
Federal Reserve Release



H.2

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

No. 7

Week Ending February 15, 2020

Updated February 24, 2020

Testimony and Statements

Monetary Policy -- statement by Chair Powell before the House Committee on Financial Services on February 11 and the Senate Committee on Banking, Housing, and Urban Affairs on February 12.

- Published, February 11, 2020

Enforcement

Deutsche Bank AG, Frankfurt am Main, Germany -- cease-and-desist order dated April 20, 2017, terminated February 11, 2020.

- Announced, February 13, 2020

Discover Financial Services, Riverwoods, Illinois -- written agreement dated May 26, 2015, terminated February 5, 2020.

- Announced, February 13, 2020

JPMorgan Chase & Co., New York, New York -- cease-and-desist order dated November 17, 2016, terminated February 11, 2020.

- Announced, February 13, 2020

The Royal Bank of Scotland PLC, Edinburgh, Scotland, and RBS Securities Inc. (n.k.a NatWest Markets Securities Inc.), Stamford, Connecticut -- cease-and-desist order dated May 20, 2015, terminated February 12, 2020.

- Announced, February 13, 2020

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

New York

Five Star Bank, Warsaw, New York -- to establish branches at 2222 Seneca Street, Buffalo, and 451 Elmwood Avenue.

- Approved, February 13, 2020

Bank Holding Companies

General Counsel

Adam Bank Group, Inc. (ABG), College Station, Texas -- waiver of application in connection with a corporate reorganization to change ABG's state of incorporation from Florida to Texas, where ABG's subsidiary, American Momentum Bank, is located.

- Granted, February 13, 2020

Dallas

Adam Bank Group, Inc., College Station, Texas -- to acquire Security Star Bancshares, Inc., Midland, and thereby indirectly acquire Security Bank.

- Approved, February 14, 2020

Chicago

Bank First Corporation, Manitowoc, Wisconsin -- waiver of application to acquire Tomah Bancshares, Inc., Tomah, and Timberwood Bank, in connection with the merger of Timberwood Bank with and into Bank First, National Association, Manitowoc.

- Granted, February 13, 2020

Bank Holding Companies

Dallas

Capital Bancorp, Inc., Delhi, Louisiana -- waiver of application to acquire Evergreen Bancshares, Inc., Crossett, Arkansas, and First State Bank (FSB), in connection with FSB's merger with and into Commercial Capital Bank, Delhi.

- Granted, February 14, 2020

Dallas

Dry Lake Financial, LLC, Spur, Texas -- to become a bank holding company by acquiring shares of Espuela Bank Shares, Inc., Spur, and thereby indirectly acquire Spur Security Bank.

- Withdrawn, February 3, 2020

(A/C)

Chicago

First Midwest Bancorp, Inc. (FMB), Chicago, Illinois -- (1) to merge with Bankmanagers Corp., Milwaukee, Wisconsin, and thereby indirectly acquire Park Bank, and (2) for FMB's subsidiary bank, First Midwest Bank, Chicago, to merge with Park Bank, Milwaukee, and thereby establish branches.

- Approved, February 13, 2020

Chicago

Tri-County Financial Group, Inc., Mendota, Illinois -- waiver of application to acquire H.F. Gehant Bancorp, Inc., West Brooklyn, and H.F. Gehant Banking Co. (GBC), in connection with the merger of GBC with and into First State Bank, Mendota.

- Granted, February 13, 2020

Bank Premises

Dallas

TransPecos Banks, SSB, Pecos, Texas -- to increase its investment in bank premises.

- Withdrawn, February 13, 2020

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

Cerberus Capital Management, L.P., New York, New York -- relief from certain commitments.

- Granted, February 13, 2020

Banks, State Member

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to make a public welfare investment.

- Approved, February 11, 2020

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, February 4, 2020

(A/C)

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, February 6, 2020

(A/C)

Change in Bank Control

Secretary

Grandview Bankshares, Inc., Hulbert, Oklahoma -- to retain control of Grandview Bankshares, Inc., and its subsidiaries, Cherokee County Bancshares, Inc., Hulbert, and Bank of Cherokee County.

