
Federal Reserve Release



H.2

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

No. 47

Week Ending November 21, 2020

Regulations and Policies

Community Banking Organizations -- interagency interim final rule with request for comment to provide temporary relief to certain community banking organizations from certain regulations and reporting requirements as a result, in large part, of their growth in size from the COVID response.

- Approved, November 16, 2020

Privacy Act -- final rule to designate BGFRS-43 (Security Sharing Platform) as an exempt system of records.

- Published, November 19, 2020

Regulation TT (Supervision and Regulation Assessments of Fees) -- final rule to modify the annual assessment fees for supervision and regulation of large financial companies, as required by the Economic Growth, Regulatory Relief, and Consumer Protection Act.

- Approved, November 12, 2020

(A/C)

Supervision and Regulation

Bank Secrecy Act (BSA) -- interagency fact sheet to clarify BSA due diligence requirements for banks and credit unions that offer services to charities and non-profits.

- Announced, November 19, 2020

Enforcement

Craco, Inc., Vinita, Oklahoma -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, November 19, 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

Kansas City

Central Bank of Oklahoma, Tulsa, Oklahoma -- to establish a branch at 8700 South Pennsylvania Avenue, Oklahoma City.

- Approved, November 16, 2020

Bank Holding Companies

Richmond

Blue Ridge Bankshares, Inc., Charlottesville, Virginia -- (1) to acquire Bay Banks of Virginia, Inc., Richmond, and thereby acquire Virginia Commonwealth Bank; and (2) to engage in nonbanking activities through the acquisition of VCB Financial Group, Inc., Kilmarnock.

- Approved, November 17, 2020

Minneapolis

First Holding Company of Park River, Inc., Park River, North Dakota -- to acquire Ramsey National Bank, Devils Lake.

- Approved, November 18, 2020

Dallas

Louise Bancshares, Inc., Louise, Texas -- to acquire Dilley State Bank, Dilley.

- Approved, November 16, 2020

Chicago

Northwood Financial Services Corporation, Northwood, Iowa -- to acquire Titonka Savings Bank, Titonka.

- Approved, November 17, 2020

Banks, Nonmember, and Miscellaneous Institutions

Secretary

Ho-Chunk Incorporated, Winnebago, Nebraska -- relief from certain commitments.
- Granted, November 17, 2020

Secretary

The Eyak Corporation, Anchorage, Alaska -- relief from certain commitments.
- Granted, November 17, 2020

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.
- Approved, November 19, 2020

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make certain public welfare investments (two requests).
- Approved, November 18, 2020

Change in Bank Control

St. Louis

Financial FedCorp, Inc., Memphis, Tennessee -- change in bank control of Financial FedCorp, Inc., and its subsidiary, Financial Federal Bank, Memphis.
- Permitted, November 17, 2020

Change in Bank Control

Atlanta

First Community Bancorp, Inc., Shelbyville, Tennessee -- change in bank control of First Community Bancorp, Inc., and its subsidiary, First Community Bank of Tennessee, Shelbyville.

- Permitted, November 20, 2020

Extensions of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to March 2, 2021, to acquire additional shares of The ANB Corporation, Terrell, and thereby acquire The American National Bank of Texas.

- Granted, November 19, 2020

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to August 5, 2021, to establish a branch at 201 Robert S. Kerr Avenue, Oklahoma City, Oklahoma.

- Granted, November 18, 2020

Secretary

Bank of America Corporation, Charlotte, North Carolina -- extension of time to meet certain regulatory reporting requirements.

- Granted, November 4, 2020

(A/C)

Chicago

Marquette Bank, Chicago, Illinois -- extension to August 16, 2020, to establish a branch at 3435 West 111th Street, Chicago.

- Granted, November 16, 2020

Extensions of Time

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to March 16, 2021, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its control of McGehee Bank.

- Granted, November 19, 2020

Secretary

Total Loss-Absorbing Capacity (TLAC) Rule -- extension of time for Bank of America Corporation; Wells Fargo & Company; Citigroup, Inc.; The Goldman Sachs Group, Inc.; JPMorgan Chase & Company; Morgan Stanley; The Bank of New York Mellon Corporation; and State Street Corporation to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements.

- Granted, November 20, 2020

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 01/01/16), The Woodlands, Texas; and Woodforest Financial Group Employee Stock Ownership Trust -- extension to March 4, 2021, to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank.

- Granted, November 20, 2020

Financial Holding Companies

Dallas

R Corp Financial, Round Rock, Texas -- election to become a financial holding company.

- Effective, November 19, 2020

Regulations and Policies

Secretary

Regulation Z (Truth in Lending) -- final interagency determination of the threshold for exempting certain loans from special appraisal requirements for higher-priced mortgages during 2021.

