
Federal Reserve Release



H.2

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

No. 43

Week Ending October 26, 2019

Advisory Councils

Community Advisory Council -- announcement of four new members of the council.
- Announced, October 24, 2019

Personnel

Monetary Affairs -- appointment of Dan Li, Giovanni Favara, Michiel De Pooter, and Etienne Gagnon as assistant directors.
- Approved, October 23, 2019

Supervision and Regulation -- appointment of Brent L. Richards as assistant director.
- Approved, October 18, 2019

(A/C)

Regulations and Policies

Capital Rules -- interagency final rules to (1) establish a simple measure of capital adequacy for community banking organizations (known as the community bank leverage ratio, or CBLR), consistent with the Economic Growth, Regulatory Relief, and Consumer Protection Act; and (2) allow for the earlier adoption by qualifying institutions of certain aspects of the July 2019 capital simplification rule.

- Approved, October 7, 2019

(A/C)

Margin and Capital Requirements for Covered Swap Entities -- publication for comment of an interagency notice of proposed rulemaking to amend the swap margin provision of the Board's Regulation KK (Swap Margin Rule).

- Approved, October 11, 2019

(A/C)

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

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

Bank Branches, Domestic

Kansas City

Bank7, Oklahoma City, Oklahoma -- to establish a branch at 1515 East 71st Street, Tulsa.

- Approved, October 24, 2019

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 2221 Hill Park Cove, Jonesboro.

- Approved, October 23, 2019

Dallas

Frost Bank, San Antonio, Texas -- to establish branches at 14310 FM 2920, Tomball, and at 1005 Waugh Drive, Houston (two applications).

- Approved, October 25, 2019

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 901 West State Street, Bristol.

- Approved, October 24, 2019

St. Louis

Progressive Ozark Bank, Salem, Missouri -- to establish a branch at 204 Jennifer Street, Mansfield, and to increase its investment in bank premises.

- Approved, October 24, 2019

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at Highway 290 Frontage Road, Cypress, Texas, and at 2361 East Wabash Street, Frankfort, Indiana.

- Approved, October 25, 2019

Dallas

Vista Bank, Dallas, Texas -- to establish a messenger service branch in the Dallas-Fort Worth area.

- Approved, October 23, 2019

Bank Holding Companies

New York

ConnectOne Bancorp, Inc., Englewood Cliffs, New Jersey -- waiver of application to acquire Bancorp of New Jersey, Fort Lee, and Bank of New Jersey (BONJ), in connection with the merger of BONJ with and into ConnectOne Bank, Englewood Cliffs.

- Granted, October 24, 2019

Atlanta

First Bancshares of Stevenson, Inc., Stevenson, Alabama -- waiver of application to merge with Vantage Bancshares, Inc., Albertville, and thereby acquire its subsidiary, Vantage Bank of Alabama (Vantage Bank), in connection with the merger of Vantage Bank with and into First Southern State Bank, Stevenson.

- Granted, October 24, 2019

Bank Mergers

St. Louis

Field & Main Bank, Henderson, Kentucky -- to purchase certain assets and assume certain liabilities of Louisa Community Bank, Louisa.

- Withdrawn, October 22, 2019

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Maltese Capital Management, LLC, New York, New York -- relief from certain commitments.

- Granted, October 22, 2019

Director, S&R

Spence Limited, LP, Blakely, Georgia -- relief from certain commitments.

- Granted, October 22, 2019

Banks, State Member

St. Louis

First Financial Bank, El Dorado, Arkansas -- to exercise trust powers.

- Approved, October 22, 2019

San Francisco

Westamerica Bank, San Rafael, California -- to make certain public welfare investments.

- Approved, October 24, 2019

Banks, State Member

San Francisco

- Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.
- Approved, October 25, 2019

Change in Bank Control

St. Louis

- First Financial Banc Corporation, El Dorado, Arkansas -- to retain control of First Financial Banc Corporation and its subsidiary, First Financial Bank, El Dorado.
- Permitted, October 25, 2019

Secretary

- Greater State Bancshares Corp., McAllen, Texas -- change in bank control of Greater State Bancshares Corp. and its subsidiary, Greater State Bank, McAllen.
- Permitted, October 22, 2019

Atlanta

- West Alabama Capital Corp., Reform, Alabama -- to retain control of West Alabama Capital Corp., and its subsidiary West Alabama Bank & Trust, Reform.
- Permitted, October 25, 2019

Dallas

- Woodson Bancshares, Inc., Graham, Texas -- to retain control of Woodson Bancshares, Inc., and its subsidiary, First State Bank, Graham.
- Permitted, October 25, 2019

Extensions of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to January 19, 2020, to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire its subsidiary, Community Bank of Mississippi, Forest.

