
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 24, 2018

Regulations and Policies

Capital Requirements of Community Banking Organizations -- publication for comment of an interagency proposed rule to establish a simple measure of capital adequacy for qualifying community banking organizations, as required by the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, November 21, 2018

Regulation Z (Truth in Lending) -- final interagency increase in threshold for 2019 for exempting certain loans from special appraisal requirements for higher-priced mortgages based on a change in the consumer price index.

- Announced, November 21, 2018

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 2019.

- Announced, November 21, 2018

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

Atlanta

First Home Bank, Seminole, Florida -- to establish a branch at 9190 Seminole Boulevard, Seminole, concurrently with the relocation of the main office to 700 Central Avenue, St. Petersburg.

- Approved, November 19, 2018

New York

Orange Bank & Trust Company, Middletown, New York -- to establish a branch at 859-861 Franklin Avenue, Town of Mount Pleasant.

- Approved, November 21, 2018

Bank Holding Companies

General Counsel

Eagle Bancorp Montana, Inc., Helena, Montana -- waiver of application to acquire Big Muddy Bancorp, Inc., Dutton, and The State Bank of Townsend (Bank of Townsend), Townsend, in connection with Bank of Townsend's merger with and into Opportunity Bank of Montana, Helena.

- Granted, November 19, 2018

General Counsel

Farmers & Merchants Bancorp, Inc., Archbold, Ohio -- waiver of application to acquire Limberlost Bancshares, Inc., Geneva, Indiana, and Bank of Geneva, in connection with Bank of Geneva's merger with and into The Farmer & Merchants State Bank, Archbold.

- Granted, November 19, 2018

Bank Holding Companies

New York

Grasshopper Bancorp, Inc., New York, New York -- to become a bank holding company through the formation of its subsidiary bank, Grasshopper Bank, N.A., New York.

- Approved, November 23, 2018

Chicago

Lee Capital Corp., Fort Madison, Iowa -- to continue to engage in extending credit and servicing loans.

- Approved, November 23, 2018

General Counsel

Park National Corporation, Newark, Ohio -- waiver of application to acquire CAB Financial Corporation, Spartanburg, South Carolina, and Carolina Alliance Bank (Carolina Alliance), in connection with Carolina Alliance's merger with and into The Park National Bank, Newark.

- Granted, November 19, 2018

Chicago

WCF Bancorp, Inc., Webster City, Iowa -- to become a bank holding company on the conversion of its subsidiary bank, WCF Financial Bank, Webster City, to a state-chartered bank.

- Approved, November 19, 2018

Bank Mergers

Chicago

Town Bank, Hartland, Wisconsin -- to purchase certain deposit liabilities from PyraMax Bank, FSB, Greenfield, and thereby establish a branch at 1605 West Mitchell Street, Milwaukee.

- Approved, November 19, 2018

Bank Premises

New York

Orange Bank & Trust Company, Middletown, New York -- to increase its investment in bank premises.

- Approved, November 21, 2018

Change in Bank Control

Kansas City

Falcon Bancorporation, Inc., Memphis, Texas -- change in bank control of Falcon Bancorporation, Inc., and its subsidiary First Bank and Trust of Memphis, Memphis.

- Permitted, November 20, 2018

Kansas City

Hydro Bancshares, Inc., Hydro, Oklahoma -- change in bank control of Hydro Bancshares, Inc., and its subsidiary Bank of Hydro, Hydro.

- Permitted, November 20, 2018

Kansas City

Rocky Financial Corporation, Cordell, Oklahoma -- change in bank control of Rocky Financial Corporation, and its subsidiary, Bank of Cordell, Cordell.

- Permitted, November 20, 2018

Savings and Loan Holding Companies

General Counsel

Northwest Bancshares, Inc., Warren, Pennsylvania -- waiver of application to acquire Donegal Financial Services Corporation, Marietta, and Union Community Bank (UC Bank), Mount Joy, in connection with UC Bank's merger with and into Northwest Bank, Warren.

