
Federal Reserve Release



H.2

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

No. 42

Week Ending October 17, 2020

Personnel

Division of Supervision and Regulation -- appointment of Catherine Tilford and Donna Webb as deputy associate directors.

- Announced, October 14, 2020

Enforcement

Manufacturers and Traders Trust Company, Buffalo, New York -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, October 15, 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

St. Louis

Central Bank of Branson, Branson, Missouri -- to establish a branch at 18192 Business 13, Branson West.

- Approved, October 15, 2020

Chicago

First Farmers Bank & Trust Co., Converse, Indiana -- to establish a branch at 1100 South Peru Street, Cicero.

- Approved, October 14, 2020

St. Louis

Legacy Bank & Trust Company, Rogersville, Missouri -- to establish a branch at 3250 East Sunshine Street, Springfield.

- Approved, October 14, 2020

San Francisco

Westamerica Bank, San Rafael, California -- to establish a branch at 1917 Hillman Street, Tulare.

- Approved, October 15, 2020

Bank Holding Companies

Richmond

Congressional Bancshares, Inc., Chevy Chase, Maryland -- to engage in commercial lending activities through a de novo wholly owned subsidiary.

- Approved, October 14, 2020

Bank Holding Companies

Kansas City

First Nebraska Bancs, Inc., Sidney, Nebraska -- to engage in lending activities.
- Approved, October 16, 2020

Minneapolis

Security Financial Services Corporation, Durand, Wisconsin -- to acquire Jackson County Bank, Black River Falls.
- Approved, October 16, 2020

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.
- Approved, October 15, 2020

Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.
- Approved, October 13, 2020

Change in Bank Control

Minneapolis

Cattail Bancshares, Inc., Atwater, Minnesota -- change in bank control of Cattail Bancshares, Inc., and its subsidiaries, Harvest Bank, Kimball, and Citizens State Bank of Waverly (Incorporated), Waverly.
- Permitted, October 14, 2020

Change in Bank Control

Kansas City

Commerce Bancshares, Inc., Kansas City, Missouri -- change in bank control of Commerce Bancshares, Inc., and its subsidiary, Commerce Bank, Kansas City.

- Permitted, October 14, 2020

Richmond

E*TRADE Financial, LLC (formerly E*TRADE Financial Corporation), Arlington, Virginia -- change in bank control of E*TRADE Financial, LLC and its subsidiary, E*TRADE Bank, Arlington.

- Withdrawn, October 14, 2020

Chicago

First State Bancshares, Inc., New London, Wisconsin -- change in bank control of First State Bancshares, Inc., and its subsidiary, First State Bank, New London.

- Permitted, October 16, 2020

St. Louis

Newburg Insurance Agency, Inc., Rolla, Missouri -- change in bank control of Newburg Insurance Agency, Inc., and its subsidiary, Citizens Bank of Newburg, Rolla.

- Permitted, October 16, 2020

Kansas City

Premier Bancshares, Inc., Omaha, Nebraska -- to retain control of Premier Bancshares, Inc., and its subsidiary, Premier Bank, Omaha.

- Permitted, October 16, 2020

Change in Bank Control

Atlanta

Raymond James Financial, Inc., St. Petersburg, Florida -- change in bank control of Raymond James Financial, Inc., and its subsidiary, Raymond James Bank, National Association, St. Petersburg.

- Permitted, October 14, 2020

St. Louis

Rhineland Bancshares, Inc., Rhineland, Missouri -- change in bank control of Rhineland Bancshares, Inc., and its subsidiary, Peoples Savings Bank of Rhineland, Rhineland.

- Permitted, October 16, 2020

Extensions of Time

New York

JPMorgan Chase & Co., New York, New York -- extension of time for J.P. Morgan International Finance Limited, New York, to make investments pursuant to Regulation K.

- Granted, October 13, 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, October 16, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending October 17, 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 October 17, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 17, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
WILLIAM PENN, MHC	* 3A1	William Penn, MHC and William Penn Bancorp, both of Bristol, Pennsylvania, each to merge with and into William Penn Bancorporation, Bristol, Pennsylvania, and subsequently William Penn Bancorporation will acquire 100 percent of the outstanding stock of William Penn Bank, Bristol, Pennsylvania, in connection with the reorganization of William Penn, MHC from a mutual structure to a stock form organization.	Newspaper:	Not available
			Federal Register:	Not available

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 October 17, 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 Fifth Third Bancorp, Inc., Cincinnati, Ohio, parent of Fifth Third Bank , NA, Cincinnati, Ohio.	Newspaper:	10/24/2020
			Federal Register:	10/28/2020

