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**Federal Reserve Release**

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*H.2*

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

*No. 44*

*Week Ending November 2, 2019*

**Regulations and Policies**

Regulation Z (Truth in Lending) -- final interagency amendments to increase the threshold for exempting certain loans from special appraisal requirements for higher-priced mortgages during 2020, based on a change in the consumer price index.

- Announced, October 31, 2019

Regulation Z (Truth in Lending) and Regulation M (Consumer Leasing) -- final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer credit and lease transactions in 2020.

- Announced, October 31, 2019

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

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

**Bank Branches, Domestic**

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 1222 North Arkansas Avenue, Russellville.

- Approved, October 30, 2019

Dallas

Ciera Bank, Graham, Texas -- to establish a branch at 116 East Renfro Street, Burselson.

- Approved, October 31, 2019

St. Louis

First Savings Bank, Clarksville, Indiana -- to establish a branch at 3538 East 10th Street, Jeffersonville.

- Approved, October 30, 2019

Dallas

Texas Regional Bank, Harlingen, Texas -- to establish a branch at 206 East Main Street, Johnson City.

- Approved, October 30, 2019

**Bank Holding Companies**

Chicago

Bank Iowa Corporation, West Des Moines, Iowa -- waiver of application to acquire First State Bank of Colfax (FSB), Colfax, in connection with the merger of FSB with and into Bank Iowa, West Des Moines.

- Granted, November 1, 2019

**Bank Holding Companies**

Chicago

Central Bancshares, Inc., Muscatine, Iowa -- to acquire Walcott Trust & Savings Bank, Walcott.

- Approved, October 31, 2019

St. Louis

First Cecilian Bancorp, Inc., Cecilia, Kentucky -- waiver of application to acquire Hartland Financial, Inc., Hartford, and its subsidiary, Citizens Bank, in connection with the merger of Citizens Bank with and into The Cecilian Bank, Cecilia.

- Granted, October 31, 2019

Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan -- to acquire shares of West Michigan Community Bank, Hudsonville.

- Approved, October 30, 2019

**Bank Mergers**

Chicago

Bank Iowa, West Des Moines, Iowa -- to merge with First State Bank of Colfax, Colfax, and thereby establish a branch at 100 North Walnut Street, Colfax.

- Approved, November 1, 2019

**Banks, State Member**

St. Louis

Bank of Bartlett, Bartlett, Tennessee -- to establish a bank subsidiary to be named MidSouth Insurance Depot, Inc., Bartlett, and thereby engage in certain insurance activities.

- Approved, October 28, 2019

### **Change in Bank Control**

#### Chicago

Anchor Bancorporation, Inc., Anchor, Illinois -- change in bank control of Anchor Bancorporation, Inc., and its subsidiary, Anchor State Bank, Anchor.

- Permitted, October 28, 2019

### **Extensions of Time**

#### Dallas

Relationship Bancshares, Inc., Carrollton, Texas -- extension to January 31, 2020, to become a bank holding company by acquiring Capital Bank of Texas, Carrizo Springs.

- Granted, October 30, 2019

### **Financial Holding Companies**

#### Atlanta

OptimumBank Holdings, Inc., Fort Lauderdale, Florida -- election to become a financial holding company.

- Effective, October 31, 2019

### **International Operations**

#### Atlanta

Amerant Bank, National Association, Coral Gables, Florida -- to acquire Mercantil Bank and Trust Limited (Cayman), George Town, Grand Cayman, Cayman Islands, as a subsidiary, pursuant to Regulation K.

- Approved, November 1, 2019

**International Operations**

San Francisco

Wells Fargo & Company, San Francisco, California -- to make an investment pursuant to Regulation K.

- Approved, October 25, 2019

(A/C)

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 2, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 2, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending November 2, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 2, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HARRIS WILLIAMS UK HOLDINGS LLC	Investment	Harris Williams UK Holdings LLC, Richmond, VA, prior notice of \$10MM planned investment into Harris Williams & Co. Ltd, London, England, & Harris Williams & Co. Corporate Finance Advisors GmbH, Frankfurt, Germany	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**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		

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**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending November 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
CAPITAL FUNDING BANCORP, INC.	CIC	The John W. Dwyer CFB Irrevocable Trust, Baltimore, Maryland, sole trustee Daniel S. Baird, to control 20% of Capital Funding Bancorp, Inc., Baltimore, Maryland.	Newspaper:	11/21/2019
			Federal Register:	Not available

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending November 2, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NOBLEBANK & TRUST	* Branch	NobleBank & Trust, Anniston, Alabama, to establish a branch located at 1312 Almon Street, Heflin, Alabama.	Newspaper:	11/08/2019
			Federal Register:	Not applicable

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending November 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEDFORD BANCORP, INC.	CIC	Notice by Jay Courtney Hammond, Omaha, Nebraska; Logan Lucile Hammond, Nebraska City, Nebraska; and Tad D. Hammond, Nebraska City, Nebraska, as custodian for two minors under the Iowa Uniform Transfers to Minors Act, to acquire shares of Bedford Bancorp, Inc., Bedford, Iowa, and acting in concert with Tad D. Hammond, Nebraska City, Nebraska, to form the Hammond Family Control Group and thereby retain control of 25 percent or more of Bedford Bancorp, Inc., Bedford, Iowa, and thereby indirectly control State Savings Bank, Creston, Iowa.	Newspaper: Federal Register:	Not available Not available
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:	10/25/2019 11/08/2019

