

persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 13, 2018.

*A. Federal Reserve Bank of Chicago* (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Heartland Financial USA, Inc., Dubuque, Iowa*; to merge with First Bank Lubbock Bancshares, Inc. and thereby indirectly acquire First Bank & Trust Company, both of Lubbock, Texas.

2. *Minier Financial, Inc. Employee Stock Ownership Plan, Minier, Illinois*; to acquire an additional 8.1 percent, for a total of 51 percent, of the voting shares of Minier Financial, Inc., Minier, Illinois, and thereby indirectly acquire ownership of First Farmers State Bank, Minier, Illinois.

Board of Governors of the Federal Reserve System, March 14, 2018.

**Ann E. Misback,**  
*Secretary of the Board.*

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**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in

the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 13, 2018.

*A. Federal Reserve Bank of San Francisco* (Gerald C. Tsai, Director, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *ATBancorp, Dubuque, Iowa*; to acquire approximately 5.6 percent of the voting stock of Heritage Commerce Corp., and thereby indirectly acquire Heritage Bank of Commerce, both of San Jose, California.

Board of Governors of the Federal Reserve System, March 13, 2018.

**Ann E. Misback,**  
*Secretary of the Board.*

[FR Doc. 2018-05437 Filed 3-16-18; 8:45 am]

**BILLING CODE P**

## FINANCIAL STABILITY OVERSIGHT COUNCIL

### Hearing Procedures; Notice of Availability

**AGENCY:** Financial Stability Oversight Council.

**ACTION:** Notice of availability.

**SUMMARY:** The Financial Stability Oversight Council (Council) has adopted amendments to its procedures for hearings conducted by the Council under Title I and Title VIII of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act).<sup>1</sup> The amendments were adopted primarily in order to add hearings conducted under section 117 of the Dodd-Frank Act to the scope of the procedures.

**DATES:** The amendments to the hearing procedures were effective on March 13, 2018. Written comments on the amendments must be received on or before April 18, 2018.

**FOR FURTHER INFORMATION CONTACT:** Eric A. Froman, Executive Director, Financial Stability Oversight Council, U.S. Treasury Department, (202) 622-1942; Stephen T. Milligan, Attorney-Advisor, U.S. Treasury Department, (202) 622-4051.

<sup>1</sup> Public Law 111-203 (Jul. 21, 2010).

**ADDRESSES:** Interested persons are invited to submit comments on the procedures according to the instructions below. All submissions must refer to the document title.

*Electronic submission of comments.*

Interested persons may submit comments electronically through the Federal eRulemaking Portal at <http://www.regulations.gov>. Electronic submission of comments allows the commenter maximum time to prepare and submit a comment, ensures timely receipt, and enables the Council to make them available to the public. Comments submitted electronically through the <http://www.regulations.gov> website can be viewed by other commenters and interested members of the public. Commenters should follow the instructions provided on that site to submit comments electronically.

*Mail.* Send comments to Financial Stability Oversight Council, 1500 Pennsylvania Avenue NW, Washington, DC 20220.

*Public inspection of comments.* All properly submitted comments will be available for inspection and downloading at <http://www.regulations.gov>.

*Additional instructions.* In general, comments received, including attachments and other supporting materials, are part of the public record and are available to the public. Do not submit any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

### SUPPLEMENTARY INFORMATION:

#### Background

On May 22, 2012, the Council approved hearing procedures relating to the conduct of hearings before the Council in connection with proposed determinations regarding nonbank financial companies and financial market utilities and related emergency waivers or modifications under sections 113 and 804 of the Dodd-Frank Act.<sup>2</sup> At the time, the Council sought public comment on all aspects of the hearing procedures, in order to further consider whether any provision should be modified. On April 4, 2013, the Council approved certain amendments to the hearing procedures to expand their scope to include hearings for financial institutions engaged in payment, clearing, or settlement activities that are the subject of a proposed designation by the Council under Title VIII of the Dodd-Frank Act.<sup>3</sup>

<sup>2</sup> 12 U.S.C. 5323, 5463; 77 FR 31,855 (May 30, 2012).

<sup>3</sup> 78 FR 22,546 (April 16, 2013).