

# MERGER DECISIONS

2018



# **FEDERAL DEPOSIT INSURANCE CORPORATION**

## **MERGER DECISIONS**

### **ANNUAL REPORT TO CONGRESS**

Bank Merger Act Reporting Requirements  
(Monday, January 01, 2018 through Monday, December 31, 2018)

All of the following Merger applications were approved by the FDIC during the year 2018. With regard to each application, the FDIC considered and found favorably with respect to the statutory factors, including the financial and managerial resources; future prospects of the existing and proposed institutions; the convenience and needs of the community to be served; the risk to the stability of the United States banking and financial system; and the effectiveness of each depository institution involved in the merger in combating money laundering activities, including in overseas branches.

Except as noted, reports regarding the competitive factors were requested from the Attorney General, and Summary Reports from the Attorney General indicated that the transactions would not have a significant adverse effect on competition.

In each case, the FDIC determined that the transaction would not result in a monopoly or further any combination or conspiracy to monopolize or attempt to monopolize the business of banking in any part of the United States. In addition, the FDIC determined that the transaction would not have the effect in any section of the country to substantially lessen competition or tend to create a monopoly or in any other manner restrain trade, unless the anticompetitive effects of the transaction were clearly outweighed in the public interest by the probable effect of the transaction in meeting the convenience and needs of the community to be served.

Finally, the FDIC determined that, for each interstate merger case (other than a case involving an insured institution in default or in danger of default), the resulting insured institution, including its affiliated insured institutions, upon consummation of the transaction would not control more than ten percent (10%) of the total amount of deposits of all insured depository institutions in the United States.

Note: This Report is available on the FDIC's Public Information Center's web site at: [www.fdic.gov/bank/individual/merger/](http://www.fdic.gov/bank/individual/merger/)

# Regular Mergers

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
First US Bank BIRMINGHAM, AL	633,873	17077	The Peoples Bank ROSE HILL, VA	10730	166,032	4	08/15/2018	06/22/2018	20180677
Covenant Bank LEEDS, AL	55,994	34460	Millennial Acquisition Corporation LEEDS, AL	0	55,994	1	03/15/2018	01/03/2018	20171605
River Bank & Trust PRATTVILLE, AL	855,780	58255	Peoples Southern Bank CLANTON, AL	850	190,094	3	10/03/2018	09/05/2018	20180990
FNB Bank SCOTTSBORO, AL	545,213	2824	Capital Bank FORT OGLETHORPE, GA	19195	123,760	3	10/02/2018	09/05/2018	20180976
First Community Bank BATESVILLE, AR	1,383,715	34533	Guaranty Bank SPRINGFIELD, MO	28670	4,747	1	10/11/2018	10/03/2018	20181216
Pacific Western Bank BEVERLY HILLS, CA	24,748,186	24045	El Dorado Savings Bank, F.S.B. PLACERVILLE, CA	30953	2,198,930	35	12/19/2018	10/31/2018	20181410
First Choice Bank CERRITOS, CA	903,668	57966	Pacific Commerce Bank LOS ANGELES, CA	57065	535,533	6	05/10/2018	03/29/2018	20180375
Tri Counties Bank CHICO, CA	4,778,200	21943	First National Bank of Northern California DALY CITY, CA	18767	1,259,699	12	05/29/2018	01/19/2018	20180008
Community Valley Bank EL CENTRO, CA	155,400	58500	Umpqua Bank ROSEBURG, OR	17266	35,000	1	05/23/2018	05/02/2018	20180475
First Foundation Bank IRVINE, CA	4,046,505	58647	Premier Business Bank LOS ANGELES, CA	58261	586,378	6	05/16/2018	02/14/2018	20180116
Hanmi Bank LOS ANGELES, CA	5,416,018	24170	Southwestern National Bank HOUSTON, TX	34319	404,488	7	08/03/2018	07/11/2018	20180865
Royal Business Bank LOS ANGELES, CA	1,712,483	58816	First American International Bank BROOKLYN, NY	35186	889,278	8	09/28/2018	06/22/2018	20180765
Citizens Business Bank ONTARIO, CA	8,348,017	21716	Community Bank PASADENA, CA	24315	3,720,373	17	07/25/2018	04/19/2018	20180438
Bank of the Sierra PORTERVILLE, CA	2,340,180	22597	Community Bank of Santa Maria SANTA MARIA, CA	57073	33,856	1	03/15/2018	02/14/2018	20180164
Plumas Bank QUINCY, CA	736,088	23275	Mutual of Omaha Bank OMAHA, NE	32325	48,562	1	07/16/2018	06/13/2018	20180742
Redding Bank of Commerce REDDING, CA	1,315,920	24074	The Merchants National Bank of Sacramento SACRAMENTO, CA	3502	213,360	3	12/14/2018	12/06/2018	20181511
Bank of Rio Vista RIO VISTA, CA	217,885	8472	F&M Acquisition Subsidiary LODI, CA	0	0	0	06/14/2018	05/16/2018	20180612
Poppy Bank SANTA ROSA, CA	1,606,988	57903	Blue Gate Bank COSTA MESA, CA	59094	129,936	1	06/01/2018	05/30/2018	20180554
BAC Community Bank STOCKTON, CA	623,681	19434	Central Valley Community Bank FRESNO, CA	23030	21,775	0	06/20/2018	05/16/2018	20180451
Suncrest Bank VISALIA, CA	528,917	58728	CBBC Bancorp WEST SACRAMENTO, CA	0	336,651	2	05/04/2018	12/20/2017	20180076

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Data Date(s) 01/01/2018 to 12/31/2018

