
Federal Reserve Release



H.2

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

No. 47

Week Ending November 23, 2019

Testimony and Statements

Minority Depository Institutions -- statement by Arthur Lindo, deputy director, Division of Supervision and Regulation, before the House Financial Services Subcommittee on Consumer Protection and Financial Institutions.

- Published, November 20, 2019

Bank Holding Companies

BB&T Corporation, Winston-Salem, North Carolina -- to merge with SunTrust Banks, Inc., Atlanta, Georgia, and thereby indirectly acquire SunTrust Bank.

- Approved, November 19, 2019

Forms

Forms -- final Board review to extend with revision the Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046) and Interchange Transaction Fees Survey (FR 3064).

- Approved, November 22, 2019

Regulations and Policies

Derivatives Contracts -- final interagency rule to implement a new approach for calculating the exposure amount of derivative contracts under the agencies' regulatory capital rules.

- Approved, November 18, 2019

Supervision and Regulation

BB&T Corporation, Winston-Salem, North Carolina -- updated capital plan in connection with BB&T Corporation's planned merger with SunTrust Banks, Inc., Atlanta, Georgia.

- No Objection, November 19, 2019

Enforcement

Banco Espirito Santo, S.A., Lisbon, Portugal; and Espirito Santo e Comercial de Lisboa, Inc., Newark, New Jersey -- cease-and-desist order dated April 2, 2012, terminated November 13, 2019.

- Announced, November 19, 2019

East West Bank, Pasadena, California -- issuance of a consent order of prohibition against Thang Nguyen, a former institution-affiliated party.

- Announced, November 19, 2019

Markesan State Bank, Markesan, Wisconsin -- written agreement dated September 8, 2017, terminated November 6, 2019.

- Announced, November 19, 2019

SunTrust Bank, Atlanta, Georgia -- issuance of a consent cease-and-desist and restitution order.

- Approved, November 19, 2019

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

Kansas City

Bank of Jackson Hole, Jackson, Wyoming -- to establish a branch at 802 West Bannock Street, Boise, Idaho.

- Approved, November 21, 2019

Secretary

The Commercial and Savings Bank of Millersburg, Ohio -- to establish a branch at 11113 NE Fair Oaks Road, Bolivar, Ohio.

- Approved, November 22, 2019

Chicago

First Community Bank, Harbor Springs, Michigan -- to establish a branch at 379 South Old Woodward Avenue, Birmingham.

- Approved, November 22, 2019

Boston

Needham Bank, Needham, Massachusetts -- to establish a branch at 1457 Tremont Street, Boston.

- Approved, November 22, 2019

Atlanta

NobleBank & Trust, Anniston, Alabama -- to establish a branch at 846 Almon Street, Heflin.

- Approved, November 18, 2019

Bank Branches, Domestic

San Francisco

Utah Independent Bank, Salina, Utah -- to establish a branch at 326 South Main Street, Milford.

- Approved, November 19, 2019

Bank Holding Companies

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.

- Approved, November 20, 2019

Director, S&R

Byline Bancorp, Inc., Chicago, Illinois -- relief from certain commitments (three requests).

- Granted, November 20, 2019

Richmond

C&F Financial Corporation, West Point, Virginia -- to acquire Peoples Bankshares, Incorporated, Montross, and thereby acquire Peoples Community Bank.

- Approved, November 22, 2019

Kansas City

Community Bancshares of America, Inc., Kansas City, Missouri -- to become a bank holding company through the acquisition of Northeast Kansas Bancshares, Inc., Valley Falls, Kansas, parent of Kendall State Bank, and to engage in general insurance activities.

- Approved, November 19, 2019

Bank Holding Companies

Cleveland

First Defiance Financial Corporation, Defiance, Ohio -- to become a bank holding company upon the conversion of its subsidiary, First Federal Bank of the Midwest, Defiance, from a savings bank to a commercial bank; and to acquire United Community Financial Corporation, Youngstown, and thereby acquire Home Savings Bank.