- Granted, November 19, 2018

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST CAMBRIDGE SAVINGS BANK	* Branch	Application by East Cambridge Savings Bank, Cambridge, Massachusetts, to establish a branch at 94 Pleasant Street, Malden, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
EQUITABLE BANK	* 18C * Branch	Equitable Bank, East Weymouth, Massachusetts to merge with Coastal Heritage Bank, Weymouth, Massachusetts ("Coastal"), with Equitable Bank as the surviving entity. Equitable Bank intends to operate all nine Coastal branches located in East Bridgewater, Hanover, Hingham, Marshfield, Norwell, Quincy, Scituate, and Weymouth, all of Massachusetts.	Newspaper: Federal Register:	Not available Not applicable
RADIUS BANCORP, INC.	* 3A1	Application by Radius Bancorp, Inc., Boston, Massachusetts to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act of 1956, as amended, in connection with the conversion by Radius Bank, Boston, Massachusetts into a Massachusetts-chartered trust company.	Newspaper: Federal Register:	12/03/2018 12/06/2018

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 2019 (January 1, 2019 - March 31, 2019) Second Quarter of 2019 (April 1, 2019 - June 30, 2019)

Institution	Location	Quarter
BANK OF EASTON	NORTH EASTON, MASSACHUSETTS	First Quarter of 2019
FIRST IPSWICH BK	IPSWICH, MASSACHUSETTS	First Quarter of 2019
WATERTOWN SVG BK	WATERTOWN, MASSACHUSETTS	First Quarter of 2019
PATRIOT COMNTY BK	WOBURN, MASSACHUSETTS	Second Quarter of 2019
SAVINGS INST BK & TR CO	WILLIMANTIC, CONNECTICUT	Second Quarter of 2019

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORANGE BANK & TRUST COMPANY	* Branch	Orange Bank & Trust Company, Middletown, New York, to establish a branch office to be located at 859-861 Franklin Avenue, Town of Mount Pleasant, Westchester County, New York.	Newspaper:	10/31/2018
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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FIVE STAR BK	WARSAW, NEW YORK	First Quarter of 2019
METROPOLITAN CMRL BK	NEW YORK, NEW YORK	First Quarter of 2019
ADIRONDACK TC	SARATOGA SPRINGS, NEW YORK	Second Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENEFICIAL BANCORP, INC.	* SLHC Formation	Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, to convert to a savings and loan holding company upon the conversion of Beneficial Bank, Philadelphia, Pennsylvania, from a state-chartered savings bank to a stock federal savings bank.	Newspaper: Federal Register:	Not available 11/27/2018
WSFS FINANCIAL CORPORATION	* SLHC Merger	WSFS Financial Corporation, Wilmington, Delaware, to merge with Beneficial Bancorp, Inc., Philadelphia, Pennsylvania, and therefore indirectly acquire Beneficial Bank, Philadelphia, PA.	Newspaper: Federal Register:	Not available 11/27/2018

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location	Quarter
ASIAN BK	PHILADELPHIA, PENNSYLVANIA	First Quarter of 2019
LANDMARK CMNTY BK	PITTSTON, PENNSYLVANIA	Second Quarter of 2019

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
WINFIRST FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Control filed by The Richard F. McCready, Jr. Maximum United Credit Trust, Jane Houston McCready, Trustee, Sarah McCready Boston, Trustee and Louise F. McCready Hart, Trustee for permission to join the McCready family group, a group acting in concert previously approved to retain 25% or more of WinFirst Financial Corporation, Winchester, KY which controls Winchester Federal Bank, Winchester, KY.	Newspaper:	12/04/2018
			Federal Register:	12/10/2018

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location	Quarter
CORN CITY ST BK	DESHLER, OHIO	First Quarter of 2019
METAMORA ST BK	METAMORA, OHIO	First Quarter of 2019
CIVISTA BK	SANDUSKY, OHIO	Second Quarter of 2019
CORN CITY ST BK	DESHLER, OHIO	Second Quarter of 2019
CROGHAN COLONIAL BK	FREMONT, OHIO	Second Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNION BANKSHARES CORPORATION	* 18C	Union Bankshares Corporation, Richmond, Virginia, to acquire 100% of the voting securities of Access National Corporation, Reston, Virginia, and thereby indirectly acquire Access National Bank, Reston, Virginia. In addition, Union Bank & Trust, Richmond, Virginia, to merge with Access National Bank, Reston, Virginia.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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CRA Examinations scheduled for First Quarter of 2019 (January 1, 2019 - March 31, 2019) Second Quarter of 2019 (April 1, 2019 - June 30, 2019)

