
Federal Reserve Release



H.2

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

No. 30

Week Ending July 27, 2019

Forms

Forms -- (1) initial Board review of two separate proposals to extend with revision the Capital Assessments and Stress Testing Reports (FR Y-14/A/Q/M), and (2) incorporation, in the FR Y-14 reports, of changes to address the revised accounting standards for the adoption of the current expected credit loss (CECL) methodology.

- Proposed, July 25, 2019

Personnel

Division of Research and Statistics -- appointment of Burcu Duygan-Bump, Andrew Figura, Glenn Follette, Erik Heitfield, Patrick McCabe, Norman Morin, Karen Pence, John Roberts, Shane Sherlund, Lil Shewmaker, and Paul Smith as deputy associate directors; and Eric Engstrom as senior adviser while remaining a deputy associate director in the Division of Monetary Affairs.

- Announced, July 23, 2019

Regulations and Policies

Credit Card Plans -- annual report to Congress on the profitability of credit card operations of depository institutions.

- Approved, July 18, 2019

(A/C)

Supervision and Regulation

Bank Secrecy Act/Anti-Money-Laundering (BSA/AML) -- issuance of interagency statement to improve transparency in the agencies' risk-focused approach to BSA/AML supervision.

- Announced, July 22, 2019

Resolution Plans -- joint feedback with the Federal Deposit Insurance Corporation to 82 foreign banking organizations on their December 2018 resolution plans.

- Approved, July 22, 2019

Supervision and Regulation

Resolution Plans -- (1) joint extensions with the Federal Deposit Insurance Corporation (FDIC) for 82 foreign banking organizations (FBOs) and 15 domestic large banking organizations to move their next resolution-plan filing date to July 1, 2021, and (2) joint exemptions with the FDIC for Barclays PLC, Credit Suisse, Deutsche Bank AG, and UBS AG from certain informational requirements for their July 1, 2020 resolution plans.

- Approved, July 24, 2019

Enforcement

First National Financial Services, Inc., Elk River, Minnesota -- written agreement dated April 12, 2010, terminated July 19, 2019.

- Announced, July 25, 2019

Mesaba Bancshares, Inc., Grands Rapids, Minnesota -- written agreement dated August 3, 2011, terminated July 19, 2019.

- Announced, July 25, 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

New York

BNB Bank, Bridgehampton, New York -- to establish a branch at 1450 Broadway, New York.

- Approved, July 26, 2019

Chicago

Chemical Bank, Detroit, Michigan -- to establish a branch at 155 West Michigan Avenue, Kalamazoo.

- Approved, July 26, 2019

Kansas City

Citizens State Bank, Wisner, Nebraska -- to establish a mobile branch in connection with its physical branch at 234 Pine Street, Creston.

- Approved, July 24, 2019

San Francisco

Seacoast Commerce Bank, San Diego, California -- to establish a branch at 8311 West Sunset Road, Las Vegas, Nevada.

- Approved, July 23, 2019

Bank Holding Companies

Chicago

First State Bancshares, Inc., New London, Wisconsin -- to merge with Pioneer Bancorp, Inc., Auburndale, and indirectly acquire Pioneer Bank.

- Withdrawn, July 22, 2019

Bank Holding Companies

San Francisco

US Metro Bancorp, Inc., Garden Grove, California -- to become a bank holding company by acquiring US Metro Bank, Garden Grove.

- Approved, July 24, 2019

Banks, State Member

Secretary

Frost Bank, San Antonio, Texas -- commenter's request for reconsideration of the Board's approval of the application by Frost Bank to establish ten branches in Texas.

- Denied, July 23, 2019

Board Operations

Secretary

System of Records -- publication for comment of a notice of an amended system of records, FRB--Bank Officers Personnel System (BGFRS-12).

- Approved, July 25, 2019

Change in Bank Control

Minneapolis

First Rushmore Bancorporation, Inc., Worthington, Minnesota -- change in bank control of First Rushmore Bancorporation, Inc., and its subsidiary, First State Bank Southwest, Pipestone.

- Permitted, July 23, 2019

Chicago

Premier Holdings, Ltd., Rock Valley, Iowa -- to retain control of Premier Holdings, Ltd., and its subsidiary, Premier Bank, Rock Valley.

- Permitted, July 26, 2019

Extensions of Time

Richmond

CCF Holding Company, Jonesboro, Georgia -- extension to July 26, 2019, to acquire (1) Heritage Bancorporation, Inc., Hinesville, and its subsidiary, Heritage Bank, and (2) Providence Bank, Alpharetta.

- Granted, July 25, 2019

Kansas City

Colorado Mutual Holding Company, Alamosa, Colorado, and Colorado Mutual Bancorp -- extension to September 20, 2019, to become savings and loan holding companies by acquiring San Luis Valley Federal Bank (Federal Bank), Alamosa, in connection with the conversion of Federal Bank from a mutual savings association to a stock savings association.

