
Federal Reserve Release



H.2

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

No. 31

Week Ending August 3, 2019

Forms

Forms -- initial Board review to extend with revision the Reporting and Disclosure Requirements Related to Securities of State Member Banks as Required by Regulation H (FR H-1).

- Proposed, August 1, 2019

Forms -- initial Board review to extend with revision the Interchange Transaction Fees Surveys (FR 3064a and FR 3064b).

- Proposed, August 1, 2019

Forms -- final Board review to extend with revision the information collections associated with the Market Risk Capital Rule (FR 4201).

- Approved, August 1, 2019

Forms -- initial Board review to extend with revision the Savings and Loan Holding Company Registration Statement (FR LL-10(b)).

- Proposed, August 2, 2019

Forms -- initial Board review to extend with revision the Notice of Mutual Holding Company Reorganization (FR MM-10(o)-1), Application for Approval of a Stock Issuance by a Subsidiary Holding Company of a Mutual Holding Company (FR MM-10(o)-2), Application for Conversion of a Mutual Holding Company to Stock Form (FR MM-AC), Proxy Statement (FR MM-PS), Offering Circular (FR MM-OC), and Order Form (FR MM-OF).

- Proposed, August 2, 2019

Forms -- final Board review to extend with revision the Notice Claiming Status as an Exempt Transfer Agent (FR 4013).

- Approved, August 2, 2019

Forms

Forms -- final Board review to extend without revision the filing requirements associated with the Investment in Bank Premises Notification (FR 4014).

- Approved, August 2, 2019

Forms -- final Board review to extend with revision the Reporting Requirements Associated with Supervision and Regulation Assessments of Fees (Regulation TT) (FR TT).

- Approved, August 2, 2019

Forms -- final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN (FR NN).

- Approved, August 2, 2019

Forms -- final Board review to extend with revision the Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006).

- Approved, August 2, 2019

Forms -- initial Board review to extend with revision the Notice by Financial Institutions of Government Securities Broker or Government Securities Dealer Activities (Form G-FIN) and Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (Form G-FINW).

- Proposed, August 2, 2019

Regulations and Policies

Faster Payments -- publication for comment of a notice (1) on all aspects of an interbank round-the-clock real-time payment and settlement service (the FedNow Service) to support faster payments in the United States and (2) exploring expanded operating hours for the Fedwire Funds Service and National Settlement Service.

- Approved, August 2, 2019

Supervision and Regulation

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- request for a partial exemption from the definition of "credit exposure" for purposes of the Board's rule on single-counterparty credit limits.

- Approved, July 30, 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

Kansas City

Bank of Commerce, Chelsea, Oklahoma -- to establish a branch at 217 South Adair Street, Pryor.

- Approved, July 31, 2019

Chicago

First Midwest Bank, Chicago, Illinois -- to establish a branch at 2801 East 53rd Street, Davenport, Iowa.

- Approved, August 1, 2019

Secretary

IBERIABANK, Lafayette, Louisiana -- to establish a branch at 1951 NW 7th Avenue, Miami, Florida.

- Approved, July 30, 2019

Chicago

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 2400 Market Street, Philadelphia, Pennsylvania.

- Approved, July 30, 2019

Boston

State Street Bank and Trust Company, Boston, Massachusetts -- to establish a branch at 525 Washington Boulevard, Jersey City, New Jersey.

- Withdrawn, July 29, 2019

Bank Holding Companies

Atlanta

First Chatsworth Bankshares, Inc., Chatsworth, Georgia -- to merge with NorthSide Bancshares, Inc., Adairsville, and thereby acquire NorthSide Bank.

- Approved, August 1, 2019

Chicago

NEB Corporation, Fond du Lac, Wisconsin -- to merge with National Bancshares Waupun, Inc., Waupun, and thereby indirectly acquire NBW Bank.