Institution	Location	Quarter
BANK OF CLARKE CTY	BERRYVILLE, VIRGINIA	First Quarter of 2019
CECIL BK	ELKTON, MARYLAND	First Quarter of 2019
FIRST BK	SOUTHERN PINES, NORTH CAROLINA	First Quarter of 2019
BENCHMARK CMNTY BK	KENBRIDGE, VIRGINIA	Second Quarter of 2019
CHESAPEAKE BK	KILMARNOCK, VIRGINIA	Second Quarter of 2019
FAUQUIER BK	WARRENTON, VIRGINIA	Second Quarter of 2019
PLEASANTS CTY BK	SAINT MARYS, WEST VIRGINIA	Second Quarter of 2019
SONABANK	GLEN ALLEN, VIRGINIA	Second Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at 117 Clinton Avenue, Huntsville, Alabama.	Newspaper:	11/24/2018
			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
101738	GREAT SOUTHERN BK, MERIDIAN, MISSISSIPPI	07/16/2018	11/08/2018	S	Small Bank

CRA Examinations scheduled for First Quarter of 2019 (January 1, 2019 - March 31, 2019) Second Quarter of 2019 (April 1, 2019 - June 30, 2019)

Institution	Location	Quarter
REGIONS BK	BIRMINGHAM, ALABAMA	First Quarter of 2019
CAPITAL CITY BK	TALLAHASSEE, FLORIDA	Second Quarter of 2019
CITIZENS TR BK	ATLANTA, GEORGIA	Second Quarter of 2019
FIRST VISION BK OF TN	TULLAHOMA, TENNESSEE	Second Quarter of 2019
FLAGLER BK	WEST PALM BEACH, FLORIDA	Second Quarter of 2019
SUNRISE BK	COCOA BEACH, FLORIDA	Second Quarter of 2019
TENNESSEE ST BK	PIGEON FORGE, TENNESSEE	Second Quarter of 2019