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Mechanics Bank WALNUT CREEK, CA	5,637,565	1768	Learner Financial Corporation WALNUT CREEK, CA	0	450	0	04/24/2018	03/29/2018	20180496
United Bank HARTFORD, CT	7,063,312	18203	Webster Bank, National Association WATERBURY, CT	18221	2,869	6	08/15/2018	07/11/2018	20180841
Salisbury Bank and Trust Company LAKEVILLE, CT	986,691	18467	Orange Bank & Trust Company MIDDLETOWN, NY	12944	22,925	1	03/16/2018	02/14/2018	20180053
Drummond Community Bank CHIEFLAND, FL	518,411	32737	Peoples State Bank LAKE CITY, FL	34702	86,888	3	09/25/2018	09/05/2018	20181061
Preferred Community Bank FORT MYERS, FL	119,173	58262	Achieva Credit Union DUNEDIN, FL	0	119,173	3	07/23/2018	05/02/2018	20180285
International Finance Bank MIAMI, FL	513,877	24823	Modern Bank, National Association NEW YORK, NY	22398	154,148	0	09/07/2018	07/25/2018	20180772
Sunstate Bank MIAMI, FL	244,695	34643	Sunstate Acquisition Merger Sub, Inc. MIAMI, FL	0	409,512	3	07/20/2018	05/16/2018	20180573
			Intercontinental Bank WEST MIAMI, FL	57214	164,817	1			
Encore Bank NAPLES, FL	385,605	58376	Lake Michigan Credit Union GRAND RAPIDS, MI	0	385,605	6	03/05/2018	12/20/2017	20171507
Community State Bank STARKE, FL	104,469	17734	CenterState Bank, National Association WINTER HAVEN, FL	33555	18,365	1	02/12/2018	12/20/2017	20171722
Citizens First Bank THE VILLAGES, FL	2,105,893	33440	First Federal Bank LAKE CITY, FL	31313	35,336	1	08/07/2018	07/25/2018	20180854
The Oculina Bank VERO BEACH, FL	358,563	57559	IBM Southeast Employees' Credit Union DELRAY BEACH, FL	0	358,563	8	12/19/2018	11/20/2018	20181144
Georgia Heritage Bank DALLAS, GA	94,348	58005	LGE Community Credit Union MARIETTA, GA	0	94,348	2	08/16/2018	04/19/2018	20180430
State Bank of Georgia FAYETTEVILLE, GA	90,742	58599	Georgia's Own Credit Union ATLANTA, GA	0	90,742	1	07/13/2018	01/03/2018	20171720
Colony Bank FITZGERALD, GA	1,202,586	22257	Planters First Bank CORDELE, GA	9064	20,481	1	09/26/2018	08/23/2018	20181076
Southern Bank SARDIS, GA	80,341	16288	SRP Federal Credit Union NORTH AUGUSTA, SC	0	80,341	5	11/08/2018	06/22/2018	20180007
United Bank of Iowa IDA GROVE, IA	1,490,031	958	The First Trust & Savings Bank MARCUS, IA	15431	36,706	3	04/10/2018	03/14/2018	20180264
MidWestOne Bank IOWA CITY, IA	3,269,401	14843	American Trust & Savings Bank DUBUQUE, IA	13150	1,201,942	12	10/29/2018	10/03/2018	20181258
			American Bank & Trust Wisconsin CUBA CITY, WI	6183	167,897	5			
Keystone Savings Bank MARENGO, IA	102,597	17993	Farmers Savings Bank VICTOR, IA	8097	36,628	1	09/17/2018	09/05/2018	20181091

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Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Peoples Bank ROCK VALLEY, IA	499,686	16265	Pinnacle Bank Sioux City SIOUX CITY, IA	18958	72,475	2	06/26/2018	05/30/2018	20180666
Athens State Bank ATHENS, IL	131,985	9631	National Bank of Petersburg PETERSBURG, IL	16718	150,594	1	08/31/2018	08/23/2018	20180973
Byline Bank CHICAGO, IL	3,304,285	20624	First Bank & Trust EVANSTON, IL	34060	1,117,997	10	03/08/2018	02/14/2018	20180114
Joy State Bank JOY, IL	49,664	11329	Farmers-Merchants National Bank of Paxton PAXTON, IL	12104	111,773	3	08/14/2018	07/25/2018	20180929
The Peoples State Bank of Newton NEWTON, IL	399,684	11722	First Bank CREVE COEUR, MO	12229	88,481	3	01/10/2018	12/20/2017	20171676
Marion County Savings Bank SALEM, IL	178,499	30819	Flora Savings Bank FLORA, IL	27685	30,370	1	09/14/2018	07/25/2018	20180924
Old National Bank EVANSVILLE, IN	17,392,739	3832	Marine Credit Union EAU CLAIRE, WI	0	253,450	10	08/13/2018	05/30/2018	20180618
German American Bank JASPER, IN	3,136,038	17393	MainSource Bank GREENSBURG, IN	5766	159,000	5	04/05/2018	03/14/2018	20180255
German American Bank JASPER, IN	3,120,098	17393	First Security Bank, Inc. OWENSBORO, KY	34524	586,452	11	08/01/2018	07/11/2018	20180838
First State Bank of Middlebury MIDDLEBURY, IN	537,938	8745	FSB Trust Subsidiary LAGRANGE, IN	0	0	0	08/23/2018	08/09/2018	20180958
Peoples Bank SB MUNSTER, IN	927,259	29523	First Personal Bank ORLAND PARK, IL	35067	146,966	3	05/18/2018	05/02/2018	20180459
Peoples Bank SB MUNSTER, IN	1,069,917	29523	A J Smith Federal Savings Bank MIDLOTHIAN, IL	27831	182,855	3	11/30/2018	10/03/2018	20181280
Guaranty State Bank and Trust Company BELOIT, KS	272,806	10907	The Jamestown State Bank JAMESTOWN, KS	17573	14,414	1	12/06/2018	11/20/2018	20181441
Legacy Bank COLWICH, KS	365,025	17676	First National Bank in Pratt PRATT, KS	4760	102,390	1	06/20/2018	05/16/2018	20180600
Bank of Commerce and Trust Company WELLINGTON, KS	57,739	4796	The Freeport State Bank HARPER, KS	18067	22,030	2	05/10/2018	04/19/2018	20180441
American Founders Bank, Inc. LOUISVILLE, KY	105,158	57113	Evansville Teachers Federal Credit Union EVANSVILLE, IN	0	101,236	2	09/13/2018	05/02/2018	20180379
Business First Bank BATON ROUGE, LA	1,680,606	58228	Richland State Bank RAYVILLE, LA	8526	306,868	8	11/09/2018	07/25/2018	20180883
Union Savings and Loan Association NEW ORLEANS, LA	81,079	27752	Hibernia Bancorp, Inc. NEW ORLEANS, LA	0	135,596	3	03/09/2018	02/14/2018	20180120
HarborOne Bank BROCKTON, MA	2,812,381	59070	Coastway Community Bank PROVIDENCE, RI	58937	836,786	10	08/31/2018	04/19/2018	20180493
PeoplesBank HOLYOKE, MA	2,494,103	90213	The First National Bank of Suffield SUFFIELD, CT	2526	277,102	4	11/09/2018	09/05/2018	20181173

