
Federal Reserve Release



H.2

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

No. 35

Week Ending August 31, 2019

Forms

Forms -- initial Board review to extend with revision the Banking Organization Systemic Risk Report (FR Y-15).

- Proposed, August 30, 2019

Forms -- initial Board review to extend without revision the Savings Association Holding Company Report (FR LL-(b)11).

- Proposed, August 30, 2019

Forms -- initial Board review to extend without revision the Consumer Satisfaction Questionnaire (FR 1379a), Federal Reserve Consumer Help -- Consumer Survey (FR 1379b), Consumer Online Complaint Form (FR 1379c), and Appraisal Complaint Form (FR 1379d).

- Proposed, August 30, 2019

Forms -- initial Board review to extend without revision the Notice of Branch Closure (FR 4031).

- Proposed, August 30, 2019

Forms -- initial Board review to extend without revision the Transfer Agent Registration and Amendment Form (Form TA-1).

- Proposed, August 30, 2019

Forms -- initial Board review to extend without revision the Payments Research Survey (FR 3067).

- Proposed, August 30, 2019

Forms -- final Board review to extend with revision the Federal Reserve Membership Application (FR 2083/a/b/c) and Federal Reserve Bank Stock Applications (FR 2030, 2030a, 2056, 2086, 2086a, and 2087).

- Approved, August 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

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 3931 Buford Highway Northeast, Atlanta, Georgia; 6601 Manatee Avenue West, Bradenton, Florida; 1861 Memorial Boulevard, Murfreesboro, Tennessee; 2814 West End Avenue, Nashville; 1800 Camden Road, Charlotte, North Carolina; 1933 7th Street; and 400 East Stonewall Street.

- Approved, August 26, 2019

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 4395 9th Street, Naples, Florida.

- Approved, August 26, 2019

St. Louis

Legacy Bank and Trust Company, Rogersville, Missouri -- to establish a branch at 3250 East Sunshine Street, Springfield.

- Approved, August 28, 2019

New York

Mizuho Bank (USA), New York, New York -- to establish a branch at 1271 Avenue of the Americas, New York.

- Approved, August 30, 2019

Bank Holding Companies

St. Louis

First Financial Banc Corporation, El Dorado, Arkansas -- waiver of application to acquire First National Corporation of Wynne, Wynne, and The First National Bank of Wynne (Wynne Bank), in connection with the merger of Wynne Bank with and into First Financial Bank, El Dorado.

- Granted, August 29, 2019

Chicago

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

- Approved, August 29, 2019

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to acquire Peoples Bank Midwest, Hayward, Wisconsin.

- Approved, August 29, 2019

San Francisco

GBank Financial Holdings, Inc., Las Vegas, Nevada -- to acquire Bankcard Services LLC, Las Vegas, and thereby engage in data processing activities.

- Withdrawn, August 28, 2019

Minneapolis

NATCOM Bancshares, Inc., Superior, Wisconsin -- waiver of application to acquire Republic Bancshares, Inc., Duluth, Minnesota, and Republic Bank, Inc., in connection with the merger of Republic Bank, Inc., with and into National Bank of Commerce, Superior, Wisconsin.

- Granted, August 28, 2019

Bank Holding Companies

New York

People's United Financial, Inc., Bridgeport, Connecticut -- waiver of application to acquire United Financial Bancorp, Inc., Hartford, and United Bank, in connection with the merger of United Bank with and into People's United Bank, National Association, Bridgeport.

- Granted, August 30, 2019

Banks, Nonmember, and Miscellaneous Institutions

General Counsel

BancorpSouth Bank, Tupelo, Mississippi -- waiver of application to acquire Van Alstyne Financial Corporation, Van Alstyne, Texas, and Texas Star Bank (TS Bank), in connection with the merger of TS Bank with and into BancorpSouth Bank.