- Approved, November 19, 2019

Dallas

First Financial Bankshares, Inc., Abilene, Texas -- to acquire TB&T Bancshares, Inc., Bryan, and thereby acquire The Bank & Trust of Bryan/College Station.

- Approved, November 18, 2019

Chicago

High Point Financial Services, Inc., Forresteron, Illinois -- to acquire The Poplar Grove State Bank, Poplar Grove.

- Approved, November 21, 2019

Dallas

Oakwood Bancshares, Inc., Dallas, Texas -- to acquire Community Bank of Snyder, Snyder.

- Approved, November 18, 2019

San Francisco

RBB Bancorp, Los Angeles, California -- waiver of application to acquire PGB Holdings, Inc., Chicago, Illinois, and Pacific Global Bank, in connection with the merger of Pacific Global Bank with and into Royal Business Bank, Los Angeles.

- Granted, November 21, 2019

Bank Mergers

Chicago

Oregon Community Bank, Oregon, Wisconsin -- to merge with McFarland State Bank, McFarland, and thereby establish branches.

- Withdrawn, November 22, 2019

Banks, State Member

St. Louis

Central Bank of St. Louis, Clayton, Missouri -- to make a public welfare investment.

- Approved, November 21, 2019

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, November 21, 2019

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, November 22, 2019

San Francisco

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

- Approved, November 21, 2019

Change in Bank Control

Chicago

Longview Capital Corporation, Newman, Illinois -- to retain control of Longview Capital Corporation and its subsidiaries, Longview Bank, Ogden; Longview Bank & Trust, Chrisman; and Bank of Gibson City, Gibson City.

- Permitted, November 18, 2019

Kansas City

PBT Bancshares, Inc., McPherson, Kansas -- change in bank control of PBT Bancshares, Inc., and its subsidiary, Peoples Bank and Trust Company, McPherson.

- Permitted, November 21, 2019

Extensions of Time

Minneapolis

Meta Financial Group, Inc., Sioux Falls, South Dakota -- extension to February 23, 2020, to become a bank holding company on the conversion of its savings bank subsidiary, MetaBank, Sioux Falls, into a national bank (to be named MetaBank, National Association).

- Granted, November 20, 2019

Financial Holding Companies

Cleveland

First Defiance Financial Corporation, Defiance, Ohio -- election to become a financial holding company.

- Effective, November 19, 2019

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- annual indexing of the reserve requirement exemption amount, low reserve tranche, nonexempt deposit cutoff level, and reduced reporting limit for 2020.

- Approved, November 19, 2019

Savings and Loan Holding Companies

Cleveland

First Mutual Holding Company, Lakewood, Ohio -- to acquire Warsaw Federal Savings and Loan Association, Cincinnati.

- Approved, November 19, 2019

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, November 22, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending November 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 First Quarter of 2020 (January 1, 2020 - March 31, 2020) Second Quarter of 2020 (April 1, 2020 - June 30, 2020)

Institution	Location	Quarter
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND	First Quarter of 2020
BROOKLINE BK	BROOKLINE, MASSACHUSETTS	First Quarter of 2020
NEEDHAM BK	NEEDHAM, MASSACHUSETTS	First Quarter of 2020
WALPOLE CO-OP BK	WALPOLE, MASSACHUSETTS	First Quarter of 2020
BRIDGEWATER SVG BK	RAYNHAM, MASSACHUSETTS	Second Quarter of 2020
EAST CAMBRIDGE SVG BK	CAMBRIDGE, MASSACHUSETTS	Second Quarter of 2020
GREENFIELD CO-OP BK	GREENFIELD, MASSACHUSETTS	Second Quarter of 2020
MARTHA'S VINEYARD SB	EDGARTOWN, MASSACHUSETTS	Second Quarter of 2020