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLACKHAWK BANCORP, INC.	* 3A3	Blackhawk Bancorp, Inc., Beloit, Wisconsin to acquire 100 percent of First McHenry Corporation and thereby indirectly acquire The First National Bank of McHenry, both of McHenry, Illinois.	Newspaper:	Not available
			Federal Register:	12/21/2018
DART FINANCIAL CORPORATION	CIC	David L. Howland and Melanie S. Dart, as trustees of the David L. Howland and Melanie S. Dart Revocable Trust dated May 27, 2015, both of Mason, Michigan, Stephanie Noel Howland of Saginaw, Michigan, and Marc Miilu of DeWitt, Michigan, to join the Dart Family Control Group and retain 10 percent or more of the shares of Dart Financial Corporation, Mason, Michigan, and thereby indirectly control Dart Bank, Mason, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
ELGIN BANCSHARES, INC.	CIC	Notice by Jill E. Markowski, individually and as trustee of the Jill E. Sapiente Trust and Jill E. Markowski Descendants Trust, both of Inverness, Illinois; the Jill E. Sapiente Trust, Inverness, Illinois; the Jill E. Markowski Descendants Trust, Inverness, Illinois; together with John S. Sapiente, as trustee of the John S. Sapiente Revocable Trust, Naples, Florida; the John S. Sapiente Revocable Trust, Naples, Florida; Jacqueline M. Buckstaff, as trustee of the Jacqueline M. Sapiente Trust and the Jacqueline M. Buckstaff Descendants Trust, both of Deer Park, Illinois; the Jacqueline M. Sapiente Trust, Deer Park, Illinois; the Jacqueline M. Buckstaff Descendants Trust, Deer Park, Illinois; John A. Sapiente, as trustee of the John A. Sapiente Trust and the Joan A. Sapiente Descendants Trust, Inverness, Illinois; and the John A. Sapiente Trust, Inverness, Illinois; and the John A. Sapiente Descendants Trust, Inverness, Illinois to retain control of more than 25 percent of the voting shares of Elgin Bancshares, Inc., Elgin, Illinois, and thereby indirectly control Union National Bank and Trust Company, Elgin, Illinois.	Newspaper:	Not available
			Federal Register:	11/28/2018
FIRST FARMERS BANK & TRUST	* Branch	First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 905 S. Dixie Highway, Hoopeston, Illinois.	Newspaper:	12/01/2018
			Federal Register:	Not applicable
GLENWOOD STATE BANK	* 18C	Glenwood State Bank, Glenwood, Iowa, to merge with its sister bank, Frontier Savings Bank, Council Bluffs, Iowa. As a result of the merger, Glenwood State Bank will establish a branch at 940 Valley View Drive, Council Bluffs, Iowa.	Newspaper:	11/23/2018
	* Branch		Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
HEARTLAND BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire via merger 100 percent of Lincoln S.B. Corp., and thereby indirectly acquire State Bank of Lincoln, both of Lincoln, Illinois.	Newspaper: Federal Register:	Not available 12/04/2018
JOHNSON BANK	* 18C	Johnson Bank, Racine, Wisconsin, to purchase certain deposit liabilities of Nationwide Bank, Columbus, Ohio.	Newspaper: Federal Register:	Not available Not applicable
SECURITY AGENCY, INCORPORATED	CIC	Notice by the 2018 Grantor Trust FBO Rachel Grimstad and 2018 Grantor Trust FBO Gus Grimstad, with Padrin Grimstad as trustee, together with the 2018 Grantor Trust FBO Max Grimstad and 2018 Grantor Trust FBO Oscar Grimstad, with Ann Grimstad as trustee, all of Decorah, Iowa, to join the Grimstad Family Control Group approved on September 21, 2005, and acquire control of 10 percent or more of the voting shares of Security Agency, Inc., and thereby indirectly control Decorah Bank and Trust Company, both of Decorah, Iowa.	Newspaper: Federal Register:	Not available 12/07/2018
TOWN AND COUNTRY FINANCIAL CORPORATION	CIC	Notice submitted by David Kirschner, Pamela Boldue, Philip Kirschner, Mary Kirschner as a group acting in concert to retain 25 percent or more of the outstanding voting stock and thereby control Town and Country Financial Corporation and indirectly control Town and Country Bank, both of Springfield, Illinois.	Newspaper: Federal Register:	Not available Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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2298995	VILLAGE B&TC, ARLINGTON HEIGHTS, ILLINOIS	09/19/2016	11/06/2018	O	Large Bank

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Institution	Location	Quarter
BRISTOL MORGAN BK	OAKFIELD, WISCONSIN	First Quarter of 2019
CAMP GROVE ST BK	CAMP GROVE, ILLINOIS	First Quarter of 2019
COMMUNITY ST BK	ANKENY, IOWA	First Quarter of 2019
CUSB BK	CRESCO, IOWA	First Quarter of 2019
FIRST BK OF BERNE	BERNE, INDIANA	First Quarter of 2019
FIRST IA ST BK	ALBIA, IOWA	First Quarter of 2019
FREEDOM FNCL BK	WEST DES MOINES, IOWA	First Quarter of 2019
IOWA PRAIRIE BK	BRUNSVILLE, IOWA	First Quarter of 2019
IOWA ST B&TC	FAIRFIELD, IOWA	First Quarter of 2019
MAIN ST BK	BINGHAM FARMS, MICHIGAN	First Quarter of 2019
MARKESAN ST BK	MARKESAN, WISCONSIN	First Quarter of 2019
SALIN B&TC	INDIANAPOLIS, INDIANA	First Quarter of 2019
TEMPLETON SVGS BK	TEMPLETON, IOWA	First Quarter of 2019
COMMUNITY BK OF ELMHURST	ELMHURST, ILLINOIS	Second Quarter of 2019
EASTERN MI BK	CROSWELL, MICHIGAN	Second Quarter of 2019
FARMERS ST BK	LAKE VIEW, IOWA	Second Quarter of 2019
FIRST CITIZENS BK	MASON CITY, IOWA	Second Quarter of 2019
FIRST CMNTY B&TC	BEECHER, ILLINOIS	Second Quarter of 2019

