percent or more of Draper Holding Company, Inc., and thereby indirectly retain control of Dakota Prairie Bank, Fort Pierre, South Dakota.	Newspaper:	05/23/2019
			Federal Register:	05/28/2019
FINANCIAL SERVICES OF LOWRY, INC.	* 3A3	Financial Services of Lowry, Inc., Lowry, Minnesota to acquire 100 percent of the voting shares of The First National Bank of Osakis, Osakis, Minnesota.	Newspaper:	Not available
			Federal Register:	06/21/2019
FIRST RUSHMORE BANCORPORATION, INC.	CIC	Notice by The Dawn M. Van Vugt Revocable Living Trust (Dawn M. Van Vugt, trustee) and Timothy J. Van Vugt as co-trustee, Sioux Falls, South Dakota, to acquire shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota ("First Rushmore"), and thereby join the Kooiman Family shareholder group, a group acting in concert, which controls 25% or more of First Rushmore. First Rushmore controls First State Bank Southwest, Pipestone, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
MERCHANTS FINANCIAL GROUP, INC.	* 3A3	Merchants Financial Group, Inc., Winona, MN, to acquire 100 percent of the stock of The First National Bank of Northfield, Northfield, Minnesota.	Newspaper:	Not available
			Federal Register:	06/18/2019
META FINANCIAL GROUP, INC.	* 3A1	Meta Financial Group, Inc., Sioux Falls, South Dakota, to become a bank holding company as a result of the proposed conversion of its federal savings bank subsidiary, MetaBank, Sioux Falls, South Dakota, into a national bank to be named MetaBank, National Association.	Newspaper:	06/17/2019
			Federal Register:	06/19/2019

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
680457	YELLOWSTONE BK, LAUREL, MONTANA	10/29/2018	05/18/2019	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2019 (July 1, 2019 - September 30, 2019) Fourth Quarter of 2020 (October 1, 2019 - December 31, 2019)

Institution	Location	Quarter
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
COMMUNITY RESOURCE BK	NORTHFIELD, MINNESOTA	Fourth Quarter of 2019
FIRST CMNTY BK	GLASGOW, MONTANA	Fourth Quarter of 2019
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA	Fourth Quarter of 2019

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 25, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 791 Highway 133, Carbondale, Colorado.	Newspaper:	06/06/2019
			Federal Register:	Not applicable
HIGH PLAINS BANKING GROUP, INC.	CIC	Thomas Creighton, Denver, Colorado, to retain voting shares of High Plains Banking Group, Inc., Flagler, Colorado. In addition, Heidi Priebe, Fort Collins, Colorado, Debra Dunbar, Gunnison, Colorado, Michael Patton, Scott City, Kansas, Frances Geutlich, Sammamish, Washington, Emma Creighton, Longmont, Colorado, Grace Creighton, Longmont, Colorado, Joseph Creighton, Longmont, Colorado, and William Newton, Snowmass, Colorado, to be approved as members of the Creighton Family Group, which controls High Plains Banking Group, Inc., Flagler, Colorado. High Plains Banking Group, Inc. controls High Plains Banking Group, Inc., Flagler, Colorado.	Newspaper:	Not available
			Federal Register:	06/06/2019
MNB FINANCIAL SERVICES, INC.	* 3A1	MNB Financial Services, Inc., McCook, Nebraska, to become a bank holding company through the acquisition of Graff Family, Inc., and MNB Financial Group, Inc., and thereby indirectly acquire MNB Bank, all of McCook, Nebraska. In addition, MNB Financial Services, Inc., McCook, Nebraska, to elect to become a financial holding company.	Newspaper:	Not available
			Federal Register:	06/24/2019
PLATTE VALLEY CATTLE COMPANY	CIC	Jonathan Miller, Richardson, Texas, as co-trustee of the James H. Oliver NE Trust and the James H. Oliver Exempt Trust and as member of the Oliver Control Group, to retain control of Platte Valley Cattle Company, Grand Island, Nebraska, and thereby indirectly acquire Town & Country Bank, Ravenna, Nebraska.	Newspaper:	Not available
			Federal Register:	05/31/2019

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 Third Quarter of 2019 (July 1, 2019 - September 30, 2019) Fourth Quarter of 2020 (October 1, 2019 - December 31, 2019)

