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**Federal Reserve Release**

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*H.2*

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

*No. 23*

*Week Ending June 8, 2019*

**Regulations and Policies**

Rules Regarding Equal Opportunity -- final amendments to adopt changes recently made by the Equal Employment Opportunity Commission to its parallel regulation and to make other clarifying changes.

- Approved, May 23, 2019

(A/C)

**Enforcement**

Goldman Sachs & Co., New York, New York -- issuance of a consent cease-and-desist order against Youlei Tang, a former institution-affiliated party.

- Announced, June 6, 2019

JPMorgan Chase & Co., New York, New York -- Termination of January 2013 enforcement action identifying deficiencies in the firm's internal controls.

- Announced, June 6, 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**

Minneapolis

First Montana Bank Inc., Missoula, Montana -- to establish a branch at 1135 Euclid Avenue, Helena.

- Approved, June 3, 2019

Dallas

Vantage Bank Texas, San Antonio, Texas -- to establish a branch at 777 Taylor Street, Fort Worth.

- Approved, June 7, 2019

**Bank Holding Companies**

General Counsel

CBS Banc-Corp., Russellville, Alabama -- waiver of application to acquire PrimeSouth Bancshares, Inc., Tallassee, and PrimeSouth Bank (Bank), in connection with Bank's merger with and into CB&S Bank, Inc., Russellville.

- Granted, June 3, 2019

San Francisco

JBNV Holding Corp, Sparks, Nevada -- to become a bank holding company by acquiring Kirkwood Bancorporation of Nevada, Inc., Las Vegas, and thereby indirectly controlling Kirkwood Bank of Nevada.

- Approved, June 3, 2019

**Bank Mergers**

Kansas City

Jones Bank, Seward, Nebraska -- to merge with Oak Creek Valley Bank, Valparaiso, and thereby establish a branch.

- Approved, June 5, 2019

**Change in Bank Control**

Minneapolis

First National Bancorp, Inc., Missoula, Montana -- to retain control of First National Bancorp, Inc., and its subsidiary, First Montana Bank, Inc., Missoula.

- Permitted, June 3, 2019

Dallas

WSB Bancshares, Inc., Wellington, Texas -- change in bank control of WSB Bancshares, Inc., and its subsidiary, Wellington State Bank, Wellington.

- Permitted, June 7, 2019

**Extensions of Time**

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to September 4, 2019, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and of The Adirondack Trust Company.

- Granted, June 4, 2019

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending June 8, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTHAMPTON SAVINGS BANK	* Branch	Application by Easthampton Savings Bank, Easthampton, Massachusetts, to establish a de novo branch to be located at 253 Triangle Street, Amherst, Massachusetts pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
PROVIDENT BANCORP	* 3A1	Application by Provident Bancorp Inc., Amesbury, Massachusetts (a newly formed Massachusetts corporation) to acquire 100% of the outstanding capital stock of Provident Bank, Amesbury, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the second-step conversion of Provident Bancorp, Amesbury, Massachusetts, from a mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending June 8, 2019**

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

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

**Availability of CRA Public Evaluations**

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	02/05/2018	06/03/2019	S	Int Small Bank
2705895	METROPOLITAN CMRL BK, NEW YORK, NEW YORK	02/11/2019	06/02/2019	S	Int Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location	Quarter
NONE		

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending June 8, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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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 June 8, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TWIN VALLEY BANK, THE	Premises	Request by Twin Valley Bank, West Alexandria, Ohio for permission to exceed its limit of investment in premises.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending June 8, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SEVIER COUNTY BANCSHARES, INC.	CIC	Prior change in control notice filed by Kenneth Ray Lehman, Arlington, Virginia, to acquire up to 51.8% of the outstanding shares of Sevier County Bancshares, Inc., and its subsidiary, Sevier County Bank, both of Sevierville, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 8, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HANCOCK WHITNEY CORPORATION	* 3A5	Hancock Whitney Corporation, Gulfport, Mississippi, to merge with MidSouth Bancorp, Inc., and thereby acquire control of its subsidiary, MidSouth Bank, N.A., both of Lafayette, Louisiana.	Newspaper:	07/01/2019
			Federal Register:	07/05/2019

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending June 8, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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 06/27/2019
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
GRAND RIVER BANK	* Branch	Grand River Bank, Grandville, Michigan, to establish a branch at 50 Crahen Avenue, N.E., Grand Rapids, Michigan.	Newspaper: Federal Register:	06/08/2019 Not applicable
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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 8, 2019