- Approved, November 11, 2020

(A/C)

Secretary

Regulation Z (Truth in Lending) and Regulation M (Consumer Leasing) -- final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer credit and lease transactions in 2021.

- Approved, November 11, 2020

(A/C)

Savings and Loan Holding Companies

Director, S&R

Charles Schwab Corporation, San Francisco, California -- redemption of preferred stock.

- Approved, November 10, 2020

(A/C)

Cleveland

First Mutual Holding Co., Lakewood, Ohio -- to acquire Martinsville First Savings Bank, Martinsville, Virginia.

- Approved, November 18, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARTHA'S VINEYARD SAVINGS BANK	* Branch	Application by Martha's Vineyard Savings Bank, Edgartown, Massachusetts, to establish a branch office at 84 Main Street, Falmouth, Massachusetts 02540. The branch is intended to be a full service branch for consumers and businesses.	Newspaper:	Not available
			Federal Register:	Not applicable

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 First Quarter of 2021 (January 1, 2021 - March 31, 2021) Second Quarter of 2021 (April 1, 2021 - June 30, 2021)

Institution	Location	Quarter
BOSTON PRIVATE B&TC	BOSTON, MASSACHUSETTS	First Quarter of 2021
CHARLES RIVER BK	MEDWAY, MASSACHUSETTS	First Quarter of 2021

District: 2**Federal Reserve Bank of New York****Filings received during the week ending November 21, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BASSWOOD CAPITAL MANAGEMENT, LC	CIC	Notice of Change in Control by Basswood Capital Management, LLC, New York, New York; funds for which Basswood Partners LLC serves as General Partner and Basswood Capital Management, LLC serves as investment manager (Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP); Basswood Capital Management, LLC serves as investment manager (Basswood Opportunity Fund, Inc. and Basswood Financial Fund, Inc.); certain managed accounts for which Basswood Capital Management, LLC serves as the investment adviser; Matthew Lindenbaum and Bennett Lindenbaum, all of New York, New York, to collectively acquire up to 24.9 % of the outstanding voting shares of Esquire Financial Holdings, Inc. and indirectly its subsidiary bank, Esquire Bank NA, both of Jericho, New York.	Newspaper:	Not available
			Federal Register:	Not available
BESSEMER GROUP, INCORPORATED, THE	CIC	Notice of Change in Control by Martha P. Maguire, Guilford, Connecticut, as trustee of JGD III (J. Gordon Douglas, III) & DESC UA 8 A3 UW MB (Margaret Boegner) BGI Trust, New York, New York Andrew P. Sidamon-Eristoff 2003 Grantor Retained Annuity Trust, Woodbridge, New Jersey; Elizabeth Sidamon-Eristoff 2003 Grantor Retained Annuity Trust, Woodbridge, New Jersey; Simon Sidamon-Eristoff 2003 Grantor Retained Annuity Trust, Woodbridge, New Jersey; Trust f/b/o Allan L. Martin and his Descendants under Article Ninth (A)(1) of the Will of Townsend B. Martin, Woodbridge, New Jersey; and Trust f/b/o Michael T. Martin and his Descendants under Article Ninth (A)(1) of the Will of Townsend B. Martin, Woodbridge, New Jersey (collectively, the "Trusts"), and the Trusts have applied to the Federal Reserve Board (the "Board") for permission to acquire a controlling interest in The Bessemer Group, Incorporated, Woodbridge, New Jersey ("BGI"). BGI controls Bessemer Trust Company, National Association, a national banking association (New York, New York), and Bessemer Trust Company, a non-member New Jersey State-chartered insured depository institution (Woodbridge, New Jersey), among other non-depository institution subsidiaries. The Board considers a number of factors in deciding whether to approve the notice.	Newspaper:	11/23/2020
			Federal Register:	12/08/2020

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMPIRE STATE BANK	* Branch	Empire State Bank, Newburgh, New York, to establish two branch offices to be located at: (1) 1441 South Avenue, and (2) 2212 Hylan Boulevard, both of Staten Island, New York.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

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AMBOY BK	OLD BRIDGE, NEW JERSEY	First Quarter of 2021
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK	First Quarter of 2021
MIZUHO BK USA	NEW YORK, NEW YORK	First Quarter of 2021
BANK OF NY MELLON	NEW YORK, NEW YORK	Second Quarter of 2021
METROPOLITAN CMRL BK	NEW YORK, NEW YORK	Second Quarter of 2021
PEAPACK GLADSTONE BK	BEDMINSTER, NEW JERSEY	Second Quarter of 2021