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Prior notice by Cititbank N.A., Sioux Falls, South Dakota to make an investment pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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BANCO POPULAR DE PR	SAN JUAN, PUERTO RICO	First Quarter of 2020
BK OF MILLBROOK	MILLBROOK, NEW YORK	First Quarter of 2020
EMPIRE ST BK	NEWBURGH, NEW YORK	First Quarter of 2020
POPULAR BK	NEW YORK, NEW YORK	First Quarter of 2020
FIELDPOINT PRIV B&TC	GREENWICH, CONNECTICUT	Second Quarter of 2020
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK	Second Quarter of 2020

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 23, 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					

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Institution	Location	Quarter
UNIVEST B&TC	SOUDERTON, PENNSYLVANIA	First Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
First Financial Bank	* Branch	First Financial Bank, Cincinnati, Ohio intends to establish a full service branch office at 4801 North Main Street, Dayton, Ohio, 45405	Newspaper:	12/07/2019
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio intends to establish a full service branch office at 1865 Parsons Avenue, Columbus, Ohio, 43207	Newspaper:	12/07/2019
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NORTH SIDE B&TC	CINCINNATI, OHIO	First Quarter of 2020
PEOPLES BK	MARIETTA, OHIO	First Quarter of 2020
WHITAKER BK	LEXINGTON, KENTUCKY	First Quarter of 2020
HOCKING VALLEY BK	ATHENS, OHIO	Second Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending November 23, 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: Federal Register:	Not available 11/27/2019
SANDY SPRING BANK	* 18C * Branch	Sandy Spring Bank, Olney, Maryland, to merge with Revere Bank, Rockville, Maryland.	Newspaper: Federal Register:	Not available Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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2736451	NEW PEOPLES BK, HONAKER, VIRGINIA	07/22/2019	11/16/2019	S	Int Small Bank

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Institution	Location	Quarter
FARMERS BK WINDSOR VA	WINDSOR, VIRGINIA	First Quarter of 2020
HIGHLANDS CMNTY BK	COVINGTON, VIRGINIA	First Quarter of 2020
SANDY SPRING BK	OLNEY, MARYLAND	First Quarter of 2020
VCC BK	RICHMOND, VIRGINIA	First Quarter of 2020
ESSEX BK	RICHMOND, VIRGINIA	Second Quarter of 2020
FVCBANK	FAIRFAX, VIRGINIA	Second Quarter of 2020
SHORE UNITED BK	EASTON, MARYLAND	Second Quarter of 2020
UNITED BK	FAIRFAX, VIRGINIA	Second Quarter of 2020

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
BCI FINANCIAL GROUP, INC.	* 3A3	Bci Financial Group, Inc., Miami, Florida, proposes to merge with Executive Banking Corporation, and thereby acquire its subsidiary, Executive National Bank, both of Miami, Florida, pursuant to section 3(a)(5) of the Bank Holding Company Act (the Act). In connection with this proposal, Bci Financial Group, Inc.'s parent companies, Empresas Juan Yarur SpA and Banco de Credito e Inversiones S.A., both of Santiago, Chile, will indirectly acquire Executive Banking Corporation and Executive National Bank, both of Miami, Florida, pursuant to section 3(a)(3) of the Act.	Newspaper:	12/19/2019
	* 3A5		Federal Register:	12/20/2019
PERSONS BANKING CO., INC.	CIC	After the fact change in control notice filed by The Persons Family Trust (Trust) Macon, Georgia; George Ogden Persons, III, Macon, Georgia, individually and as a co-trustee of the Trust; Jim Gillis Persons, Atlanta, Georgia, individually and as a co-trustee of the Trust; and Katherine Persons Kelly, Richmond, Virginia, individually and as a co-trustee of the Trust, to retain shares and thereby control of Persons Banking Co., Inc., Macon, Georgia, and its subsidiary, Persons Banking Company, Forsyth, Georgia.	Newspaper:	12/10/2019
			Federal Register:	12/09/2019

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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BANK INDEP	SHEFFIELD, ALABAMA	First Quarter of 2020
FIRST FARMERS & MRCH B	COLUMBIA, TENNESSEE	First Quarter of 2020
FIRST PROGRESSIVE BK	BREWTON, ALABAMA	First Quarter of 2020
BANK OF GUEYDAN	GUEYDAN, LOUISIANA	Second Quarter of 2020
CAPSTAR BK	NASHVILLE, TENNESSEE	Second Quarter of 2020
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	Second Quarter of 2020

