
Federal Reserve Release



H.2

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

No. 45

Week Ending November 9, 2019

Banks, State Member

Frost Bank, San Antonio, Texas -- commenter's request for reconsideration of the delegated approval of the application by Frost Bank to establish branches at 14310 FM 2920, Tomball, and 1005 Waugh Drive, Houston.

- Denied, November 4, 2019

Forms

Forms -- final Board review to implement the Single-Counterparty Credit Limits (FR 2590).

- Approved, November 3, 2019

Personnel

Office of Inspector General -- appointment of Stephen Carroll as deputy associate inspector general.

- Approved, October 20, 2019

(A/C)

Regulations and Policies

Single-Counterparty Credit Limit (SCCL) Rule -- publication for comment of a proposed rule to extend the initial compliance dates applicable to the combined U.S. operations of foreign banks subject to the Board's SCCL rule to July 1, 2021, for foreign global systemically important banks and to January 1, 2022, for other foreign banks.

- Approved, November 3, 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

Dieterich Bank, Effingham, Illinois -- to establish a branch at 2159 South State Route 157, Edwardsville.

- Approved, November 4, 2019

Bank Holding Companies

New York

Bogota Financial Corp, Teaneck, New Jersey; and Bogota Financial, MHC -- to become bank holding companies by acquiring Bogota Savings Bank, Teaneck, upon its conversion from mutual to stock form.

- Approved, November 8, 2019

New York

Bogota Financial, MHC, Teaneck, New Jersey; and Bogota Financial Corp. -- to engage de novo in extending credit and servicing loans.

- Approved, November 8, 2019

Kansas City

First York Ban Corp, York, Nebraska, and Cornerstone Bank -- for First York Ban Corp to acquire Malmo Bancorp, Inc., Malmo, and Security Home Bank; and for Cornerstone Bank to merge with Security Home Bank and thereby establish a branch.

- Approved, November 7, 2019

Bank Holding Companies

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- waiver of application to acquire State Bank Corp., Lake Havasu City, Arizona, and State Bank of Arizona (State Bank), in connection with the merger of State Bank with and into Glacier Bank, Kalispell, Montana.

- Granted, November 4, 2019

General Counsel

Summit Financial Group, Inc., Moorefield, West Virginia -- waiver of application to acquire Cornerstone Financial Services, Inc., West Union, and Cornerstone Bank, Inc., in connection with the merger of Cornerstone Bank, Inc., with and into Summit Community Bank, Moorefield.

- Granted, November 5, 2019

Banks, Foreign

San Francisco

First Commercial Bank, Ltd., Taipei, Taiwan -- to establish a branch in Houston, Texas, pursuant to Regulation K.

- Approved, November 8, 2019

Banks, State Member

Atlanta

SunTrust Bank, Atlanta, Georgia -- to make certain public welfare investments (two applications).

- Withdrawn, November 7, 2019

Change in Bank Control

Kansas City

Andover Financial Corporation, Andover, Kansas -- to retain control of Andover Financial Corporation and its subsidiary, Andover State Bank, Andover.

- Permitted, November 6, 2019

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- change in bank control of Arbor Bancorp, Inc., and its subsidiary, Bank of Ann Arbor, Ann Arbor.

- Permitted, November 8, 2019

Cleveland

First & Peoples Bancshares, Inc., Russell, Kentucky -- change in bank control of First & Peoples Bancshares, Inc., and its subsidiary, First & Peoples Bank and Trust Company, Russell.

- Permitted, November 8, 2019

Financial Holding Companies

Kansas City

Bankers' Bank of the West Bancorp, Inc., Denver, Colorado -- election to become a financial holding company.

- Effective, November 7, 2019

International Operations

New York

Popular, Inc., San Juan, Puerto Rico -- to indirectly acquire, through EVERTEC Group, LLC, EGM Ingenieria Sin Fronteras S.A.S., Medellin, Colombia, pursuant to Regulation K.