G W JONES EXCHANGE BK	MARCELLUS, MICHIGAN	Second Quarter of 2019
HOME T&SB	OSAGE, IOWA	Second Quarter of 2019
OSB CMNTY BK	BROOKLYN, MICHIGAN	Second Quarter of 2019
SALIN B&TC	INDIANAPOLIS, INDIANA	Second Quarter of 2019
STATE BK OF THE LAKES	ANTIOCH, ILLINOIS	Second Quarter of 2019
TITONKA SVG BK	TITONKA, IOWA	Second Quarter of 2019
TRI-COUNTY BK	BROWN CITY, MICHIGAN	Second Quarter of 2019
WHEATON B&TC	WHEATON, ILLINOIS	Second Quarter of 2019
WOODTRUST BK	WISCONSIN RAPIDS, WISCONSIN	Second Quarter of 2019

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
BANK OF ADVANCE	ADVANCE, MISSOURI	First Quarter of 2019
FIRST CHOICE BK	PONTOTOC, MISSISSIPPI	First Quarter of 2019
FNBC BK	ASH FLAT, ARKANSAS	First Quarter of 2019
HARDIN CTY BK	SAVANNAH, TENNESSEE	First Quarter of 2019
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI	First Quarter of 2019
PATRIOT BK	MILLINGTON, TENNESSEE	First Quarter of 2019
PROVIDENCE BK	COLUMBIA, MISSOURI	First Quarter of 2019
SAINTS AVE BK	NEW LONDON, MISSOURI	First Quarter of 2019
SECURITY BK	NEWBERN, TENNESSEE	First Quarter of 2019
SOUTHERN BK	POPLAR BLUFF, MISSOURI	First Quarter of 2019
BANK OF CROCKETT	BELLS, TENNESSEE	Second Quarter of 2019
BANK OF STAR CITY	STAR CITY, ARKANSAS	Second Quarter of 2019
CENTRAL BK OF BRANSON	BRANSON, MISSOURI	Second Quarter of 2019
CITIZENS BK	BATESVILLE, ARKANSAS	Second Quarter of 2019
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS	Second Quarter of 2019
FLORA B&TC	FLORA, ILLINOIS	Second Quarter of 2019
MIDLAND ST BK	EFFINGHAM, ILLINOIS	Second Quarter of 2019
TOWN & COUNTRY BK	SALEM, MISSOURI	Second Quarter of 2019
UNITED BK	SPRINGDALE, ARKANSAS	Second Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 24, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIPRISE FINANCIAL, INC.	* SLHC Formation	Ameriprise Financial Inc., Minneapolis, Minnesota to become a savings and loan holding company as a result of the proposed conversion of its subsidiary, Ameriprise National Trust Bank, Minneapolis, Minnesota, into a full-service federal savings bank to be named Ameriprise Bank, FSB.	Newspaper: Federal Register:	12/12/2018 12/14/2018
OPPORTUNITY BANK OF MONTANA	* 18C * Branch	Opportunity Bank of Montana, Helena, Montana, to merge with State Bank of Townsend, Townsend, Montana, and incident thereto, establish branches.	Newspaper: Federal Register:	11/22/2018 Not applicable
ORVET, INC.	* 3A1	Orvet, Inc. Minneapolis, Minnesota and Silver Springs Financial Corp, Minneapolis, Minnesota to acquire Lake Country Community Bank, Morristown, Minnesota.	Newspaper: Federal Register:	Not available 11/26/2018
UNITED BANKERS' BANCORPORATION, INC	4c8	United Bankers' Bancorporation, Inc., Bloomington, Minnesota ("UBBI"), to indirectly acquire an interest in ExCheQ, LLC, Roseville, Minnesota, through United Bankers' Bank, Bloomington, Minnesota, UBBI's wholly-owned subsidiary bank.	Newspaper: Federal Register:	Not applicable Not applicable

