
Federal Reserve Release



H.2

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

No. 32

Week Ending August 10, 2019

Forms

Forms -- final Board review to extend without revision the Written Security Program for State Member Banks (FR 4004).

- Approved, August 5, 2019

Forms -- final Board review to extend without revision the Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities (FR 4022).

- Approved, August 5, 2019

Forms -- final Board review to extend with revision the Reporting Requirements Associated with Regulation Y (Extension of Time to Conform to the Volcker Rule) (FR Y-1).

- Approved, August 5, 2019

Personnel

Office of Inspector General -- appointment of Gerald Maye as associate inspector general for investigations.

- Announced, August 6, 2019

Supervision and Regulation

Morgan Stanley (MS), New York, New York, and Mitsubishi UFJ Financial Group, Inc. (MUFG), Tokyo, Japan -- exemption for Mitsubishi UFJ Morgan Stanley PB Securities Co., Ltd. (a joint venture of MS and MUFG) and its subsidiary from requirements of the Board's rule regarding stays of qualified financial contracts.

- Granted, August 9, 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

Arvest Bank, Fayetteville, Arkansas -- to establish branches at the northeast corner of Lucile Lane and Shawnee Mission Parkway, Shawnee, Kansas, and at the southeast corner of 151st Street and Murlen Road, Olathe (two notices).

- Approved, August 6, 2019

Cleveland

First Financial Bank, Cincinnati, Ohio -- to establish a branch at 900 East McMillan Avenue, Cincinnati.

- Approved, August 9, 2019

Boston

Mascoma Bank, Lebanon, New Hampshire -- to establish branches at 242-244 North Winooski Avenue, Burlington, Vermont, and 431 Pine Street.

- Approved, August 8, 2019

Bank Holding Companies

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota -- to acquire shares of Security State Bank Holding Company, Fargo, and thereby indirectly increase control of Bank Forward, Hannaford.

- Approved, August 7, 2019

St. Louis

First Carroll Bankshares, Berryville, Arkansas -- to engage in lending activities.

- Approved, August 8, 2019

Bank Holding Companies

St. Louis

First Co Bancorp, Inc., Collinsville, Illinois -- to acquire Columbia National Bank, Columbia.

- Approved, August 6, 2019

General Counsel

Industry Bancshares, Inc., Industry, Texas, and Citizens State Bank (CS Bank), Buffalo -- waiver of application to acquire The State National Bank in West (SN Bank), West, in connection with SN Bank's merger with and into CS Bank.

- Granted, August 7, 2019

Boston

Provident Bancorp Inc., Amesbury, Massachusetts (a newly formed Maryland corporation) -- to acquire Provident Bank, Amesbury, in connection with the second-step conversion of Provident Bancorp Inc. from mutual to stock form.

- Approved, August 6, 2019

Atlanta

Southern States Bancshares, Inc., Anniston, Alabama -- to merge with East Alabama Financial Group, Inc., Wedowee, and thereby directly acquire Small Town Bank.

- Approved, August 9, 2019

Chicago

Wintrust Financial Corporation (Wintrust), Rosemont, Illinois -- to acquire STC Bancshares Corp., St. Charles, and thereby indirectly acquire STC Capital Bank; and for Wintrust's subsidiary bank, St. Charles Bank & Trust Company, St. Charles, to merge with STC and thereby establish branches.

- Approved, August 7, 2019

Bank Mergers

San Francisco

Heritage Bank of Commerce, San Jose, California -- to merge with Presidio Bank, San Francisco, and thereby acquire branches.

- Approved, August 5, 2019

Minneapolis

Pioneer Bank, Mapleton, Minnesota -- to merge with The Nicollet County Bank of St. Peter, St. Peter, and thereby establish a branch.

- Approved, August 9, 2019

Banks, State Member

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to make a public welfare investment.

- Approved, August 7, 2019

Extensions of Time

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to November 30, 2019, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, August 7, 2019

International Operations

New York

Citibank, N.A., Sioux Falls, South Dakota, and Citibank Overseas Investment Corporation, New Castle, Delaware -- prior notice to make an investment under Regulation K.