- Approved, August 1, 2019

Dallas

PFBS Holdings, Inc., Dallas, Texas -- to become a bank holding company by acquiring Lakeside Bancshares, Inc., Rockwall, and indirectly acquiring Lakeside National Bank.

- Approved, August 1, 2019

Dallas

Relationship Bancshares, Inc., Carrollton, Texas -- to become a bank holding company by acquiring Capital Bank of Texas, Carrizo Springs.

- Approved, August 1, 2019

Bank Mergers

Kansas City

Citizens State Bank, Wisner, Nebraska -- to merge with Cass County Bank, Plattsmouth, and thereby establish branches.

- Approved, August 2, 2019

Bank Mergers

Boston

Hometown Bank, Oxford, Massachusetts -- to acquire Millbury Savings Bank, Millbury, with Hometown Bank as the surviving entity.

- Approved, July 29, 2019

Extensions of Time

St. Louis

Community Financial Services Bank, Benton, Kentucky -- extension to January 30, 2020, to establish a branch at 414 South 12th Street, Murray.

- Granted, July 30, 2019

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain real estate and loan assets.

- Granted, August 2, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 3, 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
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:	08/01/2019
			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 August 3, 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:	08/08/2019
			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:	08/12/2019
			Federal Register:	Not applicable
MIZUHO BANK (USA)	* Branch	Mizuho Bank (USA), New York, New York, to establish a branch office to be located at 1271 Avenue of the Americas, New York, New York.	Newspaper:	08/16/2019
			Federal Register:	Not applicable
PEOPLE'S UNITED BANK, NATIONAL ASSOCIATION	Foreign Branch	Prior notice by People's United Bank, National Association, Bridgeport, Connecticut, to establish a foreign branch in Canada, pursuant to Section 211.3(b)(2) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 3, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANK MHC	* SLHC Merger	Columbia Bank, MHC ("MHC") and Columbia Financial, Inc. ("Company"), both of Fair Lawn, New Jersey, to acquire Stewardship Financial Corporation ("Stewardship Financial"), Midland Park, NJ, and thereby indirectly acquire Atlantic Stewardship Bank, Midland Park, NJ, a wholly-owned subsidiary of Stewardship Financial, through the merger of Atlantic Stewardship Bank with and into Columbia Bank, Fair Lawn, NJ, a wholly-owned subsidiary of the Company.	Newspaper:	Not available
			Federal Register:	Not available
LINKBANCORP	CIC	Andrew S. Samuel, Jane Samuel, Alexandria Hart, Shane Sinclair and Beulha Sigamony, each of 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 August 3, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, Ohio, files an application to establish branch offices at the following locations: (1) 3931 Buford Highway Northeast, Atlanta, GA; (2) 6601 Manatee Avenue West, Bradenton, FL; (3) 1861 Memorial Boulevard, Murfreesboro, TN; (4) 2814 West End Avenue, Nashville, TN; (5) 1800 Camden Road, Charlotte, NC; (6) 1933 7th Street, Charlotte, NC; (7) 400 East Stonewall Street - Novel Stonewall Station, Charlotte, NC.	Newspaper:	08/07/2019
			Federal Register:	Not applicable
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, Ohio, intends to establish a branch office at 4395 9th Street, Naples, Florida, pursuant to Sections 9 of the Federal Reserve Act and 208.6 of Regulation H.	Newspaper:	08/16/2019
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending August 3, 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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 3, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST DOZIER BANCSHARES, INC.	CIC	Prior change in control notice filed by Anna Laurie Bryant McKibbens, Eutaw, Alabama; Mae Martin Bryant Murray, Mobile, Alabama; and Stella Gray Bryant Sykes, Madison, Mississippi, to collectively acquire 25 percent or more of the shares and thereby control of First Dozier Bancshares, Inc., and its subsidiary, First National Bank of Dozier, both of Dozier, Alabama.	Newspaper:	08/21/2019
			Federal Register:	Not available
WEST FLORIDA BANK CORPORATION	* 3A1	West Florida Bank Corporation, Palm Harbor, Florida to become a bank holding company by acquiring 100 percent of the outstanding shares of Flagship Community Bank, Clearwater, Florida.	Newspaper:	Not available
			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 August 3, 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
FIRST MIDWEST BANK	* Branch	First Midwest Bank, Chicago, Illinois to establish a branch located at 2801 East 53rd Street, Davenport, Iowa.	Newspaper:	07/24/2019
			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:	07/12/2019
			Federal Register:	08/26/2019
LEE CAPITAL CORP.	CIC	Notice by Julia Koellner of Fort Madison, Iowa, individually and acting in concert with Kathleen K. Bentler, Le Claire, Iowa, Paula M. Friedman, Dubuque, Iowa, Terrance J. Freidman, Dubuque, Iowa, Agnes L. Koellner, Fort Madison, Iowa, Steven M. Koellner, Fort Madison, Iowa, Kevin P. Koellner, Bettendorf, Iowa, Nicole M. Koellner, Bettendorf, Iowa, J. Patrick Koellner, Burlington, Iowa, Kimberly E. Mendez, Fort Madison, Iowa and Christine A. Smith, Le Claire, Iowa, and thereby indirectly control Lee County Bank, both of Fort Madison, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
MARQUETTE BANK	* Branch	Marquette Bank, Chicago, Illinois to establish a branch located at 3435 W. 111th Street, Chicago, Illinois.	Newspaper:	08/09/2019
			Federal Register:	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:	Not available
			Federal Register:	05/02/2019

