
Federal Reserve Release



H.2

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

No. 33

Week Ending August 15, 2020

Forms

Forms -- temporary revisions with request for comment to the Reporting Requirements Associated with Emergency Lending Under Section 13(3) (FR A).
- Approved, August 14, 2020

Forms -- initial Board review to extend with revision the Reporting Requirements Associated with Regulation XX (FR XX), Financial Company (as defined) Report of Consolidated Liabilities (FR XX-1), Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12), and Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A); initial Board review to extend without revision the Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation for State Member Banks (FR H- 5) and Application for Exemption from Prohibited Service at Savings and Loan Holding Companies (FR LL-12); and final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation R (FR R) and Notification of Nonfinancial Data Processing Activities (FR 4021).
- Approved, August 14, 2020

Monetary and Financial Policy

Municipal Liquidity Facility (MLF) -- updates to the MLF term sheet.
- Approved, August 11, 2020

Regulations and Policies

Bank Secrecy Act/Anti-money Laundering (BSA/AML) -- issuance of an interagency statement on enforcement of BSA/AML requirements.
- Announced, August 13, 2020

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

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 3426 Garth Road, Baytown.

- Approved, August 14, 2020

Bank Holding Companies

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- to retain and acquire shares of CommerceWest Bank, Irvine, California.

- Approved, August 10, 2020

Dallas

Frontier Bancshares, Inc., Austin, Texas -- retroactive notice to engage, through its wholly owned subsidiary, ATX Servicing, LLC, Austin, in certain limited nonbanking activities.

- Approved, August 10, 2020

Richmond

Pinnacle Bankshares Corporation, AltaVista, Virginia -- to acquire Virginia Bank Bankshares, Inc., Danville, and thereby indirectly acquire Virginia Bank and Trust Company.

- Approved, August 13, 2020

Bank Holding Companies

Director, S&R

SBT Bancshares, Inc., Golden Meadow, Louisiana -- modification of certain commitments.

- Granted, August 10, 2020

Kansas City

Tri Valley Bancshares, Inc., Talmage, Nebraska -- to acquire by merger Eagle Bancshares, Inc., Eagle, parent of Eagle State Bank.

- Approved, August 10, 2020

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make a public welfare investment.

- Approved, August 11, 2020

Change in Bank Control

Kansas City

CCSB Financial Corp., Liberty, Missouri -- to retain control of CCSB Financial Corp. and its subsidiary, Clay County Savings Bank, Liberty.

- Permitted, August 14, 2020

Kansas City

Stigler Bancorporation, Inc., Stigler, Oklahoma -- change in bank control of Stigler Bancorporation, Inc., and its subsidiary, The First National Bank of Stigler, Stigler.

- Permitted, August 13, 2020

Financial Holding Companies

Boston

Northern Bancorp, Inc., Woburn, Massachusetts -- election to become a financial holding company.

- Effective, August 11, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending August 15, 2020

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 August 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLS BANK INTERNATIONAL	Other Foreign	CLS Bank International, New York, New York, an Edge Corporation, requests approval to amend its Articles of Association to reflect an increase in its Capital Stock.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA to establish a branch office at 4601 Carlisle Pike, Mechanicsburg, Cumberland County, Pennsylvania.	Newspaper:	08/28/2020
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
WHITAKER BANK, INC	* Branch	Whitaker Bank, Inc., Lexington, Kentucky, intends to establish a full service branch office at 218 West Main Street, Danville, Kentucky 40422	Newspaper:	08/19/2020
			Federal Register:	Not applicable
WHITAKER BANK, INC	* 18C	Whitaker Bank, Inc., Lexington, Kentucky, to merge with Peoples Bank & Trust Company of Madison County, Berea, Kentucky pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	09/08/2020
	* Branch		Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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 August 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
RCB FINANCIAL CORPORATION	CIC	After the fact change in control notice filed by The Mathis Family Gift Trust, Rome, Georgia; Sharon Lambert Mathis, Rome, Georgia, individually and as trustee; to retain voting shares of RCB Financial Corporation, Rome, Georgia, and thereby indirectly retain voting shares of River City Bank, Rome, Georgia, and join the previously approved Mathis Family Control Group.	Newspaper:	08/20/2020
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Change in control notice filed by The Vanguard Group, Inc., and its subsidiaries and affiliates, Malvern, Pennsylvania, to acquire additional voting shares of Raymond James Financial, Inc., and thereby, indirectly acquire additional voting shares of Raymond James Bank, NA, both of St. Petersburg, Florida.	Newspaper:	08/08/2020
			Federal Register:	08/24/2020

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 August 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
WATERMAN ACQUISITION GROUP, LLC	CIC	Michael Kaufman, as trustee of The Michael Kaufman Living Trust dated March 13, 2019 to be added to the current control group, which includes Michael Kaufman, Mark Bear, Jodi Urkov, Jon Crumlish, Dave Carno, and Lukasz Wojtakik, to acquire control of Waterman Acquisition Group, LLC., Wilmette, Illinois and thereby indirectly acquire Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	07/27/2020