Institution	Location	Quarter
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
BANK OF CHEROKEE CTY	HULBERT, OKLAHOMA	Third Quarter of 2019
CHETOPA ST B&TC	CHETOPA, KANSAS	Third Quarter of 2019
COWBOY ST BK	RANCHESTER, WYOMING	Third Quarter of 2019
ENTERPRISE BK	OMAHA, NEBRASKA	Third Quarter of 2019
FIRST BK OF THOMAS	THOMAS, OKLAHOMA	Third Quarter of 2019
FIRST ST BK	ANADARKO, OKLAHOMA	Third Quarter of 2019
FIRST ST BK	NESS CITY, KANSAS	Third Quarter of 2019
RSNB BK	ROCK SPRINGS, WYOMING	Third Quarter of 2019
VERUS BK OF CMRC	FORT COLLINS, COLORADO	Third Quarter of 2019
BANK OF CMRC	CHANUTE, KANSAS	Fourth Quarter of 2019
BANK OF WYANDOTTE	WYANDOTTE, OKLAHOMA	Fourth Quarter of 2019
BANKWEST OF KANSAS	GOODLAND, KANSAS	Fourth Quarter of 2019
CITIZENS ST BK	WISNER, NEBRASKA	Fourth Quarter of 2019
CORNHUSKER BK	LINCOLN, NEBRASKA	Fourth Quarter of 2019
COUNTRY CLUB BK	KANSAS CITY, MISSOURI	Fourth Quarter of 2019
FIVE POINTS BK	GRAND ISLAND, NEBRASKA	Fourth Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

MABREY BK
MISSOURI BK II

BIXBY, OKLAHOMA
SEDALIA, MISSOURI

Fourth Quarter of 2019
Fourth Quarter of 2019

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
WSB BANCSHARES, INC.	CIC	Notice by The Linda Mitchell Bank Stock Trust, Wellington, Texas, to join the Holton Family Group, a group acting in concert previously cleared on May 3, 2017, pursuant to a filing under Section 3 of the Bank Holding Company Act, to acquire and retain control of the voting shares of WSB Bancshares, Inc., and indirectly Wellington State Bank, both of Wellington, Texas.	Newspaper:	Not available
			Federal Register:	05/02/2019

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.

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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 Third Quarter of 2019 (July 1, 2019 - September 30, 2019) Fourth Quarter of 2020 (October 1, 2019 - December 31, 2019)

Institution	Location	Quarter
CITIZENS ST BK	TYLER, TEXAS	Third 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
CITIZENS 1ST BK	TYLER, TEXAS	Fourth Quarter of 2019
ORIGIN BK	CHOUDRANT, LOUISIANA	Fourth Quarter of 2019
TEXAS FIRST BK	TEXAS CITY, TEXAS	Fourth Quarter of 2019

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 25, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCSHARES, INC.	CIC	Change in Bank Control filing by The BP & RP Trust, Bruce R. Penoske and Raelynn Penoske, both of Washington, Utah, Trustees, and Deana Rae Gillespie, Muskego, Wisconsin, Successor Trustee; Deana Rae Gillespie and Ryan James Gillespie, both of Muskego, Wisconsin; Bruce R. Penoske and Raelynn Penoske, both of Washington, Utah; Jared P. Goodale, Brentwood, California; and Myles Goodale, Boise, Idaho; to retain voting shares of Community Bancshares, Inc., and thereby indirect control of Community Bank, both of Joseph, Oregon.	Newspaper: Federal Register:	Not available 06/06/2019
MAIN STREET BANK CORPORATION	* 3A1	Main Street Bank Corporation, Woodside, California, to become a bank holding company through the acquisition of First Colorado Financial Corp., and its subsidiary bank, First Colorado National Bank, both of Paonia, Colorado.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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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- 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
3337097	COMMONWEALTH BUS BK, LOS ANGELES, CALIFORNIA	02/11/2019	05/23/2019	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2019 (July 1, 2019 - September 30, 2019) Fourth Quarter of 2020 (October 1, 2019 - December 31, 2019)

Institution	Location	Quarter
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
OAK VALLEY CMNTY BK	OAKDALE, CALIFORNIA	Fourth Quarter of 2019