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Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Rockland Trust Company ROCKLAND, MA	8,380,602	9712	The Milford National Bank and Trust Company MILFORD, MA	2615	365,741	3	10/22/2018	07/25/2018	20180933
Salem Five Cents Savings Bank SALEM, MA	4,722,855	23296	Sage Bank LOWELL, MA	26467	141,727	2	07/30/2018	06/22/2018	20180740
Bangor Savings Bank BANGOR, ME	3,762,277	18408	Granite Bank COLEBROOK, NH	6212	258,411	4	01/25/2018	01/03/2018	20171729
KleinBank CHASKA, MN	2,006,441	1414	Wings Financial Credit Union APPLE VALLEY, MN	0	17,724	3	04/26/2018	02/28/2018	20180198
Deerwood Bank DEERWOOD, MN	504,544	5123	Plaza Park State Bank WAITE PARK, MN	12186	205,086	2	03/08/2018	12/20/2017	20171699
Park State Bank DULUTH, MN	61,407	8851	The Pioneer National Bank of Duluth DULUTH, MN	5130	82,791	3	02/28/2018	01/19/2018	20180009
Minnesota Bank & Trust EDINA, MN	217,246	58818	Signature Bank MINNETONKA, MN	57631	389,842	1	01/09/2018	12/20/2017	20171726
Premier Bank Minnesota FARMINGTON, MN	207,290	33204	Frandsen Bank & Trust LONSDALE, MN	1399	8,204	0	04/05/2018	03/14/2018	20180286
Kensington Bank KENSINGTON, MN	172,885	1409	North American State Bank BELGRADE, MN	10179	95,598	3	10/26/2018	09/19/2018	20181183
Kensington Bank KENSINGTON, MN	172,885	1409	North American Insurance Agency BELGRADE, MN	0	204	0	10/26/2018	10/17/2018	20181271
Minnwest Bank REDWOOD FALLS, MN	1,694,727	16958	Security State Bank of Lewiston LEWISTON, MN	10201	68,251	4	06/27/2018	05/30/2018	20180691
Minnwest Bank REDWOOD FALLS, MN	1,747,166	16958	Peoples State Bank SUMMIT, SD	9950	75,857	2	09/21/2018	08/23/2018	20181067
			First State Bank WILMOT, SD	15787	50,568	2			
Red Rock Bank SANBORN, MN	20,820	1386	First National Bank SLAYTON, MN	25894	4,514	1	01/17/2018	12/20/2017	20171705
Triumph State Bank TRIMONT, MN	62,605	1906	Choice Financial Group FARGO, ND	9423	12,828	1	10/16/2018	09/19/2018	20181217
Branson Bank BRANSON, MO	207,679	35420	Hawthorn Bank JEFFERSON CITY, MO	10619	15,151	1	12/17/2018	12/06/2018	20181499
Bank of Commerce GREENWOOD, MS	386,376	9359	Tallahatchie County Bank CHARLESTON, MS	16567	56,319	1	02/05/2018	01/31/2018	20171773
Whitney Bank GULFPORT, MS	27,268,871	12441	Capital One, National Association MCLEAN, VA	4297	0	0	04/20/2018	03/29/2018	20180229
BancorpSouth Bank TUPELO, MS	17,228,315	11813	Icon Capital Corporation HOUSTON, TX	0	363	0	09/12/2018	05/30/2018	20180678
Renasant Bank TUPELO, MS	10,221,404	12437	The Brand Banking Company LAWRENCEVILLE, GA	878	2,380,060	13	08/03/2018	05/30/2018	20180667

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Data Date(s) 01/01/2018 to 12/31/2018

