
Federal Reserve Release



H.2

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

No. 39

Week Ending September 28, 2019

Testimony and Statements

Faster Payments -- statement by President Esther George of the Federal Reserve Bank of Kansas City on September 25, 2019, before the Senate Committee on Banking, Housing, and Urban Affairs, and on September 26 before the House Committee on Financial Services' Task Force on Financial Technology about faster payments, including the proposed FedNow Service.

- Published, September 25, 2019

Financial Stability -- statement by Governor Brainard before the House Committee on Financial Services' Subcommittee on Consumer Protection and Financial Institutions about safeguarding financial stability.

- Published, September 25, 2019

Regulations and Policies

Appraisal Requirements -- final interagency rule to raise the dollar threshold at or below which appraisals are not required for residential real estate transactions.

- Approved, September 20, 2019

(A/C)

Depository Institution Management Interlocks Rules -- interagency final rule to raise the asset thresholds below which depository organizations may have management interlocks without prior approval.

- Approved, September 25, 2019

Reserve Bank Operations

Reserve Bank Directors -- designation of a deputy chair and appointment of a Class C director for the Federal Reserve Bank of Dallas.

- Approved, September 3, 2019

(A/C)

Enforcement

Highlands Union Bank, Abingdon, Virginia -- issuance of a consent order of prohibition against Bettie McGuire Shomaker, a former institution-affiliated party.
- Announced, September 26, 2019

S&R Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Cleveland

First Financial Bank, Cincinnati, Ohio -- to establish a branch at 2737 Central Avenue, Columbus, Indiana.

- Approved, September 27, 2019

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 14827 Candelas Parkway, Arvada.

- Approved, September 27, 2019

Dallas

Frost Bank, San Antonio, Texas -- to establish branches at 8502 Main Street, Houston; 7592 Cypress Creek Parkway; and 6979 FM 1960 East, Humble (three applications).

- Approved, September 23, 2019

Bank Holding Companies

Kansas City

RMB Bancshares, Inc., Marceline, Missouri -- waiver of application to merge with Cairo-Moberly Bancshares, Inc., Moberly, in connection with the merger of Regional Missouri Bank, Marceline, with Bank of Cairo and Moberly, Moberly.

- Granted, September 26, 2019

Bank Holding Companies

Dallas

WSB Bancshares, Inc., Wellington, Texas -- to acquire First Paducah Bancshares of Texas, Inc., Paducah, and indirectly acquire First National Bank of Paducah.

- Approved, September 27, 2019

Bank Mergers

St. Louis

First Financial Bank, El Dorado, Arkansas -- to merge with The First National Bank of Wynne, Wynne, and to establish branches.

- Approved, September 23, 2019

Dallas

Wellington State Bank, Wellington, Texas -- to merge with The First National Bank of Paducah, Paducah, and to establish its existing locations as branches.

- Approved, September 27, 2019

Banks, State Member

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, September 27, 2019

Change in Bank Control

Minneapolis

First Bancshares, Inc. of Cold Spring, Cold Spring, Minnesota -- change in bank control of First Bancshares, Inc. of Cold Spring and its subsidiary, Granite Community Bank, Cold Spring.

- Permitted, September 26, 2019

Change in Bank Control

Kansas City

RMB Bancshares, Inc., Marceline, Missouri -- change in bank control of RMB Bancshares, Inc., and its subsidiary, Regional Missouri Bank, Marceline.

- Permitted, September 26, 2019

Minneapolis

Security State Bancshares of Bemidji, Inc., Bemidji, Minnesota -- change in bank control of Security State Bancshares of Bemidji, Inc., and its subsidiary, Security Bank USA, Bemidji.

- Permitted, September 24, 2019

Kansas City

Whitcorp Financial Company, Leoti, Kansas -- change in bank control of Whitcorp Financial Company and its subsidiaries, Western State Bank, Garden City, and Frontier Bank, Lamar, Colorado.

- Permitted, September 23, 2019

Extensions of Time

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to January 16, 2020, to acquire shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.

- Granted, September 24, 2019

Extensions of Time

Minneapolis

TCF Bank International, Inc., Wayzata, Minnesota -- extension to September 28, 2020, for TCF National Bank, Sioux Falls, South Dakota, through TCF Bank International, Inc., to make an additional investment in TCF Commercial Finance Canada, Inc., Oakville, Canada, and to make investments in TCF Commercial Finance Pty Ltd., Sydney, Australia, and TCF Commercial Finance New Zealand, Ltd., Auckland, New Zealand.