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 23, 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
BOSSHARD FINANCIAL GROUP, INC.	* 3A5	Bosshard Financial Group, Inc., La Crosse, Wisconsin, to merge with Northern Bankshares, Inc., McFarland, Wisconsin, and thereby indirectly acquire McFarland State Bank, McFarland, Wisconsin.	Newspaper: Federal Register:	Not available Not available
BURLING BANCORP, INC.	4c8	Burling Bancorp, Inc., Chicago, Illinois to retain 100 percent ownership of Burling Wealth Management Inc., Chicago, Illinois and thereby engage in the nonbanking activity of making and servicing loans pursuant to section 225.28(b)(2) of Regulation Y and to retain ownership of Burling Ventures Inc, Chicago, Illinois and thereby engage in the nonbanking activity of investment advisory services pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable 12/16/2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 23, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
EATON FEDERAL MUTUAL HOLDING COMPANY	* MHC Formation	Eaton Federal Mutual Holding Company, to become a mutual savings and loan holding company, and Eaton Federal Stock Holding Company, to become a mid-tier stock savings and loan holding company, by acquiring 100 percent of Eaton Federal Savings Bank, all of Charlotte, Michigan, in connection with the thrift's conversion from mutual to stock form.	Newspaper:	Not available
	* MHC Mid-Tier Formation		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:	12/09/2019
			Federal Register:	12/05/2019
OREGON COMMUNITY BANK	* 18C	Oregon Community Bank, Oregon, Wisconsin to merge with McFarland State Bank, McFarland, Wisconsin and thereby establish branches at the main office and branch locations at the following locations 5990 Highway 51, McFarland, Wisconsin, 53558, 8215 Greenway Boulevard, Middleton, Wisconsin, 53562, 205 East Washington Street, Stoughton, Wisconsin, 53589, and 2401 Jackson Street, Stoughton, Wisconsin, 53589.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
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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ALLY BK	SANDY, UTAH	First Quarter of 2020
BANK IA	WEST DES MOINES, IOWA	First Quarter of 2020
BANK MIDWEST	SPIRIT LAKE, IOWA	First Quarter of 2020
BARABOO ST BK	BARABOO, WISCONSIN	First Quarter of 2020
CITIZENS FIRST ST BK OF WALNUT	WALNUT, ILLINOIS	First Quarter of 2020
COMMUNITY ST BK	AVILLA, INDIANA	First Quarter of 2020
DEMOTTE ST BK	DEMOTTE, INDIANA	First Quarter of 2020
FARMERS AND MECHANICS BK	GALESBURG, ILLINOIS	First Quarter of 2020
SPRINGFIELD FIRST CMNTY BK	SPRINGFIELD, MISSOURI	First Quarter of 2020
FARMERS & MRCH SVG BK	MANCHESTER, IOWA	Second Quarter of 2020
FARMERS T&SB	BUFFALO CENTER, IOWA	Second Quarter of 2020
GLENWOOD ST BK	GLENWOOD, IOWA	Second Quarter of 2020
ISABELLA BK	MOUNT PLEASANT, MICHIGAN	Second Quarter of 2020
MARQUETTE BK	CHICAGO, ILLINOIS	Second Quarter of 2020
PACIFIC GLOBAL BK	CHICAGO, ILLINOIS	Second Quarter of 2020
ST CHARLES B&TC	SAINT CHARLES, ILLINOIS	Second Quarter of 2020
THUMB B&TC	PIGEON, MICHIGAN	Second Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 23, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	* 3A5	Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky, to acquire through merger 100 percent of the voting shares of Owenton Bancorp, Inc., Owenton, Kentucky, and thereby indirectly acquire Peoples Bank & Trust Company, Owenton, Kentucky.	Newspaper:	12/15/2019
			Federal Register:	12/20/2019
FIRST WATERLOO BANCSHARES, INC.	* 4c8	First Waterloo Bancshares, Inc., Waterloo, Illinois, to acquire 100 percent of the voting shares of Best Hometown Bancorp, Inc., Collinsville, Illinois, and thereby indirectly acquire Best Hometown Bank, Collinsville, Illinois.	Newspaper:	12/13/2019
			Federal Register:	12/12/2019
OAKSTAR BANK	* Branch	OakStar Bank, Springfield, Missouri requests to establish a branch facility at 6285 W. 135th Street, Suite 330, Overland Park, Kansas.	Newspaper:	12/05/2019
			Federal Register:	Not applicable
UNITED SOUTHERN BANK	Member	United Southern Bank, Hopkinsville, Kentucky, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 First Quarter of 2020 (January 1, 2020 - March 31, 2020) Second Quarter of 2020 (April 1, 2020 - June 30, 2020)