- Approved, November 3, 2019

Savings and Loan Holding Companies

Cleveland

Cincinnati Bancorp, Inc., Cincinnati, Ohio -- to become a savings and loan holding company by acquiring Cincinnati Federal, Cincinnati, a state savings association, in connection with the second-step conversion of CF Mutual Holding Company to stock form and its merger, along with Cincinnati Bancorp, with and into Cincinnati Bancorp, Inc.

- Approved, November 8, 2019

Supervision and Regulation

General Counsel

Santander Holdings USA, Inc. (Santander), Boston, Massachusetts -- application for approval of a proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Santander's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's TLAC (total loss-absorbing capacity) rule.

- Approved, November 4, 2019

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending November 9, 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
EASTERN BANK CORPORATION	4c8	Retroactive notification by Eastern Bank Corporation and its subsidiary, Eastern Bank, both of Boston, Massachusetts to acquire 21.3% ownership interest in Numerated Growth Technologies, Inc., Boston, Massachusetts, pursuant to section 4(c)(8) and 4(j) of the BHC Act, as amended, and section 225.23 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
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:	11/08/2019 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
NONE					

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 November 9, 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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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 9, 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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Institution	Location	Quarter
NONE		

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District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending November 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL AND SAVINGS BANK OF MILLERSBURG, OHIO, THE	* Branch	The Commercial and Savings Bank of Millersburg, Ohio intends to establish a full service branch office at 11113 NE Fairoaks Road, Bolivar, Ohio.	Newspaper:	11/19/2019
			Federal Register:	Not applicable
FARMERS NATIONAL BANC CORP.	* 4c8	Farmers National Banc Corp, Canfield, Ohio to acquire 100 percent of Maple Leaf Financial, Inc., Newbury, Ohio, and thereby indirectly acquire Geauga Savings Bank, Newbury, OH, and thereby operate a savings association	Newspaper:	Not available
			Federal Register:	Not available
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$7.0MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
OLD FORT BANKING COMPANY EMPLOYEE STOCK OWNERSHIP AND 401-K PLAN	* 3A3	Section 3(a)(3) filing by Old Fort Banking Company Employee Stock Ownership and 401(k) Plan - ESOP Component Trust, Old Fort, OH, seeking permission to retain shares and acquire additional shares resulting in a majority controlling interest of the common stock of Gillmor Financial Services, Inc., and thereby indirectly acquiring majority control of The Old Fort Banking Company, both of Old Fort, OH	Newspaper:	12/05/2019
			Federal Register:	12/06/2019

District: 4
Federal Reserve Bank of Cleveland

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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending November 9, 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
CAPITAL FUNDING BANCORP, INC.	CIC	The John W. Dwyer CFB Irrevocable Trust, sole trustee Daniel S. Baird, Baltimore, Maryland, to control 20% of Capital Funding Bancorp, Inc., Baltimore, Maryland.	Newspaper:	11/21/2019
			Federal Register:	11/26/2019

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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BBVA USA	PWI	BBVA USA (formerly known as Compass Bank), Birmingham, Alabama, request for approval to make four public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RELIANT BANK	* 18C	Reliant Bank, Brentwood, Tennessee, to merge with Southern Community Bank & Trust, Ashland City, Tennessee.	Newspaper:	Not available
	* Branch		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
3532641	SMARTBANK, PIGEON FORGE, TENNESSEE	08/05/2019	11/08/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 11/21/2019
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 COMMUNITY BANK	* Branch	First Community Bank of Harbor Springs, Michigan, to establish a branch at 379 S. Old Woodward Ave, Birmingham, Michigan.	Newspaper: Federal Register:	11/15/2019 Not applicable