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 17, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANKSHARES, INC.	* 3A5 4c8	Blue Ridge Bankshares, Inc., Charlottesville, Virginia, to acquire 100% of the voting securities of Bay Banks of Virginia, Inc., Richmond, Virginia, and thereby indirectly acquire Virginia Commonwealth Bank, Richmond, Virginia. Additionally, Blue Ridge Bankshares, Inc., Charlottesville, Virginia, requests approval to engage in nonbanking activities through the acquisition of VCB Financial Group, Inc., Kilmarnock, Virginia.	Newspaper: Federal Register:	11/09/2020 Not available
FIRST BANK AND TRUST COMPANY, THE	* Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch office at 13221 Hanover Courthouse Road, Hanover, Virginia.	Newspaper: Federal Register:	Not available Not applicable

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 October 17, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCORP, INC.	CIC	After the fact change in control notice filed by James Thomas Darnell, Sandra Darnell Gordon, Blake Craig Cannon, Ashley Suzanne Cannon, Lizzie Belle Gordon, William Andrew Gordon II, Xaylie Mae Gordon, Janis Darnell Cannon and Mark Craig Cannon, all of Shelbyville, Tennessee; Sharon Patrice Darnell and Sean Keith Darnell, both of Franklin, Tennessee; Lauralee Catherine Gordon Maxwell, Nashville, Tennessee; Jerry Edwin Smith, Bell Buckle, Tennessee; and Ricky Harold Smith, Wartrace, Tennessee intend to acquire voting shares of First Community Bancorp, Inc., and thereby indirectly retain voting shares of First Community Bank of Tennessee, both of Shelbyville, Tennessee.	Newspaper: Federal Register:	10/16/2020 11/04/2020

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 17, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to \$75 million public welfare investment in Bridge Workforce And Affordable Housing Fund II LP, pursuant to section 208.22(b)of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BRICKYARD BANCORP, INC.	CIC	Notice by the Nathan & Shirley Rothner Family Trust II, Evanston, Illinois, Eric A. Rothner, Chicago, Illinois, trustee; and 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, Gale F. Rothner, Chicago, Illinois, and David M. Aronin, Skokie, Illinois, co-trustees; to join Eric A. Rothner and form the Rothner Family Control Group, a group acting in concert, 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:	10/16/2020
FIRST SECURE BANK GROUP, INC.	* 3A3	First Secure Bank Group, Inc., Sugar Grove, Illinois, to acquire 100 percent of Wonder Bancorp, Inc., and thereby indirectly acquire State Bank, both of Wonder Lake, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
FWB FINANCIAL, INC.	* 3A1	FWB Financial Inc., Chicago, Illinois, to become a bank holding company through the acquisition of 100 percent of the voting stock of FW Bank, Chicago, Illinois, a de novo bank.	Newspaper:	Not available
			Federal Register:	Not available
RESOURCE BANCSHARES, INC.	CIC	Notice by the Richard J. Katz Trust No. 101, with Richard J. Katz as trustee both of Sycamore, Illinois; the Kathleen S. Katz Trust No. 102, with Kathleen S. Katz as trustee both of Sycamore, Illinois; Brian J. Katz, Tampa, Florida; Stephanie K. Korth, Sycamore, Illinois; Adam Katz, Sycamore, Illinois; the Richard J. Katz Irrevocable Trust, with Peter J. Wilder as trustee, both of Milwaukee, Wisconsin; and minor grandchildren to acquire and retain 25 percent or more control of the voting shares of Resource Bancshares, Inc. and thereby indirectly control Resource Bank, National Association, both of DeKalb, Illinois.	Newspaper:	Not available
			Federal Register:	10/28/2020

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 17, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
VEEDERSBURG BANK CORPORATION	CIC	Notice by David A. Songer, individually and as president of Songer Farms, Inc., both of Veedersburg, Indiana, together with Jahn S. Songer, Beverly D. Songer, and minor children, all of Veedersburg, Indiana; Tracy Songer Wright, Columbus, Indiana; Barbara L. Songer, Rotonda West, Florida; Suzanne N. Kunkle and Aaron H. Kunkle, both of Indianapolis, Indiana; and Marci S. Roark, Navarre, Florida, to join Stephen A. Songer and form the Songer Family Control Group, a group acting in concert to retain 25 percent or more of the voting shares of Veedersburg Bank Corporation, and thereby indirectly control CentreBank, both of Veedersburg, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
VISIONBANK OF IOWA	* Branch	VisionBank of Iowa, Ames, Iowa, to establish a branch at 45 N Warrior Lane, Waukee, Iowa.	Newspaper:	10/23/2020
			Federal Register:	Not applicable