- No Objection, August 5, 2019

Boston

State Street Bank and Trust Company, Boston, Massachusetts, and State Street International Holdings (SSIH) -- prior notice to invest in certain subsidiaries of SSIH, under Regulation K.

- No Objection, August 9, 2019

Savings and Loan Holding Companies

Director, S&R

Principal Financial Group, Inc., et al., Des Moines, Iowa -- modification of a commitment.

- Granted, August 7, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 10, 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

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 10, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

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District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending August 10, 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:	09/01/2019
			Federal Register:	09/10/2019
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:	08/30/2019
			Federal Register:	08/23/2019
STEWARDSHIP FINANCIAL CORPORATION	* SLHC Formation	Stewardship Financial Corporation, Midland Park, NJ, to convert to a savings and loan holding company upon the conversion of Atlantic Stewardship Bank, Midland Park, NJ, from a state-chartered commercial bank to state-chartered stock savings association.	Newspaper:	09/01/2019
			Federal Register:	09/10/2019

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 10, 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					

CRA Examinations scheduled for **Quarter of**

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NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending August 10, 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 10, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BBVA USA	PWI	BBVA USA (formerly known as Compass Bank), Birmingham, Alabama, request for approval to make seven public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	08/23/2019
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) Anson Branch, 6002 Heartland Drive, Whitestown, IN; 2) Brazos Town Center Branch, Near U.S. Highway 59 South and FM 762 (Thompson Road) Intersection% %Rosenberg, TX; 3) Cambridge Square Branch, On Johnson Ferry Road NE, Just West of Ashford Dunwoody Road NE, Atlanta, GA; 4) Friendship Springs Branch, On Spout Springs Road, Just South of Friendship Road, Flowery Branch, GA; 5) Horn Lake Goodman Road Branch, On Goodman Road, Just East of Horn Lake Road Horn Lake, MS; 6) Monroe Main Branch, 1900 North 18th Street, Monroe, LA; 7) Raleigh Medical Branch, On Austin Peay Highway, Just SW of New Covington Pike, Memphis, TN; 8) Terrill Mill Branch Terrell Mill Road SE and Powers Ferry Road SE Intersection, Marietta, GA; and 9) Webster Groves Branch, On West Lockwood Avenue, Just West of North Elm Avenue, Webster Groves, MO.	Newspaper:	08/22/2019
			Federal Register:	Not applicable
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:	08/30/2019
			Federal Register:	09/09/2019

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 10, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch	1st Source Bank, South Bend, Indiana, to establish a branch at 104 South Jackson Street, Auburn, Indiana.	Newspaper:	08/06/2019
			Federal Register:	Not applicable
AMES NATIONAL CORPORATION	* 3A3	Ames National Corporation, Ames, Iowa, to acquire 100 percent of the outstanding shares of Iowa State Savings Bank, Creston, Iowa.	Newspaper:	09/09/2019
			Federal Register:	09/12/2019
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
LEE CAPITAL CORP.	CIC	Notice by Julia L. Koellner, Fort Madison, Iowa, individually, and acting in concert with Kathleen K. Bentler, Le Claire, Iowa; the Paula M. Friedman Declaration of Trust-II Dated October 23, 2018, with Paula M. Friedman as trustee, both of Dubuque, Iowa; the Terrance J. Friedman Declaration of Trust-II Dated October 22, 2018, with Terrance J. Friedman as trustee, both of Dubuque, Iowa; the Revocable Trust Agreement of Agnes L. Koellner, with Agnes L. Koellner as trustee, both of Fort Madison, Iowa; the Revocable Trust Agreement of Steven M. Koellner, with Steven M. Koellner as trustee, both of Fort Madison, Iowa; Kevin P. Koellner, Bettendorf, Iowa; Nicole M. Koellner, Bettendorf, Iowa; the J. Patrick Koellner Irrevocable Trust Agreement, Burlington, Iowa, with Kevin P. Koellner as voting proxy; Kimberly E. Mendez, Fort Madison, Iowa; and Christine A. Smith, Le Claire, Iowa, to retain control of 25 percent or more of the voting shares of Lee Capital Corp, and thereby indirectly control Lee County Bank, both of Fort Madison, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 10, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 10, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIGLER INVESTMENT COMPANY	CIC	Notice by Nancy Rigler as trustee of the Nancy Rigler Trust; the Nancy Rigler Trust, both of De Kalb, Illinois; John P. Rigler II as trustee of the John P. Rigler II trust; the John P. Rigler II Trust, both of New Hampton , Iowa; John P. Rigler III, personally and as trustee of the John P. Rigler III Trust; the John P. Rigler III Trust both of Urbandale, Iowa; David A. Rigler, personally and as trustee of the David A. Rigler trust; the David A. Rigler Trust, both of Waukee, Iowa; Hannah Rigler, personally and as trustee of the Hannah Rigler trust; the Hannah Rigler Trust; both of Iowa City, Iowa; Joi Povlsen Dundas, personally and as trustee of the Nancy Rigler Family Irrevocable Trust FBO Joi Dundas,; the Nancy Rigler Family Irrevocable Trust FBO Joi Dundas, both of Stillman Valley, Illinois; altogether with Paul Kristian Povlsen IV, personally and as trustee of the Nancy Rigler Family Irrevocable Trust FBO Paul Kristian Povlsen IV; the Nancy Rigler Family Irrevocable Trust FBO Paul Kristian Povlsen IV, both of Flagstaff, Arizona; as a group acting in concert to join the Rigler Family Control Group approved on November 21, 1995 and retain control of Rigler Investment Company, and thereby indirectly control Green Circle Investments Inc and Peoples Bank, all of Clive, Iowa.	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

