
Federal Reserve Release



H.2

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

No. 34

Week Ending August 24, 2019

Enforcement

Brookline Bank, Brookline, Massachusetts -- consent order of assessment of a civil money penalty, pursuant to the National Flood Insurance Act.

- Announced, August 20, 2019

First Ipswich Bank, Ipswich, Massachusetts -- consent order of assessment of a civil money penalty, pursuant to the National Flood Insurance Act.

- Announced, August 20, 2019

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

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

Bank Branches, Domestic

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 150 North Radnor Chester Road, Wayne, Pennsylvania.

- Approved, August 23, 2019

Bank Holding Companies

Chicago

Brodhead Bancshares, Inc., Brodhead, Wisconsin -- to acquire Farmers and Merchants Bank of Orfordville (FMBO), Orfordville, and for The Bank of Brodhead, Brodhead, to merge with FMBO and thereby establish a branch.

- Approved, August 19, 2019

Dallas

Circle I Bank Group, Inc., Coahoma, Texas -- waiver of application to acquire GSB Bancshares, Inc., Gruver, and Gruver State Bank, in connection with the merger of Gruver State Bank with and into Western Bank, Lubbock.

- Granted, August 20, 2019

St. Louis

Farmers Bancorp, Inc. of Marion, Kentucky, Marion, Kentucky -- to acquire through merger Community Bancorp of Kentucky, Inc., Central City, and thereby indirectly acquire First State Bank, Inc.

- Approved, August 22, 2019

Bank Holding Companies

Kansas City

Fidelity Financial Corporation, Wichita, Kansas -- to become a bank holding company upon the conversion of its subsidiary, Fidelity Bank, Wichita, from a federal savings bank to a commercial bank.

- Approved, August 21, 2019

Atlanta

First Guaranty Bancshares, Inc., Hammond, Louisiana -- to merge with Union Bancshares, Incorporated, Marksville, and thereby indirectly acquire The Union Bank.

- Withdrawn, August 19, 2019

Secretary

Firststar Financial Corp., Muskogee, Oklahoma -- to acquire shares of Fort Gibson State Bank, Fort Gibson, and to acquire Steve Clinkenbeard Agency, Inc., and Tri-Rivers Insurance, LLP, and thereby engage in insurance activities.

- Approved, August 23, 2019

Minneapolis

Meta Financial Group, Inc., Sioux Falls, South Dakota -- to become a bank holding company through the conversion of MetaBank, Sioux Falls, from a federal savings bank to a national bank (to be named MetaBank, National Association); and election to become a financial holding company.

- Approved, August 23, 2019

General Counsel

QCR Holdings, Inc., Moline, Illinois -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, August 22, 2019

Bank Holding Companies

Cleveland

Waterford Bancorp, Inc., Toledo, Ohio -- waiver of application to acquire Clarkston Financial Corporation, Waterford, Michigan, and Clarkston State Bank (CSB), Clarkston, in connection with the merger of CSB with and into Waterford Bank, N.A., Toledo.

- Granted, August 22, 2019

Extensions of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to November 9, 2019, to acquire shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Granted, August 23, 2019

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to December 4, 2019, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.

- Granted, August 21, 2019

Kansas City

Community Bank and Trust, Neosho, Missouri -- extension to December 6, 2019, to establish a branch at 325 West George E. Phelps Boulevard, Carthage.

- Granted, August 21, 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, August 19, 2019

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, August 21, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 24, 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
442806	FIRST IPSWICH BK, IPSWICH, MASSACHUSETTS	04/08/2019	08/17/2019	S	Int Small Bank

CRA Examinations scheduled for Fourth Quarter of 2019 (October 1, 2019 - December 31, 2019) First Quarter of 2020 (January 1, 2020 - March 31, 2020)

Institution	Location	Quarter
PROFILE BK	ROCHESTER, NEW HAMPSHIRE	Fourth Quarter of 2019
READING CO-OP BK	READING, MASSACHUSETTS	Fourth Quarter of 2019
SOUTH SHORE BK	SOUTH WEYMOUTH, MASSACHUSETTS	Fourth Quarter of 2019
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND	First Quarter of 2020
BROOKLINE BK	BROOKLINE, MASSACHUSETTS	First Quarter of 2020
NEEDHAM BK	NEEDHAM, MASSACHUSETTS	First Quarter of 2020
WALPOLE CO-OP BK	WALPOLE, MASSACHUSETTS	First Quarter of 2020

