
Federal Reserve Release



H.2

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

No. 4

Week Ending January 25, 2020

Personnel

Division of Management -- appointment of Donna Butler as deputy associate director.

- Announced, January 23, 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

First Fidelity Bank, Oklahoma City, Oklahoma -- to establish a branch at 5613 DTC Parkway, Greenwood Village, Colorado.

- Approved, January 22, 2020

Minneapolis

First Premier Bank, Sioux Falls, South Dakota -- to establish a branch at 202 NW 2nd Street, Madison.

- Approved, January 21, 2020

Boston

State Street Bank and Trust Company, Boston, Massachusetts -- to establish a branch at 525 Washington Boulevard, Jersey City, New Jersey.

- Approved, January 24, 2020

Bank Mergers

Chicago

Central Bank, Storm Lake, Iowa -- to purchase certain assets and assume certain liabilities of MetaBank, Sioux Falls, South Dakota, and thereby acquire branches.

- Approved, January 21, 2020

Cleveland

Heartland Bank, Whitehall, Ohio -- to merge with Victory Community Bank, Fort Mitchell, Kentucky, and thereby acquire branches.

- Approved, January 24, 2020

Change in Bank Control

Chicago

Level One Bancorp, Inc., Farmington Hills, Michigan -- change in bank control of Level One Bancorp, Inc., and its subsidiary, Level One Bank, Farmington Hills.

- Permitted, January 24, 2020

Dallas

Perryton Bancshares, Inc., Perryton, Texas -- change in bank control of Perryton Bancshares, Inc., and its subsidiary, The Perryton National Bank, Perryton.

- Permitted, January 24, 2020

Extensions of Time

Director, S&R

Citigroup Inc., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, January 24, 2020

New York

The Goldman Sachs Group, Inc., New York, New York -- extension of time to make an overseas investment.

- Granted, January 23, 2020

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to April 23, 2020, to acquire additional shares of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Granted, January 23, 2020

International Operations

Minneapolis

USB European Holdings Company, Minneapolis, Minnesota -- to invest in Sage Pay Europe Limited, Newcastle Upon Tyne, United Kingdom.

- Approved, January 19, 2020

Savings and Loan Holding Companies

Chicago

1895 Bancorp of Wisconsin, MHC, Greenfield, Wisconsin; and 1895 Bancorp of Wisconsin, Inc. -- to engage de novo in holding, managing, or liquidating assets owned or acquired from a savings association, in connection with the transfer of branch property to 1895 Bancorp of Wisconsin, Inc.

- Approved, January 21, 2020

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, January 24, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
READING CO-OPERATIVE BANK	* Branch	Application by Reading Cooperative Bank, Reading, Massachusetts, for approval to establish a branch office at 215 Canal Street, Lawrence, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	12/31/2019
			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 **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 January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIVE STAR BANK	* Branch	Five Star Bank, Warsaw, New York, to establish two branch offices to be located at (1) 2222 Seneca Street, Buffalo, New York and (2) 451 Elmwood Avenue, Buffalo, New York.	Newspaper:	01/25/2020
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
RSB BANCORP, MHC	* SLHC Formation	RSB Bancorp, MHC, and RSB Bancorp, Inc., both of Roselle, NJ, to convert to savings and loan holding companies upon the conversion of Roselle Bank, Roselle, NJ, from a New Jersey State-Chartered Stock Savings Bank to a New Jersey State-Chartered Stock Savings Association.	Newspaper:	Not available
			Federal Register:	01/27/2020

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

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 January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS FINANCIAL CORP.	4c8	Citizens Financial Corp., Elkins, West Virginia, to engage in consulting activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COASTAL BANK & TRUST	* Branch	Coastal Bank & Trust, Jacksonville, North Carolina, to establish a branch at 4737 G Arandell Street, Morehead City, North Carolina.	Newspaper:	01/30/2020
			Federal Register:	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		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBOS BANKSHARES, INC.	CIC	After the fact change in control notice filed by William T. Taylor, Merritt Island, Florida, to retain 10 percent or more of the outstanding shares of CBOS Bankshares, Inc., and its subsidiary, Community Bank of the South, both of Merritt Island, Florida.	Newspaper:	Not available
			Federal Register:	Not available