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending November 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRSTSTATE BANCORP, INC.	CIC	Charles S. Lichtigman, Ormond Beach, Florida, individually and together with Edward D. Lightman, Winter Park, Florida, Sanford Miller, Ormond Beach, Florida, Daniel J. Miller, Winter Park, Florida, James R. Bledsoe, Ormond Beach, Florida, Michael J. Opalewski, Ormond Beach, Florida, James R. Hester, Astor, Florida, Timothy W. Curtis, Ormond Beach, Florida, L. Gale Lemerand, Daytona Beach, Florida, Philip T. Fleuchaus, Ormond Beach, Florida, and William Navarra, Ormond Beach, Florida, 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:	Not available
			Federal Register:	Not available
GREENE INVESTMENT CO.	* 3A5	Greene Investment Company, Jefferson, Iowa, to merge with Perry Investment Company, Perry, Iowa, and indirectly acquire Raccoon Valley Bank, Perry, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Notice by Jerry A. Peplinski of Ubly, Michigan, individually, as trustee of the Nicole Peplinski 2016 Northstar Irrevocable Trust, and as trustee of the Peplinski Family 2012 Trust; and by the Frank A. Peplinski Trust dated June 14, 2017, with Frank A. Peplinski as trustee; the David A. Peplinski Trust dated April 17, 2017, with David A. Peplinski and Marilyn R. Peplinski as trustees; the Brandon Watchowski 2017 Northstar Irrevocable Trust, with Curtis Watchowski and Lynda Watchowski as trustees; the Terry A. Peplinski Trust dated June 27, 2018, with Terry A. Peplinski as trustee; the Lynda M. Watchowski Trust dated May 30, 2018, with Lynda M. Watchowski as trustee; the Jonathan Watchowski 2019 Northstar Irrevocable Trust, with Curtis Watchowski and Lynda Watchowski as trustees; and a certain minor child, all of Bad Axe, Michigan, to be added to the Peplinski Family Control Group, as previously approved by the Federal Reserve on May 16, 2012; and by Jeffrey J. Roberts Trust dated December 29, 2016, with Jeffrey J. Roberts as trustee, of Bad Axe, Michigan, to be added to the Roberts Family Control Group, as previously approved by the Federal Reserve on May 16, 2012, and thereby retain control of the voting shares of Northstar Financial Group, Inc. and thereby indirectly control Northstar Bank, both of Bad Axe, Michigan.	Newspaper:	Not available
			Federal Register:	Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 2, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

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**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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending November 2, 2019**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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852544	SOUTHERN BANCORP BK, ARKADELPHIA, ARKANSAS	07/29/2019	11/01/2019	O	Int Small Bank

**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 November 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	11/04/2019
			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:	11/08/2019
			Federal Register:	11/13/2019
NAPOLEON BANCORPORATION, INC.	* 3A5	Napoleon Bancorporation, Inc., Napoleon, North Dakota to merge with Sargent Bankshares, Inc., Forman, North Dakota, and thereby indirectly acquire Sargent County Bank, Forman, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
OLMSTED BANCORPORATION, INC.	CIC	Change in Control notice by Christian J. Ryan, Byron, Minnesota to gain control of Olmsted Bancorporation, Inc., Byron, Minnesota, and thereby indirectly gain control of First Security Bank, Byron, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCFIRST CORPORATION	CIC	BF Bank Partners LP and Main Street Banking Partners LP, both of Oklahoma City, Oklahoma, to acquire voting shares of BancFirst Corporation, Oklahoma City, Oklahoma, parent of BancFirst, Oklahoma City, Oklahoma, and Pegasus Bank, Dallas, Texas; and to be approved as members of the Rainbolt Family Group, which controls BancFirst Corporation.	Newspaper:	11/19/2019
			Federal Register:	Not available
BANK OF COMMERCE	* 18C	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:	12/04/2019
	* Branch		Federal Register:	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:	Not available
			Federal Register:	11/29/2019
COUNTRY CLUB BANK	* 18C	Country Club Bank, Kansas City, Missouri, to merge with Bank of the Prairie, Olathe, Kansas, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIRSTBANK	* 18C	FirstBank, Antlers, Oklahoma, to merge with 1st Bank & Trust, Broken Bow, Oklahoma, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
PAYNE COUNTY BANK, THE	* Branch	Payne County Bank, Perkins, Oklahoma, to establish a branch at 920 East First Street, Suite A, Chandler, Oklahoma.	Newspaper:	11/08/2019
			Federal Register:	Not applicable
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:	11/05/2019
			Federal Register:	10/24/2019
UNION STATE BANK, THE	* 18C	Union State Bank, Arkansas City, Kansas, to merge with The Midland National Bank of Newton, Newton, Kansas, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	11/03/2019
			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:	11/07/2019
			Federal Register:	11/07/2019
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:	10/09/2019
			Federal Register:	Not available

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 2, 2019

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending November 2, 2019**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 at 909 Dillingham Boulevard, Honolulu, Hawaii.	Newspaper:	Not available
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make an \$18 million public welfare investment in Raymond James California Housing Opportunities Fund VII LLC.	Newspaper:	Not applicable
			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
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, proposes to make a public welfare investment of \$17.5 million in R4 Housing Partners XII LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable



**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The following state member banks have been examined and their CRA public evaluations are now available.

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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		

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\* Subject to the provisions of the Community Reinvestment Act