- Granted, October 18, 2019

(A/C)

Secretary

Solvay Bank, Solvay, New York -- extension of time to establish a branch at 3201 West Genesee Street, Syracuse.

- Granted, October 25, 2019

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, October 24, 2019

Financial Holding Companies

Atlanta

Cogent Bancorp, Inc., Orange City, Florida -- election to become a financial holding company.

- Effective, October 23, 2019

Director, S&R

Intesa Sanpaolo S.p.A., Turin, Italy -- election to become a financial holding company.

- Effective, October 24, 2019

International Operations

New York

Citibank, N.A., Sioux Falls, South Dakota -- prior notice to make a subsidiary investment under Regulation K.

- No Objection, October 24, 2019

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKLINE BANK	* 18C * Branch	Application by Brookline Bank, Brookline Massachusetts ("Brookline") to merge as the surviving institution with First Ipswich Bank, Ipswich, Massachusetts ("First Ipswich") pursuant to section 1828(c)(2) (B) of the Bank Merger Act and to establish, maintain and operate First Ipswich's current main offices as branches of Brookline.	Newspaper: Federal Register:	Not available Not applicable
NEEDHAM BANK	* Branch	Application by Needham Bank, Needham, MA, to establish a Boston-based branch office at 1457 Tremont Street, Mission Hill, Boston, MA 02120. The branch is intended to be a full service branch for consumers and businesses, and will offer all Needham Bank (NB) deposit products, cash management services, and lending solutions.	Newspaper: Federal Register:	Not available Not applicable

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
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	10/15/2018	10/25/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending October 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 October 26, 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		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending October 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
746513	PEOPLES B&TC OF MADISON CTY, BEREA, KENTUCKY	08/05/2019	10/24/2019	O	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 October 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERKSHIRE HATHAWAY	CIC	Notice of change in control by Berkshire Hathaway, Inc., Wellfleet New York Insurance Company, Berkshire Hathaway Assurance Corporation, Berkshire Hathaway Homestate Insurance Company, Berkshire Hathaway International Insurance Ltd, Berkshire Hathaway Life Insurance Company of Nebraska, Berkshire Hathaway Specialty Insurance Company, BH Finance LLC, BHG Life Insurance Company, California Insurance Company, Central States Indemnity Company of Omaha, Columbia Insurance Company, Continental Indemnity Company, Cypress Insurance Company, Finial Reinsurance Company, First Berkshire Hathaway Life Insurance Company, National Fire & Marine Insurance Company, National Indemnity Company, National Liability & Fire Insurance Company, National Indemnity Company of Mid America, National Indemnity Company of the South, NRG America Holding Company, Oak River Insurance Company, all of Omaha, Nebraska; Am GUARD Insurance Company, NorGUARD Insurance Company, both of Wilkes-Barre, Pennsylvania; Government Employees Insurance Company, GEICO Indemnity Company, GEICO Marine Insurance Company, all of Chevy Chase, Maryland; General Re Life Corporation, General Reinsurance Corporation, General Star Indemnity Company, General Star National Insurance Company, Genesis Insurance Company, all of Stamford, Connecticut; Medical Protective Company, Princeton Insurance Company, both of Ft. Wayne, Indiana; Mt. Vernon Fire Insurance Company, United States Liability Insurance Company, both of Wayne, Pennsylvania; and Old United Casualty Company, Merriam, Kansas, to retain 10% or more and acquire additional voting securities of Bank of America Corporation, Charlotte, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	06/17/2019	10/21/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCSHARES, MHC	* 3A1	Community First Bancshares, MHC, Covington, Georgia, and Community First Bancshares, Inc., Covington, Georgia, both savings and loan holding companies, to become bank holding companies by acquiring ABB Financial Group, Inc., and its subsidiary bank, Affinity Bank, both of Atlanta, Georgia. In connection, Community First Bancshares, MHC, and Community First Bancshares, Inc., will retain ownership of their savings association subsidiary, Newton Federal Bank, Covington, Georgia, for the time that they are bank holding companies and thereby engage in operating a savings association. Finally, Community First Bancshares, MHC, and Community First Bancshares, Inc., will convert back to savings and loan holding companies after the merger of Affinity Bank with and into Newton Federal Bank.	Newspaper:	11/13/2019
	* 4c8		Federal Register:	11/25/2019
	* SLHC Formation			
SUNTRUST BANK	PWI	SunTrust Bank, Atlanta, Georgia, request for approval to make one public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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- NI = Needs to improve
- SN = Substantial noncompliance