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 21, 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 1980 S. Easton Road, Doylestown, Bucks County, Pennsylvania.	Newspaper: Federal Register:	11/30/2020 Not applicable
VANGUARD GROUP, INC.	CIC	The Vanguard Group, Inc. and The Vanguard Funds, both of Malvern, Pennsylvania, to acquire up to 24.9% of the issued and outstanding common stock of Synchrony Financial, of Stamford, Connecticut, and thereby indirectly control its wholly own subsidiary Synchrony Bank, of Draper, Utah.	Newspaper: Federal Register:	12/13/2020 Not available

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location	Quarter
FIRST NORTHERN B&TC	PALMERTON, PENNSYLVANIA	First Quarter of 2021
ORRSTOWN BK	SHIPPENSBURG, PENNSYLVANIA	First Quarter of 2021
AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA	Second Quarter of 2021

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
DOLLAR MUTUAL BANCORP	* SLHC Acquisition	Application by Dollar Mutual Bancorp, Pittsburgh, Pennsylvania, to acquire Standard AVB Financial Corp. and Standard Bank, PaSB, both of Murrysville, %%Pennsylvania.	Newspaper:	12/15/2020
			Federal Register:	12/21/2020

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location	Quarter
ANDOVER BK	ANDOVER, OHIO	First Quarter of 2021
FIRST FNCL BK	CINCINNATI, OHIO	First Quarter of 2021
APPLE CREEK BKG CO	APPLE CREEK, OHIO	Second Quarter of 2021
KILLBUCK SVGS BK CO	KILLBUCK, OHIO	Second Quarter of 2021
NORTH VALLEY BK	ZANESVILLE, OHIO	Second Quarter of 2021
RICHWOOD BKG CO	RICHWOOD, OHIO	Second Quarter of 2021

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises in the amount of up to \$775,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, Southern Pines, North Carolina, to establish a branch at 3620 Six Forks Road, Raleigh, North Carolina	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location	Quarter
ATLANTIC UNION BK	RICHMOND, VIRGINIA	First Quarter of 2021
JOHN MARSHALL BK	RESTON, VIRGINIA	First Quarter of 2021
LIFESTORE BK	WEST JEFFERSON, NORTH CAROLINA	First Quarter of 2021
FARMERS & MINERS BK	PENNINGTON GAP, VIRGINIA	Second Quarter of 2021

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK & TRUST - WEST GEORGIA	CIC	Prior change in control notice filed by Jeremy Francis Gilpin, South Lake Tahoe, California, and Jeffrey Alan Smith, Atlanta, Georgia (collectively Notificants); as a group acting in concert, to acquire shares and thereby acquire control of Community Bankshares, Inc., and its subsidiary, Community Bank and Trust - West Georgia, both of LaGrange, Georgia.	Newspaper:	12/07/2020
			Federal Register:	12/04/2020

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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Institution	Location	Quarter
CAPSTAR BK	NASHVILLE, TENNESSEE	First Quarter of 2021
FIRST HOME BK	ST. PETERESBURG, FLORIDA	First Quarter of 2021
SYNOVUS BK	COLUMBUS, GEORGIA	First Quarter of 2021
ANCHOR BK	JUNO BEACH, FLORIDA	Second Quarter of 2021
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	Second Quarter of 2021
PROFESSIONAL BK	CORAL GABLES, FLORIDA	Second Quarter of 2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIANCE BANCORP	CIC	Alliance Bancorp Employee Stock Ownership Plan with 401(k) Provisions, Francesville, Indiana, together with Shane R. Pilarski, Francesville, Indiana, Ronald K. Kruger, Francesville, Indiana, and Alyssa M. Chapman, Winamac, Indiana, as administrators, and as a group acting in concert, to retain control of 10 percent or more of the voting shares of Alliance Bancorp, Francesville, Indiana, and thereby indirectly control Alliance Bank, Francesville, Indiana.	Newspaper:	Not available
			Federal Register:	12/08/2020
CBI BANK & TRUST	* 18C * Branch	CBI Bank & Trust, Muscatine, Iowa to merge with The Farmers and Mechanics Bank, Galesburg, Illinois and thereby establish branches at the following locations: 1230 N Henderson St, Galesburg, Illinois; 2616 Veterans Dr, Galesburg, Illinois; 21 E Main St, Galesburg, Illinois; 123 E Knoxville St, Brimfield, Illinois; and 4900 N Glen Park Pl, Peoria, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable
DELHI BANCSHARES, INC.	CIC	Tamara L. Danover, Marion, Iowa, and Terry D. Cooper, Cedar Rapids, Iowa, individually and as trustees of the Delhi Bancshares, Inc. Subtrust, Marion, Iowa, the Delhi Bancshares, Inc. Subtrust, Marion, Iowa, together with Barbara A. Cooper, Robins, Iowa, individually and as trustee of the Delhi Bancshares, Inc. Revocable Trust, Robins, Iowa, the Delhi Bancshares, Inc. Revocable Trust, Robins, Iowa, Tad C. Cooper, Cedar Rapids, Iowa, and Tony A. Cooper, Batavia, Illinois, as a group acting in concert, to retain 25 percent or more of the shares and thereby control of Delhi Bancshares, Inc. and indirectly control Heritage Bank, both of Marion, Iowa.	Newspaper:	Not available
			Federal Register:	12/10/2020
FIRST FARMERS BANK & TRUST CO.	* Branch	First Farmers Bank & Trust, Converse, Indiana, to establish a branch located at 858 N Broadway, Peru, Indiana.	Newspaper:	12/01/2020
			Federal Register:	Not applicable
FIRST MID BANCSHARES, INC.	* 3A5	First Mid Bancshares Inc., Mattoon, Illinois to acquire 100 percent of LINCO Bancshares, Inc., and thereby indirectly acquire Providence Bank, both of Columbia, Missouri.	Newspaper:	Not available
			Federal Register:	12/18/2020