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 24, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 3972 Campus Drive, College Park, Maryland.	Newspaper:	09/03/2019
			Federal Register:	Not applicable
ORIENTAL BANK	* 3A3	OFG Bancorp, San Juan, Puerto Rico, to indirectly acquire 100 percent of Scotiabank de Puerto Rico, Hato Rey, Puerto Rico, pursuant to Section 3(a)(3) of the Bank Holding Company Act and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	09/23/2019

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	03/11/2019	08/23/2019	S	Int Small Bank

CRA Examinations scheduled for Fourth Quarter of 2019 (October 1, 2019 - December 31, 2019) First Quarter of 2020 (January 1, 2020 - March 31, 2020)

Institution	Location	Quarter
CHEMUNG CANAL TC	ELMIRA, NEW YORK	Fourth Quarter of 2019
BANCO POPULAR DE PR	SAN JUAN, PUERTO RICO	First Quarter of 2020
BK OF MILLBROOK	MILLBROOK, NEW YORK	First Quarter of 2020
EMPIRE ST BK	NEWBURGH, NEW YORK	First Quarter of 2020
POPULAR BK	NEW YORK, NEW YORK	First Quarter of 2020

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 24, 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 Fourth Quarter of 2019 (October 1, 2019 - December 31, 2019) First Quarter of 2020 (January 1, 2020 - March 31, 2020)

Institution	Location	Quarter
BRYN MAWR TC	BRYN MAWR, PENNSYLVANIA	Fourth Quarter of 2019
UNIVEST B&TC	SOUDERTON, PENNSYLVANIA	First Quarter of 2020

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 24, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$3.0MM public welfare investment.	Newspaper:	Not applicable
			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 Fourth Quarter of 2019 (October 1, 2019 - December 31, 2019) First Quarter of 2020 (January 1, 2020 - March 31, 2020)

Institution	Location	Quarter
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY	Fourth Quarter of 2019
KILLBUCK SVGS BK CO	KILLBUCK, OHIO	Fourth Quarter of 2019
NORTH SIDE B&TC	CINCINNATI, OHIO	First Quarter of 2020
PEOPLES BK	MARIETTA, OHIO	First Quarter of 2020
WHITAKER BK	LEXINGTON, KENTUCKY	First Quarter of 2020

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 24, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANKSHARES, INC.	* 3A5	Blue Ridge Bankshares, Inc., Luray, Virginia, to acquire 100% of the voting securities of Virginia Community Bankshares, Inc., Louisa, Virginia, and thereby indirectly acquire Virginia Community Bank, Louisa, Virginia.	Newspaper:	09/22/2019
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Fourth Quarter of 2019 (October 1, 2019 - December 31, 2019) First Quarter of 2020 (January 1, 2020 - March 31, 2020)

Institution	Location	Quarter
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA	Fourth Quarter of 2019
FARMERS BK WINDSOR VA	WINDSOR, VIRGINIA	Fourth Quarter of 2019
HIGHLANDS UNION BK	ABINGDON, VIRGINIA	Fourth Quarter of 2019
HIGHLANDS CMNTY BK	COVINGTON, VIRGINIA	First Quarter of 2020
SANDY SPRING BK	OLNEY, MARYLAND	First Quarter of 2020
VCC BK	RICHMOND, VIRGINIA	First Quarter of 2020

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 24, 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 Homer Lawton Johnson, Brunswick, Georgia; Jacquelyn S. Johnson, Alma, Georgia; 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:	09/03/2019
			Federal Register:	09/05/2019
IFB BANCORP, INC.	3A1	IFB Bancorp, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of International Finance Bank, both of Miami, Florida.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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Institution	Location	Quarter
FIRST FL BK	DESTIN, FLORIDA	Fourth Quarter of 2019
TRUXTON TC	NASHVILLE, TENNESSEE	Fourth Quarter of 2019
BANK INDEP	SHEFFIELD, ALABAMA	First Quarter of 2020
FIRST FARMERS & MRCH B	COLUMBIA, TENNESSEE	First Quarter of 2020
FIRST PROGRESSIVE BK	BREWTON, ALABAMA	First Quarter of 2020

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 24, 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
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: Federal Register:	Not available 08/29/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 24, 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:	Not available
			Federal Register:	05/02/2019
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:	Not available
			Federal Register:	08/30/2019

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 24, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 SBC Incorporated., and thereby indirectly acquire Countryside Bank, both of Countryside, Illinois. In addition, Wintrust Financial Corporation's subsidiary bank, Hinsdale Bank & Trust Company, Hinsdale, Illinois, to merge with Countryside Bank, Countryside, Illinois. As a result of the merger, all offices of Countryside Bank will become branches of Hinsdale 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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NONE					

