
Federal Reserve Release



H.2

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

No. 39

Week Ending September 26, 2020

Testimony and Statements

Coronavirus and CARES Act -- statement by Chair Powell before the House Committee on Financial Services on September 22, the House Select Subcommittee on the Coronavirus Crisis on September 23, and the Senate Committee on Banking, Housing, and Urban Affairs on September 24, 2020, on the Federal Reserve's response to the coronavirus event.

- Published, September 22, 2020

Personnel

Legal Division -- appointment of Stephanie Martin as senior associate general counsel, Ben McDonough as associate general counsel, and Alye Foster as deputy associate general counsel.

- Announced, September 22, 2020

Office of the Chief Operating Officer -- appointment of Katherine Tom as chief data officer.

- Announced, September 23, 2020

Regulations and Policies

Capital Rule and Liquidity Coverage Ratio (LCR) Rule -- (1) interagency final rule that neutralizes the regulatory capital and LCR effects of participation in the Money Market Mutual Fund Liquidity Facility (MMLF) and Paycheck Protection Program Liquidity Facility (PPPLF), and (2) related revisions to the Financial Statements for Holding Companies (FR Y-9 reports) and the Complex Institution Liquidity Monitoring Report (FR 2052a).

- Approved, September 24, 2020

Community Reinvestment Act (CRA) Regulations -- issuance of an advance notice of proposed rulemaking, with request for comment, updating the Board's CRA regulatory and supervisory framework.

- Approved, September 21, 2020

Regulations and Policies

Reserve Bank Payment Services -- notice to amend the implementation date of modifications to Federal Reserve Bank wholesale payment services, and corresponding changes to the Federal Reserve Policy on Payment System Risk.
- Approved, September 24, 2020

Temporary Appraisal Relief -- interagency final rule to defer appraisals and evaluations for up to 120 days after the closing of certain real estate transactions, under the agencies' appraisal regulations.
- Approved, September 24, 2020

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

St. Louis

The Bank of Fayette County, Piperton, Tennessee -- to establish a branch at 5560 Airline Road, Arlington.

- Approved, September 24, 2020

Chicago

Independent Bank, Grand Rapids, Michigan -- to establish a branch at 8700 North 2nd Street, Brighton.

- Approved, September 23, 2020

Bank Holding Companies

St. Louis

Eclipse Bancorp, Inc., Louisville, Kentucky -- to become a bank holding company by acquiring Eclipse Bank, Inc., Louisville.

- Approved, September 22, 2020

Director, S&R

Green Dot Corporation, Pasadena, California; and Green Dot Bank, Provo, Utah -- relief from certain commitments.

- Granted, September 24, 2020

St. Louis

Holly Springs Bancshares, Inc., Holly Springs, Mississippi -- waiver of application to acquire Marshall Financial Corporation, Byhalia, in connection with the merger of Citizens Bank with and into The Bank of Holly Springs, Holly Springs.

- Granted, September 21, 2020

Banks, State Member

Chicago

- Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).
- Approved, September 21, 2020

Extensions of Time

St. Louis

- Cross County Bancshares, Inc., Wynne, Arkansas -- extension to January 7, 2021, to acquire shares of Central Bank, Little Rock.
- Granted, September 23, 2020

Chicago

- West Michigan Community Bank, Hudsonville, Michigan -- extension to September 21, 2020, to establish a branch at 4797 Cascade Road, SE, Grand Rapids.
- Granted, September 21, 2020

Membership

Secretary

- First National Bank, Waverly, Iowa -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank (to be known as First Bank).
- Approved, September 22, 2020

Savings and Loan Holding Companies

General Counsel

- State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.
- Granted, September 21, 2020

Supervision and Regulation

General Counsel

Barclays US LLC, New York, New York -- application for approval of proposed internal debt "conversion triggers" that would allow the Board to order the conversion of Barclay US LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, September 22, 2020

Director, S&R

BMO Financial Corp., Wilmington, Delaware -- to make additional capital distributions in the third quarter of 2020.