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 3, 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
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:	07/26/2019 08/02/2019

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 August 3, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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		

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 3, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCOMMUNITY SERVICE CORPORATION	* 3A3	Bancommunity Service Corporation, St. Peter, Minnesota to acquire 100 percent of the voting shares of State Bank of Belle Plaine, Belle Plaine, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
BROWNS VALLEY BANCSHARES, INC.	CIC	Change in Control notice by Patricia Readell, 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 Readell, Moorhead, Minnesota, and Amanda Readell, West Fargo, North Dakota, to acquire shares of Browns Valley as part of a group acting in concert with Patricia Readell and Robert Zabel. Browns Valley controls Union State Bank of Browns Valley, Browns Valley, Minnesota.	Newspaper:	07/15/2019
			Federal Register:	08/15/2019
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:	Not available
			Federal Register:	08/26/2019
OPPORTUNITY BANK OF MONTANA	* Branch	Opportunity Bank of Montana, Helena, Montana, to establish a branch facility located at 1005 N 27th Street, Billings, Montana.	Newspaper:	08/09/2019
			Federal Register:	Not applicable
PIONEER BANK	* 18C	Pioneer Bank, Mapleton, Minnesota to merge with The Nicollet County Bank of St. Peter, St. Peter, Minnesota and incident thereto, establish a branch.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
SECURITY STATE BANCSHARES OF BEMIDJI, INC.	CIC	Tiffany Baer Paine and Ryan T. Baer, both of 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:	Not available
			Federal Register:	08/15/2019

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 3, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK OF THE MIDWEST	* 18C * Branch	Central Bank of the Midwest, Lee's Summit, Missouri, to merge with BankLiberty, Liberty, Missouri, and incident thereto, to establish several branches.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	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. Stanley A. Judd, Fairbury, Nebraska, to retain voting shares of Washington 1st Banco, Inc., and thereby indirectly retain shares of FNB Washington, both of Washington, Kansas.	Newspaper:	Not available
			Federal Register:	08/15/2019
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:	Not available
			Federal Register:	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 August 3, 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 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: Federal Register:	08/08/2019 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: Federal Register:	08/08/2019 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: Federal Register:	08/08/2019 Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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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 August 3, 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:	08/14/2019
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
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment in the amount of \$21 million in Hudson Housing Tax Credit Fund LXXXVII LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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