- Granted, September 23, 2019

Financial Holding Companies

St. Louis

German American Bancorp, Inc., Jasper, Indiana -- election to become a financial holding company.

- Effective, September 24, 2019

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 28, 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
GSB MUTUAL HOLDING COMPANY	* 3A1	Application by GSB Mutual Holding Company and GSB Bancorp, Inc., both of Guilford, Connecticut, to become a mutual and stock holding company, respectively, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, in connection with the conversion of Guilford Savings Bank, Guilford, Connecticut from mutual to stock form.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
NB FINANCIAL MHC	* 18C	NB Financial, MHC and NB Financial, Inc., both of Needham, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Needham Bank, Needham, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A1		Federal Register:	Not available
	* 3A3			

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
886204	WATERTOWN SVG BK, WATERTOWN, MASSACHUSETTS	01/14/2019	09/27/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOGOTA FINANCIAL CORP	* 3A1	Bogota Financial, MHC and Bogota Financial Corp., both of Teaneck, New Jersey, to become bank holding companies by acquiring 100 percent of the shares in Bogota Savings Bank, Teaneck, New Jersey, upon a conversion of Bogota Savings Bank from mutual to stock form, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	10/10/2019
BOGOTA FINANCIAL, MHC	4c8	Bogota Financial, MHC and Bogota Financial Corp., both of Teaneck, New Jersey, to engage de novo in extending credit and servicing loans, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not applicable
			Federal Register:	10/10/2019

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 September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEANFIRST FINANCIAL CORP.	* 3A3	OceanFirst Financial Corp. ("Corp"), Toms River, New Jersey, to acquire Country Bank Holding Company ("Company"), New York, NY, and thereby indirectly acquire Country Bank, New York, NY, a wholly-owned subsidiary of the Company, through the merger of Country Bank with and into OceanFirst Bank, Tom River, NJ, a wholly-owned subsidiary of the Corp.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST & PEOPLES BANCSHARES, INC.	CIC	Interagency Notice of Change in Bank Control filed by William Buffin Clarke, Russell, KY, individually, and as part of the William Buffin Clarke Family Control Group, consisting of William Buffin Clarke; Gale L. Clarke, Russell, KY; James R. Clarke, Louisville, KY; and Patrick B. Clarke, Russell, KY; to retain and acquire 25% or more of the shares of First & Peoples Bancshares, Inc., Russell, KY, thereby indirectly controlling First & Peoples Bank and Trust Company, Russell, KY	Newspaper:	10/10/2019
			Federal Register:	10/10/2019
FIRST MUTUAL HOLDING CO.	* SLHC Acquisition	Application by First Mutual Holding Company, Lakewood, Ohio, to acquire 100 percent of Blue Grass Federal Savings and Loan Association, Paris, Kentucky, pursuant to Section 10(e) of the Home Owners Loan Act.	Newspaper:	10/23/2019
			Federal Register:	10/21/2019

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	03/11/2019	09/26/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANK	* Branch	United Bank, Fairfax, Virginia, to establish a branch at 3030 M Street, NW, Washington, D.C.	Newspaper:	10/01/2019
			Federal Register:	Not applicable