- Approved, September 22, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT COMMUNITY BANK	CIC	Notification submitted pursuant to 12 C.F.R. S 225.42(b)(1)(i) on behalf of James S. Wilson Family Trust with respect to Patriot Community Bank, Woburn, Massachusetts.	Newspaper:	Not available
			Federal Register:	10/07/2020
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Citizen's Financial Group, Inc., parent of Citizen's Bank, National Association, both in Providence, Rhode Island.	Newspaper:	Not available
			Federal Register:	10/02/2020

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 September 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	10/23/2020
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., the "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds") to acquire more than 15 percent of the voting shares of M&T Bank Corporation, Buffalo, New York.	Newspaper:	10/01/2020
			Federal Register:	10/13/2020

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 September 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHWEST BANCSHARES INC	* 3A1	Northwest Bancshares, Inc., Warren, Pennsylvania, proposes to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act of 1956.	Newspaper:	10/24/2020
			Federal Register:	Not available

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW REPUBLIC PARTNERS, INC.	* 3A1 4c8	New Republic Partners, Inc., Charlotte, North Carolina to become a bank holding company through the acquisition of 100% of the voting securities of New Republic Savings Bank, Roanoke Rapids, North Carolina, upon its conversion from a federal savings bank to a North Carolina state-chartered commercial bank.	Newspaper:	10/23/2020
			Federal Register:	10/16/2020

District: 5
Federal Reserve Bank of Richmond

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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PINNACLE FINANCIAL CORPORATION	CIC	After-the-fact change in control notice filed by L. Jackson McConnell, Jr., Jenelle B. McConnell, The L. Jackson McConnell, Jr. Family Trust, The Mary Margaret McConnell Trust, The Lawson C. McConnell Trust, and the Pinnacle Bank Employee Stock Ownership Plan, each of Elberton, Georgia, The Kathleen L. Korotzer Family Trust, Kathleen Korotzer, Turner J. Korotzer, and Nicholas C. Korotzer, each of Orinda, California, Alice Eberhardt, the Alice M. Eberhardt Revocable Trust , The Linton W. Eberhardt, III Revocable Trust, Laura E. Stille, and The Laura E. Stille Revocable Trust, each of Spartanburg, South Carolina, and Linton Eberhardt, IV of Atlanta, Georgia, to acquire control of Pinnacle Financial Corporation and it's subsidiary Pinnacle Bank both of Elberton, Georgia.	Newspaper: Federal Register:	10/20/2020 Not available
PROFESSIONAL BANK	* Branch	Professional Bank, Coral Gables, Florida, to establish a branch located at 9690 NW 41st Street, Suite 1, Doral, Florida.	Newspaper: Federal Register:	09/30/2020 Not applicable
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 2211 Marietta Boulevard, Atlanta, Georgia.	Newspaper: Federal Register:	09/15/2020 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
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 September 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGCOM HOLDINGS, INC.	* 3A1	AgCom Holdings, Inc., Holstein, Iowa, to become a bank holding company by acquiring 100 percent of Maxwell State Bank, Maxwell, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
BRICKYARD BANCORP, INC.	CIC	Notice by Eric A. Rothner, Chicago, Illinois, as trustee of the Nathan & Shirley Rothner Family Trust II, Evanston, Illinois; together with Gale F. Rothner, Chicago, Illinois and David M. Aronin, Skokie, Illinois, as co-trustees of the Rachel Rothner Accumulation Trust II, the Melissa Rothner Accumulation Trust II, the William Rothner Accumulation Trust II, the Daniel Rothner Accumulation Trust II, the Adam Vales Accumulation Trust II, the Kimberly Vales Accumulation Trust II, and the Kathryn Vales Accumulation Trust II, all of Evanston, Illinois, to join Eric A. Rothner and form the Rothner Family Control Group, and retain 100 percent of the voting shares of Brickyard Bancorp, Inc., and thereby indirectly control Brickyard Bank, both of Lincolnwood, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
FIRST FARMERS BANK & TRUST CO.	* Branch	First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 1100 S. Peru St., Cicero Indiana.	Newspaper:	10/06/2020
			Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

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.

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- SN = Substantial noncompliance

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEGACY BANK & TRUST COMPANY	* Branch	Legacy Bank and Trust Company, Rogersville, Missouri, to establish a branch facility to be located at 3250 East Sunshine, Springfield, Missouri.	Newspaper:	10/08/2020
			Federal Register:	Not applicable
NEWBURG INSURANCE AGENCY, INC.	CIC	Notice by Aaron C. Espinoza (individually and as owner of ACE Investments, Newburg, Missouri); Kyle Espinoza, Nashville, Tennessee; and Charles G. Bollinger, Hernando, Florida (in his capacities as the trustee of the Charles G. Bollinger Revocable Trust, as the trustee of the Velma Bollinger Marital Trust, and general partner of the Faith Limited Partnership), to acquire control of Newburg Insurance Agency, Inc., Rolla, Missouri.	Newspaper:	09/30/2020
			Federal Register:	07/02/2020