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Institution	Location	Quarter
CLEAR LAKE B&TC	CLEAR LAKE, IOWA	Fourth Quarter of 2019
COMMUNITY BK OF ELMHURST	ELMHURST, ILLINOIS	Fourth Quarter of 2019
EXCHANGE ST BK	ADAIR, IOWA	Fourth Quarter of 2019
FARMERS ST BK OF WAUPACA	WAUPACA, WISCONSIN	Fourth Quarter of 2019
HURON CMNTY BK	EAST TAWAS, MICHIGAN	Fourth Quarter of 2019
WASHINGTON ST BK	WASHINGTON, IOWA	Fourth Quarter of 2019
BANK IA	WEST DES MOINES, IOWA	First Quarter of 2020
BANK MIDWEST	SPIRIT LAKE, IOWA	First Quarter of 2020
BARABOO ST BK	BARABOO, WISCONSIN	First Quarter of 2020
CITIZENS FIRST ST BK OF WALNUT	WALNUT, ILLINOIS	First Quarter of 2020
COMMUNITY ST BK	AVILLA, INDIANA	First Quarter of 2020
DEMOTTE ST BK	DEMOTTE, INDIANA	First Quarter of 2020
FARMERS AND MECHANICS BK	GALESBURG, ILLINOIS	First Quarter of 2020
SPRINGFIELD FIRST CMNTY BK	SPRINGFIELD, MISSOURI	First Quarter of 2020
THUMB B&TC	PIGEON, MICHIGAN	First Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 24, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG CREEK BANCSHARES, INC	CIC	Notice by the 2019 Mark Waldrip Beneficiary GST Trust, Mark Waldrip as trustee, and the 2019 Angela Waldrip Beneficiary GST Trust, Angela Waldrip and Nathan Waldrip as co-trustees, all of Moro, Arkansas, individually, and as proposed members of a family control group that also includes the Waldrip Bank Trust, Mark and Angela Waldrip as co-trustees, Nathan and Maegan Waldrip JTWRs, Allison and Aaron Bragg JTWRs, Katie and Ethan Branscum JTWRs, Lauren W. Ward, the 2017 Allison Waldrip Bragg Trust, Allison Bragg and Nathan Waldrip as co-trustees, the 2017 Nathan M. Waldrip Trust, Nathan Waldrip and Allison Bragg as co-trustees, the 2017 Katie Waldrip Branscum Trust, Katie Branscum and Allison Bragg as co-trustees and the 2017 Lauren Waldrip Ward Trust, Lauren Ward and Nathan Waldrip as co-trustees, all of Little Rock, Arkansas, to retain control of more than 25 percent of the voting shares of Big Creek Bancshares, Inc., Mariana, Arkansas.	Newspaper:	09/10/2019
			Federal Register:	09/11/2019
FIRST FINANCIAL BANK	* 18C * Branch	First Financial Bank, El Dorado, Arkansas, to merge with The First National Bank of Wynne, Wynne, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	09/16/2019
			Federal Register:	Not applicable
FIRST TENNESSEE BANK NATIONAL ASSOCIATION	Member	First Tennessee Bank National Association, Memphis, Tennessee, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SBW BANCSHARES, INC.	CIC	Notice by a family control group consisting of John M. Huetsch, Mary Ellen L. Huetsch, both of Waterloo, Illinois; John C. Huetsch, Christina T. Lai, both of Baltimore, Maryland; Mark A. Huetsch, Liang Wang, both of Beijing, China; Steve C. Huetsch, Columbia, Illinois; Randall L. Huetsch, Julie Huetsch, both of Chesterfield, Missouri; and Lynne M. Duren, Winchester, Illinois, to retain control of greater than 25 percent of SBW Bancshares, Inc., Waterloo, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
BANK OF JACKSON	JACKSON, TENNESSEE	Fourth Quarter of 2019
COMMUNITY FNCL SVC BK	BENTON, KENTUCKY	Fourth Quarter of 2019
ELBERFELD ST BK	ELBERFELD, INDIANA	Fourth Quarter of 2019
FIRST CMNTY BK XENIA FLORA	XENIA, ILLINOIS	Fourth Quarter of 2019
HERITAGE ST BK	LAWRENCEVILLE, ILLINOIS	Fourth Quarter of 2019
MISSOURI BK	WARRENTON, MISSOURI	Fourth Quarter of 2019
WARREN B&TC	WARREN, ARKANSAS	Fourth Quarter of 2019
FIRST SAVINGS BK	CLARKSVILLE, INDIANA	First Quarter of 2020
FIRST ST BK	RUSSELLVILLE, ARKANSAS	First Quarter of 2020
MONTICELLO BKG CO	MONTICELLO, KENTUCKY	First Quarter of 2020
PEOPLES B&TC CO	TROY, MISSOURI	First Quarter of 2020
SIMMONS BK	PINE BLUFF, ARKANSAS	First Quarter of 2020
SPRINGFIELD FIRST CMNTY BK	SPRINGFIELD, MISSOURI	First Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 24, 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:	08/31/2019
			Federal Register:	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:	09/02/2019
			Federal Register:	09/03/2019
FRANDSEN FINANCIAL CORPORATION	CIC	Change in control by Joseph Naiberg, Andover, Minnesota, and Kenneth Osowski, Lino Lakes, Minnesota, individually and 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:	Not available
			Federal Register:	09/03/2019
GROVE FINANCIAL GORUP, INC.	3A1	Grove Financial Group, Inc., Excelsior, Minnesota to become a bank holding company through the acquisition of 100 percent of the voting shares of First State Bank of Grove City, Grove City, Minnesota.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	09/07/2019
			Federal Register:	08/26/2019
LINCOLN INVESTMENT COMPANY	4c8	Lincoln Investment Company, Lennox, South Dakota, to acquire certain assets of Berens Insurance Agency, Inc., Parker, South Dakota, and thereby engage in general insurance activities in a community that has a population not exceeding 5,000.	Newspaper:	Not applicable
			Federal Register:	09/11/2019
WATFORD CITY BANCSHARES, INC.	CIC	Stephen P. Stenehjem, West Fargo, North Dakota, Erik P. Stenehjem, Paradise Valley Arizona, Kira L. Stenehjem Noll, Watford City, North Dakota, and Kristen K. Stenehjem, Watford City, North Dakota, to retain shares and thereby join the Stenehjem family shareholder group acting in concert, which controls 25% or more of the shares of Watford City Bancshares, Inc., Watford City, North Dakota. Watford City Bancshares, Inc. controls First International Bank and Trust, Watford City, North Dakota.	Newspaper:	Not available
			Federal Register:	09/09/2019