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 21, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK HOLDING COMPANY	CIC	Notice by CCG Trust, Pleasant Hill, Iowa, Curtis Gause, Pleasant Hill, Iowa, as trustee, and Stephen J. Barnhouse, Vero Beach, Florida, to join the Gause Family Control Group approved on August 3, 2012, and retain control of 25 percent or more of First State Bank Holding Company, and thereby indirectly control of First State Bank, both of Lynnville, Iowa.	Newspaper:	12/01/2020
			Federal Register:	12/02/2020
INDEPENDENCE BANCSHARES, INC.	* 3A3	Independence Bancshares, Inc., Independence, Iowa, to acquire 100 percent of First State Bank, Sumner, Iowa.	Newspaper:	Not available
			Federal Register:	12/21/2020
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
VANGUARD GROUP, INC.	CIC	Notice 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, to acquire aggregate control of 15 percent or more of the voting shares of Northern Trust Corporation, parent of The Northern Trust Company, both of Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP, INC.	CIC	Notice 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, to acquire aggregate control of 15 percent or more of the voting shares of Discover Financial Services, Riverwoods, Illinois, parent of Discover Bank, Greenwood, Delaware.	Newspaper: Federal Register:	Not available Not available
VEEDERSBURG BANK CORPORATION	CIC	Notice by David A. Songer, Veedersburg, Indiana, through joint ownership and as president of Songer Farms, Inc., Veedersburg, Indiana, individually, and 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, Veedersburg, Indiana, 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: Federal Register:	11/15/2020 11/17/2020

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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BANK	WAPELLO, IOWA	First Quarter of 2021
BANK OF BROADHEAD	BROADHEAD, WISCONSIN	First Quarter of 2021
COMMERCIAL SVGS BK	CARROLL, IOWA	First Quarter of 2021
FNNB BK	NEWTON, IOWA	First Quarter of 2021
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN	First Quarter of 2021
IOWA ST BK	HULL, IOWA	First Quarter of 2021
LAKE CITY BK	WARSAW, INDIANA	First Quarter of 2021
QUAD CITY B&TC	BETTENDORF, IOWA	First Quarter of 2021
RUSHVILLE ST BK	RUSHVILLE, ILLINOIS	First Quarter of 2021
STATE BK GENEVA	GENEVA, ILLINOIS	First Quarter of 2021
THUMB B&TC	PIGEON, MICHIGAN	First Quarter of 2021
1ST SOURCE BK	SOUTH BEND, INDIANA	Second Quarter of 2021
AMERICAN ST BK	OSCEOLA, IOWA	Second Quarter of 2021
BANK MI	BROOKLYN, MICHIGAN	Second Quarter of 2021
BANK OF PONTIAC	PONTIAC, ILLINOIS	Second Quarter of 2021
FARMERS & MRCH BK	BERLIN, WISCONSIN	Second Quarter of 2021
FIRST IA ST BK	KEOSAUQUA, IOWA	Second Quarter of 2021
ISABELLA BK	MOUNT PLEASANT, MICHIGAN	Second Quarter of 2021
JOHNSON BK	RACINE, WISCONSIN	Second Quarter of 2021