- Permitted, February 13, 2020

Change in Bank Control

Minneapolis

McLean Bank Holding Company, Garrison, North Dakota -- change in bank control of McLean Bank Holding Company and its subsidiaries, Garrison State Bank & Trust, Garrison; Bank of Turtle Lake, Turtle Lake; and Farmers Security Bank, Washburn.

- Permitted, February 10, 2020

Extensions of Time

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, February 10, 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, February 13, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO SANTANDER INTERNATIONAL	Other Foreign	Application by Banco Santander International, Miami, Florida ("BSI") to amend its articles of association, pursuant to Section 211.5(c)(1) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HB HOLDINGS MHC	* 3A1	Application on behalf of HB Holdings, MHC and Haverhill Bank, both of Haverhill, Massachusetts, to become a mutual bank holding company and stock cooperative bank, respectively, pursuant to sections 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	03/17/2020

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
WILLIAM PENN, MHC	* 3A3	William Penn, MHC and William Penn Bancorp, Inc., both of Bristol, PA, to acquire 100 percent of the voting shares of Fidelity Savings and Loan Association, Bristol, PA, via its merger with and into William Penn Bank, Bristol, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	03/08/2020
			Federal Register:	03/16/2020
WILLIAM PENN, MHC	* 3A1	William Penn, MHC and William Penn Bancorp, Inc., both of Bristol, PA, to become bank holding companies by acquiring 100 percent of the voting shares of Washington Savings Bank, Philadelphia, PA, via its merger with and into William Penn Bank, Bristol, PA, pursuant to Sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act.	Newspaper:	03/08/2020
	* 3A3		Federal Register:	03/16/2020

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	10/07/2019	02/10/2020	S	Int Small Bank

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 February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBOS BANKSHARES, INC.	CIC	After the fact change in control notice filed by The William T. Taylor Revocable Trust, Merritt Island, Florida; The Ruby Scott Watson Revocable Trust, Merritt Island, Florida; William T. Taylor, Merritt Island, Florida, individually, and as trustee of William T. Taylor Revocable Trust and The Ruby Scott Watson Revocable Trust; and Erna Taylor, Melbourne, Florida, as members of a group acting in concert to retain voting shares of CBOS Bankshares, Inc., Merritt Island, Florida, and thereby indirectly retain voting shares of Community Bank of the South, Merritt Island, Florida.	Newspaper:	Not available
			Federal Register:	02/24/2020
COMMUNITY BANCSHARES * 3A3 OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN		Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi, to acquire additional voting shares of common stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its bank subsidiary, Community Bank of Mississippi, Forest, Mississippi, pursuant to section 3(a)(3) of the Bank Holding Company Act. The acquisition will increase Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan's ownership in Community Bancshares of Mississippi, Inc. to 18.75 percent.	Newspaper:	Not available
			Federal Register:	Not available
PERSONS BANKING CO., INC.	CIC	After the fact change in control notice filed by The Persons Family Trust, Macon, Georgia; George Ogden Persons, III, Macon, Georgia; Jim Gillis Persons, Atlanta, Georgia; and Katherine Persons Kelly, Richmond, Virginia, as co-trustees; and together with George Ogden Persons, III, Jim Gillis Persons, Katherine Persons Kelly, Mary K. Persons, Macon, Georgia, James G. Persons, Jr., Atlanta, Georgia, Robert P. Persons and Harper Lee Kelly, Richmond, Virginia; as members of a group acting in concert to retain voting shares of Persons Banking Co., Inc., Macon, Georgia, and thereby indirectly retain voting shares of Persons Banking Company, Forsyth, Georgia.	Newspaper:	03/13/2020
			Federal Register:	03/03/2020