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 September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 available
			Federal Register:	Not available
PROFESSIONAL HOLDING CORP.	* 18C	Professional Holding Corp., Coral Gables, Florida, to merge with Marquis Bancorp Inc., and thereby indirectly acquire Marquis Bank, both of Coral Gables, Florida. In connection with the merger, Applicant's subsidiary bank, Professional Bank, Coral Gables, Florida, to merge with Bank and thereby acquire 3 Florida branches.	Newspaper:	10/26/2019
	* 3A5		Federal Register:	Not available
	* Branch			
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) Fairfield Place Branch, Highway 290 Frontage Road, Cypress, TX; 2) Frankfort Branch, 2361 East Wabash Street, Frankfort, IN.	Newspaper:	10/10/2019
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 28, 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
ARBOR BANCORP, INC.	CIC	Notice by the Michael C. Martin Gift Trust U/A/D 6.22.16, with Kristine M.P. Martin and William S. Martin as co-trustees; the William S. Martin Gift Trust U/A/D 5.18.16, with Jeanne Anna Kelso and William C. Martin as co-trustees; the William C. Martin GRAT Remainder Trust fbo William S. Martin dated 5.24.17, with William C. Martin as trustee; the William C. Martin GRAT Remainder Trust fbo Michael C. Martin dated 5.24.17, with William C. Martin as trustee; the William C. Martin 2019 Grantor Retained Annuity Trust #1, with William C. Martin as trustee; and the William C. Martin 2019 Grantor Retained Annuity Trust #2, with William C. Martin as trustee, all of Ann Arbor, Michigan, to join the Martin Family Control Group approved on December 15, 2017 and June 21, 2018; and retain and acquire control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available Not available
BANK IOWA	* 18C * Branch	Bank Iowa, West Des Moines, Iowa, to merge with First State Bank of Colfax, Colfax, Iowa. As a result of the merger, Bank Iowa, West Des Moines, Iowa, will establish a branch office at 100 N. Walnut, Colfax, Iowa.	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD FINANCIAL GROUP, INC.	CIC	Notification by Andrew R. Bosshard, as trustee of the Alexandra Tana Bosshard Irrevocable Trust of 2018, the Lindsey Bosshard Irrevocable Trust of 2018, and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin; The Alexandra Tana Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; The Lindsey Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin to acquire 10 percent or more of the shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and join the Bosshard Family Group approved in May 2018 which controls 25 percent or more of the shares Bosshard Financial Group, Inc. and thereby indirectly control Oregon Community Bank of Oregon, Wisconsin, and Farmers State Bank of Hillsboro, Wisconsin.	Newspaper: Federal Register:	Not available Not available
CITIZENS BANCSHARES OF LOYAL, INC.	CIC	Newport Trust Company, Minneapolis, Minnesota, as trustee of the Citizens State Bank of Loyal Stock Bonus Plan & Trust, Loyal, Wisconsin, along with Deanna Masephol, Loyal, Wisconsin, not in an individual capacity, but as Plan Administrator of the Citizens State Bank of Loyal Stock Bonus Plan & Trust, Loyal, Wisconsin, to acquire 10 percent or more of the shares and thereby control of Citizens Bancshares of Loyal, Inc., Loyal, Wisconsin, which controls Citizens State Bank of Loyal, Loyal, Wisconsin.	Newspaper: Federal Register:	10/01/2019 10/07/2019
CITIZENS BANK HOLDING, INC.	CIC	Notice by Warren E. Hansen Jr., Delavan, Wisconsin, managing member of 205 MacArthur, LLC; 205 MacArthur, LLC, Mukwonago, Wisconsin, together with Warren E. Hansen Jr. and Eunice N Hansen, Delavan, Wisconsin, as trustee of the Warren E. Hansen and Eunice N. Hansen Joint Revocable Living Trust; the Warren E. Hansen and Eunice N. Hansen Joint Revocable Living Trust, Delavan, Wisconsin; Warren E. Hansen Jr., Delavan, Wisconsin, as Secretary of Caldwell Cemetery Association; and Caldwell Cemetery Association, Delavan, Wisconsin, as a Group acting in concert, to retain 10 percent or more of the shares and thereby control of Citizens Bank Holding, Inc., Mukwonago, Wisconsin. Citizen% s Bank Holding, Inc. controls Citizens Bank, Mukwonago, Wisconsin.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 28, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FFBW, INC.	* MHC Conversion	FFBW, Inc., Brookfield, Wisconsin, to become a savings and loan holding company by acquiring 100 percent of First Federal Bank of Wisconsin, Waukesha, Wisconsin, in connection with the merger of FFBW, Mutual Holding Company into FFBW, Inc., both headquartered in Brookfield, Wisconsin.	Newspaper:	10/12/2019
	* SLHC Formation		Federal Register:	10/22/2019
FIRST MIDWEST BANCORP, INC.	* 18C	First Midwest Bancorp, Inc., Chicago, Illinois, to acquire via merger 100 percent of Bankmanagers Corp. and thereby indirectly acquire Park Bank, both of Milwaukee, Wisconsin. In addition, First Midwest Bancorp, Inc.'s subsidiary bank, First Midwest Bank, Chicago, Illinois, to merge with Park Bank. As a result of the merger, all five offices of Park Bank will become branches of First Midwest Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			
LONGVIEW CAPITAL CORPORATION	CIC	Notice by David A. Albin, as general partner of MJD Family Investments Limited Partnership and DAA Investments, L.P., Newman, Illinois, and David A. Albin, Newman, Illinois, as a group acting in concert, to retain control of 25 percent or more of Longview Capital Corporation, Newman, Illinois, and thereby indirectly control Longview Bank, Ogden, Illinois; Longview Bank & Trust, Chrisman, Illinois; and Bank of Gibson City, Gibson City, Illinois. In addition, MJD Family Investments Limited Partnership, a Delaware Limited Partnership, Newman, Illinois, and DAA Investments LP, a Delaware Limited Partnership, Newman, Illinois, are seeking to become qualified family partnerships pursuant to 12 U.S.C. Code 1841 (0)(10).	Newspaper:	10/14/2019
			Federal Register:	10/15/2019
NEB CORPORATION	CIC	Eric P. Stone and S. Adam Stone, together with the Stone Revocable Trust dated December 8, 1987, with Peter E. Stone and Barbara E. Stone as trustees, all of Fond du Lac, Wisconsin, as a group acting in concert to join the Stone Family Control Group approved at formation on September 4, 1974, to retain 25 percent or more of the voting shares of NEB Corporation, and thereby indirectly control National Exchange Bank & Trust, both of Fond du Lac, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe, Michigan to acquire 90.7 percent of West Michigan Community Bank, Hudsonville, Michigan.	Newspaper:	Not available
			Federal Register:	10/25/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 28, 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:	Not available
			Federal Register:	03/11/2019