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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 October 26, 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:	09/28/2019 10/15/2019
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:	10/27/2019 Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 26, 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 10/24/2019
FIRST MIDWEST BANCORP, INC.	* 18C * 3A5 * Branch	First Midwest Bancorp, Inc., Chicago, Illinois, to merge with 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: Federal Register:	Not available 11/08/2019
FIRSTSTATE BANCORP, INC.	CIC	Charles S. Lichtigman, together with Edward D. Lightman, Sanford Miller, Daniel J. Miller, James R. Bledsoe, Michael J. Opalewski, James R. Hester, L. Gale Lemerand, Timothy Curtis, William Navarra, and Philip Fleuchaus, as a group acting in concert, to acquire 100% of FirState Bancorp, Inc. and thereby indirectly control 1st State Bank of Mason City, both of Mason City, Illinois.	Newspaper: Federal Register:	Not available Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 26, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEIGHBOR INSURANCE AGENCY, INC.	CIC	Betty Jean Neighbor Irrevocable Trust dated December 28, 2012, with Gene R. Neighbor as Family Business Advisor (Marion, Iowa); Douglas N. Neighbor Irrevocable Trust dated December 29, 2012, with Marva J. Neighbor as Family Business Advisor (Marion, Iowa); Gene R. Neighbor Irrevocable Trust dated December 29, 2012, with Betty J. Neighbor as Family Business Advisor (Marion, Iowa); Irene Kay Neighbor Irrevocable Trust dated December 28, 2012, with Kent M. Neighbor as Family Business Advisor (Winthrop, Iowa); Kent M. Neighbor Irrevocable Trust dated December 29, 2012, with Irene K. Neighbor as Family Business Advisor (Winthrop, Iowa); and Marva J. Neighbor Irrevocable Trust dated December 28, 2012, with Douglas N. Neighbor as Family Business Advisor (Marion, Iowa); together with Justin M. Waring (Marion, Iowa), Amber K. Waring (Toddville, Iowa), Shannon M. Waring (Woodbury, Minnesota), Brandon K. Waring (Toddville, Iowa), Callie I. Neighbor (Center Point, Iowa), Chloe A. Neighbor (Center Point, Iowa), Allyssa K. Dierks (Central City, Iowa), Jordan S. Neighbor (Marion, Iowa), Austin K. Neighbor (Marion, Iowa), Jenna L. Neighbor (Center Point, Iowa), Grant E. Neighbor (Central City, Iowa), Luke C. Neighbor (Central City, Iowa), and 11 minor grandchildren as a group acting in concert to join the Neighbor Family Control Group approved on October 30, 2009, to retain 25 percent or more of the shares of Neighbor Insurance Agency, Inc., and thereby indirectly control Farmers State Bank, both of Marion, Iowa.	Newspaper:	11/04/2019
			Federal Register:	10/28/2019
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
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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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility located at 2911 Turtle Creek Boulevard, Suite 880, Dallas, Texas.	Newspaper:	11/09/2019
			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		

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 26, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period		
EAGLE BANCORP MONTANA, INC.	* 18C	Eagle Bancorp Montana, Inc., Helena, Montana, to merge with Western Holding Company of Wolf Point, Wolf Point, Montana, and thereby indirectly acquire, Western Bank of Wolf Point, Wolf Point, Montana. Opportunity Bank of Montana, Helena, Montana, to merge with Western Bank of Wolf Point, Wolf Point, Montana, and incident thereto, establish branches. In addition, Eagle Bancorp Montana, Inc. will indirectly acquire Western Holding Company of Wolf Point's subsidiary Western Financial Services, Wolf Point, Montana.	Newspaper:	11/07/2019	
	* 3A5		Federal Register:	11/12/2019	
	4c8				
	* Branch				
FINANCIAL SERVICES OF WINGER, INC.	CIC	Notice by Dawn M. Skeie Crane, trustee of the Dawn M. Skeie Crane GST Trust ("Dawn's Trust"), both of Fosston, Minnesota, to retain control of Financial Services of Winger, Inc. ("Company"), and thereby indirectly retain control of Ultima Bank Minnesota, both of Winger, Minnesota. Also, Dawn's Trust and its trustee, together with Lorri J. Skeie-Campbell, trustee of the Lorri J. Skeie-Campbell GST Trust, both of Corrales, New Mexico, to retain voting shares and thereby join the Skeie family shareholder group acting in concert, which controls Company.	Newspaper:	Not available	
			Federal Register:	11/04/2019	
KEWEENAW FINANCIAL CORPORATION	* 3A5	Keweenaw Financial Corporation, Hancock, Michigan, to merge with North Star Financial Holdings, Inc., and thereby indirectly acquire Main Street Bank, both of Bingham Farms, Michigan.	Newspaper:	Not available	
			Federal Register:	11/13/2019	