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		

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District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARBONDALE INVESTMENT CORPORATION, THE	CIC	Notice by Robert Christopher Bleyer, Carbondale, Illinois, to retain control of at least 25 percent of the voting shares of The Carbondale Investment Corporation, Carbondale, Illinois.	Newspaper:	Not available
			Federal Register:	09/03/2020
CENTENNIAL BANK	* Branch	Centennial Bank, Conway Arkansas to establish a branch bank facility located at 321 South County Highway 393, Santa Rosa Beach, Florida.	Newspaper:	08/29/2020
			Federal Register:	Not applicable
NEWBURG INSURANCE AGENCY, INC.	CIC	Notice by Aaron C. Espinoza (individually and as owner of ACE Investments LLC, Newburg, Missouri), and Kyle Espinoza, Mount Juliet, Tennessee, as members of a family control group that includes Charles G. Bollinger, Hernando, Florida (in his capacities as the trustee of the Charles G. Bollinger Revocable Trust and Velma Bollinger Marital Trust, and general partner of the Faith Limited Partnership), to retain control of Newburg Insurance Agency, Inc., Rolla, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

District: 8
Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending August 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANSEN BANK & TRUST	* 18C * Branch	Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Peoples Bank Midwest, Hayward, WI, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
GOOSE RIVER HOLDING COMPANY	CIC	Change in Control notice by The Williams Family Goose River Trust, Casselton, North Dakota (sole trustee, James L. Williams III, Casselton, North Dakota) to acquire 10% or more of the voting shares of Goose River Holding Company, Mayville, North Dakota ("Company"), and thereby join the Williams Family Group, a group acting in concert which controls 25% or more of Company. Company controls The Goose River Bank, Mayville, North Dakota.	Newspaper: Federal Register:	Not available 08/27/2020
WELCOME BANCSHARES, INC.	4c8	Welcome Bancshares, Inc., Welcome, Minnesota, to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available

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		

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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending August 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST WEST TEXAS BANCSHARES, INC.	CIC	Notice by David Lynn Davis, the Estate of James Lee Davis, both of Midland, Texas, and Sandra Davis Maddox, Dallas, Texas, to each retain control of First West Texas Bancshares, Inc., Midland, Texas; Retroactive notice by Nancy Chandler Davis, the Estate of Michael Keith Davis, both of Midland, Texas, the Estate of James Lee Davis, and Sandra Davis Maddox, to join the group acting in concert previously approved on August 2, 2000, under Section 3 of the Bank Holding Company Act, and for this newly reconfigured group acting in concert to retain control of First West Texas Bancshares, Inc. First West Texas Bancshares, Inc. controls West Texas National Bank, Midland, Texas.	Newspaper:	08/28/2020
			Federal Register:	08/20/2020
GREENBACK FINCORP, INC. * 3A1		Application by Greenback Fincorp, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Austin Capital Bank SSB, Austin, Texas	Newspaper:	Not available
			Federal Register:	Not available
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	08/13/2020
TEXAS REGIONAL BANK	* Branch	Texas Regional Bank, Harlingen, Texas, to establish a branch at 3944 Ranch Road 620 South, Bee Cave, Travis County, Texas 78738	Newspaper:	08/21/2020
			Federal Register:	Not applicable
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective January 1, 2016), and the related Woodforest Financial Group Employee Stock Ownership Trust, to acquire up to 32 percent of Woodforest Financial Group, Inc., all of The Woodlands, Texas, and indirectly acquire Woodforest National Bank, The Woodlands, Texas	Newspaper:	08/28/2020
			Federal Register:	08/28/2020

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 15, 2020

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
EAST WEST BANK	PWI	East West Bank, Pasadena, California, requests prior approval to make an additional public welfare investment of \$7.5 million in CDAHF II, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PACIFIC CREST BANCORP, INC.	CIC	Notice by Kerry J. Fairchild, Tulalip, Washington; Fairchild Marital Trust u/t/d January 11, 2011, Kerry J. Fairchild, Trustee; Fairchild WA Exemption Trust u/t/d January 11, 2011, Kerry J. Fairchild, Trustee; and Heidi M. Fassett and Jonathon E. Fassett, both of Selah, Washington, to retain voting shares of Pacific Crest Bancorp, Inc., and thereby indirectly retain voting shares of Pacific Crest Savings Bank, both of Lynnwood, Washington.	Newspaper:	Not available
			Federal Register:	08/24/2020
PRIVATE BANCORP OF AMERICA, INC.	CIC	Change in Bank Control Notice filed by Selwyn Isakow, LaJolla, California, to acquire additional voting shares of Private Bancorp of America, Inc. and thereby indirectly acquire voting shares of Calprivate Bank, both of LaJolla, California.	Newspaper:	Not available
			Federal Register:	07/21/2020
SILICON VALLEY BANK	PWI	Silicon Valley Bank, requests prior approval to make an additional \$6 million public welfare investment in Merritt Community Capital Fund XXI, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
UNITED SECURITY BANK	* Branch	United Security Bank, Fresno, California, to establish a branch facility to be located at 643 Quince St., Mendota, California.	Newspaper:	09/03/2020
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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