- Granted, July 22, 2019

St. Louis

First Western Bank, Booneville, Arkansas -- extension to November 28, 2019, to establish a branch at 7322 West Sunset Avenue, Springdale.

- Granted, July 26, 2019

Secretary

Hancock Whitney Corporation, Gulfport, Mississippi -- commenter's request to extend the comment period on the application to merge with MidSouth Bancorp, Inc., Lafayette, Louisiana, and thereby indirectly acquire MidSouth Bank, N.A.

- Denied, July 23, 2019

Savings and Loan Holding Companies

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, July 23, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending July 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY BANCORP, INC.	CIC	Notification Submitted Pursuant to 12 C.F.R. S 225.42(b)(1)(i) on behalf of Barbara J. Sloane, Barry R. Sloane, Linda Sloane Kay and Frank Dardeno with respect to Century Bancorp, Inc., Medford, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not available
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:	07/26/2019
			Federal Register:	Not applicable
MIDDLESEX FEDERAL MHC	* MHC Formation	Application by Middlesex Federal MHC, Somerville, Massachusetts to become a mutual savings and loan holding company, in connection with the reorganization of Middlesex Federal Savings, F. A., Somerville, Massachusetts from a federal mutual savings association to a stock savings association.	Newspaper:	Not available
			Federal Register:	08/05/2019

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 July 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO BRADESCO S.A.	* 3A1	Banco Bradesco, S.A., Lecce Holdings S.A. , Fundacao Bradesco, BBD Participacoes S.A., Nova Cidade de Deus Participacoes S.A., and Cidade de Deus Cia. Comercial de Participcoes, all of Osasco, Sao Paulo, Brazil, to become bank holding companies by acquiring substantially all of the shares of BAC Florida Bank, Coral Gables, Florida.	Newspaper:	Not available
			Federal Register:	08/12/2019
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 150 North Radnor Chester Road, Delaware County, Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
LINKBANCORP	CIC	Andrew S. Samuel, Dillsburg, PA, to acquire 10 percent or more of the shares of LINKBANCORP, Inc., Camp Hill, PA, and thereby indirectly acquire shares of LINKBANK, West Chester, PA.	Newspaper:	Not available
			Federal Register:	Not available

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 July 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
TWIN VALLEY BANK, THE	Premises	Request by The Twin Valley Bank, West Alexandria, Ohio for permission to exceed its limit of investment in premises pursuant to Sections 208.21 of Regulation H and 24A of the Federal Reserve Act.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending July 27, 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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending July 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK SHARES OF THE SOUTH EAST, INC.	CIC	After the fact change in control notice filed by Jacquelyn Lee Johnson, as co-trustee of the Zachary M. Johnson, Jr. Irrevocable Trust, Woodbine, Georgia; Ms. Jennifer J. Pope, as co-trustee of the Zachary M. Johnson, Jr. Irrevocable Trust, Macon, Georgia; Mr. Zachary M. Johnson, III, as co-trustee of the Zachary M. Johnson, Jr. Irrevocable Trust, Alma, Georgia; and Mr. Homer Jackson Johnson, as co-trustee of the Zachary M. Johnson, Jr. Irrevocable Trust, from Alma, Georgia, to retain a combined interest of shares and thereby control of First Bank Shares of the South East, Inc., and its subsidiary, FNB South (formerly known as First National Bank South), both of Alma, Georgia.	Newspaper:	08/06/2019
			Federal Register:	08/09/2019

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 July 27, 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:	Not available
			Federal Register:	05/14/2019
CHEMICAL BANK	* Branch	Chemical Bank, Midland, Michigan, to establish a branch at 155 W. Michigan, Kalamazoo, Michigan.	Newspaper:	06/23/2019
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	08/26/2019
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:	Not available
			Federal Register:	05/02/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 27, 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
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois to establish a branch at 2400 Market Street, Suite 239, Philadelphia, Pennsylvania.	Newspaper: Federal Register:	07/22/2019 Not applicable
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 08/02/2019

* Subject to the provisions of the Community Reinvestment Act

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		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending July 27, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the northeast corner of Lucile Lane and Shawnee Mission Parkway, Shawnee, Kansas.	Newspaper:	08/01/2019
			Federal Register:	Not applicable
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the southeast corner of 151st Street and Murlen Road, Olathe, Kansas.	Newspaper:	08/01/2019
			Federal Register:	Not applicable
FIRST CARROLL BANKSHARES	4c8	First Carroll Bankshares, Inc., Berryville, Arkansas, to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	07/22/2019
	* 3A3		Federal Register:	07/25/2019
	* Branch			

