
Federal Reserve Release



H.2

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

No. 25

Week Ending June 22, 2019

Bank Branches, Domestic

Frost Bank, San Antonio, Texas -- to establish ten branches in Texas.
- Approved, June 19, 2019

Forms

Forms -- initial Board review to extend with revision the Interagency Policy Statement on Funding and Liquidity Risk Management (FR 4198).
- Proposed, June 19, 2019

Regulations and Policies

Regulation CC -- interagency final rule (1) to implement a method to adjust the dollar amounts in the Expedited Funds Availability Act (EFA Act) for inflation, as required by the Dodd-Frank Act; and (2) to expand the geographic application of the EFA Act to certain Pacific islands, as required by the Economic Growth, Regulatory Relief, and Consumer Protection Act.
- Approved, June 20, 2019

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 13901 Narcoosee Road, Orlando, Florida.

- Approved, June 20, 2019

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to establish branches at 8000 East Belleview Avenue, Greenwood Village, Colorado, and 1201 Main Avenue, Durango (two notices).

- Approved, June 19, 2019

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 10891 South Jog Road, Boynton Beach, Florida.

- Approved, June 18, 2019

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 791 Highway 133, Carbondale.

- Approved, June 20, 2019

New York

Popular Bank, New York, New York -- to establish a branch at 1979 Ralph Avenue, Brooklyn.

- Approved, June 19, 2019

Bank Holding Companies

St. Louis

Big Creek Bancshares, Inc., Marianna, Arkansas -- to acquire through merger Tyronza Bancshares, Inc., Marked Tree, and thereby indirectly acquire First Delta Bank.

- Approved, June 17, 2019

General Counsel

Glacier Bancorp, Inc., Kalispell, Montana -- waiver of application to acquire Heritage Bancorp, Reno, Nevada, and Heritage Bank of Nevada (Bank), in connection with Bank's merger with and into Glacier Bank, Kalispell.

- Granted, June 21, 2019

Boston

HarborOne Northeast Bancorp, Inc., Brockton, Massachusetts -- to acquire HarborOne Bank, Brockton, in connection with the second-step conversion of HarborOne Mutual Bancshares from mutual to stock form.

- Approved, June 21, 2019

Banks, Foreign

Director, S&R

China Merchants Bank Co., Ltd., Shenzhen, People's Republic of China -- relief from certain commitments.

- Granted, June 20, 2019

Change in Bank Control

Kansas City

Platte Valley Cattle Company, Grand Island, Nebraska -- to retain control of Platte Valley Cattle Company and its subsidiary, Town & Country Bank, Ravenna.

- Permitted, June 20, 2019

Dallas

San Diego Bancshares, Inc., San Diego, Texas -- change in bank control of San Diego Bancshares, Inc., and its subsidiary, First State Bank of San Diego, San Diego.

- Permitted, June 18, 2019

Chicago

Town and Country Financial Corporation, Springfield, Illinois -- change in bank control of Town and Country Financial Corporation and its subsidiary, Town and Country Bank, Springfield.

- Permitted, June 18, 2019

Extensions of Time

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to October 16, 2019, to acquire shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, June 19, 2019

International Operations

New York

CLS Bank International, New York, New York -- to extend its corporate existence as an Edge corporation for 20 years, pursuant to section 25A of the Federal Reserve Act.

- Approved, June 17, 2019

Membership

St. Louis

The First National Bank, Vandalia, Illinois -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank (to be known as The FNB Community Bank).

- Approved, June 18, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANK	* 18C	Hometown Bank, Oxford, Massachusetts ("Hometown") to acquire Millbury Savings Bank, Millbury, Massachusetts ("Millbury"), with Hometown as the surviving entity. Hometown intends to operate all Millbury branches located in Millbury and Worcester, all of Massachusetts.	Newspaper:	Not available
			Federal Register:	Not applicable
PROVIDENT BANCORP	* 3A1	Application by Provident Bancorp Inc., Amesbury, Massachusetts (a newly formed Maryland 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:	07/16/2019

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, to establish a branch office to be located at 665 Middlesex Avenue, Metuchen, New Jersey.	Newspaper:	06/26/2019
			Federal Register:	Not applicable
BANQUE TRANSATLANTIQUE	FBSEA	Banque Transatlantique, Paris, France, to establish a representative office in California, pursuant to Section 211.24(a) (2) of Regulation K.	Newspaper:	07/01/2019
			Federal Register:	Not applicable
BRUNSWICK BANCORP	CIC	Notice of Change in Control by Frank Gumina III, Monroe, New Jersey, to retain more than 10 percent of the outstanding common shares of Brunswick Bancorp, New Brunswick, New Jersey.	Newspaper:	06/26/2019
			Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
VIRGINIA PARTNERS BANK	* Branch	Virginia Partners Bank, Fredericksburg, Virginia, intends to offer a courier service to pick up customer deposits and would be operated in the city of Annapolis, Maryland, and the counties of Anne Arundel and Charles, Maryland.	Newspaper:	06/30/2019
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
TENNESSEE STATE BANCSHARES, INC.	CIC	Tennessee State Bancshares, Inc., Pigeon Forge, Tennessee, prior change in control notice to appoint Lawrence Andrew Proffitt as substitute trustee of the Voting Trust Agreement. This arrangement will give Mr. Proffitt the authority to vote more than 25 percent of the outstanding common stock of Tennessee State Bancshares, Inc., and thereby indirectly control Tennessee State Bank, both of Pigeon Forge, Tennessee, if the current trustee is unable to perform his duties. The Stockholder and the Trustee desire to extend the Voting Trust.	Newspaper:	07/10/2019
			Federal Register:	Not available