District: 9
Federal Reserve Bank of Minneapolis

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 2019 (January 1, 2019 - March 31, 2019) Second Quarter of 2019 (April 1, 2019 - June 30, 2019)

Institution	Location	Quarter
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA	First Quarter of 2019
FIRST INTRST BK	BILLINGS, MONTANA	First Quarter of 2019
PROFINIUM	TRUMAN, MINNESOTA	First Quarter of 2019
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA	Second Quarter of 2019
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW, MINNESOTA	Second Quarter of 2019
ROOT RIVER ST BK	CHATFIELD, MINNESOTA	Second Quarter of 2019
STOCKMENS BK	CASCADE, MONTANA	Second Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
391959	FIRST BK, UTICA, NEBRASKA	08/06/2018	11/15/2018	S	Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	08/06/2018	11/07/2018	S	Int Sm Bank

CRA Examinations scheduled for First Quarter of 2019 (January 1, 2019 - March 31, 2019) Second Quarter of 2019 (April 1, 2019 - June 30, 2019)

Institution	Location	Quarter
1ST BK IN HOMINY	HOMINY, OKLAHOMA	First Quarter of 2019
AMERICAS CMNTY BK	BLUE SPRINGS, MISSOURI	First Quarter of 2019
BANK OF CUSHING	CUSHING, OKLAHOMA	First Quarter of 2019
BUTTE ST BK	BUTTE, NEBRASKA	First Quarter of 2019
CENTRAL BK OF OK	TULSA, OKLAHOMA	First Quarter of 2019
CHARTER WEST BK	WEST POINT, NEBRASKA	First Quarter of 2019
COMMUNITY BK	TOPEKA, KANSAS	First Quarter of 2019
FARMERS & MRCH BK ASHLAND	ASHLAND, NEBRASKA	First Quarter of 2019
FIRST ST BK OF CO	HOTCHKISS, COLORADO	First Quarter of 2019
FIRSTBANK OF NE	WAHOO, NEBRASKA	First Quarter of 2019
FNB NM	CLAYTON, NEW MEXICO	First Quarter of 2019
GUNNISON B&TC	GUNNISON, COLORADO	First Quarter of 2019
HIGH CNTRY BK	SALIDA, COLORADO	First Quarter of 2019
PAYNE CTY BK	PERKINS, OKLAHOMA	First Quarter of 2019
RCB BK	CLAREMORE, OKLAHOMA	First Quarter of 2019
AMERICAN EXCH BK	ELMWOOD, NEBRASKA	Second Quarter of 2019
BANK OF KREMLIN	KREMLIN, OKLAHOMA	Second Quarter of 2019

* Subject to the provisions of the Community Reinvestment Act

BANK OF NEWMAN GROVE	NEWMAN GROVE, NEBRASKA	Second Quarter of 2019
COMMUNITY ST BK	POTEAU, OKLAHOMA	Second Quarter of 2019
EMERALD BK	BURDEN, KANSAS	Second Quarter of 2019
EQUITY BK	ANDOVER, KANSAS	Second Quarter of 2019
EXCHANGE B&TC	PERRY, OKLAHOMA	Second Quarter of 2019
FARMERS BK	AULT, COLORADO	Second Quarter of 2019
FIRST BETHANY BK & TR	BETHANY, OKLAHOMA	Second Quarter of 2019
FIRSTBANK	LAKEWOOD, COLORADO	Second Quarter of 2019
SECURITY BK	LAUREL, NEBRASKA	Second Quarter of 2019
STATE BK OF BURRTON	BURRTON, KANSAS	Second Quarter of 2019
UNITED B&TC	MARYSVILLE, KANSAS	Second Quarter of 2019