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROWNS VALLEY BANCSHARES, INC.	CIC	Change in Control notice by Patricia Readel, West Fargo, North Dakota, and Robert Zabel, Browns Valley, Minnesota, to retain shares of Browns Valley Bancshares, Inc., Browns Valley, Minnesota ("Browns Valley"), and by Wendy Gruby, Browns Valley, Minnesota, Lindsay Zabel, Waconia, Minnesota, Michael Readel, Moorhead, Minnesota, and Amanda Readel, West Fargo, North Dakota, to acquire shares of Browns Valley as part of a group acting in concert with Patricia Readel and Robert Zabel. Browns Valley controls Union State Bank of Browns Valley, Browns Valley, Minnesota.	Newspaper: Federal Register:	Not available Not available
CAMERON BANCORP, INC.	CIC	Change in control notice by Ted Gerber and Kelly Gerber, both of Grantsburg, Wisconsin, to retain 10 percent or more of the shares and thereby control of Cameron Bancorp, Inc., Cameron, Wisconsin. Cameron Bancorp, Inc., controls Community Bank of Cameron, Cameron, Wisconsin. Additionally, Mary Gerber, Timothy Gerber, Heather Gerber, Caralyn Duerkop, Justin Duerkop (all of Cameron, Wisconsin), Ernest Tyler Gerber, Menasha, Wisconsin, Nancy Gerber, Exeland, Wisconsin, and Mercedes Gerber, Rice Lake, Wisconsin, to retain shares of Cameron Bancorp, Inc., and thereby join the Gerber Family group acting in concert, which controls greater than 25 percent or more of the shares and thereby control of Cameron Bancorp, Inc., Cameron, Wisconsin.	Newspaper: Federal Register:	07/31/2019 08/09/2019
FRANSDEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire 100 percent of Peoples Bank Midwest, Hayward, Wisconsin.	Newspaper: Federal Register:	08/17/2019 08/22/2019
LAKE SHORE III CORPORATION	* 3A3	Lake Shore III Corporation, Glenwood City, Wisconsin to acquire 100 percent of First American Bank, National Association, Hudson, Wisconsin.	Newspaper: Federal Register:	Not available 08/26/2019
PIONEER BANK	* 18C * Branch	Pioneer Bank, Mapleton, Minnesota to merge with The Nicollet County Bank of St. Peter, St. Peter, Minnesota and incident thereto, establish a branch.	Newspaper: Federal Register:	Not available Not applicable
SECURITY STATE BANCSHARES OF BEMIDJI, INC.	CIC	Tiffany Baer Paine and Ryan T. Baer, Bemidji, Minnesota, to gain control of Security State Bancshares of Bemidji, Inc. and thereby indirectly gain control of Security Bank USA, both of Bemidji, Minnesota.	Newspaper: Federal Register:	Not available Not available

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District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
O & F CATTLE COMPANY	CIC	Notification submitted by Mark Brase, Windsor, Colorado, individually and as trustee for the William S. Olson Trust, the Beth Brase Appointment Trust, the Christine Vanderliet Appointment Trust, and the Carla Lehman Appointment Trust, all of Windsor, Colorado, to retain voting shares of O & F Cattle Company, parent of Nebraska State Bank, both in Oshkosh, Nebraska. In addition, Christine Vanderliet, Angels Camp, California; Carla Lehman, Denver, Colorado; and Beth Brase, Windsor, Colorado, to retain voting shares of O & F Cattle Company, and to be approved as members of the Olson Family Group.	Newspaper: Federal Register:	Not available 08/09/2019
WASHINGTON 1ST BANCO, INC.	CIC	Cynthia Judd Martinez, Lincoln, Nebraska, Paul W. Judd, Fairbury, Nebraska, and Maurice G. Judd, Fairbury, Nebraska, to retain voting shares of Washington 1st Banco, Inc. (the company) and thereby indirectly retain shares of FNB Washington, both of Washington, Kansas, and be approved as members of the Judd Family Group. Additionally, David A. Judd, Pomona, Kansas; Gary W. Judd, Parkville, Missouri, and Nancy L. Judd, Lincoln, Nebraska, to retain voting shares of the company as members of the Judd Family Group.	Newspaper: Federal Register:	Not available 07/25/2019
WHITCORP FINANCIAL COMPANY	CIC	Brian G. Wurst, Lamar, Colorado in his capacity as Trustee of three trusts; the Frank E. Whitham Trust No. 1, the Frank E. Whitham Trust No. 2, and Stewart A Whitham Trust No. 3, to acquire voting shares of Whitcorp Financial Company, Leoti, Kansas, and thereby indirectly control Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado, and to be approved as a member of the Whitham Control Group which controls Whitcorp Financial Company.	Newspaper: Federal Register:	Not available 07/25/2019

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 July 27, 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
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 8502 Main Street, Suite B, Houston, TX 77025	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 7592 Cypress Creek Parkway, Houston, TX 77070	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 6979 FM 1960 East, Humble, Texas 77346	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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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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 July 27, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
GBANK FINANCIAL HOLDINGS INC.	4c8	GBank Financial Holdings, Inc., Las Vegas, Nevada, to acquire Bankcard Services LLC, Las Vegas, Nevada, and thereby indirectly engage in data processing activities pursuant to section 225.28(b)(14) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
HERITAGE BANK OF COMMERCE	* 18C * Branch	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

* Subject to the provisions of the Community Reinvestment Act

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