Institution	Location	Quarter
FIRST SAVINGS BK	CLARKSVILLE, INDIANA	First Quarter of 2020
FIRST ST BK	RUSSELLVILLE, ARKANSAS	First Quarter of 2020
MONTICELLO BKG CO	MONTICELLO, KENTUCKY	First Quarter of 2020
PEOPLES B&TC CO	TROY, MISSOURI	First Quarter of 2020
SIMMONS BK	PINE BLUFF, ARKANSAS	First Quarter of 2020
SPRINGFIELD FIRST CMNTY BK	SPRINGFIELD, MISSOURI	First Quarter of 2020
STIFEL B&T	SAINT LOUIS, MISSOURI	First Quarter of 2020
BANK OF LITTLE ROCK	LITTLE ROCK, ARKANSAS	Second Quarter of 2020
CENTRAL BK OF AUDRAIN CTY	MEXICO, MISSOURI	Second Quarter of 2020
CENTRAL BK OF BOONE CTY	COLUMBIA, MISSOURI	Second Quarter of 2020
EAGLE B&TC	LITTLE ROCK, ARKANSAS	Second Quarter of 2020
F&M B&TC	HANNIBAL, MISSOURI	Second Quarter of 2020
FARMERS & MERCHANTS BK	BALDWYN, MISSISSIPPI	Second Quarter of 2020
FARMERS BK	PARSONS, TENNESSEE	Second Quarter of 2020
FNB OXFORD BK	OXFORD, MISSISSIPPI	Second Quarter of 2020
SPRINGFIELD ST BK	SPRINGFIELD, KENTUCKY	Second Quarter of 2020

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 23, 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:	12/06/2019
			Federal Register:	12/19/2019
FIRST PREMIER BANK	* Branch	First Premier Bank, Sioux Falls, South Dakota, to establish a branch facility to be located at 202 NW 2nd Street, Madison, South Dakota.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for First Quarter of 2020 (January 1, 2020 - March 31, 2020) Second Quarter of 2020 (April 1, 2020 - June 30, 2020)

Institution	Location	Quarter
1ST BK	BROADUS, MONTANA	First Quarter of 2020
BELT VALLEY BK	BELT, MONTANA	First Quarter of 2020
DACOTAH BK	ABERDEEN, SOUTH DAKOTA	First Quarter of 2020
MERCHANTS ST BK	FREEMAN, SOUTH DAKOTA	First Quarter of 2020
FIRST BK BALDWIN	BALDWIN, WISCONSIN	Second Quarter of 2020
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN	Second Quarter of 2020
WADENA ST BK	WADENA, MINNESOTA	Second Quarter of 2020

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 23, 2019**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 EMPLOYEE STOCK OWNERSHIP PLAN	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:	12/05/2019
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
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:	11/27/2019
			Federal Register:	12/02/2019
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:	11/30/2019
	* Branch		Federal Register:	Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for First Quarter of 2020 (January 1, 2020 - March 31, 2020) Second Quarter of 2020 (April 1, 2020 - June 30, 2020)