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending September 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to acquire up to 36% of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly increase control of Bank Forward, Hannaford, North Dakota.	Newspaper:	Not available
			Federal Register:	10/26/2020
FIRST WESTERN BANK AND TRUST	* 18C * Branch	First Western Bank & Trust, Minot, North Dakota, to merge with BlackRidgeBANK, Fargo, North Dakota, and incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	Not applicable
KODA BANCOR, INC.	CIC	Peter Anderson, individually and together with Marie Anderson, Karen Schumacher, and Cole Anderson, members of the Anderson Family Group, a group acting in concert, all of Drayton, North Dakota, to retain control of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain control of KodaBank, Drayton, North Dakota; Wall Street Holding Company, Hamilton, North Dakota; and Bank of Hamilton, Hamilton, North Dakota.	Newspaper:	Not available
			Federal Register:	10/02/2020
KODA BANCOR, INC.	CIC	The KodaBank Employee Stock Ownership Plan, Drayton, North Dakota; Peter Anderson, Drayton, North Dakota; Douglas Taylor; Grand Forks, North Dakota; and Dean Crotty, Bemidji, Minnesota; as trustees, a group acting in concert, to retain control of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain control of KodaBank, Drayton, North Dakota; Wall Street Holding Company, Hamilton, North Dakota; and Bank of Hamilton, Hamilton, North Dakota.	Newspaper:	Not available
			Federal Register:	10/02/2020
NORTH STAR HOLDING COMPANY, INC.	4c8	North Star Holding Company, Inc., Jamestown, North Dakota, to indirectly retain voting shares of AccuData Services, Inc., Park River, North Dakota, through its subsidiary bank, Unison Bank, Jamestown, North Dakota, pursuant to Section 225.28 (b)(14)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	10/15/2020

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 26, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Ameriprise Financial, Inc., Minneapolis, Minnesota, parent of Ameriprise Bank, FSB, Minneapolis, Minnesota.	Newspaper:	Not available
			Federal Register:	10/07/2020

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to acquire up to 7.00 percent of the voting shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust, Marysville, Kansas.	Newspaper:	09/17/2020
			Federal Register:	10/26/2020
BLUE SKY BANK	* Branch	Blue Sky Bank, Pawhuska, Oklahoma, to establish a branch at 13750 San Pedro, Suite 275, San Antonio, Texas.	Newspaper:	10/08/2020
			Federal Register:	Not applicable
FIDELITY FINANCIAL CORPORATION	* 3A1	Fidelity Financial Corporation, Wichita, Kansas, to acquire, through its newly formed subsidiary, FFC Merger Sub, Inc., Wichita, Kansas, 100 percent of the voting shares of Yorktown Financial Holdings, Inc., Tulsa, Oklahoma, parent of Yorktown Bank, Pryor, Oklahoma.	Newspaper:	Not available
	* 3A3		Federal Register:	10/28/2020
	* 3A5			
FIRST STATE BANK NEBRASKA	* 18C	First State Bank Nebraska, Lincoln, Nebraska, to merge with Plattsmouth State Bank, Plattsmouth, Nebraska, and incident thereto, to establish several branches.	Newspaper:	10/17/2020
	* Branch		Federal Register:	Not applicable
SPEARVILLE BANCSHARES, INC.	CIC	The Stein Bank Stock Trust, Kevin and Gari-Ann Stein, trustees, all of Spearville, Kansas, to acquire voting shares of Spearville Bancshares, Inc. (Spearville), parent of First National Bank of Spearville, both in Spearville, Kansas, establishing the Stein Family Control Group. Kevin Stein previously was approved to control shares of Spearville.	Newspaper:	Not available
			Federal Register:	09/30/2020

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 September 26, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch located at 29333 Northwestern Hwy., Southfield, MI 48034	Newspaper:	Not available
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch located at 323 S. Main Street, Royal Oak, MI 48067	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST STATE BANK	* Branch	Notice by First State Bank, Gainesville, Texas to establish a branch located at 2624 N. Loy Lake Road, Sherman, Texas 75090	Newspaper:	10/02/2020
			Federal Register:	Not applicable
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

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 26, 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
GOLDEN PACIFIC BANCORP, INC.	CIC	Change in Control Notice filed by Richard B. Fowler II, Carmichael, California, and Karl K. Klessig, Santa Fe, New Mexico, as a group acting in concert, to acquire additional voting shares of Golden Pacific Bancorp, Inc., and thereby indirectly control Golden Pacific Bank, National Association, both of Sacramento, California.	Newspaper:	10/01/2020
			Federal Register:	09/28/2020

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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