
Federal Reserve Release



H.2

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

No. 26

Week Ending June 29, 2019

Bank Holding Companies

Banco Santander, S.A., Madrid, Spain -- to indirectly acquire additional shares of Santander Consumer USA Holdings Inc., Dallas, Texas.

- Approved, June 26, 2019

Texas Independent Bancshares, Inc., Texas City, Texas -- to acquire Preferred Bancshares, Inc., Houston, and thereby indirectly acquire Preferred Bank; and for Texas First Bank, Texas City, to merge with Preferred Bank and establish branches.

- Approved, June 26, 2019

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Provisions Associated with Guidance on Leveraged Lending (FR 4203).

- Proposed, June 24, 2019

Personnel

Division of Supervision and Regulation -- appointment of James F. Price, Jr., as deputy director.

- Approved, June 20, 2019

(A/C)

Supervision and Regulation

Stress tests and capital plan reviews -- 2019 results.

- Approved, June 20, 2019

(A/C)

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

Boston

Easthampton Savings Bank, Easthampton, Massachusetts -- to establish a de novo branch at 253 Triangle Street, Amherst.

- Withdrawn, June 18, 2019

(A/C)

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 240 Royal Palm Way, Palm Beach, Florida.

- Approved, June 4, 2019

(A/C)

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish branches at 11620 Gladiolus Drive, Fort Myers, Florida; 1045 5th Street, Miami Beach; 3012 U.S. Highway 27 South, Sebring; 43340 Van Geison Terrace, Ashburn, Virginia; and 6244A Little River Turnpike, Alexandria.

- Approved, June 28, 2019

Dallas

Vista Bank, Ralls, Texas -- to establish a branch at 901 Main Street, Ralls.

- Approved, June 25, 2019

Bank Holding Companies

San Francisco

BankGuam Holding Company, Hagatna, Guam -- to acquire additional shares of ASC Trust Corporation, Hagatna, and thereby engage in employee benefits consulting services.

- Approved, June 28, 2019

Kansas City

BBIG Holdings, LLC, Lincoln, Nebraska -- to retain its indirect investment in OriTrust, LLC, Lincoln, and thereby engage in nonbanking activities, including activities related to extending credit and data processing.

- Approved, June 24, 2019

Minneapolis

Financial Services of Lowry, Inc., Lowry, Minnesota -- to acquire The First National Bank of Osakis, Osakis.

- Approved, June 27, 2019

Kansas City

Hilltop Bancshares, Inc., Bennington, Nebraska -- to retain its indirect investment in OriTrust, LLC, Lincoln, and thereby engage in nonbanking activities, including activities related to extending credit and data processing.

- Approved, June 24, 2019

General Counsel

Liberty Bank, Middletown, Connecticut -- waiver of application to acquire SBT Bancorp, Inc., Weatogue, and The Simsbury Bank & Trust Company (Simsbury Bank), Simsbury, in connection with Simsbury Bank's merger with and into Liberty Bank.

- Granted, June 28, 2019

Bank Holding Companies

Minneapolis

Merchants Financial Group, Inc., Winona, Minnesota -- to acquire The First National Bank of Northfield, Northfield.

- Approved, June 25, 2019

General Counsel

Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan, and Mitsubishi UFJ Trust and Banking Corporation -- request for a temporary exemption under section 4(c)(9) of the Bank Holding Company Act.

- Granted, June 27, 2019

Kansas City

MNB Financial Services, Inc., McCook, Nebraska -- (1) to become a bank holding company by acquiring Graff Family, Inc., McCook, and MNB Financial Group, Inc., and thereby indirectly acquire MNB Bank; and (2) election to become a financial holding company.

- Approved, June 28, 2019

Atlanta

Southern States Bancshares, Inc., Anniston, Alabama -- waiver of application to merge with Alabama Financial Group, Inc., Wedowee, and its subsidiary, Small Town Bank.

- Withdrawn, June 17, 2019

(A/C)

Banks, State Member

Atlanta

BBVA USA (formerly known as Compass Bank), Birmingham, Alabama -- to make certain public welfare investments.