Institution	Location	Quarter
BANK OF COMMERCE	CHELSEA, OKLAHOMA	First Quarter of 2020
BANK OF JACKSON HOLE	JACKSON, WYOMING	First Quarter of 2020
FIRST B&TC OF FULLERTON	FULLERTON, NEBRASKA	First Quarter of 2020
FIRST ST B&TC	LARNED, KANSAS	First Quarter of 2020
INTERBANK	OKLAHOMA CITY, OKLAHOMA	First Quarter of 2020
JONAH BK	CASPER, WYOMING	First Quarter of 2020
KAW VALLEY ST B&TC OF WAMEGO K	WAMEGO, KANSAS	First Quarter of 2020
SMALL BUS BK	LENEXA, KANSAS	First Quarter of 2020
STANTON ST BK	STANTON, NEBRASKA	First Quarter of 2020
ALLNATIONS BK	CALUMET, OKLAHOMA	Second Quarter of 2020
ANB BK	DENVER, COLORADO	Second Quarter of 2020
AUBURN ST BK	AUBURN, NEBRASKA	Second Quarter of 2020
BANK OF VERSAILLES	VERSAILLES, MISSOURI	Second Quarter of 2020
BANK OF WESTERN OK	ELK CITY, OKLAHOMA	Second Quarter of 2020
BATTLE CREEK ST BK	BATTLE CREEK, NEBRASKA	Second Quarter of 2020
CENTRAL BK OF SEDALIA	SEDALIA, MISSOURI	Second Quarter of 2020
CORNERSTONE BK	YORK, NEBRASKA	Second Quarter of 2020
HALSTEAD BK	HALSTEAD, KANSAS	Second Quarter of 2020
RNB ST BK	RAWLINS, WYOMING	Second Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

SECURITY ST BK
TILDEN BK

BASIN, WYOMING
TILDEN, NEBRASKA

Second Quarter of 2020
Second Quarter of 2020

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 23, 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
CENDERA BANCORP, INC.	* 3A1	Application by Cendera Bancorp, Inc., Bells, Texas, to become a bank holding company by acquiring 100 percent of Cendera Financial Holdings, Inc., and indirectly, Cendera Bank, N.A., both of Bells, Texas	Newspaper:	11/30/2019
			Federal Register:	12/18/2019
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
VISTA BANK	* Branch	Vista Bank, Dallas , Texas to establish a Messenger Service Branch in the Greater Lubbock Area.	Newspaper:	Not available
			Federal Register:	Not applicable
VISTA BANK	* Branch	Vista Bank, Dallas , Texas to establish a Messenger Service Branch in the Greater Austin Area.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location	Quarter
FIRST ST BK	JUNCTION, TEXAS	First Quarter of 2020
UNITED BK OF EL PASO DEL NORTE	EL PASO, TEXAS	First Quarter of 2020
WESTSTAR BK	EL PASO, TEXAS	First Quarter of 2020
FROST BK	SAN ANTONIO, TEXAS	Second Quarter of 2020
TEXAS CMNTY BK	LAREDO, TEXAS	Second Quarter of 2020
UNITED TX BK	DALLAS, TEXAS	Second Quarter of 2020
WELLINGTON ST BK	WELLINGTON, TEXAS	Second Quarter of 2020

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 23, 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
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:	11/22/2019
			Federal Register:	12/05/2019

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location	Quarter
ALLY BK	SANDY, UTAH	First Quarter of 2020
PACIFIC MERC BK	COSTA MESA, CALIFORNIA	First Quarter of 2020
SILVERGATE BK	LA JOLLA, CALIFORNIA	First Quarter of 2020
TERRITORIAL SB	HONOLULU, HAWAII	First Quarter of 2020
EAST WEST BK	PASADENA, CALIFORNIA	Second Quarter of 2020
SEACOAST CMRC BK	SAN DIEGO, CALIFORNIA	Second Quarter of 2020
UNITED SCTY BK	FRESNO, CALIFORNIA	Second Quarter of 2020