- Granted, August 29, 2019

General Counsel

BancorpSouth Bank, Tupelo, Mississippi -- waiver of application to acquire Summit Financial Enterprises, Inc., Panama City, Florida, and Summit Bank, National Association (Summit Bank), in connection with the merger of Summit Bank with and into BancorpSouth Bank.

- Granted, August 29, 2019

Board Operations

Secretary

System of Records -- publication for comment of a notice to modify an existing system of records, FRB-Transportation Subsidy Records (BGFRS-38).

- Approved, August 27, 2019

Change in Bank Control

Chicago

Merchants Bancorp, Carmel, Indiana -- to retain control of Merchants Bancorp and its subsidiaries, Merchants Bank of Indiana, Carmel, and Farmers-Merchants Bank of Illinois, Joy, Illinois.

- Permitted, August 28, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 31, 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		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 31, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK MELLON, THE	Investment	The Bank of New York Mellon, New York, New York, to make an investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			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:	09/12/2019
			Federal Register:	09/23/2019

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 31, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 31, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* Branch	Application by First Financial Bank, Cincinnati, OH, to establish a branch at 2737 Central Avenue, Columbus, Bartholomew County, Indiana	Newspaper:	09/14/2019
			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 31, 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:	09/27/2019

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 31, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST GUARANTY BANCSHARES, INC.	* 3A5	First Guaranty Bancshares, Inc., Hammond, Louisiana, and Smith & Hood Holding Company, L.L.C., Amite, Louisiana, to merge with Union Bancshares, Incorporated, and thereby indirectly acquire its subsidiary, The Union Bank, both of Marksville, Louisiana.	Newspaper:	09/29/2019
			Federal Register:	09/30/2019
WEST ALABAMA CAPITAL CORP.	CIC	After the fact change in control notice filed by the Wade Family Partnership, Ltd. (Carrollton, AL; General Partner - William Oliver Kirk, Jr.), Geraldon Campbell Wade (Tuscaloosa, AL), Andrew C. Wade Non- GST Exempt Marital Trust, Andrew C. Wade GST Exempt Marital Trust, Andrew C. Wade GST Exempt Family Trust, (each trust is located in Birmingham, AL and the trustees are Argent Trust Company, Andrew Cox Wade, Jr. Carol Wade McKinzey and Donna Wade Cornelius), Carol Wade McKinzey (Aliceville, AL), Andrew Cox Wade, Jr. (Tuscaloosa, AL), Donna Wade Cornelius (Tuscaloosa, AL), Mary Wade Price (Wiggins, MS), John Jeffery Campbell (Gordo, AL), Carole Lamb Campbell (Gordo, AL), William Pate Wade (Tuscaloosa, AL), Andrew Cox Wade, III (Tuscaloosa, AL), Mary Ashley Wade (Tuscaloosa, AL), Caroline McKinzey Wright (Tuscaloosa, AL), Jeffrey Kirk Cornelius, Jr. (Tuscaloosa, AL) and William Oliver Kirk, Jr. (Carrollton, AL) permission to retain 25 percent or more of the shares and thereby control of West Alabama Capital Corp., and its subsidiary West Alabama Bank & Trust both of Reform, Alabama.	Newspaper:	09/24/2019
			Federal Register:	09/19/2019

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending August 31, 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
CHEBELLE CORPORATION	CIC	Notice by Kathryn M. Fattig, Chelsea, Iowa, individually and as a group in concert with D. Neil Erusha and Patricia M. Erusha both of Solon, Iowa, to join the Erusha Family Control Group as approved in 1982 and retain control of 10 percent or more of the outstanding voting shares of Chebelle Corporation and thereby indirectly control Chelsea Savings Bank, both of Belle Plaine, Iowa.	Newspaper: Federal Register:	Not available Not available
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:	09/13/2019 08/29/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 31, 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 08/30/2019
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 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 09/23/2019