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
PREMIER HOLDINGS, LTD.	CIC	Notice by Harold D. Westra Bank Stock Revocable Trust, Harold D. Westra Trustee Rock Valley, Iowa, as a group acting in concert to be added to the Westra family control group approved on June 8, 2006 to retain 25 percent or more of the voting shares of Premier Holdings, LTD, and thereby indirectly control Premier Bank, both of Rock Valley, Iowa.	Newspaper: Federal Register:	06/25/2019 Not available
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

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**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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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending June 8, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST NATIONAL BANK, THE	Member	The First National Bank, Vandalia, Illinois, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE		

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending June 8, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	06/19/2019
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:	06/14/2019
			Federal Register:	06/18/2019
PLAINS COMMERCE FINANCIAL	* 3A1	Plains Commerce Financial, Inc., Hoven, South Dakota, to become a bank holding company by acquiring 100 percent of Plains Commerce Bank, Hoven, South Dakota.	Newspaper:	06/24/2019
			Federal Register:	06/28/2019

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NONE		

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending June 8, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALAMOSA BANCORPORATION, LTD.	CIC	Deborah Ford, Alamosa, Colorado, to retain voting shares of Alamosa Bancorporation, Ltd., Alamosa, Colorado, as a member of the Ford Family Group, and Jamie Cox, Albuquerque, New Mexico, and Brenda Holcomb, San Antonio, Texas to retain voting shares as members of the Nielson Family Group, and thereby retain control of Alamosa Bancorporation, Ltd., Alamosa, Colorado. Alamosa Bancorporation, Ltd. controls the Alamosa State Bank, Alamosa, Colorado.	Newspaper: Federal Register:	06/25/2019 06/21/2019
FIDELITY KANSAS BANKSHARES, INC.	CIC	The Anderson W. Chandler Trust A Indenture dated July 25, 1996, and Cathleen Chandler Stevenson, individually, and as trustee, both of Dallas, Texas, to retain control of Fidelity Kansas Bankshares, Inc., Topeka, Kansas (Fidelity), and be approved as members of the Anderson W. Chandler Family Control Group, which controls Fidelity. In addition, The Ronald N. and Colette C. Gaches Revocable Trust dated June 16, 2016, and Ronald N. Gaches and Colette C. Gaches as trustees, all of Lawrence, Kansas; Cynthia Debra Chandler, Leawood, Kansas; Corliss Chandler Miller Trust dated September 10, 1984, and Corliss Chandler Miller as trustee, both of Prairie Village, Kansas; Lauren C. Stevenson Borgen, Dallas, Texas; Sophia L. Halma, Wheat Ridge, Colorado; Katie Leigh Gaches, Lawrence, Kansas; Jordan C. Gaches, Lawrence, Kansas; Elizabeth Eileen Roberts, Chicago, Illinois; Jeffrey Collins Miller, Charlotte, North Carolina; Spencer C. Hoad, Baltimore, Maryland; David A. Stevenson, Katy, Texas; and Stuart C. Miller, Overland Park, Kansas, to retain voting shares of Fidelity as members of the Anderson W. Chandler Family Control Group, which controls Fidelity and thereby, indirectly retain control of Fidelity State Bank and Trust Company, Topeka, Kansas.	Newspaper: Federal Register:	Not available 06/20/2019
HSB MERGER COMPANY	* 3A1	HSB Merger Company, Hershey, Nebraska to become a bank holding company through the acquisition of Amerigroup, Inc., and its subsidiary bank, Hershey State Bank, both of Hershey, Nebraska.	Newspaper: Federal Register:	Not available 07/01/2019
INTRUST FINANCIAL CORPORATION	* 3A5	Intrust Financial Corporation, Wichita, Kansas, to acquire by merger First Newton Bankshares, Inc., and thereby indirectly acquire First Bank of Newton, both in Newton, Kansas.	Newspaper: Federal Register:	06/26/2019 06/28/2019



**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending June 8, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	06/16/2019 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: Federal Register:	05/30/2019 05/31/2019

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending June 8, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PFBS HOLDINGS, INC.	* 3A1	Application by PFBS Holdings, Inc., Dallas, Texas, to become a bank holding company through the acquisition of Lakeside Bancshares, Inc., and indirectly, Lakeside National Bank, both of Rockwall, Texas.	Newspaper:	06/20/2019
			Federal Register:	07/05/2019
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas, to establish a branch at 5840 West Northwest Highway, Dallas, Texas	Newspaper:	06/15/2019
			Federal Register:	Not applicable
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas to establish a Branch at 901 Main Street, Ralls, Crosby County, Texas 79357	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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.

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending June 8, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, requests prior approval to make a \$5.81 million public welfare investment in CREA Corporate Tax Credit Fund 50, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	06/15/2019
			Federal Register:	06/06/2019

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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.

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act