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBANK HOLDINGS, INC.	CIC	Forsyth Equity Partners, LP, and its general partner Rakesh Alla, both of Rock Island, Illinois, to acquire 10 percent or more of AmBank Holdings, Inc., and indirectly American Bank and Trust Company, N.A, both of Davenport, Iowa. In addition, Forsyth Equity Partners, LP is seeking to become qualified family partnership, pursuant to 12 U.S.C. Code 1841 (0)(10).	Newspaper:	Not available
			Federal Register:	02/20/2020
DEERE & COMPANY INC.	CIC	Notice by Cascade Investment, L.L.C., Kirkland, WA, and sole member William H. Gates III, Medina, WA, to retain 10 percent or more of the voting shares of Deere & Company Inc., Moline, IL, and thereby indirectly control John Deere Financial, F.S.B., Madison, Wisconsin.	Newspaper:	Not available
			Federal Register:	02/20/2020
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:	Not available
			Federal Register:	02/03/2020
FREEDOM HOLDINGS COMPANY	CIC	Notice by Heather L.H. Miller Revocable Trust, Heather L. H. Miller as trustee, Urbandale, Iowa, and Heidi A. Loverude Revocable Trust, Heidi A. Loverude as trustee, Urbandale, Iowa, to be added to the Hill Family Control Group, as previously approved by the Federal Reserve on September 28, 2006, and thereby respectively retain control of 25 percent and 10 percent or more of the shares of Freedom Holdings Company, and thereby indirectly control Freedom Financial Bank, both of West Des Moines, Iowa.	Newspaper:	Not available
			Federal Register:	03/02/2020

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HORIZON BANK	* Branch	First Horizon Bank, Memphis, Tennessee to establish a branch at One Glenwood Avenue, Raleigh, North Carolina.	Newspaper:	02/28/2020
			Federal Register:	Not applicable
FIRST ILLINOIS BANCORP, INC.	* 3A3	First Illinois Bancorp, Inc., East St. Louis, Illinois, to acquire 100 percent of the voting shares of Rockwood Bancshares, Inc., Eureka, Missouri, and thereby indirectly acquire Rockwood Bank, Eureka, Missouri.	Newspaper:	Not available
			Federal Register:	03/18/2020

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 February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Change in control notice by Christopher J. Yatooma, Bloomfield Hills, Michigan, to acquire 100 percent of the shares of Citizens Bancshares, Inc., Ontonagon, Michigan ("Citizens"), and thereby acquire control of The Citizens State Bank of Ontonagon, Ontonagon, Michigan, a wholly-owned subsidiary of Citizens.	Newspaper:	02/11/2020
			Federal Register:	02/18/2020
FULL SERVICE INSURANCE AGENCY, INC.	CIC	Change in Control Notice by notificant John D. Marchell, Grand Forks, North Dakota, individually, to retain 10% or more of the shares and thereby control of Full Service Insurance Agency, Inc., Buxton, North Dakota (FSIA BHC) and thereby indirectly control First State Bank, Buxton, North Dakota. In addition, the following notificants are participating in the change in control to acquire voting shares of FSIA BHC and for retroactive approval to join the Marchell, Kloster, and Haugen Family Groups, each family group controls 25% or more of the shares of FSIA BHC. Pernell S. Marchell, Warwick, North Dakota; and Lisa B. Marchell, West Richland, Washington (collectively, the Marchell Family Group); Janice M. Kloster, Fargo, North Dakota; Laurie Kloster Gray, Greenbrae, California; Nancy K. Tibbs, Loveland, Ohio; Katie, Kloster, Edina, Minnesota; Polly Kloster, Fargo, North Dakota; and Dan Kloster, Fairway, Kansas (collectively, the Kloster Family Group); and Marilyn J. Aarsvold, Blanchard, North Dakota; Nicole Haugen Prom, Bloomington, Minnesota; Peter Haugen, Portland, North Dakota; Jon Aarsvold, Fargo, North Dakota; Bruce Aarsvold, Peachtree, Georgia; Julie Haugen, Fargo, North Dakota (collectively, the Haugen Family Group).	Newspaper:	Not available
			Federal Register:	02/24/2020