- Approved, June 28, 2019

Banks, State Member

Cleveland

- First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.
- Approved, June 26, 2019

Change in Bank Control

Chicago

- Drake Holding Company, Radcliffe, Iowa -- to retain control of Drake Holding Company and its subsidiary, Security State Bank, Radcliffe.
- Permitted, June 28, 2019

Minneapolis

- Draper Holding Company, Inc., Fort Pierre, South Dakota -- change in bank control of Draper Holding Company, Inc., and its subsidiary, Dakota Prairie Bank, Fort Pierre.
- Permitted, June 28, 2019

Chicago

- FNB BanShares, Inc., West Union, Iowa -- to retain control of FNB BanShares, Inc., and its subsidiary, Bank 1st, West Union.
- Permitted, June 27, 2019

Philadelphia

- The Freedom Bank of Virginia, Fairfax, Virginia -- change in bank control.
- Permitted, June 27, 2019

Change in Bank Control

Dallas

Lone Star State Bancshares, Inc., Lubbock, Texas -- change in bank control of Lone Star State Bancshares, Inc., and its subsidiary Lone Star State Bank of West Texas, Lubbock.

- Permitted, June 27, 2019

San Francisco

Malaga Financial Corporation, Palos Verdes Estates, California -- change in bank control of Malaga Financial Corporation and its subsidiary Malaga Bank, FSB, Palos Verdes Estates.

- Permitted, June 25, 2019

Dallas

National United Bancshares, Inc., Gatesville, Texas -- change in bank control of National United Bancshares, Inc., and its subsidiary, National United, Gatesville.

- Permitted, June 28, 2019

Extensions of Time

Director, S&R

PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension of time to conform or divest a merchant banking investment.

- Granted, June 27, 2019

Financial Holding Companies

Chicago

Ambanc Financial Services, Inc., Beaver Dam, Wisconsin, and American National Bank of Beaver Dam Employee Stock Ownership Trust -- election to become financial holding companies.

- Effective, June 28, 2019

Richmond

Select Bank Financial Corporation, Forest, Virginia -- election to become a financial holding company.

- Effective, June 24, 2019

Membership

Kansas City

The First National Bank of Coweta, Coweta, Oklahoma -- to retain membership in the Federal Reserve System on conversion from a national to a state-chartered bank.

- Approved, June 26, 2019

Savings and Loan Holding Companies

Cleveland

Valley Central, MHC, Liberty Township, Ohio, and Valley Central Bancorp, Inc. (collectively, the applicants) -- (1) to acquire American Savings Bank, Middletown; (2) for Valley Central, MHC, to acquire control of the newly formed interim New Valley Central Bank, Liberty Township; (3) for American Savings Bank and Valley Central Bank (the applicants' existing subsidiary) to merge with and into New Valley Central Bank; and (4) for Valley Central, MHC, to transfer ownership of New Valley Central Bank to Valley Central Bancorp, Inc.

- Approved, June 27, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 29, 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 29, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNB BANK	* Branch	BNB Bank, Bridgehampton, New York, to establish a branch office to be located at 1450 Broadway, New York, New York.	Newspaper:	Not available
			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:	06/21/2019
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 29, 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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 29, 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

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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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 29, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLEGHENY BANCSHARES, INC.	* 3A3	Allegheny Bancshares, Inc., Franklin, West Virginia, to acquire 100% of the voting securities of Mount Hope Bankshares, Inc., Mount Hope, West Virginia, and thereby indirectly acquire Bank of Mount Hope, Inc., Mount Hope, West Virginia.	Newspaper:	07/22/2019
			Federal Register:	07/30/2019

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	12/03/2018	06/23/2019	S	Int Small Bank

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 29, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERANT BANK, NATIONAL ASSOCIATION	Investment	Amerant Bank, N.A., Coral Gables, Florida, to acquire Mercantil Bank and Trust Limited (Cayman), George Town, Grand Cayman, Cayman Islands, as a subsidiary, pursuant to Section 211.9(g) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	07/10/2019