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 January 25, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DMB CORPORATION, INC.	CIC	Notice by the DMB Corporation, Inc. Employee Stock Ownership Plan, DeForest, Wisconsin, and Bradley Schroeder, DeForest, Wisconsin, Rhonda Gilbertson, Pardeeville, Wisconsin, and Rachel Larson, Columbus, Wisconsin, as trustees, and as a group acting in concert; State Bank of Cross Plains, Cross Plains, Wisconsin, as custodian for Heather L. Schroeder Individual Retirement Account, Bradley Schroeder and Heather Schroeder, DeForest, Wisconsin, Kevin Gilbertson and Rhonda Gilbertson, Pardeeville, Wisconsin, and Aaron Larson and Rachel Larson, Columbus, Wisconsin, as a group acting in concert, with the groups to collectively retain 10 percent or more of the outstanding voting stock and thereby control of DMB Corporation, Inc., DeForest, Wisconsin, and thereby indirectly control DMB Community Bank, DeForest, Wisconsin.	Newspaper: Federal Register:	Not available 02/03/2020
J. CARL H. BANCORPORATION	CIC	Notice by Kim Marie Gundy, La Vista, Nebraska, Jill Ann Jacobsen, Forsyth, Illinois, Dean Xavier Langenfeld, Earling, Iowa, McKenzie Rae Bieker, Harlan, Iowa, Mark Albert Langenfeld II, Tipton, Iowa, Max Bernard Langenfeld, Earling, Iowa, and Magdalen Ann Langenfeld, Harlan, Iowa, to join Todd M. Langenfeld Revocable Living Trust Dated July 24, 1996, Todd M. Langenfeld, trustee, Earling, Iowa, as a group acting in concert (Langenfeld Family Control Group) and retain control of 25 percent or more of J. Carl. H. Bancorporation Inc., and thereby indirectly control Farmers Trust & Savings Bank, both of Earling, Iowa.	Newspaper: Federal Register:	Not available 02/13/2020
Katz Acquisition Corporation, LLC	* 3A1	Katz Acquisition Corporation, LLC, Tampa, Florida, to become a bank holding company by acquiring 100 percent of Camp Grove Bancorp, Inc., and indirectly acquire Camp Grove State Bank, both of Camp Grove, Illinois	Newspaper: Federal Register:	Not available Not available
OREGON COMMUNITY BANK	* 18C	Oregon Community Bank, Oregon, Wisconsin to merge with McFarland State Bank, McFarland, Wisconsin	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANK FINANCIAL CORPORATION	CIC	Lynnea Kay Gery, individually, as special voting trustee of the Charles and Lois Welling Family Trust, La Grange, Illinois; and the Charles and Lois Welling Family Trust, Hutchinson Island, Florida, to acquire 25 percent or more of United Bank Financial Corporation, and thereby indirectly control United Bank of Michigan, both of Grand Rapids, Michigan.	Newspaper:	Not available
			Federal Register:	02/06/2020

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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865544	CLEAR LAKE B&TC, CLEAR LAKE, IOWA	10/21/2019	01/19/2020	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 201 Robert S Kerr Avenue, Oklahoma City, Oklahoma.	Newspaper:	01/31/2020
			Federal Register:	Not applicable
FIRST HORIZON NATIONAL CORPORATION	* 18C	First Horizon National Corporation, Memphis, Tennessee, to acquire 100 percent of the voting shares of IBERIABANK Corporation, Lafayette, Louisiana, and thereby indirectly acquire IBERIABANK, Lafayette, Louisiana. Also First Horizon Bank, Memphis, Tennessee, to merge with IBERIABANK, Lafayette, Louisiana, and to retain the acquired facilities as branch offices.	Newspaper:	02/27/2020
	* 3A5		Federal Register:	01/23/2020
	* Branch			

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 January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Christopher J. Yatooma, Bloomfield Hills, Michigan; to acquire shares of Citizens Bancshares, Inc., Ontonagon, Michigan ("Citizens"), and thereby indirectly acquire The Citizens State Bank of Ontonagon, Ontonagon, Michigan, a wholly-owned subsidiary of Citizens.	Newspaper:	Not available
			Federal Register:	Not available
METRO NORTH BANCSHARES, INC.	CIC	Change in Control Notice by John E. Babcock, Anoka, Minnesota, to retain 10 percent or more of the shares of Metro North Bancshares, Inc. (Company), and thereby control of The Bank of Elk River (Bank), both of Elk River, Minnesota. Additionally, Anne Babcock Hollowed, trustee of the Anne Babcock Hollowed Trust ("ABH Trust"), both of Mercer Island, Washington, and Catherine Babcock, trustee of the Beyer/Babcock Family Trust U/A DTD 4/6/00 ("BB Trust"), both of Altadena, California, for permission for ABH Trust and BB Trust to retain shares of Company, and thereby join the Babcock family shareholder group acting in concert, which controls 25 percent or more of the shares of Company and thereby controls Bank.	Newspaper:	Not available
			Federal Register:	02/13/2020