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
REDWOOD FINANCIAL, INC.	CIC	Gale M. Hoese, Glencoe, Minnesota, individually and through IRAs to acquire 10 percent or more of the shares and thereby control of Redwood Financial, Inc., Redwood Falls, Minnesota (Redwood), and also Gale M. Hoese together with the Todd C. Hoese Revocable Trust, Waconia, Minnesota (Jonathan T. Hoese, Golden Valley, Minnesota, Trustee); Security Bancshares Co., Glencoe, Minnesota, a Minnesota bank holding company; Jonathan T. Hoese, Golden Valley, Minnesota; David J. Schornack, Perham, Minnesota, individually and through his IRAs and 401K; Denise N. Schornack, Perham, Minnesota, individually and through IRAs; Andrew Schornack, Rosemount, Minnesota, individually and through IRAs; Jill Schornack, Rosemount, Minnesota; Tamara Jo Hoese Retka, Glencoe, Minnesota; and Noah D. Retka, Glencoe, Minnesota, as a control group acting in concert, to retain 10 percent or more of the shares and thereby control of Redwood. Redwood controls HomeTown Bank, Redwood Falls, Minnesota.	Newspaper:	02/19/2020
			Federal Register:	02/20/2020

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		

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
FINANCIAL SECURITY CORPORATION	CIC	Notice submitted by Emily Crouse and Sam Crouse, both of Basin, Wyoming; Ian Crouse and Dylan Crouse, both of Billings, Montana; Jordan Crouse and Stacey Crouse, both of Firestone, Colorado; and Thayer Crouse, Sandy, Utah, to retain voting shares of Financial Security Corporation, parent of Security State Bank, both in Basin, Wyoming; and for approval as members of the Crouse Family Group which controls Financial Security Corporation.	Newspaper: Federal Register:	Not available 02/24/2020
FIRST HOWARD BANKSHARES, INC.	CIC	Notice submitted by Sam Blackard, Independence, Kansas, to acquire shares of First Howard Bankshares, Inc., parent of Peoples State Bank, both of Cherryvale, Kansas; and for approval as a member of the Blackard Family Group that controls First Howard Bankshares, Inc.	Newspaper: Federal Register:	02/27/2020 03/05/2020
FIRST STATE HOLDING CO.	* 3A3 * 3A5	First State Holding Company, Lincoln, Nebraska to acquire 100 percent of the voting shares of Schneider Bancorporation, parent of Plattsmouth State Bank, both of Plattsmouth, Nebraska.	Newspaper: Federal Register:	03/07/2020 03/12/2020
SECURITY BANCSHARES, INC.	CIC	Notice submitted by Lois D. Fenster, individually, and as co-trustee of The Lois D. Fenster Living Trust; co-trustee of The Stephen R. Fenster Living Trust; general partner of The Fenster Family Partnership, L.P.; and owner of Jennison Investments, Inc. (jointly owned by Lois D. Fenster and Pamela Jennison), which serves as general partner of The Jennison Family Partnership, L.P., all of Healy, Kansas, to retain voting shares, and thereby control, of Security Bancshares, Inc., Scott City, Kansas (Security). Security controls Farmers & Merchants Bank of Colby, Colby, Kansas; Security State Bank, Scott City, Kansas; and The Farmers State Bank of Oakley, Kansas. Additionally, the following individuals/entities to be approved as members of the Fenster/Jennison Family Group, which controls Security: The Fenster Family Partnership, L.P.; The Jennison Family Partnership, L.P.; The Lois D. Fenster Living Trust, Stephen Fenster, as co-trustee; The Stephen R. Fenster Living Trust, Stephen Fenster, trustee, all of Healy, Kansas; Danielle E. Demuth, Pratt, Kansas; Kurt A. Fenster, Indianapolis, Indiana; Neil S. Wilson, Healy, Kansas; and Paul A. Wilson, Stratford, Oklahoma.	Newspaper: Federal Register:	Not available 02/19/2020