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 October 17, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LINEAGE FINANCIAL NETWORK, INC.	* 3A1	Lineage Financial Network, Inc., Franklin, Tennessee, to become a bank holding company by acquiring 100 percent of the voting shares of Bumpushares, Inc., Atwood, Tennessee, and thereby indirectly acquire Citizens Bank & Trust Company, Atwood, Tennessee.	Newspaper: Federal Register:	Not available 11/19/2020
MIDWEST BANCORPORATION, INC.	* 3A5	Midwest Bancorporation, Inc., Poplar Bluff, Missouri, to acquire, through merger, 100 percent of the voting shares of Poplar Bluff Banc Company, Poplar Bluff, Missouri, and thereby indirectly acquire First Midwest Bank of Poplar Bluff, Poplar Bluff, Missouri.	Newspaper: Federal Register:	11/08/2020 11/19/2020
PREMIER BANK OF ARKANSAS	* Branch	Premier Bank of Arkansas, Marion, Arkansas, to establish a branch at 205 Block Street, Marion, Arkansas, in conjunction with the relocation of the main office from 205 Block Street, Marion, Arkansas.	Newspaper: Federal Register:	10/19/2020 Not applicable
STATE HOLDING COMPANY CIC		Notice by Catherine Hastings Owen and Harry Lee Hastings III, individually and as a part of a family control group that also includes Arkansas Bolt Company; Harry L. Hastings, Jr; Stanley T. Hastings Sr.; Harry L. Hastings Jr Family Trust and Rosalyn J. Hastings Family Trust with Harry L. Hastings III, Catherine Hastings Owen, & Stanley T. Hastings Sr. as Co-Trustees; Catherine Hastings Owen as trustee of the Catherine H. Owen Descendants Gift Trusts for Harper J. Holliday; Sara O. Holliday; Steven C. Owen Jr. and an unnamed minor grandchild's gift trust; Harry L. Hastings III as trustee of the Harry Lee Hastings III Descendants Gift Trusts for Andrew H. Hastings; Anne M. Hastings; Charles H. Hastings; Ellen B. Hastings; Harry L. Hastings IV; Harry L. Hasting V; Hollis R. Hastings; Huetta M. Hastings; Mary H. Hastings; and Winston G. Hastings; and Stanley T. Hastings Sr. as trustee of the Stanley T. Hastings Sr. Descendants Gift Trusts for Alissa C. Hastings; Margo M. Hastings; Patrick T. Hastings; Stanley T. Hastings Jr.; Tyler M. Hastings; Oliver M. Hastings; and Andrew H. Hastings; Harry L. Hastings IV; Winston G. Hastings, to retain and acquire control of 25 percent or more of the voting shares of State Holding Company, all of Little Rock, Arkansas.	Newspaper: Federal Register:	Not available 11/04/2020