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 24, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	09/10/2019

District: 9
Federal Reserve Bank of Minneapolis

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 Fourth Quarter of 2019 (October 1, 2019 - December 31, 2019) First Quarter of 2020 (January 1, 2020 - March 31, 2020)

Institution	Location	Quarter
COMMUNITY RESOURCE BK	NORTHFIELD, MINNESOTA	Fourth Quarter of 2019
FIRST CMNTY BK	GLASGOW, MONTANA	Fourth Quarter of 2019
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA	Fourth Quarter of 2019
1ST BK	BROADUS, MONTANA	First Quarter of 2020
BELT VALLEY BK	BELT, MONTANA	First Quarter of 2020
DACOTAH BK	ABERDEEN, SOUTH DAKOTA	First Quarter of 2020
MERCHANTS ST BK	FREEMAN, SOUTH DAKOTA	First Quarter of 2020

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 24, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BELLWOOD COMMUNITY HOLDING COMPANY	CIC	Notice submitted by Ross M. Tessendorf, Blair, Nebraska; Todd J. Tessendorf, Lincoln, Nebraska; and Travis J. Tessendorf, Columbus, Nebraska, as a family group acting in concert, to acquire voting shares of Bellwood Community Holding Company, parent of Bank of the Valley, both in Bellwood, Nebraska.	Newspaper: Federal Register:	Not available 09/11/2019
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to acquire up to 7.00 percent of the voting shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust, Marysville, Kansas.	Newspaper: Federal Register:	Not available 09/23/2019
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: Federal Register:	08/31/2019 Not applicable
FIRST OPTION BANK	* 18C * Branch	First Option Bank, Osawatomie, Kansas, to merge with Pony Express Community Bank, Saint Joseph, Missouri, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available 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: Federal Register:	08/20/2019 08/09/2019
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:	08/09/2019 07/25/2019

District: 10
Federal Reserve Bank of Kansas City

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 Fourth Quarter of 2019 (October 1, 2019 - December 31, 2019) First Quarter of 2020 (January 1, 2020 - March 31, 2020)