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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482053	CITIZENS ST BK, WISNER, NEBRASKA	11/04/2019	02/13/2020	S	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 February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARLES SCHWAB BANK	Member	Charles Schwab Bank, Henderson, Nevada (to be known as Charles Schwab Bank, SSB, Westlake, Texas) to become a member of the Federal Reserve System following its conversion from a federal to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
CHARLES SCHWAB PREMIER BANK	Member	Charles Schwab Premier Bank, Henderson, Nevada (to be known as Charles Schwab Premier Bank, SSB, Westlake, Texas) to become a member of the Federal Reserve System following its conversion from a federal to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
DAINGERFIELD HOLDING COMPANY	CIC	Prior notice by Russell Alexander, Dallas, Texas; Brian Applegate, Pittsburg, Texas; Alex Castro, Carrollton, Texas; Daniel Castro, Gilmer, Texas; Edward Castro, Farmers Branch, Texas; Kent Martin, Longview, Texas; Mark Richardson, Bogata, Texas; and Paul Sewell, Pittsburg, Texas; a group acting in concert, to acquire 25 percent or more of the outstanding voting shares and control of Daingerfield Holding Company, and indirectly Texas Heritage National Bank, both of Daingerfield, Texas.	Newspaper: Federal Register:	Not available 03/05/2020
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch on 4425 State Highway 6 South, College Station, TX 77845	Newspaper: Federal Register:	Not available Not applicable
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 1699 Research Forest Drive, Suite 100, Shenandoah, Texas 77380	Newspaper: Federal Register:	02/24/2020 Not applicable

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 February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMENCEMENT BANCORP, INC.	* 3A1	Commencement Bancorp, Inc. to become a bank holding company by acquiring 100 percent of the voting common stock of Commencement Bank, both of Tacoma, Washington. In addition, Commencement Bancorp, Inc. elects to become a financial holding company.	Newspaper:	Not available
			Federal Register:	Not available
GUVJEC INVESTMENT CORPORATION	* 3A1	GUVJEC Investment Corporation, Baltimore, Maryland, to become a bank holding company by acquiring 100 percent of Farmington Bancorp, Bothell, Washington, and thereby indirectly acquire Farmington State Bank, Farmington, Washington.	Newspaper:	Not available
			Federal Register:	03/16/2020
RIVERVIEW FINANCIAL CORPORATION	CIC	Castle Creek Capital Partners VI, LP, and persons acting with or controlling Castle Creek Capital Partners VI, LP (Castle Creek Capital VI LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Pietrzak Advisory Corp., Scavuzzo Advisory Corp., Volk Advisory Corp., Rana Advisory Corp., John Eggemeyer, John Pietrzak, Anthony Scavuzzo, David Volk, and Sundeep Rana) of Rancho Santa Fe, California, to acquire voting shares of Riverview Financial Corporation, Harrisburg, Pennsylvania, and thereby acquire shares of Riverview Bank, Marysville, Pennsylvania.	Newspaper:	Not available
			Federal Register:	03/02/2020

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco

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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- 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
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	10/21/2019	02/14/2020	O	Int Small Bank
3490871	PACIFIC ENT BK, IRVINE, CALIFORNIA	07/15/2019	02/10/2020	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO SANTANDER INTERNATIONAL	Other Foreign	Application by Banco Santander International, Miami, Florida ("BSI") to amend its articles of association, pursuant to Section 211.5(c)(1) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HB HOLDINGS MHC	* 3A1	Application on behalf of HB Holdings, MHC and Haverhill Bank, both of Haverhill, Massachusetts, to become a mutual bank holding company and stock cooperative bank, respectively, pursuant to sections 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	03/17/2020

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending February 15, 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

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
WILLIAM PENN, MHC	* 3A3	William Penn, MHC and William Penn Bancorp, Inc., both of Bristol, PA, to acquire 100 percent of the voting shares of Fidelity Savings and Loan Association, Bristol, PA, via its merger with and into William Penn Bank, Bristol, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	03/08/2020
			Federal Register:	03/16/2020
WILLIAM PENN, MHC	* 3A1	William Penn, MHC and William Penn Bancorp, Inc., both of Bristol, PA, to become bank holding companies by acquiring 100 percent of the voting shares of Washington Savings Bank, Philadelphia, PA, via its merger with and into William Penn Bank, Bristol, PA, pursuant to Sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act.	Newspaper:	03/08/2020
	* 3A3		Federal Register:	03/16/2020