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		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 17, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIPRISE FINANCIAL, INC.	SLHC Activity	Ameriprise Financial, Inc., Minneapolis, Minnesota, to engage indirectly, through its subsidiaries Threadneedle Asset Management Holdings and Lionstone Partners, LLC, in certain prescribed services and activities permissible under 12 U.S.C. Section 1467a(c)(2)(f)(ii) and Section 238.53 of Regulation LL.	Newspaper:	Not applicable
			Federal Register:	Not available
CHARTER BANK	* 18C	Charter Bank, Eau Claire, Wisconsin, to purchase certain assets and assume certain liabilities of the Chetek branch of Bank First National Association, Manitowoc, Wisconsin and incident thereto proposes to establish a branch at 621 2nd Street, Chetek, Wisconsin.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
PB BANCSHARES, INC.	* 3A1	PB Bancshares, Inc., Maplewood, Minnesota, to become a bank holding company by acquiring 100 percent of Premier Bank, Maplewood, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 17, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK	* Branch	Citizens State Bank, Wisner, Nebraska, to establish a mobile branch to operate from its office at 2020 W. 8th Avenue, Plattsmouth, Nebraska.	Newspaper:	11/02/2020
			Federal Register:	Not applicable
CONVERSE COUNTY CAPITAL CORPORATION	CIC	The Anne Saunders Special Purpose Revocable Trust dated September 14, 2020, Anne Saunders, trustee; Marissa Beard, Rachel Carlson, and Emma Saunders, all of Douglas, Wyoming, to acquire shares of Converse County Capital Corporation, parent of The Converse County Bank, both in Douglas, Wyoming; and for approval as members of the Saunders Family Group, which controls Converse County Capital Corporation. In addition, Brittanie Saunders, Douglas, Wyoming and Rebecca Schufman, Richfield, Minnesota, to retain shares of Converse County Capital Corporation, and for approval as members of the Saunders Family Group.	Newspaper:	10/28/2020
			Federal Register:	10/28/2020
HAVILAND BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Haviland Bancshares, Inc. Employee Stock Ownership Plan, Haviland, Kansas, to increase its ownership from 27.87 percent to 31.70 percent of the voting shares of Haviland Bancshares, Inc., parent of The Haviland State Bank, both in Haviland, Kansas.	Newspaper:	Not available
			Federal Register:	11/19/2020
HIGH PLAINS BANK	* Branch	High Plains Bank, Flagler, Colorado, to establish a de novo branch at 2306 17th Avenue, Longmont, Colorado	Newspaper:	10/23/2020
			Federal Register:	Not applicable
HIGH PLAINS BANK	* Branch	High Plains Bank, Flagler, Colorado, to establish a de novo branch at TBD Market Street, Keenesburg, Colorado.	Newspaper:	10/23/2020
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 17, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
REPUBLIC FINANCIAL CORPORATION	CIC	Notice submitted by Randall J. Blue, Sedalia, Colorado, as trustee of the Randall J. Blue Revocable Trust, the Taylor Blue Republic Trust, the Justin Blue GST Trust, the Zachary Blue GST Trust, and the Taylor Blue GST Trust; Kipton R. Blue, Leawood, Kansas, as trustee of the Kipton R. Blue Revocable Trust UTA, the Adam Blue Republic Trust, the Benjamin Blue Republic Trust, the Amanda Blue Republic Trust, the Adam Blue GST Trust, the Benjamin Blue GST Trust, and the Amanda Blue GST Trust; Nancy S. Blue, Sedalia, Colorado, as trustee of the Nancy S. Blue Revocable Trust; Shari J. Blue, Leawood, Kansas, as trustee of the Shari J. Blue Revocable Trust UTA; Justin R. Blue, Louisburg, Kansas; Zachary W. Blue, Wichita, Kansas; Taylor Blue, Evergreen, Colorado; Benjamin Blue, Olathe, Kansas; Adam Blue, Leawood, Kansas; and Amanda Blue, Overland Park, Kansas to retain voting shares of Republic Financial Corporation, parent of Southwest National Bank, both in Wichita, Kansas; and all to be approved as members of the Blue Family Group, which controls Republic Financial Corporation.	Newspaper: 11/05/2020 Federal Register: Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 17, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CULLEN/FROST BANKERS, 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 Cullen/Frost Bankers, Inc., and thereby, indirectly acquire additional voting shares of Frost Bank, both of San Antonio, Texas	Newspaper:	10/24/2020
			Federal Register:	10/27/2020
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 2501 Research Forest Drive, The Woodlands, Texas 77381	Newspaper:	10/22/2020
			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
SPIRIT OF TEXAS BANCSHARES, INC.	CIC	Steven Gregory Kidd, Plano, Texas, individually, and Steven Gregory Kidd, Plano, Texas, as a member of a group acting in concert with Ashley Nicole Kidd Conley, Prosper, Texas, The Greg Kidd 2010 SOTB Trust, Plano, Texas, The Greg Kidd SOTB Inheritance Trust - A, Plano, Texas and The Greg and Shelly Kidd 2011 SOTB Trust, Plano, Texas intend to apply collectively to acquire 10 percent or more of the shares and thereby control of Spirit of Texas Bancshares, Inc., Conroe, Texas, and indirectly Spirit of Texas Bank, SSB, College Station, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 17, 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
CW Bancorp	3A1	CW Bancorp to become a bank holding company by acquiring 100 percent of CommerceWest Bank, both of Irvine, California.	Newspaper:	Not applicable
			Federal Register:	Not applicable
LENDINGCLUB CORPORATION	* 3A1 4c8	LendingClub Corporation, San Francisco, California, to become a bank holding company, by acquiring the voting shares of Radius Bancorp, Inc. and thereby indirectly acquire Radius Bank, both of Boston, Massachusetts, upon the conversion of Radius Bank from a federal savings bank to a national bank, and (2) LendingClub Corporation, directly and indirectly through its wholly-owned subsidiaries, LendingClub Warehouse I, LLC, LendingClub Warehouse II, LLC, and Consumer Loan Underlying Bond Depositor, LLC, all of San Francisco, California, to engage de novo in extending credit and servicing loans pursuant to Section 225.28(b)(1), activities related to extending credit pursuant to Section 225.28(b)(2), and data processing pursuant to Section 225.28(b)(14) of Regulation Y.	Newspaper:	10/25/2020
			Federal Register:	11/05/2020
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, 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 The Charles Schwab Corporation, San Francisco, California, parent of Charles Schwab Bank, SSB, and Charles Schwab Premier Bank, SSB, both of Westlake, Texas, and Charles Schwab Trust Company, Henderson, Nevada.	Newspaper:	Not available
			Federal Register:	10/28/2020

District: 12
Federal Reserve Bank of San Francisco

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