
Federal Reserve Release



H.2

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

No. 48

Week Ending November 30, 2019

Bank Holding Companies

BB&T Corporation, Winston-Salem, North Carolina -- commenter's request for reconsideration of the Board's approval of the application by BB&T Corporation to merge with SunTrust Banks, Inc., Atlanta, Georgia.

- Denied, November 26, 2019

Reserve Bank Services

Federal Reserve Priced Services -- 2020 private sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, November 25, 2019

Supervision and Regulation

Supervision and Regulation -- semiannual report.

- Published, November 26, 2019

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to establish a branch at 909 Dillingham Boulevard, Honolulu.

- Approved, November 26, 2019

St. Louis

Dieterich Bank, Effingham, Illinois -- to establish a temporary branch at 5 Club Center Court, Edwardsville.

- Approved, November 27, 2019

St. Louis

Oakstar Bank, Springfield, Missouri -- to establish a branch at 6285 West 135th Street, Overland Park, Kansas.

- Returned, November 26, 2019

Dallas

Vista Bank, Dallas, Texas -- to establish a messenger service branch in the Greater Lubbock Area.

- Withdrawn, November 27, 2019

Dallas

Vista Bank, Dallas, Texas -- to establish a messenger service branch in the Greater Austin Area.

- Withdrawn, November 27, 2019

Bank Holding Companies

Richmond

First Community Bankshares, Inc., Bluefield, Virginia -- to acquire Highlands Bankshares, Inc., Abingdon, and thereby indirectly acquire Highlands Union Bank; and for Highlands Union Bank to merge with and into First Community Bank, Bluefield.

- Approved, November 26, 2019

Banks, Foreign

New York

Banque Transatlantique, Paris, France -- to establish a representative office in San Francisco, California.

- Approved, November 22, 2019

(A/C)

Banks, State Member

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to make certain public welfare investments.

- Approved, November 26, 2019

Change in Bank Control

Chicago

Bosshard Financial Group, Inc., La Crosse, Wisconsin -- change in bank control of Bosshard Financial Group, Inc., and its subsidiaries, Oregon Community Bank of Oregon, Oregon, and Farmers State Bank-Hillsboro, Hillsboro.

- Permitted, November 26, 2019

Change in Bank Control

Chicago

Fairmount Banking Company, Fairmount, Indiana -- to retain control of Fairmount Banking Company and its subsidiary, The Fairmount State Bank, Fairmount.

- Permitted, November 27, 2019

Membership

Philadelphia

The Victory Bank, Limerick, Pennsylvania -- to become a member of the Federal Reserve System.

- Approved, November 27, 2019

Savings and Loan Holding Companies

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 25, 2019

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending November 30, 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 **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 30, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 30, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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2963547	LANDMARK CMNTY BK, PITTSTON, PENNSYLVANIA	06/10/2019	11/29/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 30, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/27/2019
			Federal Register:	11/22/2019

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 30, 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:	12/14/2019
			Federal Register:	11/27/2019
SANDY SPRING BANK	* 18C * Branch	Sandy Spring Bank, Olney, Maryland, to merge with Revere Bank, Rockville, Maryland.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 30, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANK	* 18C	Commercial Bank, Harrogate, Tennessee, to merge with First National Bank and Trust, London, Kentucky.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
OAKWORTH CAPITAL, INC.	4c8	Oakworth Capital, Inc., Birmingham, Alabama, to directly engage de novo in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available

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		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 30, 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.	* 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 12/30/2019
EATON FEDERAL MUTUAL HOLDING COMPANY	* MHC Formation * MHC Mid-Tier 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: Federal Register:	Not available 12/27/2019
LEVEL ONE BANCORP, INC.	CIC	Notice by James Bellinson, Bloomfield Township, Michigan, Eric Todd, York Township, Michigan, Neil Glaser, Brooklyn, New York and Susan Bellinson, City Island, New York to acquire 10% or more of the voting shares of Level One Bancorp, Inc., and thereby indirectly acquire control of Level One Bank, both of Farmington Hills, Michigan.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 03/11/2019

District: 7
Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 30, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire up to 40 percent of the voting shares of Central Bank, Little Rock, Arkansas.	Newspaper:	12/29/2019
			Federal Register:	01/02/2020
FIRST HORIZON BANK	* 18C	First Horizon Bank, Memphis, Tennessee, to acquire certain assets and assume the deposit liabilities of 30 branches of	Newspaper:	12/27/2019
	* Branch	SunTrust Bank, Atlanta, Georgia, and to retain the acquired facilities as branch offices.	Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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613558	MONTGOMERY BK, SIKESTON, MISSOURI	08/12/2019	11/25/2019	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 30, 2019

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 30, 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:	11/22/2019
	* 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 **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 30, 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	The Jack E. and Willie Rae Tregellas Revocable Trust, Perryton, Texas, Tim Tregellas, Azle, Texas, and William Mac Tregellas, Perryton, Texas, as co-trustees; individually and as members acting in concert with the Tregellas Family Control Group to retain voting shares of Perryton Bancshares, Inc., and thereby indirectly retain voting shares of The Perryton National Bank, both of Perryton, Texas. In addition, The Jack E. Tregellas Family Trust-Perryton Bancshares Trust S, Perryton, Texas, Tim Tregellas, William Mac Tregellas, and Willie Rae Tregellas, Perryton, Texas, as co-trustees; individually and as members acting in concert with the Tregellas Family Control Group to acquire voting shares of Perryton Bancshares, Inc., and thereby indirectly acquire voting shares of The Perryton National Bank. In addition, Debra Tregellas, Azle, Texas, and the William and Rita Tregellas Revocable Trust dated February 15, 1997, Perryton, Texas, William Mac Tregellas and Rita Tregellas as co-trustees; as members acting in concert with the Tregellas Family Control Group to retain voting shares of Perryton Bancshares, Inc., and thereby indirectly retain voting shares of The Perryton National Bank.	Newspaper:	12/07/2019
			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:	10/23/2019
			Federal Register:	11/25/2019

District: 11
Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 30, 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

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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