Institution	Location	Quarter
BANK OF CMRC	CHANUTE, KANSAS	Fourth Quarter of 2019
BANK OF WYANDOTTE	WYANDOTTE, OKLAHOMA	Fourth Quarter of 2019
BANKWEST OF KANSAS	GOODLAND, KANSAS	Fourth Quarter of 2019
CITIZENS ST BK	WISNER, NEBRASKA	Fourth Quarter of 2019
CORNHUSKER BK	LINCOLN, NEBRASKA	Fourth Quarter of 2019
COUNTRY CLUB BK	KANSAS CITY, MISSOURI	Fourth Quarter of 2019
FIVE POINTS BK	GRAND ISLAND, NEBRASKA	Fourth Quarter of 2019
MABREY BK	BIXBY, OKLAHOMA	Fourth Quarter of 2019
MISSOURI BK II	SEDALIA, MISSOURI	Fourth Quarter of 2019
BANK OF COMMERCE	CHELSEA, OKLAHOMA	First Quarter of 2020
BANK OF JACKSON HOLE	JACKSON, WYOMING	First Quarter of 2020
FIRST B&TC OF FULLERTON	FULLERTON, NEBRASKA	First Quarter of 2020
FIRST ST B&TC	LARNED, KANSAS	First Quarter of 2020
INTERBANK	OKLAHOMA CITY, OKLAHOMA	First Quarter of 2020
JONAH BK	CASPER, WYOMING	First Quarter of 2020
KAW VALLEY ST B&TC	WAMEGO, KANSAS	First Quarter of 2020
SMALL BUS BK	LENEXA, KANSAS	First Quarter of 2020
STANTON ST BK	STANTON, NEBRASKA	First Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 24, 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:	06/27/2019
			Federal Register:	07/03/2019
WELLINGTON STATE BANK	* 18C * Branch	Application by Wellington State Bank, Wellington, Texas, to merge with The First National Bank of Paducah, Paducah, Texas, and to establish its two existing locations as branches of Wellington State Bank.	Newspaper:	Not available
			Federal Register:	Not applicable
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 January 1, 2016), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas (collectively, the "Applicants"), to acquire up to 30 percent of Woodforest Financial Group, Inc., The Woodlands, Texas (the "Application"), and indirectly acquire Woodforest National Bank, Houston, Texas.	Newspaper:	09/07/2019
			Federal Register:	09/11/2019

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending August 24, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
WOODSON BANCSHARES, INC.	CIC	Retroactive notice by Annette Louise Harper, Woodson, Texas to acquire control of Woodson Bancshares, Inc., and indirectly, First State Bank, both of Graham, Texas.	Newspaper: Federal Register:	Not available 09/05/2019
WSB BANCSHARES, INC.	* 3A5	Application by WSB Bancshares, Inc., Wellington, Texas, to acquire First Paducah Bancshares of Texas, Inc., and indirectly, First National Bank of Paducah, both of Paducah, Texas.	Newspaper: Federal Register:	Not available 09/20/2019

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Fourth Quarter of 2019 (October 1, 2019 - December 31, 2019) First Quarter of 2020 (January 1, 2020 - March 31, 2020)

Institution	Location	Quarter
CITIZENS 1ST BK	TYLER, TEXAS	Fourth Quarter of 2019
ORIGIN BK	CHOUDRANT, LOUISIANA	Fourth Quarter of 2019
TEXAS FIRST BK	TEXAS CITY, TEXAS	Fourth Quarter of 2019
FIRST ST BK	JUNCTION, TEXAS	First Quarter of 2020
UNITED BK OF EL PASO DEL NORTE	EL PASO, TEXAS	First Quarter of 2020
WESTSTAR BK	EL PASO, TEXAS	First Quarter of 2020

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 24, 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
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch office in the Kahala Mall Shopping Center located at 4211 Waiialae Avenue, Honolulu, Hawaii.	Newspaper:	Not available
			Federal Register:	Not applicable
BAYCOM CORP	* 18C * 3A5 * Branch	1) BayCom Corp, Walnut Creek, California, to merge with TIG Bancorp, and thereby indirectly acquire First State Bank of Colorado, both of Greenwood Village, Colorado, 2) First State Bank of Colorado, Greenwood Village, Colorado, to merge with and into United Business Bank, Walnut Creek, California; and 3) United Business Bank to acquire 9 branch offices of First State Bank of Colorado.	Newspaper:	Not available
			Federal Register:	09/24/2019
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make a public welfare investment of \$10.0 million in the SDS Supportive Housing Fund, LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
EAST WEST BANK	PWI	East West Bank, Pasadena, California, to make a public welfare investment of \$10.0 million in the R4 California Housing Partners V LP, and up to \$14.0 million in the R4 Silver Spring Housing Partners 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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Institution	Location	Quarter
OAK VALLEY CMNTY BK	OAKDALE, CALIFORNIA	Fourth Quarter of 2019
PACIFIC MERC BK	COSTA MESA, CALIFORNIA	First Quarter of 2020
SILVERGATE BK	LA JOLLA, CALIFORNIA	First Quarter of 2020
TERRITORIAL SB	HONOLULU, HAWAII	First Quarter of 2020