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Glacier Bank KALISPELL, MT	9,747,836	30788	First Security Bank BOZEMAN, MT	1520	1,009,623	11	01/10/2018	12/06/2017	20171638
First-Citizens Bank & Trust Company RALEIGH, NC	34,346,930	11063	HomeBanc TAMPA, FL	58194	909,112	13	03/13/2018	02/14/2018	20180157
First-Citizens Bank & Trust Company RALEIGH, NC	34,911,613	11063	Securant Bank & Trust MENOMONEE FALLS, WI	12515	220,354	4	09/10/2018	08/09/2018	20180998
First-Citizens Bank & Trust Company RALEIGH, NC	34,911,613	11063	Palmetto Heritage Bank & Trust PAWLEYS ISLAND, SC	57880	167,783	3	10/03/2018	09/19/2018	20181132
Roanoke Rapids Savings Bank, SSB ROANOKE RAPIDS, NC	46,569	28314	Roanoke Valley Savings Bank, SSB ROANOKE RAPIDS, NC	29485	35,382	1	09/07/2018	08/09/2018	20181010
Providence Bank ROCKY MOUNT, NC	303,769	58239	Cornerstone Bank WILSON, NC	35284	107,212	1	02/16/2018	01/19/2018	20171506
First United Bank PARK RIVER, ND	239,609	15472	Choice Financial Group FARGO, ND	9423	17,452	1	07/24/2018	07/11/2018	20180846
First International Bank & Trust WATFORD CITY, ND	2,463,284	10248	Intercept Corporation FARGO, ND	0	4,049	0	02/16/2018	12/06/2017	20171468
Sandhills State Bank BASSETT, NE	235,075	13892	Western States Bank LARAMIE, WY	58395	62,750	3	12/12/2018	11/20/2018	20181445
Washington County Bank BLAIR, NE	360,585	12241	West Gate Bank LINCOLN, NE	19850	14,300	1	05/31/2018	05/30/2018	20180572
Heartland Bank GENEVA, NE	442,449	18740	Jefferson County Bank DAYKIN, NE	17452	41,300	1	11/19/2018	10/31/2018	20181366
			The First National Bank of Fairbury FAIRBURY, NE	5400	143,871	3			
Gothenburg State Bank GOTHENBURG, NE	158,495	10639	Security State Bank ANSLEY, NE	10643	38,064	1	11/28/2018	11/20/2018	20181385
West Gate Bank LINCOLN, NE	532,850	19850	Great Southern Bank REEDS SPRING, MO	29546	54,034	4	05/07/2018	04/19/2018	20180443
BankFirst NORFOLK, NE	467,394	20130	Iowa - Nebraska State Bank SOUTH SIOUX CITY, NE	8354	213,017	7	10/30/2018	10/17/2018	20181231
BCB Community Bank BAYONNE, NJ	1,804,279	35541	Indus American Bank EDISON, NJ	57983	235,234	5	03/16/2018	08/09/2017	20171071
1st Constitution Bank CRANBURY, NJ	1,069,394	27552	New Jersey Community Bank FREEHOLD, NJ	58664	103,572	2	02/02/2018	01/31/2018	20171793
Spencer Savings Bank, SLA ELMWOOD PARK, NJ	2,688,571	30076	Wawel Bank GARFIELD, NJ	32260	71,802	2	01/23/2018	12/20/2017	20171707
ConnectOne Bank ENGLEWOOD CLIFFS, NJ	5,274,739	57919	Greater Hudson Bank BARDONIA, NY	57145	519,643	7	10/04/2018	09/05/2018	20181133
SB One Bank FRANKLIN, NJ	1,434,925	22221	Enterprise Bank NJ KENILWORTH, NJ	57055	262,226	4	11/16/2018	09/19/2018	20181082

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Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
First Bank HAMILTON, NJ	1,452,328	58481	Delanco Federal Savings Bank DELANCO, NJ	28631	128,212	2	03/05/2018	01/03/2018	20171757
Kearny Bank KEARNY, NJ	4,789,344	28765	Clifton Savings Bank CLIFTON, NJ	28633	1,550,080	12	02/28/2018	01/19/2018	20171785
Lakeland Bank NEWFOUNDLAND, NJ	5,521,501	19953	Highlands State Bank VERNON, NJ	58048	487,803	4	11/16/2018	10/31/2018	20181303
Western Heritage Bank LAS CRUCES, NM	114,758	35492	Pioneer Bank ROSWELL, NM	27872	38,722	3	05/02/2018	03/29/2018	20180241
Amalgamated Bank NEW YORK, NY	4,070,765	622	New Resource Bank SAN FRANCISCO, CA	58329	353,059	1	03/20/2018	01/31/2018	20180061
The Farmers & Merchants State Bank ARCHBOLD, OH	1,080,434	5969	Bank of Geneva GENEVA, IN	5775	286,653	6	12/13/2018	11/21/2018	20181363
Unified Bank MARTINS FERRY, OH	512,966	9463	The First National Bank of Powhatan Point POWHATAN POINT, OH	13567	62,784	1	09/06/2018	08/09/2018	20181012
Security Bank and Trust Company MIAMI, OK	82,759	9881	First State Bank COMMERCE, OK	6007	7,848	1	01/08/2018	12/20/2017	20171706
First State Bank WAYNOKA, OK	20,686	18063	Midtown Financial LTD EDMOND, OK	0	5,968	0	01/16/2018	11/21/2017	20171387
High Desert Bank BEND, OR	20,330	58594	Mid Oregon Federal Credit Union BEND, OR	0	20,330	0	05/29/2018	05/02/2018	20180445
Brentwood Bank BETHEL PARK, PA	627,925	27943	Union Building and Loan Savings Bank WEST BRIDGEWATER, PA	29967	32,981	1	12/20/2018	09/19/2018	20181184
Community Bank CARMICHAELS, PA	932,524	7848	Progressive Bank, National Association WHEELING, WV	10002	333,946	10	02/23/2018	01/31/2018	20180043
First Commonwealth Bank INDIANA, PA	7,281,983	7468	Foundation Bank CINCINNATI, OH	28724	215,189	5	03/22/2018	02/14/2018	20180135
William Penn Bank LEVITTOWN, PA	300,555	27799	Audubon Savings Bank AUDUBON, NJ	28191	156,363	3	03/09/2018	01/19/2018	20180036
Mid Penn Bank MILLERSBURG, PA	1,391,171	9889	First Priority Bank MALVERN, PA	58092	614,383	8	05/10/2018	05/07/2018	20180432
Northwest Bank WARREN, PA	9,651,374	28178	Union Community Bank MOUNT JOY, PA	35257	542,813	12	11/09/2018	10/17/2018	20181288
Citizens Bank, National Association PROVIDENCE, RI	122,428,671	57957	Franklin American Mortgage Company FRANKLIN, TN	0	1,334,000	0	07/13/2018	06/22/2018	20180752
First Palmetto Bank CAMDEN, SC	657,021	28396	Sandhills Bank NORTH MYRTLE BEACH, SC	17953	18,402	1	04/23/2018	04/19/2018	20180279
CoastalStates Bank HILTON HEAD ISLAND, SC	441,368	57756	Foothills Community Bank DAWSONVILLE, GA	58421	95,008	2	06/22/2018	05/30/2018	20180638