District: 3
Federal Reserve Bank of Philadelphia

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		

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

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	10/07/2019	02/10/2020	S	Int Small Bank

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 February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBOS BANKSHARES, INC.	CIC	After the fact change in control notice filed by The William T. Taylor Revocable Trust, Merritt Island, Florida; The Ruby Scott Watson Revocable Trust, Merritt Island, Florida; William T. Taylor, Merritt Island, Florida, individually, and as trustee of William T. Taylor Revocable Trust and The Ruby Scott Watson Revocable Trust; and Erna Taylor, Melbourne, Florida, as members of a group acting in concert to retain voting shares of CBOS Bankshares, Inc., Merritt Island, Florida, and thereby indirectly retain voting shares of Community Bank of the South, Merritt Island, Florida.	Newspaper: Federal Register:	Not available 02/24/2020
COMMUNITY BANCSHARES * 3A3 OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN		Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi, to acquire additional voting shares of common stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its bank subsidiary, Community Bank of Mississippi, Forest, Mississippi, pursuant to section 3(a)(3) of the Bank Holding Company Act. The acquisition will increase Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan's ownership in Community Bancshares of Mississippi, Inc. to 18.75 percent.	Newspaper: Federal Register:	Not available Not available
PERSONS BANKING CO., INC.	CIC	After the fact change in control notice filed by The Persons Family Trust, Macon, Georgia; George Ogden Persons, III, Macon, Georgia; Jim Gillis Persons, Atlanta, Georgia; and Katherine Persons Kelly, Richmond, Virginia, as co-trustees; and together with George Ogden Persons, III, Jim Gillis Persons, Katherine Persons Kelly, Mary K. Persons, Macon, Georgia, James G. Persons, Jr., Atlanta, Georgia, Robert P. Persons and Harper Lee Kelly, Richmond, Virginia; as members of a group acting in concert to retain voting shares of Persons Banking Co., Inc., Macon, Georgia, and thereby indirectly retain voting shares of Persons Banking Company, Forsyth, Georgia.	Newspaper: Federal Register:	03/13/2020 03/03/2020

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBANK HOLDINGS, INC.	CIC	Forsyth Equity Partners, LP, and its general partner Rakesh Alla, both of Rock Island, Illinois, to acquire 10 percent or more of AmBank Holdings, Inc., and indirectly American Bank and Trust Company, N.A, both of Davenport, Iowa. In addition, Forsyth Equity Partners, LP is seeking to become qualified family partnership, pursuant to 12 U.S.C. Code 1841 (0)(10).	Newspaper:	Not available
			Federal Register:	02/20/2020
DEERE & COMPANY INC.	CIC	Notice by Cascade Investment, L.L.C., Kirkland, WA, and sole member William H. Gates III, Medina, WA, to retain 10 percent or more of the voting shares of Deere & Company Inc., Moline, IL, and thereby indirectly control John Deere Financial, F.S.B., Madison, Wisconsin.	Newspaper:	Not available
			Federal Register:	02/20/2020
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:	Not available
			Federal Register:	02/03/2020
FREEDOM HOLDINGS COMPANY	CIC	Notice by Heather L.H. Miller Revocable Trust, Heather L. H. Miller as trustee, Urbandale, Iowa, and Heidi A. Loverude Revocable Trust, Heidi A. Loverude as trustee, Urbandale, Iowa, to be added to the Hill Family Control Group, as previously approved by the Federal Reserve on September 28, 2006, and thereby respectively retain control of 25 percent and 10 percent or more of the shares of Freedom Holdings Company, and thereby indirectly control Freedom Financial Bank, both of West Des Moines, Iowa.	Newspaper:	Not available
			Federal Register:	03/02/2020