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	11/25/2019 11/21/2019
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: Federal Register:	Not available 12/05/2019
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: Federal Register:	11/20/2019 11/20/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 9, 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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790543	COMMUNITY ST BK, ANKENY, IOWA	03/04/2019	11/03/2019	S	Int Small Bank
186744	FIRST CITIZENS BK, MASON CITY, IOWA	07/22/2019	11/04/2019	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIETERICH BANK	* Branch	Dieterich Bank, Effingham, Illinois to establish a temporary branch at 5 Club Center Court, Edwardsville, Illinois.	Newspaper:	11/22/2019
			Federal Register:	Not applicable
PETIT JEAN BANCSHARES, INC.	CIC	Notice by Charles S. Penick, individually, and as member of a family control group that includes the Charles S. Penick Mary Michele Penick Revocable Trust, Charles S. Penick and Mary Michele "Shelly" Penick as co-trustees, the M. Michele Penick Irrevocable Trust, Mary Michele "Shelly" Penick as trustee and Mary Michele "Shelly" Penick, Mary Reese Fisher, and Ella Bleu Fisher, all of Morrilton, Arkansas; Edward M. Penick, George Penick, and Diane L. Tait, all of Little Rock, Arkansas; Megan Penick Voss, Beau Steven Voss and Finlee Dru Voss, all of Solgohachia, Arkansas; and Mollie Penick Tanner, Rison, Arkansas, to retain control of more than 10 percent of Petit Jean Bancshares, Inc., Morrilton, Arkansas.	Newspaper:	11/26/2019
			Federal Register:	11/27/2019

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 9, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCOR, LTD.	* 3A5	American Bancor, Ltd., Dickinson, North Dakota to merge with Beartooth Financial Corporation, Billings, Montana, and thereby indirectly acquire Beartooth Bank, Billings, Montana.	Newspaper:	Not available
			Federal Register:	Not available
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:	12/09/2019
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:	11/21/2019

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/27/2019
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
COMMERCE BANK AND TRUST HOLDING COMPANY	CIC	Notice submitted by David S. Fricke, Topeka, Kansas, as Plan Administrator of the Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, which controls Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all of Topeka, Kansas.	Newspaper:	Not available
			Federal Register:	11/27/2019
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:	Not available
			Federal Register:	Not applicable
ELK COUNTY BANCSHARES, INC.	CIC	Notification submitted by Ken K. Kelly, as trustee of the Kathryn J. Kelly Special Trust, both of Severy, Kansas, to retain control of Elk County Bancshares, Inc., parent of Howard State Bank, both of Howard, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
FIRSTBANK	* 18C * Branch	FirstBank, Antlers, Oklahoma, to merge with 1st Bank & Trust, Broken Bow, Oklahoma, and incident thereto, to establish several branches.	Newspaper:	Not available
			Federal Register:	Not applicable
UNION STATE BANK, THE	* 18C * Branch	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
			Federal Register:	Not applicable

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 November 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAM BANK GROUP, INC.	* 3A3	Application by Adam Bank Group, Inc., College Station, Texas, to acquire Security Star Bancshares, Inc., and indirectly, Security Bank, both of Midland, Texas	Newspaper:	Not available
			Federal Register:	12/05/2019
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
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 November 9, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch office at 909 Dillingham Boulevard, Honolulu, Hawaii.	Newspaper:	11/18/2019
			Federal Register:	Not applicable
BANK OF HAWAII	PWI	Bank OF Hawaii, Honolulu, Hawaii, proposes to make a public welfare investment of a maximum of \$9.1 million in HHF Equity Fund 15, LLC, and an investment of a maximum of \$4.0 million in HHF Equity Fund 16, LLC. Each fund will invest in low-income residential rental properties in Hawaii that will qualify for low-income housing tax credits.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HOME CREDIT CORPORATION	CIC	Change in Control Notice by JGS, Jr. Family Holding Corporation; John G. Sorensen, Jr.; SSS Family Holding Corporation; and Sondra S. Swindle; all of Salt Lake City, Utah, to acquire voting shares of Home Credit Corporation, and thereby indirectly acquire shares of its subsidiary, Home Savings Bank, both of Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	Not available
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$22 million public welfare investment in The California Corporate Tax Credit Fund IX.	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
WESTAMERICA BANK	PWI	Westamerica Bank, San Rafael, California proposes to make public welfare investments totaling \$1.7 million in the CREA Corporate Tax Credit Found 74, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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