* Subject to the provisions of the Community Reinvestment Act

NORTHSIDE CMNTY BK

GURNEE, ILLINOIS

Second Quarter of 2021

PEOPLES BK

CLIVE, IOWA

Second Quarter of 2021

WAUKON ST BK

WAUKON, IOWA

Second Quarter of 2021

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAKSTAR BANCSHARES, INC.	* 3A5	OakStar Bancshares, Inc., Springfield, Missouri, to acquire through merger 100 percent of voting shares of First Bancshares, Inc., Kansas City, Kansas, and thereby indirectly acquire Community First Bank, Kansas City, Kansas.	Newspaper:	12/20/2020
			Federal Register:	12/24/2020
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 208 East Taliaferro Street, Madill, Oklahoma.	Newspaper:	11/20/2020
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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 First Quarter of 2021 (January 1, 2021 - March 31, 2021) Second Quarter of 2021 (April 1, 2021 - June 30, 2021)

Institution	Location	Quarter
BANK OF LITTLE ROCK	LITTLE ROCK, ARKANSAS	First Quarter of 2021
COMMERCE BK	CORINTH, MISSISSIPPI	First Quarter of 2021
EXCHANGE BK OF NORTHEAST MO	KAHOKA, MISSOURI	First Quarter of 2021
F&M B&TC	HANNIBAL, MISSOURI	First Quarter of 2021
FARMERS BK	PARSONS, TENNESSEE	First Quarter of 2021
FBT BK & MTG	FORDYCE, ARKANSAS	First Quarter of 2021
FIRST HORIZON BK	MEMPHIS, TENNESSEE	First Quarter of 2021
INSOUTH BK	BROWNSVILLE, TENNESSEE	First Quarter of 2021
LEGACY BK & TR CO	ROGERSVILLE, MISSOURI	First Quarter of 2021
ARVEST BK	FAYETTEVILLE, ARKANSAS	Second Quarter of 2021
BANK OF FAYETTE CTY	PIPERTON, TENNESSEE	Second Quarter of 2021
BANK OF LAKE VILLAGE	LAKE VILLAGE, ARKANSAS	Second Quarter of 2021
BANK OF SALEM	SALEM, ARKANSAS	Second Quarter of 2021
BANKFIRST FINANCIAL SVC	MACON, MISSISSIPPI	Second Quarter of 2021
CENTRAL BK OF ST LOUIS	CLAYTON, MISSOURI	Second Quarter of 2021
CENTURY BK OF THE OZARKS	GAINESVILLE, MISSOURI	Second Quarter of 2021
DIETERICH BK	EFFINGHAM, ILLINOIS	Second Quarter of 2021
FIELD & MAIN BK	HENDERSON, KENTUCKY	Second Quarter of 2021
FIRST FINANCIAL BK	EL DORADO, ARKANSAS	Second Quarter of 2021

* Subject to the provisions of the Community Reinvestment Act

IUKA ST BK	SALEM, ILLINOIS	Second Quarter of 2021
KINMUNDY BK	KINMUNDY, ILLINOIS	Second Quarter of 2021
MA BK	MACON, MISSOURI	Second Quarter of 2021
MIDLAND ST BK	EFFINGHAM, ILLINOIS	Second Quarter of 2021
PEOPLES BK	SHERIDAN, ARKANSAS	Second Quarter of 2021

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 21, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS AGENCY, INC.	CIC	Todd J. Zaun, Sartell, Minnesota, individually and as trustee of the Todd J. Zaun Grantor Trust, as modified (TJZ Grantor Trust), and the Todd Zaun Revocable Trust, each of Sartell, Minnesota; and Steven M. Zaun, Pacific Palisades, California, individually and as trustee of the Steven M. Zaun Grantor Trust, as modified (SMZ Grantor Trust), and the SMZ Trust, each of Pacific Palisades, California; to retain or acquire 25 percent or more of the voting shares of Farmers & Merchants Agency, Inc., (Company) and thereby indirectly retain or acquire shares of Farmers & Merchants State Bank of Pierz (Bank), both of Pierz, Minnesota. Additionally, the TJZ Grantor Trust and SMZ Grantor Trust to acquire voting shares and thereby join the Zaun Family Group, a group acting in concert that owns voting shares of Company and thereby indirectly owns voting shares of Bank.	Newspaper: Federal Register:	11/30/2020 11/23/2020
OPPORTUNITY BANK OF MONTANA	* Branch	Opportunity Bank of Montana, Helena, Montana, to establish a branch facility located at 4150 Valley Commons Drive, Bozeman, Montana.	Newspaper: Federal Register:	11/30/2020 Not applicable
SECURITY BANCSHARES CO.	* 3A3	Security Bancshares Company, Glencoe, Minnesota, to acquire up to 15.27% of Flagship Financial Group, Inc., Eden Prairie, Minnesota, and thereby indirectly acquiring, Flagship Bank Minnesota, Wayzata, Minnesota.	Newspaper: Federal Register:	11/20/2020 12/04/2020