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South Atlantic Bank MYRTLE BEACH, SC	507,578	58689	Atlantic Community Bank BLUFFTON, SC	58075	91,983	2	03/05/2018	02/28/2018	20180002
The Citizens Bank OLANTA, SC	435,170	15932	Heritage Community Bank HARTSVILLE, SC	35076	111,966	3	09/18/2018	07/25/2018	20180938
American Bank & Trust WESSINGTON SPRINGS, SD	702,649	1117	Farmers State Bank STICKNEY, SD	6080	118,338	3	05/18/2018	05/02/2018	20180449
Apex Bank CAMDEN, TN	517,486	9176	First Tennessee Bank, National Association MEMPHIS, TN	4977	34,134	2	02/02/2018	01/19/2018	20171765
F&M Bank CLARKSVILLE, TN	1,096,412	9963	First Farmers and Merchants Bank COLUMBIA, TN	1487	5,605	1	11/23/2018	10/31/2018	20181365
The Peoples Bank SARDIS, TN	84,003	6110	CB&S Bank, Inc. RUSSELLVILLE, AL	15310	6,412	1	05/09/2018	05/02/2018	20180247
TBK Bank, SSB DALLAS, TX	3,373,673	23498	The First National Bank of Durango DURANGO, CO	3014	468,474	5	08/17/2018	07/25/2018	20180685
			Citizens Bank of Pagosa Springs PAGOSA SPRINGS, CO	33511	83,126	2			
			Bank of New Mexico GRANTS, NM	16590	154,860	3			
State Bank of De Kalb DEKALB, TX	223,697	15463	Guaranty Bank & Trust, N.A. MOUNT PLEASANT, TX	1208	30,224	1	11/16/2018	10/31/2018	20181382
Elsa State Bank and Trust Company ELSA, TX	199,102	16239	Rio Mergerco, Inc. MCALLEN, TX	0	199,102	6	08/08/2018	06/22/2018	20180855
Allegiance Bank HOUSTON, TX	2,967,000	58629	Post Oak Bank, N.A. HOUSTON, TX	57729	1,428,000	13	08/10/2018	08/09/2018	20180717
AIMBank LITTLEFIELD, TX	1,045,618	3304	Platinum Bank LUBBOCK, TX	58608	219,259	3	02/16/2018	01/19/2018	20171767
The First State Bank LOUISE, TX	406,918	17588	The First National Bank of Woodsboro WOODSBORO, TX	5593	58,477	2	05/11/2018	04/16/2018	20180174
Mineola Community Bank, S.S.B. MINEOLA, TX	227,796	28868	MapleMark Bank DALLAS, TX	3182	6,440	1	12/03/2018	11/30/2018	20181414
Timberland Bank HOQUIAM, WA	999,201	28453	South Sound Bank OLYMPIA, WA	35355	186,921	2	07/27/2018	07/11/2018	20180836
Twin City Bank LONGVIEW, WA	51,508	35261	Riverview Community Bank VANCOUVER, WA	29922	12,943	0	07/09/2018	06/22/2018	20180515
The Bank of Washington LYNNWOOD, WA	210,015	34214	Sound Credit Union TACOMA, WA	0	206,815	4	12/18/2018	11/20/2018	20181399
1st Security Bank of Washington MOUNTLAKE TERRACE, WA	1,131,714	57633	Anchor Bank ABERDEEN, WA	28454	469,171	9	09/20/2018	08/23/2018	20181028
Heritage Bank OLYMPIA, WA	4,672,407	29012	Premier Community Bank HILLSBORO, OR	35013	404,593	6	05/25/2018	05/02/2018	20180448

**Regular Mergers (Page 7 of 8, of 141 records)**

**Data Date(s) 01/01/2018 to 12/31/2018**

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Liberty Bay Bank POULSBO, WA	103,308	58778	Banner Bank WALLA WALLA, WA	28489	23,904	1	04/12/2018	03/14/2018	20180296
Banner Bank WALLA WALLA, WA	10,089,551	28489	Skagit Bank BURLINGTON, WA	17874	922,026	11	09/26/2018	09/05/2018	20181103
Thrivent Trust Company APPLETON, WI	11,714	34799	Ronald Blue & Co. ROSWELL, GA	0	46,554	0	12/27/2018	11/01/2018	20180684
Dairyland State Bank BRUCE, WI	77,681	13022	Superior Choice Credit Union SUPERIOR, WI	0	77,681	5	07/16/2018	07/16/2018	20180512
Premier Bank, Inc. HUNTINGTON, WV	1,091,851	34837	First Bank of Charleston, Inc. CHARLESTON, WV	57514	181,580	1	09/12/2018	08/23/2018	20181015
Summit Community Bank, Inc MOOREFIELD, WV	2,100,643	34102	PB Merger Sub, LLC MOOREFIELD, WV	0	134,703	3	12/12/2018	12/06/2018	20181371
WesBanco Bank, Inc. WHEELING, WV	9,893,725	803	First Sentry Bank, Inc. HUNTINGTON, WV	34241	666,406	5	02/06/2018	01/03/2018	20171741
WesBanco Bank, Inc. WHEELING, WV	10,221,519	803	United Bank & Capital Trust Company FRANKFORT, KY	15437	1,645,702	34	07/09/2018	06/22/2018	20180687