* Subject to the provisions of the Community Reinvestment Act

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 31, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
KING HARRIS BANCORP, INC	* 3A1	King Harris Bancorp, Inc., Louisville, Kentucky, to become a bank holding company by acquiring 89.77 percent of the voting shares of Community Financial of Kentucky, Inc., Lebanon, Kentucky, and thereby indirectly acquire Peoples Bank, Lebanon, Kentucky.	Newspaper:	Not available
			Federal Register:	10/01/2019
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:	09/20/2019
			Federal Register:	09/16/2019

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 31, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANSEN 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: Federal Register:	09/10/2019 09/03/2019
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: Federal Register:	Not available 09/09/2019
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:	09/11/2019 09/10/2019

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 31, 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
BELLWOOD COMMUNITY HOLDING COMPANY	CIC	Notice submitted by Ryan G. Tessendorf, Columbus, Nebraska; and Wendy K. Matthews, Bemidji, Minnesota, 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 09/19/2019
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
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
FIRSTBANK	* Branch	FirstBank, Lakewood, Colorado, to establish a branch at 14827 Candelas Parkway, Arvada, Colorado.	Newspaper: Federal Register:	Not available Not applicable
RMB BANCSHARES, INC.	CIC	Notice submitted by the Jerry R. and Dorothy J. Cater Children's Trust U/T/A dated November 29, 1989, and Robert M. Cater and Craig H. Plaster, both in Moberly, Missouri, as trustees, to acquire voting shares of RMB Bancshares, Inc., parent of Regional Missouri Bank, both in Marceline, Missouri.	Newspaper: Federal Register:	09/10/2019 09/18/2019

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 31, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREATER STATE BANCSHARES CORP.	CIC	Notice by Edwin M. Payne, Weslaco, Texas, to retain 10 percent or more of the outstanding voting shares and control of Greater State Bancshares Corp., and indirectly Greater State Bank, both of McAllen, Texas	Newspaper:	Not available
			Federal Register:	09/18/2019
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:	09/13/2019
			Federal Register:	Not applicable
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:	09/14/2019
			Federal Register:	09/05/2019
WOODSON BANCSHARES, INC.	CIC	Retroactive notice by Donna Richards Foster, Darla Janice Richards, and Debbie R. Leinenbach, all of Throckmorton, Texas, together a group acting in concert, to retain control of Woodson Bancshares, Inc., and indirectly, First State Bank, both of Graham, Texas.	Newspaper:	Not available
			Federal Register:	09/18/2019
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:	09/13/2019
			Federal Register:	09/20/2019

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.

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
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	05/28/2019	08/25/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 31, 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
DCB FAMILY HOLDING CORPORATION	* 3A1	DCB Family Holding Corporation, Salt Lake City, Utah, to become a bank holding company by acquiring 27.64 percent of Home Credit Corporation, and thereby indirectly acquiring control of its subsidiary, Home Savings Bank, both of Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	Not available
GREATER PACIFIC BANCSHARES	CIC	Change in Bank Control filing by Yahia Abdul-Rahman and Madga Abdul-Rahman, both of Altadena, California, to transfer voting shares of their stock in Greater Pacific Bancshares, Whittier, California, to The Rahman Family Trust Dated: August 7, 1997.	Newspaper:	Not available
			Federal Register:	Not available
JGS, JR. FAMILY HOLDING CORPORATION	* 3A1	JGS, Jr. Family Holding Corporation, Salt Lake City, Utah, to become a bank holding company by acquiring 60.86 percent of Home Credit Corporation, and thereby indirectly acquiring control of its subsidiary, Home Savings Bank, both of Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	Not available
SILICON VALLEY BANK	Investment	Silicon Valley Bank, Santa Clara, California, to invest in SPD Silicon Valley Bank Co., Ltd., Shanghai, People's Republic of China, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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
3398100	PRESIDIO BK, SAN FRANCISCO, CALIFORNIA	04/29/2019	08/30/2019	O	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act