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 October 26, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* 18C * Branch	Bank of Commerce, Chanute, Kansas, to merge with Chetopa State Bank & Trust Co., Chetopa, Kansas, and First Neodesha Bank, Neodesha, Kansas, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
BANK OF JACKSON HOLE	* Branch	Bank of Jackson Hole, Jackson, Wyoming, to establish a branch at 802 W. Bannock Street, Boise, Idaho.	Newspaper: Federal Register:	11/16/2019 Not applicable
CCB FINANCIAL CORPORATION	* 3A5	CCB Financial Corporation, Kansas City, Missouri, to acquire by merger 100 percent of the voting shares of Prairie Star Bancshares, Inc., parent of Bank of the Prairie, both in Olathe, Kansas.	Newspaper: Federal Register:	Not available 11/29/2019
COUNTRY CLUB BANK	* 18C * Branch	Country Club Bank, Kansas City, Missouri, to merge with Bank of the Prairie, Olathe, Kansas, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
FIRSTBANK	* 18C * Branch	FirstBank, Antlers, Oklahoma, to merge with 1st Bank & Trust, Broken Bow, Oklahoma, and incident thereto, to establish several branches.	Newspaper: Federal Register:	Not available Not applicable
PBT BANCSHARES, INC.	CIC	Notice submitted by John Houghton, James Houghton, Eric Houghton, Allison Houghton, Betty Houghton, Mary Kay Houghton, Kaleb Houghton, Andrew Hoffman, all of McPherson, Kansas; Marcus Houghton, Corbin Houghton, Paige Moore, Hannah Nesbitt, all of Wichita, Kansas; and Timothy Houghton, Milwaukee, Oregon, to become members of the Houghton Family Group; and to acquire control of PBT Bancshares, Inc., parent of Peoples Bank and Trust Company, both in McPherson, Kansas.	Newspaper: Federal Register:	10/07/2019 10/31/2019
SPEARVILLE BANCSHARES, INC.	CIC	Notification submitted by Todd E. Domer and Marilyn K. Domer both of Topeka, Kansas, to retain voting shares of Spearville Bancshares, Inc., parent of First National Bank of Spearville, both in Spearville, Kansas; and to be approved as members of the Domer Family Group.	Newspaper: Federal Register:	Not available 10/24/2019

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 October 26, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	First Financial Bankshares, Inc., Abilene, TX to acquire 100% of TB&T Bancshares, Inc. and indirectly The Bank & Trust of Bryan/College Station both of Bryan, Texas.	Newspaper:	Not available
			Federal Register:	11/08/2019
FIRST NATIONAL BANCSHARES OF HUNTSVILLE, INC.	CIC	Retroactive notice by Ferne S. Frosch, Huntsville, Texas, for permission to retain 10 percent or more of the shares and thereby control First National Bancshares of Huntsville, Inc., Huntsville, Texas (Company), and indirectly, First National Bank of Huntsville, Huntsville, Texas (Bank); and notice by The Wilbourne T. Robinson Family Trust No. 1; The Wilbourne T. Robinson Family Trust No. 2; the J. Philip Gibbs Trust No. 2; Ferne S. Frosch; and Wayne B. Frosch, all of Huntsville, Texas; Janet Smyth and Mary K. Basquin, both of New York, New York; Virginia S. Low, London, N1; Frances R. Snipes, Houston, Texas; Florine R. Klussmann, Katy, Texas; Walter M. Woodward, Jr., Huntsville, Texas; Elizabeth H. Hawley, Dallas, Texas; Clyde Michael Williams, Huntsville, Texas; and a minor child, for permission to join the Smyth Gibbs Aker Group, a group acting in concert previously cleared on June 29, 2001, under Section 3 of the Bank Holding Company Act; and notice by the newly configured Smyth Gibbs Aker Group to retain 25 percent or more of the shares and thereby control of the Company and indirectly Bank.	Newspaper:	Not available
			Federal Register:	Not available
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:	10/09/2019
			Federal Register:	Not available

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 26, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/25/2019

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 October 26, 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
UTAH INDEPENDENT BANK	* Branch	Utah Independent Bank, Salina, Utah, proposes to establish a new branch office at 326 South Main Street, Milford, Utah.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act