**Regular Mergers (Page 8 of 8, of 141 records)**

**Data Date(s) 01/01/2018 to 12/31/2018**

# Corporate Reorganization Mergers

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Opus Bank IRVINE, CA	7,193,326	33806	Cascade Financial Corporation IRVINE, CA	0	0	0	09/20/2018	See Note 1	20180956
			RMG Capital Corporation IRVINE, CA	0	0	0			
			RMG Development Corporation IRVINE, CA	0	0	0			
Farmers & Merchants Bank of Central California LODI, CA	3,047,772	1331	Bank of Rio Vista RIO VISTA, CA	8472	217,885	3	06/14/2018		20180814
New Resource Bank SAN FRANCISCO, CA	348,582	58329	New Resource Bancorp SAN FRANCISCO, CA	0	104	0	02/28/2018		20180082
Suncrest Bank VISALIA, CA	528,917	58728	Community Business Bank WEST SACRAMENTO, CA	58159	336,651	2	05/04/2018		20171718
Mechanics Bank WALNUT CREEK, CA	5,637,565	1768	Scott Valley Bank YREKA, CA	10781	691,864	12	04/24/2018		20180316
The Oculina Bank VERO BEACH, FL	358,563	57559	Oculina Successor Banc VERO BEACH, FL	0	0	0	12/19/2018		20181301
SunTrust Bank ATLANTA, GA	190,466,618	867	SunTrust Mortgage Inc. RICHMOND, VA	0	0	0	02/09/2018		20180016
Bank of Early BLAKELY, GA	129,562	15813	OneSouth Bank CHIPLEY, FL	58811	45,647	1	04/24/2018		20180394
Ameris Bank MOULTRIE, GA	7,826,243	20504	Atlantic Coast Bank JACKSONVILLE, FL	45826	984,404	10	04/24/2018		20171779
Ameris Bank MOULTRIE, GA	7,932,443	20504	Hamilton State Bank HOSCHTON, GA	57810	1,780,061	28	06/19/2018		20180278
Availa Bank CARROLL, IA	666,114	11771	Community Bank NEVADA, IA	34249	219,895	2	08/13/2018		20180837
First Central State Bank DEWITT, IA	397,415	19716	Gateway State Bank CLINTON, IA	9293	165,481	3	12/26/2018		20181428
Northeast Security Bank SUMNER, IA	151,651	18384	Security State Bank INDEPENDENCE, IA	15851	108,701	3	02/02/2018		20171774
Busey Bank CHAMPAIGN, IL	7,737,112	16450	Busey Trust Company URBANA, IL	27564	29,821	0	08/15/2018		20180934
Busey Bank CHAMPAIGN, IL	7,733,757	16450	The Bank of Edwardsville EDWARDSVILLE, IL	1039	1,849,283	19	12/06/2018		20181219
BMO Harris Bank National Association CHICAGO, IL	113,240,840	16571	M&I Realty Advisors, Inc. MILWAUKEE, WI	0	0	0	11/08/2018		20181275
BMO Harris Bank National Association CHICAGO, IL	113,240,840	16571	Water Street Land, LLC MILWAUKEE, WI	0	0	0	11/08/2018		20181277
BMO Harris Bank National Association CHICAGO, IL	113,240,840	16571	M&I Mortgage Reinsurance Corporation BURLINGTON, VT	0	0	0	11/08/2018		20181279

Corporate Reorganization Mergers (Page 1 of 4, of 70 records)