District: 9
Federal Reserve Bank of Minneapolis

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 First Quarter of 2021 (January 1, 2021 - March 31, 2021) Second Quarter of 2021 (April 1, 2021 - June 30, 2021)

Institution	Location	Quarter
FIRST ST BK OF MALTA	MALTA, MONTANA	First Quarter of 2021
PIONEER BK	MAPLETON, MINNESOTA	First Quarter of 2021
SECURITY FNCL BK	DURAND, WISCONSIN	First Quarter of 2021
CITIZENS ST BK OF ONTONAGON	ONTONAGON, MICHIGAN	Second Quarter of 2021
FARMERS ST BK	VICTOR, MONTANA	Second Quarter of 2021
NORTH AMER BKG CO	ROSEVILLE, MINNESOTA	Second Quarter of 2021

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 21, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERISTATE BANK	* 18C Premises	AmeriState Bank, Atoka, Oklahoma to purchase certain assets and assume certain liabilities of a branch of BancFirst, Oklahoma City, Oklahoma located at 101 E. Jackson, Hugo, Oklahoma, and to increase its investment in bank premises in the amount of \$594M.	Newspaper: Federal Register:	Not available Not applicable
BANK OF WYANDOTTE, THE CIC		Notice submitted by The Trevor C. McNeill Revocable Trust B, Trevor McNeill, Dallas, Texas, as trustee, to acquire voting shares of Bank of Wyandotte, Wyandotte, Oklahoma.	Newspaper: Federal Register:	Not available Not available
CLEO BANCSHARES INC.	CIC	Notice submitted by the Susan P. Mittasch Family Trust, and Susan Holmes Parker, as trustee, both of Perry, Oklahoma, to acquire shares of Cleo Bancshares, Inc. (Bancshares), parent of Cleo State Bank, both in Cleo Springs, Oklahoma. The Susan P. Mittasch Family Trust and Susan Holmes Parker were previously approved as members of the Parker Family Group which controls Bancshares.	Newspaper: Federal Register:	Not available Not available
FAIRVIEW BANCSHARES, INC.	CIC	Notice submitted by L. Bruce Boehs, Fairview, Oklahoma, to retain shares of Fairview Bancshares, Inc. (Fairview), parent of Farmers and Merchants National Bank, both of Fairview, Oklahoma. In addition, L. Bruce Boehs and Sherry Boehs, both of Fairview, Oklahoma, Jared Boehs, Piedmont, Oklahoma; Tess Boehs Wicks, Edmond, Oklahoma; Randall Boehs, Enid, Oklahoma; the Randall Boehs Living Trust, Randall Boehs, trustee; Jordan Boehs, Edmond, Oklahoma; and the Jordan Boehs Revocable Living Trust, Jordan Boehs, trustee; to retain shares and for approval as members of the Boehs Family Group that controls Fairview. In addition, L. Bruce Boehs, Donald Lee Martens, and Norlene Joyce Martens, all of Fairview, Oklahoma, and the Donald Lee Martens Revocable Trust, Donald Lee Martens and Norlene Joyce Martens, co-trustees; and the Norlene Joyce Martens Revocable Trust, Donald Lee Martens and Norlene Joyce Martens, co-trustees; to retain shares and for approval as members of the Boehs-Martens Control Group that controls Fairview.	Newspaper: Federal Register:	12/11/2020 Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FLO CORPORATION	CIC	The Aspen Living Trust II, Rebecca McClure and Miles McClure, individually and as co-trustees of The Aspen Living Trust II, all of Colorado Springs, Colorado, to retain shares and thereby control of First Flo Corporation, Florence, Colorado (the company). The company controls Rocky Mountain Bank and Trust, Florence, Colorado. Additionally, The Aspen Living Trust II, Rebecca McClure and Miles McClure, individually and as co-trustees of The Aspen Living Trust II, all of Colorado Springs, Colorado, The Jacobsen Family Living Trust, Timothy and Cynthia Jacobsen as co-trustees, all of Greenville, South Carolina, the Evergreen Revocable Trust, Cynthia Jacobsen as co-trustee of the Evergreen Revocable Trust, both of Greenville, South Carolina, Jon McClure, Stafford, Kansas, individually and as co-trustee of the Evergreen Revocable Trust, Greenville, South Carolina, Barbara Fox, Visalia, California, Marcus McClure, Exeter, California, and Mallori Miller, Alexandria, Virginia, intend to apply to retain shares of the company and become approved members of the McClure Control Group, which aggregately controls the company.	Newspaper: Federal Register:	Not available 12/02/2020
GRAND CAPITAL CORPORATION	CIC	Notification submitted by Austin P. Buerge, individually, as trustee of two family trusts listed below, and as managing member of APB Investments, LLC, all of Tulsa, Oklahoma, to acquire shares and thereby control of Grand Capital Corporation, Tulsa, Oklahoma (Grand Capital). In addition, notification submitted by the Robin K. Buerge Spouses 2020 Trust, the Austin P. Buerge 2020 Separate Property Trust; and Austin P. Buerge, individually, all of Tulsa, Oklahoma, to acquire shares of Grand Capital and for approval as members of the Buerge Family Group that controls Grand Capital, parent of Grand Bank, Tulsa, Oklahoma.	Newspaper: Federal Register:	12/14/2020 Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANKSHARES LTD., THE	CIC	Notification submitted by The 2017 Porter Loomis Legacy Trust, John Porter Loomis, trustee, both of Pratt, Kansas, to acquire voting shares of The Peoples Bankshares Ltd. (Bankshares), parent of The Peoples Bank, both in Pratt, Kansas. In addition, the Linda M. Loomis Revocable Trust, Linda M. Loomis, trustee; the Joseph F. Loomis Revocable Trust, Joseph F. Loomis and Linda M. Loomis, co-trustees, all of Iuka, Kansas; the Adele Krey Loomis Revocable Trust, Pratt, Kansas, Adele Krey Loomis (Stamford, Connecticut) and Anne Marie Sadowski Loomis (Pratt, Kansas), co-trustees; the Anne Marie Sadowski Loomis Trust, Anne Marie Sadowski Loomis and John Porter Loomis, co-trustees, all of Pratt, Kansas; the John Porter Loomis Revocable Trust, J. Porter Loomis and Anne Marie Sadowski Loomis, co-trustees, all of Pratt, Kansas; the KLW Stock Trust, Iuka Kansas, Linda M. Loomis (Iuka, Kansas) and Katherine L. Work (La Canada Flintridge, California), co-trustees; the Margaret P. Hellmuth Stock Trust, Iuka Kansas, Linda M. Loomis (Iuka, Kansas) and Margaret P. Hellmuth (Glencoe, Illinois), co-trustees; and the Victoria K. Thompson Stock Trust, Iuka, Kansas, Linda M. Loomis (Iuka, Kansas) and Victoria K. Thompson (Santa Cruz, California), co-trustees, to acquire/retain shares of Bankshares and for approval as members of the Loomis Family Group which controls Bankshares. John Porter Loomis was previously approved to control Bankshares. Linda M. Loomis, Joseph F. Loomis, Adele Krey Loomis, Anne Marie Sadowski Loomis and Katherine L. Work were previously approved as members of the Loomis Family Group.	Newspaper:	11/10/2020
			Federal Register:	11/17/2020