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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830542	CBI B&TC, MUSCATINE, IOWA	02/19/2019	09/22/2019	S	Int Small Bank
833749	WOODTRUST BK, WISCONSIN RAPIDS, WISCONSIN	06/24/2019	09/22/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK OF THE OZARKS	* Branch	Central Bank of the Ozarks, Springfield, Missouri, to establish a branch facility to be located at 3810 East Sunshine, Springfield, Missouri.	Newspaper:	10/11/2019
			Federal Register:	Not applicable
PROGRESSIVE OZARK BANK	* Branch Premises	Progressive Ozark Bank, Salem, Missouri, to establish a branch facility to be located at 204 Jennifer Street, Mansfield, Missouri. Also a request to increase the total investment in premises by \$850,000.	Newspaper:	10/10/2019
			Federal Register:	Not applicable

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 September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 1290 W. Myrtle St., Boise, Idaho.	Newspaper:	10/07/2019
			Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 September 28, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMG NATIONAL CORP.	CIC	Notice submitted by Michael S. Wright, individually and as trustee of the E&N-AMG National Trust Bank Irrevocable Trust; and the NSW-AMG National Trust Bank Irrevocable Trust, all in Castle Pines, Colorado, to retain voting shares of AMG National Corp., Greenwood Village, Colorado, parent of AMG National Trust Bank, Boulder, Colorado; and to become members of the Wright Family Group which controls AMG National Corp.	Newspaper:	Not available
			Federal Register:	10/09/2019
ANDOVER FINANCIAL CORPORATION	CIC	Parker C. McConachie, Wichita, Kansas, as trustee of the Parker C. McConachie Irrevocable Trust Dated 12/30/2012, to retain voting shares of Andover Financial Corporation, parent of Andover State Bank, both in Andover, Kansas; and to be approved as a member of the McConachie family group.	Newspaper:	10/01/2019
			Federal Register:	10/07/2019
CORNERSTONE BANK	* 18C * 3A1 * 3A3 * Branch	Cornerstone Bank, York, Nebraska, to merge with Security Home Bank, Malmo, Nebraska, and incident thereto to operate a branch in Malmo, Nebraska. Immediately prior, First York Ban Corp, York, Nebraska to acquire through its subsidiary, Cornerstone Bank, York, Nebraska, 100 percent of the voting shares of Malmo Bancorp, Inc., parent of Security Home Bank, both of Malmo, Nebraska.	Newspaper:	Not available
			Federal Register:	11/04/2019
COWBOY BANCSHARES, LLC	* 3A1	Cowboy Bancshares, LLC, Enid, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bank of Kremlin, Kremlin, Oklahoma.	Newspaper:	Not available
			Federal Register:	10/07/2019
CROSSDALE, INC.	CIC	Notice submitted by Theodore L. Starr, Hiawatha, Kansas; and Randolph W. Starr, Loveland, Colorado, to retain voting shares of Crossdale, Inc., parent of Citizens State Bank & Trust Company, both in Hiawatha, Kansas.	Newspaper:	10/11/2019
			Federal Register:	10/09/2019
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of First National Financial Corporation, parent of Bank of Estes Park, both in Estes Park, Colorado.	Newspaper:	Not available
			Federal Register:	10/10/2019
FIRST NEBRASKA BANCS, INC.	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of First Nebraska BanCS, Inc., Sidney, Nebraska, parent of Points West Community Bank, Sidney, Nebraska; and Points West Community Bank, Windsor, Colorado.	Newspaper:	Not available
			Federal Register:	10/10/2019