Data Date(s) 01/01/2018 to 12/31/2018

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Cissna Park State Bank CISSNA PARK, IL	64,117	10446	First National Bank in Paxton PAXTON, IL	3723	80,903	2	04/11/2018	See Note 1	20180265
Bank of Farmington FARMINGTON, IL	160,870	11732	Laura State Bank WILLIAMSFIELD, IL	10874	18,846	1	03/09/2018		20180026
First Personal Bank ORLAND PARK, IL	144,385	35067	First Personal Insurance Services, Inc. ORLAND PARK, IL	0	0	0	06/07/2018		20180595
The Plains State Bank PLAINS, KS	103,904	18118	Bank VI SALINA, KS	17883	104,872	2	05/14/2018		20180446
Union Savings and Loan Association NEW ORLEANS, LA	81,079	27752	Hibernia Bank NEW ORLEANS, LA	29831	135,596	3	03/09/2018		20180113
Old Line Bank BOWIE, MD	2,105,104	27599	Bay Bank, FSB COLUMBIA, MD	59004	658,708	12	03/06/2018		20180141
Howard Bank ELLICOTT CITY, MD	1,150,216	57776	First Mariner Bank BALTIMORE, MD	31286	989,423	14	01/31/2018		20171311
State Savings Bank FRANKFORT, MI	126,504	8162	Central State Bank BEULAH, MI	14706	70,454	2	09/05/2018		20180893
mBank MANISTIQUE, MI	983,761	14816	First Federal of Northern Michigan ALPENA, MI	30985	320,203	6	04/20/2018		20180250
mBank MANISTIQUE, MI	1,271,200	14816	Lincoln Community Bank MERRILL, WI	9042	59,904	1	09/04/2018		20181014
Hometown Community Bank CYRUS, MN	29,711	10197	Quality Bank FINGAL, ND	9425	30,042	2	05/31/2018		20180550
Border State Bank GREENBUSH, MN	511,087	15684	First State Bank of Clearbrook CLEARBROOK, MN	10559	50,548	1	09/20/2018		20180921
First Resource Bank LINO LAKES, MN	47,349	58039	Eagle Valley Bank, National Association SAINT CROIX FALLS, WI	5365	138,781	3	01/29/2018		20171561
Bremer Bank, National Association SAINT PAUL, MN	12,051,109	12923	Bremer Trust, National Association SAINT CLOUD, MN	27120	15,330	0	12/04/2018		20181398
Bank Northwest HAMILTON, MO	137,838	16601	Horizon State Bank CAMERON, MO	10611	24,292	1	07/31/2018		20180873
American Trust Bank KIRKSVILLE, MO	52,216	58076	Connections Bank ASHLAND, MO	13585	42,577	3	11/08/2018		20181338
Bank Star PACIFIC, MO	78,809	21897	Bank of Hillsboro HILLSBORO, MO	15821	71,784	1	07/18/2018		20180770
The Bank of Missouri PERRYVILLE, MO	1,373,097	1617	Martinsburg Bank and Trust MEXICO, MO	8270	200,108	9	01/12/2018		20171697
Guaranty Bank SPRINGFIELD, MO	759,211	28670	Hometown Bank, National Association CARTHAGE, MO	34727	182,629	7	02/12/2018		20180004
BancorpSouth Bank TUPELO, MS	17,228,315	11813	Icon Bank of Texas, National Association HOUSTON, TX	58378	740,180	7	09/12/2018		20180679

Corporate Reorganization Mergers (Page 2 of 4, of 70 records)

Data Date(s) 01/01/2018 to 12/31/2018

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Carolina Trust Bank LINCOLNTON, NC	470,532	57026	Clover Community Bank CLOVER, SC	27055	129,652	2	11/15/2018	See Note 1	20181320
Sound Bank MOREHEAD CITY, NC	217,795	57095	West Town Bank & Trust NORTH RIVERSIDE, IL	28151	42,386	2	08/20/2018		20180979
First State Bank of North Dakota ARTHUR, ND	298,317	8387	First State Bank of Warner WARNER, SD	6074	78,485	2	06/14/2018		20180626
United Valley Bank CAVALIER, ND	245,332	15478	First National Bank in Mahnomen MAHNOMEN, MN	5190	110,334	2	06/21/2018		20180640
Choice Financial Group FARGO, ND	1,281,899	9423	Venture Bank BLOOMINGTON, MN	57249	727,809	4	07/13/2018		20180744
United Community Bank of North Dakota LEEDS, ND	352,968	10249	American Bank Center DICKINSON, ND	22559	16,403	0	03/23/2018		20180215
First State Bank GOTHENBURG, NE	506,008	13622	American Mortgage Company NORTH PLATTE, NE	0	0	0	12/31/2018		20181592
Arbor Bank NEBRASKA CITY, NE	300,883	33450	First Express Services Group, Inc. SIDNEY, IA	0	374	0	01/25/2018		20171715
PCSB Bank BREWSTER, NY	1,479,170	15995	PCSB Commercial Bank BREWSTER, NY	57232	47,429	0	10/01/2018		20181023
The Canandaigua National Bank and Trust Company CANANDAIGUA, NY	2,589,476	6985	Genesee Valley Trust Company PITTSFORD, NY	0	19,271	0	01/19/2018		20171639
Bank Hapoalim B.M. NEW YORK, NY	8,306,210	33686	Bank Hapoalim, B.M. (uninsured) AVENTURA, FL	0	9,675	0	06/19/2018		20180398
New York Community Bank WESTBURY, NY	47,095,879	16022	New York Commercial Bank WESTBURY, NY	32749	3,358,176	30	10/01/2018		20151671
Fifth Third Bank CINCINNATI, OH	138,847,391	6672	Fifth Third Mortgage Company CINCINNATI, OH	0	0	0	11/16/2018		20181381
First State Bank WAYNOKA, OK	21,687	18063	Waynoka Bancshares, Inc. WAYNOKA, OK	0	35	0	01/16/2018		20171386
The Juniata Valley Bank MIFFLINTOWN, PA	586,333	7614	Liverpool Community Bank LIVERPOOL, PA	7582	46,290	1	04/24/2018		20180307
FirstBank Puerto Rico SANTURCE, PR	12,373,178	30387	First Mortgage Inc. SANTURCE, PR	0	0	0	10/22/2018		20181229
Security Savings Bank CANTON, SD	229,030	15734	Exchange State Bank LIVERNE, MN	8212	223,035	3	12/12/2018		20181422
American Momentum Bank COLLEGE STATION, TX	1,060,697	58309	Commercial State Bank ANDREWS, TX	17687	638,758	6	12/27/2018		20181321
Spirit of Texas Bank, SSB COLLEGE STATION, TX	1,075,381	22327	The Comanche National Bank COMANCHE, TX	3145	347,915	8	10/25/2018		20181250
Citizens Bank KILGORE, TX	387,163	16817	Gladewater National Bank GLADEWATER, TX	23835	37,255	2	08/10/2018		20180879
Rio Bank MCALLEN, TX	334,647	25886	Elsa State Bank and Trust Company ELSA, TX	16239	199,102	6	08/08/2018		20180833