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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 10, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEGACY BANK & TRUST COMPANY	* Branch	Legacy Bank and Trust Company, Rogersville, Missouri, to establish a branch facility to be located at 3250 East Sunshine, Springfield, Missouri.	Newspaper:	08/23/2019
			Federal Register:	Not applicable
SIMMONS FIRST NATIONAL CORPORATION	* 3A5	Simmons First National Corporation, Pine Bluff, Arkansas, to acquire, through merger, The Landrum Company, Columbia, Missouri; and thereby indirectly acquire Landmark Bank, Columbia, Missouri.	Newspaper:	09/05/2019
			Federal Register:	09/09/2019

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 10, 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: Federal Register:	Not available 09/09/2019
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Notice by Jacob Reiter, Cold Spring, Minnesota, to acquire shares of First Bancshares, Inc. of Cold Spring, Cold Spring, Minnesota ("Company") and thereby join the Reiter Family shareholder group acting in concert, which controls more than 25% of Company. Company controls Granite Community Bank, Cold Spring, Minnesota.	Newspaper: Federal Register:	Not available Not available
FRANSDEN FINANCIAL CORPORATION	CIC	Change in control by Joseph Naiberg, Andover, Minnesota, and Kenneth Osowski, Lino Lakes, Minnesota, as trustees of the Dennis Frandsen 2014 Children's Trust Agreement and the Dennis Frandsen 2015 Grandchildren's Trust Agreement, to gain control of Frandsen Financial Corporation, Arden Hills, Minnesota, and thereby indirectly gain control of Frandsen Bank and Trust, Lonsdale, Minnesota.	Newspaper: Federal Register:	Not available Not available
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
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: Federal Register:	08/21/2019 08/15/2019
WESTBRAND, INC.	* 3A3	Westbrand, Inc., Minot, North Dakota to acquire 100 percent of the voting shares of BlackRidge Financial, Inc., West Fargo, North Dakota, and thereby indirectly acquire BlackRidgeBANK, Fargo, North Dakota.	Newspaper: Federal Register:	Not available 09/10/2019

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 10, 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:	08/14/2019
			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 10, 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
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions)(Amended and Restated Effective March 1, 2006)and the related Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, collectively the Applicant, to acquire up to 30 percent of Woodforest Financial Group, Inc., The Woodlands, Texas, and indirectly acquire Woodforest National Bank, Houston, Texas.	Newspaper:	Not available
			Federal Register:	09/11/2019

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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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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 10, 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

District: 12
Federal Reserve Bank of San Francisco

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