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 29, 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:	07/15/2019 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:	07/12/2019 07/15/2019
FSB Holdings, Inc.	* 3A1	FSB Holdings, Inc., Fairview, Illinois to become a bank holding company by acquiring 100% of Fairview State Banking Company, Fairview, Illinois.	Newspaper: Federal Register:	Not available Not available
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 29, 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 to merge with National Bancshares Waupun, Inc. and thereby indirectly acquire NBW Bank, both of Waupun, Wisconsin.	Newspaper: Federal Register:	Not available 07/25/2019
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
WINTRUST FINANCIAL CORPORATION	* 18C * 3A5 * Branch	Wintrust Financial Corporation, Rosemont, Illinois, to acquire 100 percent of STC Bancshares Corp., and thereby indirectly acquire STC Capital Bank, both of St. Charles, Illinois. In addition, Wintrust Financial Corporation's subsidiary bank, St. Charles Bank & Trust Company, St. Charles, Illinois, to merge with STC Capital Bank, St. Charles, Illinois. As a result of the merger, all offices of STC Capital Bank office will become branches of St. Charles Bank & Trust Company.	Newspaper: Federal Register:	Not available Not available

District: 7
Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 29, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CO BANCORP, INC.	* 3A3	First Co Bancorp, Inc., Collinsville, Illinois, to acquire 100 percent of the voting shares of Columbia National Bank, Columbia, Illinois.	Newspaper:	07/28/2019
			Federal Register:	Not available
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:	07/24/2019
	* 3A3		Federal Register:	07/25/2019
	* Branch			

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 29, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to acquire up to 35% of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly increase control of Bank Forward, Hannaford, North Dakota.	Newspaper:	Not available
			Federal Register:	07/29/2019
BRIDGER COMPANY, THE	* 3A3	The Bridger Company, Bridger, Montana to acquire Valley Bank of Glasgow, Glasgow, Montana and First Security Bank of Malta, Malta, Montana.	Newspaper:	Not available
			Federal Register:	Not available
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:	07/11/2019
			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:	07/08/2019

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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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 29, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK7	* Branch	Bank7, Oklahoma City, Oklahoma, to establish a branch at 5727 S. Lewis Avenue, Tulsa, Oklahoma.	Newspaper:	07/05/2019
			Federal Register:	Not applicable
CITIZENS STATE BANK	* 18C	Citizens State Bank, Wisner, Nebraska, to merge with Cass County Bank, Plattsmouth, Nebraska, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIRST NATIONAL BANK OF COWETA, THE	Member	The First National Bank of Coweta, Coweta, Oklahoma, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRSTAR FINANCIAL CORP.	* 3A3	Firstar Financial Corp., Muskogee, Oklahoma, to acquire 99.63 percent of the voting shares of Fort Gibson State Bank, Fort Gibson, Oklahoma. Firstar Financial Corp., Muskogee, Oklahoma, to engage indirectly in general insurance activities through the acquisition of the Steve Clinkenbeard Agency, Inc., Fort Gibson, Oklahoma; and to engage in credit insurance activities through the acquisition of Tri-Rivers Insurance, LLP, Fort Gibson, Oklahoma.	Newspaper:	07/22/2019
	4c8		Federal Register:	07/29/2019

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending June 29, 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:	Not available
			Federal Register:	07/03/2019
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:	06/30/2019
			Federal Register:	07/05/2019
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:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 29, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE BANK OF COMMERCE	* 18C	Heritage Bank of Commerce, San Jose, California, to merge with Presidio Bank, San Francisco, California, and thereby acquire six branch offices.	Newspaper:	Not available
			Federal Register:	Not applicable
PACIFIC PREMIER BANK	* Branch	Pacific Premier Bank, Irvine, California, proposes to establish a new branch office at 2575 E. Camelback Road, Suite 100, Phoenix, Arizona 85016.	Newspaper:	07/01/2019
			Federal Register:	Not applicable
SEACOAST COMMERCE BANK	* Branch	Seacoast Commerce Bank, San Diego, California, proposes to establish a new branch office at 8311 W. Sunset Road, Suite 140, Las Vegas, Nevada.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	07/17/2019
			Federal Register:	07/19/2019

District: 12
Federal Reserve Bank of San Francisco

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