**Corporate Reorganization Mergers (Page 3 of 4, of 70 records)**

**Data Date(s) 01/01/2018 to 12/31/2018**

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Independent Bank MCKINNEY, TX	8,872,407	3076	Integrity Bank, SSB HOUSTON, TX	58631	804,901	4	05/09/2018	See Note 1	20180045
Independent Bank MCKINNEY, TX	9,884,055	3076	Guaranty Bank and Trust Company DENVER, CO	17482	3,808,691	32	12/14/2018		20180890
ZB, National Association SALT LAKE CITY, UT	66,080,511	2270	Zions Bancorporation SALT LAKE CITY, UT	0	207,235	0	07/09/2018		20180523
Virginia National Bank CHARLOTTESVILLE, VA	625,059	34755	VNBTrust, National Association CHARLOTTESVILLE, VA	58748	0	0	06/08/2018		20180582
Capital One, National Association MCLEAN, VA	289,992,852	4297	Capital One Multifamily Finance. LLC BETHESDA, MD	0	0	0	12/11/2018		20181126
			Healthcare Financial Solutions, LLC BETHESDA, MD	0	0	0			
			Capital One Business Credit Corp MELVILLE, NY	0	0	0			
			NFB Funding Inc MELVILLE, NY	0	0	0			
American Bank of Beaver Dam BEAVER DAM, WI	118,101	5283	The Necedah Bank NECEDAH, WI	15188	33,704	1	06/28/2018		20180689
Hometown Bank FOND DU LAC, WI	302,432	12781	United Community Bank POYNETTE, WI	11603	169,030	4	12/14/2018		20181460
Pioneer Bank of Wisconsin LADYSMITH, WI	73,598	5352	Flambeau Trading Company LAS VEGAS, NV	0	0	0	05/15/2018		20180477
Bankers' Bank MADISON, WI	622,253	23537	BB Iowa Sales, Inc URBANDALE, IA	0	0	0	01/11/2018		20171691
Union National Bank & Trust Company SPARTA, WI	134,975	5325	Union Shares, Inc. LAS VEGAS, NV	0	0	0	07/05/2018		20180778
Summit Community Bank, Inc. MOOREFIELD, WV	2,100,643	34102	First Peoples Bank, Inc. MULLENS, WV	6173	134,703	3	12/12/2018		20181278

**Corporate Reorganization Mergers (Page 4 of 4, of 70 records)**

**Data Date(s) 01/01/2018 to 12/31/2018**

**Note 1:** The Bank Merger Act does not require that the responsible agency request a report of competitive factors from the Department of Justice when the merger transaction solely involves an insured depository institution and one or more of the affiliates of such depository institution. See 12 U.S.C 1828(c)(4).

# Interim Mergers

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Eastern International Bank LOS ANGELES, CA	109,183	32277	EIB Merger Company LOS ANGELES, CA	0	0	0	08/30/2018	See Note 2	20181000
Commerce Bank of Temecula Valley MURRIETA, CA	76,209	58590	NFH Acquisition Corp IRVINE, CA	0	0	0	04/18/2018		20180303
Redstone Bank CENTENNIAL, CO	117,692	58826	Redstone Merger Sub, Inc. PIERCE, NE	0	0	0	08/15/2018		20180953
Union Savings Bank DANBURY, CT	2,179,479	18190	Union Savings Bank II DANBURY, CT	0	0	0	11/19/2018		20181112
Andalusia Community Bank ANDALUSIA, IL	39,560	22959	Midwest Bank Interim Bank ANDALUSIA, IL	0	0	0	08/22/2018		20180930
Citizens Bank of Chatsworth CHATSWORTH, IL	31,640	10843	CBC Interim Bank WESTMONT, IL	0	0	0	06/08/2018		20171391
Laura State Bank WILLIAMSFIELD, IL	18,846,000	10874	Republic Bank of Williamsfield FARMINGTON, IL	0	0	0	03/09/2018		20180013
Whitney Bank GULFPORT, MS	27,268,871	12441	Interim Bank Virginia, National Association MCLEAN, VA	0	0	0	04/20/2018	03/29/2018	20180230
Whitney Bank GULFPORT, MS	27,268,871	12441	Interim Bank Louisiana, National Association NEW ORLEANS, LA	0	0	0	04/20/2018	03/29/2018	20180231
Savings Bank of Walpole WALPOLE, NH	400,666	18030	Savings Bank of Walpole (in stock form) WALPOLE, NH	0	0	0	05/29/2018	04/26/2018	20180221
Meridian Bank PAOLI, PA	883,521	57777	Meridian Interim Bank MALVERN, PA	0	155	0	07/10/2018		20180751
The Bank of River Oaks HOUSTON, TX	454,391	58142	Kirby Drive Interim Bank DALLAS, TX	0	0	0	05/10/2018	04/19/2018	20180468
Justin State Bank JUSTIN, TX	71,436	12308	Justin State Interim Bank JUSTIN, TX	0	0	0	04/17/2018		20180259

**Interim Mergers (Page 1 of 1, of 13 records)**

**Data Date(s) 01/01/2018 to 12/31/2018**

**Note 2:** An "Interim Merger" is a merger between an operating institution and a newly formed institution that will not open for business, and which exists solely for the purpose of facilitating the merger transaction. With respect to transactions intended to facilitate a corporate reorganization, the responsible agency need not request a report of competitive factors from the Department of Justice. For all other transactions, the date of the Competitive Factors Report is provided.

# Failed or Closed Bank Mergers

## Applicant Institution

## Other Institution

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
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None



**FEDERAL DEPOSIT  
INSURANCE CORPORATION**  
550 17TH STREET, NW  
WASHINGTON, DC 20429

P 6211-01-18

DESIGN: FDIC/DOA/CSB/GRAPHIC DESIGN AND PRINTING UNIT