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC.	CIC	A Change in Control Notice by the following persons (collectively, the "Skalicky Family Group"): Kelly A. Skalicky, New York, New York, individually and as co-trustee and/or trustee of the following trusts: the Norman C. Skalicky 2019 Revocable Trust, St. Cloud, Minnesota; the Kelly A. Skalicky 2019 GRAT, New York, New York; and the 2019 Skalicky Family Gift Trust FBO Trenton Dean Skalicky, New York, New York; and Norman C. Skalicky, as co-trustee of the Norman C. Skalicky 2019 Revocable Trust, both of St. Cloud, Minnesota; to retain 25 percent or more of the shares and thereby control of Stearns Financial Services, Inc., ("SFSI BHC"), St. Cloud, Minnesota, and thereby indirectly control Stearns Bank NA, St Cloud, Minnesota; Stearns Bank Holdingford NA, Holdingford, Minnesota; and Stearns Bank NA, Upsala, Minnesota. In addition, Cheryl R. Ryan, individually and as trustee of the Cheryl R. Ryan 2019 GRAT, both of Elk River, Minnesota; Jeffery Dean Skalicky, individually and as trustee of the Jeffery D. Skalicky 2019 GRAT, both of Rosholt, South Dakota; Jan M. Hanson, Duvall, Washington; Johanna A. Ryan, Brooklyn, New York; and Barrett C. Skalicky Doss, as trustee of the 2012 Gift Trust FBO Barrett Chelsea Skalicky Doss, both of Brooklyn, New York; are participating in the change in control notice to retain voting shares of SFSI BHC and for retroactive approval to join the Skalicky Family Group, which controls 25% or more of SFSI.	Newspaper:	Not available
			Federal Register:	02/06/2020

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 January 25, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF BENNINGTON	* Branch	Bank of Bennington, Bennington, Nebraska, to establish a branch at 3933 South 14th Street, Lincoln, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
BETHANY BANKSHARES, INC.	CIC	The John G. Paterson and Ann P. Paterson Living Trust and co-trustees John G. Patterson and Ann P. Paterson, all of San Ramon, California; Sharon P. McGuire, Boise, Idaho; Lawrence N. Paterson, Fremont, California; Thomas G. Paterson, San Francisco, California; and Janice L. Selvy, San Carlos, California; as members of the Paterson Family Group, to retain voting shares of Bethany Bankshares, Inc., Bethany, Missouri, and thereby indirectly retain control of BTC Bank, Bethany, Missouri.	Newspaper:	02/13/2020
			Federal Register:	02/06/2020
EQUITABLE BANK	* Branch	Equitable Bank, Grand Island, Nebraska, to establish a branch at 20112 Pierce Street, Elkhorn, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
HYS INVESTMENTS, LLC	* 3A3	HYS Investments, Inc., Topeka, Kansas to increase their ownership from 26.02 percent to 28.55 percent in BOTS, Inc., parent of VisionBank, both of Topeka, Kansas	Newspaper:	Not available
			Federal Register:	02/21/2020
SECURITY BANCSHARES, INC.	CIC	Notice submitted by The Fenster Family Partnership, L.P., The Jennison Family Partnership, L.P., The Lois D. Fenster Living Trust, The Stephen R. Fenster Living Trust, Stephen Fenster, as Trustee of The Lois D. Fenster Living Trust and as Trustee of The Stephen R. Fenster Living Trust, all in Healy, Kansas; Danielle E. Demuth, Pratt, Kansas; Kurt A. Fenster, Indianapolis, Indiana; Neil S. Wilson, Healy, Kansas and Paul A. Wilson, Stratford, Oklahoma to retain voting shares of Security Bancshares, Inc., Scott City, Kansas. Security Bancshares, Inc. owns and controls Farmers & Merchants Bank of Colby, Colby, Kansas; Security State Bank, Scott City, Kansas; and The Farmers State Bank of Oakley, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
WHEELER COUNTY BANCSHARES, INC.	CIC	Notice submitted by Amanda Leigh Palmer, Erie, Colorado, to acquire voting shares of Wheeler County Bancshares, Inc., parent of Ericson State Bank, both in Ericson, Nebraska.	Newspaper:	Not available
			Federal Register:	01/20/2020

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	10/21/2019	01/23/2020	O	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 25, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
Dry Lake Financial, LLC	* 3A1	Application by Dry Lake Financial, LLC, Spur, Texas, to become a bank holding company by acquiring up to 51 percent of Espuela Bank Shares, Inc., and indirectly, Spur Security Bank, both of Spur, Texas	Newspaper:	Not available
			Federal Register:	02/28/2020
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch on 4321 West Sam Houston Parkway North, Houston, Texas 77043	Newspaper:	01/25/2020
			Federal Register:	Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A3	Application by Independent Bank Group, Inc., McKinney, Texas, to acquire by merger Texas Capital Bancshares, Inc., and indirectly, Texas Capital Bank, National Association, both of Dallas, Texas.	Newspaper:	Not available
			Federal Register:	02/28/2020

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending January 25, 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
RIVERVIEW FINANCIAL CORPORATION	CIC	Castle Creek Capital Partners VI, LP, Rancho Santa Fe, California, to acquire additional voting shares of Riverview Financial Corporation, Harrisburg, Pennsylvania, and thereby indirectly control Riverview Bank, Marysville, Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not available
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$23 million public welfare investment in CREA California Tax Credit Fund 75.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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