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
O & F CATTLE COMPANY	CIC	Notice submitted by Thomas H. Olson, Jr., Lincoln, Nebraska, to acquire voting shares of O&F Cattle Company, parent of Nebraska State Bank, both in Oshkosh, Nebraska.	Newspaper:	Not available
			Federal Register:	10/10/2019

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 September 28, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 14310 FM 2920, Tomball, TX 77377	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch at 1005 Waugh Drive, Houston, TX 77019	Newspaper:	Not available
			Federal Register:	Not applicable
KIDD PARTNERS, LTD.	* 3A3	Application by Kidd Partners, Ltd., Tyler, Texas, to acquire up to 11.74 percent of Spirit of Texas Bancshares, Inc., Conroe, Texas, and indirectly, Spirit of Texas Bank SSB, College Station, Texas	Newspaper:	Not available
			Federal Register:	10/15/2019
PERRYTON BANCSHARES, INC.	CIC	Tim Tregellas, Azle, Texas, William Mac Tregellas, Perryton, Texas, and The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, each to retain control of 25 percent or more of the outstanding stock of Perryton Bancshares, Inc., Perryton, Texas ("PBI") and indirectly The Perryton National Bank, both of Perryton, Texas.; Debra Tregellas, Azle, Texas, Rita Tregellas, Perryton, Texas, The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, and the William and Rita Tregellas Revocable Trust dated February 15, 1997, to join the Tregellas Family Group, previously cleared as a group acting in concert to collectively retain 25 percent or more of the outstanding stock of PBI.	Newspaper:	Not available
			Federal Register:	Not available
RAM SECURITY HOLDINGS GP, INC.	CIC	Notice by Mary Hyden Hunter, Canyon Lake, Texas and David Perry Mann, II, Denver, Colorado, to acquire control of RAM Security Holdings GP, Inc., RAM Security Holdings, Ltd, Security Bancshares, Inc., all of Waco, Texas, and therefore Citizens State Bank, Woodville, Texas	Newspaper:	Not available
			Federal Register:	Not available
SHELBY BANCSHARES, INC.	CIC	Notice by Rick L. Campbell, Angela Campbell Koonce, James Campbell, Cameron McElroy and Collin McElroy, all of Center, Texas, as a group of persons acting in concert (collectively the "Campbell Group") to retain 25 percent or more of the outstanding voting shares and control of Shelby Bancshares, Inc. (the "Company"), which controls Shelby Savings Bank, SSB, both of Center, Texas; and by Rick L. Campbell, to acquire 10% or more of the outstanding voting shares and control of Company	Newspaper:	10/08/2019
			Federal Register:	10/10/2019

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 28, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
SPIRIT OF TEXAS BANCSHARES, INC.	* 3A5	Application by Spirit of Texas Bancshares, Inc., Conroe, Texas, to acquire 100 percent of Chandler Bancorp, Inc., Tyler, Texas, and indirectly, Chandler Bancorp of Nevada, Inc., Carson City, Nevada, and Citizens State Bank, Tyler, Texas.	Newspaper:	10/05/2019
			Federal Register:	10/15/2019
THIRD COAST BANCSHARES, INC	* 3A5	Application by Third Coast Bancshares, Inc., Humble, Texas, to acquire 100 percent of Heritage Bancorp, Inc., and indirectly, Heritage Bank, both of Pearland, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 28, 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
BAYCOM CORP	* 18C	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
	* 3A5		Federal Register:	09/24/2019
	* Branch			

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