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 22, 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
FIRST AMERICAN BANK CORPORATION	* 3A5	First American Bank Corporation, Elk Grove Village, Illinois, to acquire 100 percent of Continental National Bank, Miami, Florida.	Newspaper: Federal Register:	Not available 07/19/2019
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana to merge with MBT Financial Corp and thereby indirectly acquire Monroe Bank & Trust, both of Monroe, Michigan.	Newspaper: Federal Register:	Not available 07/15/2019
FIRST STATE BANCSHARES, INC.	* 3A5	First State Bancshares, Inc., New London, Wisconsin to merge with Pioneer Bancorp, Inc. and indirectly acquire Pioneer Bank, both of Auburndale, Wisconsin.	Newspaper: Federal Register:	Not available 07/15/2019
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 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
NEB CORPORATION	* 3A5	NEB Corporation, Fond du Lac, Wisconsin merge with National Bancshares Waupun, Inc. and thereby indirectly acquire NBW Bank, both of Waupun, Wisconsin.	Newspaper: Federal Register:	Not available 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

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.

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAGNOLIA BANKING CORPORATION	* 18C	Magnolia Banking Corporation, Magnolia, Arkansas, to acquire 100 percent of the voting shares of Prescott Bancshares, Inc., Prescott, Arkansas, and thereby indirectly acquire Bank of Prescott, Prescott, Arkansas. Also a companion filing by Farmers Bank & Trust Company, Magnolia, Arkansas, to merge with Bank of Prescott, Prescott, Arkansas, and to retain the acquired facility as a branch office.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* Branch			

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 22, 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 and Hayes Holdings Trust, both of Fort Pierre, South Dakota, to acquire control of more than 25 percent of Draper Holding Company, Inc., Fort Pierre, South Dakota, and thereby indirectly control of Dakota Prairie Bank, Fort Pierre, South Dakota. Additionally, Stephen K. Hayes, Margery I. Hayes Trust, Hayes Holdings 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:	06/25/2019
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:	06/19/2019
GUARANTY DEVELOPMENT COMPANY	CIC	Taylor A. Wortman, Bozeman, Montana, to acquire voting control of 25 percent or more of the shares of Guaranty Development Company, Livingston, Montana, and thereby indirectly acquire control of American Bank, Bozeman, Montana.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	06/29/2019
			Federal Register:	07/01/2019

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending June 22, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANK HOLDING CORPORATION	CIC	Notice by Patricia H. Wallace, individually, and as trustee of the George S. Hawn Family Lifetime Trust, George S. Hawn, Jr. Family 2011 GST Exempt Trust, JHC 2004 Electing Small Business Trust f/b/o Benjamin B. Wallace, Jr., JHC 2004 Electing Small Business Trust f/b/o Patricia ('Tricia') H. Wallace, and co-trustee for the Wallace Family 2016 GST Exempt Trust, all of Corpus Christi, Texas; Benjamin B. Wallace, individually and as co-trustee for the Wallace Family 2016 GST Exempt Trust, Corpus Christi, Texas; Christina H. Hawn, individually and as trustee of the Christina H. Hawn Family 2016 GST Exempt Trust, Corpus Christi, Texas; John W. Wallace and Sally Wallace, both of Corpus Christi, Texas; Christina H. Bonner, Corpus Christi, Texas; Clayton J. Hoover, Jr., San Antonio, Texas; Gipson S. H. Dolan, as trustee of Gipson Sherman Hawn Dolan Revocable Lifetime Trust, Naples, Florida; Hailey M. H. Brown, as trustee of Hailey McCollough Hawn Brown Revocable Lifetime Trust, Charlotte, North Carolina; Helena M.H. Perry, as trustee of Helena McFarlin Hawn Perry Revocable Lifetime Trust, Vero Beach, Florida; and Hewit H. Rome, as trustee of Hewit Hawn Rome Revocable Lifetime Trust, Naples, Florida; together a group acting in concert, to acquire and retain control of American Bank Holding Corporation and indirectly, American Bank, National Association, both of Corpus Christi, Texas.	Newspaper: Federal Register:	Not available 06/03/2019
TEXAS REGIONAL BANK	* Branch	Application by Texas Regional Bank, Harlingen, Texas to establish a branch at 2019 South 77 Sunshine Strip, Harlingen, Cameron County, Texas 78550, currently the Bank's home office.	Newspaper: Federal Register:	Not available Not applicable
VISTA BANK	* Branch	Application by Vista Bank, Ralls, Texas, to establish a branch at 5840 West Northwest Highway, Dallas, Texas	Newspaper: Federal Register:	06/08/2019 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: Federal Register:	06/20/2019 Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 22, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
US METRO BANCORP, INC.	* 3A1	US Metro Bancorp, Inc. to become a bank holding company by acquiring 100 percent of US Metro Bank, both of Garden Grove, California.	Newspaper:	Not available
			Federal Register:	07/19/2019

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act