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 24, 2018**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMARILLO NATIONAL BANCORP, INC.	* 3A5	Application by Amarillo National Bancorp, Inc., Amarillo, Texas, to acquire 100 percent of Commerce National Financial Services, Inc., and indirectly, Lubbock National Bank, both of Lubbock, Texas.	Newspaper:	Not available
			Federal Register:	Not available
BEDIAS FINANCIAL CORPORATION	CIC	Notice by Mary Candice Barousse, Montgomery, Texas, individually and as trustee of The Candice U. Barousse Exempt Trust, intends to apply to the Federal Reserve Board for permission to control 25 percent or more of the shares of and thereby control Bedias Financial Corporation, Bedias, Texas (?Company?); and Divin L. Upchurch, Bryan, Texas, Robert E.L. Upchurch, IV, Denton, Texas, the Robert E.L. Upchurch III Exempt Trust, Bedias, Texas (Robert E.L. Upchurch, Trustee), the Candice U. Barousse Exempt Trust, Montgomery, Texas (Mary Candice Barousse, Trustee), and the estate of Kathryn D. Upchurch, Bedias, Texas (Robert E.L. Upchurch III, Executor), intend to apply for permission to join the Upchurch Family Group, a group acting in concert previously cleared on December 12, 2001, under Section 3 of the Bank Holding Company Act; and The Robert E.L. Upchurch III Exempt Trust intends to apply for permission to control 25 percent or more of the shares of and thereby control Company. Company controls First State Bank of Bedias, Bedias, Texas.	Newspaper:	Not available
			Federal Register:	Not available
ONE WORLD HOLDING, INC.	CIC	Notice by Kanwar Deep Suri, Dallas, Texas, and Noah Ratilal Shah, Bartonville, Texas, to each acquire 10 percent or more of the shares and thereby control of One World Holding, Inc., and therefore indirectly One World Bank, both of Dallas, Texas.	Newspaper:	Not available
			Federal Register:	11/21/2018
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 6565 Hillcrest Avenue, University Park, Texas 75205.	Newspaper:	Not available
			Federal Register:	Not applicable
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 100 Crown Pointe Boulevard, Suite 101, Willow Park, Texas 76087.	Newspaper:	Not available
			Federal Register:	Not applicable
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 4511 Milwaukee Avenue, Lubbock, Texas 79407.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period	
T ACQUISITION, INC.	CIC	Notice by Arthur Haag Sherman, the Sherman 2018 Irrevocable Trust, Sherman Tectonic FLP LP, and Sherman Family Holdings LLC, all of Houston, Texas, as a group acting in concert, to acquire control of T Acquisition, Inc., and indirectly T Bank, National Association, both of Dallas, Texas	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for First Quarter of 2019 (January 1, 2019 - March 31, 2019) Second Quarter of 2019 (April 1, 2019 - June 30, 2019)

Institution	Location	Quarter
BANK OF CMRC	MCLEAN, TEXAS	First Quarter of 2019
FIRST CAP BK	QUANAH, TEXAS	First Quarter of 2019
COMMERCIAL ST BK	ANDREWS, TEXAS	Second Quarter of 2019
HAPPY ST BK	HAPPY, TEXAS	Second Quarter of 2019
PEOPLES BK	LUBBOCK, TEXAS	Second Quarter of 2019
TEXAS RGNL BK	HARLINGEN, TEXAS	Second Quarter of 2019
VANTAGE BK TX	SAN ANTONIO, TEXAS	Second Quarter of 2019
VERITEX CMNTY BK	DALLAS, TEXAS	Second Quarter of 2019

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending November 24, 2018

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
CALWEST BK	RANCHO SANTA MARGARITA, CALIFORNIA	First Quarter of 2019
COMMERCEWEST BK	IRVINE, CALIFORNIA	First Quarter of 2019
COMMONWEALTH BUS BK	LOS ANGELES, CALIFORNIA	First Quarter of 2019
WESTERN ALLI BK	PHOENIX, ARIZONA	First Quarter of 2019
LIBERTY BK	SOUTH SAN FRANCISCO, CALIFORNIA	Second Quarter of 2019
MARLIN BUS BK	SALT LAKE CITY, UTAH	Second Quarter of 2019
PRESIDIO BK	SAN FRANCISCO, CALIFORNIA	Second Quarter of 2019