District: 10
Federal Reserve Bank of Kansas City

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 First Quarter of 2021 (January 1, 2021 - March 31, 2021) Second Quarter of 2021 (April 1, 2021 - June 30, 2021)

Institution	Location	Quarter
FARMERS BK OF NORTHERN MO	UNIONVILLE, MISSOURI	First Quarter of 2021
FIRST AMERICAN ST BK	GREENWOOD VILLAGE, COLORADO	First Quarter of 2021
IMPACT BK	WELLINGTON, KANSAS	First Quarter of 2021
LAKESIDE BK OF SALINA	SALINA, OKLAHOMA	First Quarter of 2021
NEW CENTURY BK	BELLEVILLE, KANSAS	First Quarter of 2021
PEOPLES BK	COLDWATER, KANSAS	First Quarter of 2021
RCB BK	CLAREMORE, OKLAHOMA	First Quarter of 2021
ROCKY MNT BK	JACKSON, WYOMING	First Quarter of 2021
SECURITY ST BK	BASIN, WYOMING	First Quarter of 2021
WEST PLAINS BK	AINSWORTH, NEBRASKA	First Quarter of 2021
AMERICAN ST B&TC	WICHITA, KANSAS	Second Quarter of 2021
BANK OF CMRC	RAWLINS, WYOMING	Second Quarter of 2021
BANK OF EUFAULA	EUFAULA, OKLAHOMA	Second Quarter of 2021
BANK OF HOLYROOD	HOLYROOD, KANSAS	Second Quarter of 2021
BANK OF THE FLINT HILLS	WAMEGO, KANSAS	Second Quarter of 2021
COTTONWOOD VALLEY BK	CEDAR POINT, KANSAS	Second Quarter of 2021
EQUITY BK	ANDOVER, KANSAS	Second Quarter of 2021
FARMERS ST BK	PINE BLUFFS, WYOMING	Second Quarter of 2021
FIRST MO BK	BROOKFIELD, MISSOURI	Second Quarter of 2021

* Subject to the provisions of the Community Reinvestment Act

FIRST ST BK NE	LINCOLN, NEBRASKA	Second Quarter of 2021
FNB COWETA	COWETA, OKLAHOMA	Second Quarter of 2021
STOCK EXCH BK	CALDWELL, KANSAS	Second Quarter of 2021
WAHOO ST BK	WAHOO, NEBRASKA	Second Quarter of 2021
WYOMING CMNTY BK	RIVERTON, WYOMING	Second Quarter of 2021

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending November 21, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 11839 Culebra Road, San Antonio, TX 78253	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 20002 Northwest Freeway, Houston, Texas 77065	Newspaper:	Not available
			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
TEXAS HERITAGE BANCSHARES, INC.	* 3A5	Texas Heritage Bancshares, Inc., Hondo, Texas, to acquire Medina Community Bancshares, Inc., Hondo, Texas and indirectly, Community National Bank, Hondo, Texas.	Newspaper:	12/02/2020
			Federal Register:	12/18/2020
VBT FINANCIAL CORPORATION	CIC	Elizabeth L. Morgan, Austin, Texas, to acquire voting securities of VBT Financial Corporation, San Antonio, Texas, by virtue of her appointment as trust protector of family trusts that control VBT Financial Corporation. Together with the appointment of Ms. Morgan as trust protector, Mayfair Private Trust Company, McAllen, Texas, will be appointed trustee of the family trusts that control VBT Financial Corporation and, indirectly, Vantage Bank Texas, both of San Antonio, Texas.	Newspaper:	12/08/2020
			Federal Register:	12/04/2020
WSB BANCSHARES, INC.	CIC	Retroactive Notice of Change in Bank Control filed by Lori Heather Holton Barber, Jessica Ann Holton Farmer, and John E. Holton III with respect to WSB Bancshares, Inc. ("Company") and indirectly, Wellington State Bank, both of Wellington, Texas, to retain less than 1% of the outstanding common stock of the Company and to join the Holton Family Group, a group acting in concert previously cleared in 2019, pursuant to a filing under the Change in Bank Control Act, and which controls 25% or more of the shares of Company.	Newspaper:	12/01/2020
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for First Quarter of 2021 (January 1, 2021 - March 31, 2021) Second Quarter of 2021 (April 1, 2021 - June 30, 2021)

Institution	Location	Quarter
COMERICA BK	DALLAS, TEXAS	First Quarter of 2021
FIRST ST BK	GAINESVILLE, TEXAS	First Quarter of 2021
MENARD BK	MENARD, TEXAS	First Quarter of 2021
VISTA BK	DALLAS, TEXAS	First Quarter of 2021
LONE STAR ST BK OF WEST TX	LUBBOCK, TEXAS	Second Quarter of 2021

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending November 21, 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
BROADWAY FINANCIAL CORPORATION	* 3A1 * 4c8	Broadway Financial Corporation, Los Angeles, California, to become a bank holding company by acquiring 100 percent of CFBanc Corporation and thereby indirectly acquire City First Bank of D.C., N.A., both of Washington, D.C.	Newspaper:	Not available
			Federal Register:	12/07/2020
CITY FIRST ENTERPRISES, INC.	* 3A3 * 4c8	City First Enterprises, Inc., Washington, D.C., to acquire Broadway Financial Corporation, Los Angeles, California. In addition, City First Enterprises, Inc., Washington, D.C., to acquire Broadway Federal Bank, FSB, Los Angeles, California, for a moment in time and thereby engage in nonbanking activities.	Newspaper:	12/01/2020
			Federal Register:	12/07/2020
DMG BANCSHARES, INC.	* 3A1	DMG Bancshares, Inc., to become a bank holding company by acquiring 100 percent of California First National Bank, both of Irvine, California.	Newspaper:	Not available
			Federal Register:	12/21/2020
UNIBANK	Member	UniBank, Lynnwood, Washington, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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 SVB Financial Group, parent of Silicon Valley Bank, both of Santa Clara, California.	Newspaper:	Not available
			Federal Register:	Not available

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
BANK OF UT	OGDEN, UTAH	First Quarter of 2021
COASTAL CMNTY BK	EVERETT, WASHINGTON	First Quarter of 2021
EAST WEST BK	PASADENA, CALIFORNIA	First Quarter of 2021
GREEN DOT BK	PROVO, UTAH	First Quarter of 2021
SILICON VALLEY BK	SANTA CLARA, CALIFORNIA	Second Quarter of 2021