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HORIZON BANK	* Branch	First Horizon Bank, Memphis, Tennessee to establish a branch at One Glenwood Avenue, Raleigh, North Carolina.	Newspaper:	02/28/2020
			Federal Register:	Not applicable
FIRST ILLINOIS BANCORP, INC.	* 3A3	First Illinois Bancorp, Inc., East St. Louis, Illinois, to acquire 100 percent of the voting shares of Rockwood Bancshares, Inc., Eureka, Missouri, and thereby indirectly acquire Rockwood Bank, Eureka, Missouri.	Newspaper:	Not available
			Federal Register:	03/18/2020

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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	CIC	Change in control notice by Christopher J. Yatooma, Bloomfield Hills, Michigan, to acquire 100 percent of the shares of Citizens Bancshares, Inc., Ontonagon, Michigan ("Citizens"), and thereby acquire control of The Citizens State Bank of Ontonagon, Ontonagon, Michigan, a wholly-owned subsidiary of Citizens.	Newspaper:	02/11/2020
			Federal Register:	02/18/2020
FULL SERVICE INSURANCE AGENCY, INC.	CIC	Change in Control Notice by notificant John D. Marchell, Grand Forks, North Dakota, individually, to retain 10% or more of the shares and thereby control of Full Service Insurance Agency, Inc., Buxton, North Dakota (FSIA BHC) and thereby indirectly control First State Bank, Buxton, North Dakota. In addition, the following notificants are participating in the change in control to acquire voting shares of FSIA BHC and for retroactive approval to join the Marchell, Kloster, and Haugen Family Groups, each family group controls 25% or more of the shares of FSIA BHC. Pernell S. Marchell, Warwick, North Dakota; and Lisa B. Marchell, West Richland, Washington (collectively, the Marchell Family Group); Janice M. Kloster, Fargo, North Dakota; Laurie Kloster Gray, Greenbrae, California; Nancy K. Tibbs, Loveland, Ohio; Katie, Kloster, Edina, Minnesota; Polly Kloster, Fargo, North Dakota; and Dan Kloster, Fairway, Kansas (collectively, the Kloster Family Group); and Marilyn J. Aarsvold, Blanchard, North Dakota; Nicole Haugen Prom, Bloomington, Minnesota; Peter Haugen, Portland, North Dakota; Jon Aarsvold, Fargo, North Dakota; Bruce Aarsvold, Peachtree, Georgia; Julie Haugen, Fargo, North Dakota (collectively, the Haugen Family Group).	Newspaper:	Not available
			Federal Register:	02/24/2020

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 15, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
REDWOOD FINANCIAL, INC.	CIC	Gale M. Hoese, Glencoe, Minnesota, individually and through IRAs to acquire 10 percent or more of the shares and thereby control of Redwood Financial, Inc., Redwood Falls, Minnesota (Redwood), and also Gale M. Hoese together with the Todd C. Hoese Revocable Trust, Waconia, Minnesota (Jonathan T. Hoese, Golden Valley, Minnesota, Trustee); Security Bancshares Co., Glencoe, Minnesota, a Minnesota bank holding company; Jonathan T. Hoese, Golden Valley, Minnesota; David J. Schornack, Perham, Minnesota, individually and through his IRAs and 401K; Denise N. Schornack, Perham, Minnesota, individually and through IRAs; Andrew Schornack, Rosemount, Minnesota, individually and through IRAs; Jill Schornack, Rosemount, Minnesota; Tamara Jo Hoese Retka, Glencoe, Minnesota; and Noah D. Retka, Glencoe, Minnesota, as a control group acting in concert, to retain 10 percent or more of the shares and thereby control of Redwood. Redwood controls HomeTown Bank, Redwood Falls, Minnesota.	Newspaper:	02/19/2020
			Federal Register:	02/20/2020

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.

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- 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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FINANCIAL SECURITY CORPORATION	CIC	Notice submitted by Emily Crouse and Sam Crouse, both of Basin, Wyoming; Ian Crouse and Dylan Crouse, both of Billings, Montana; Jordan Crouse and Stacey Crouse, both of Firestone, Colorado; and Thayer Crouse, Sandy, Utah, to retain voting shares of Financial Security Corporation, parent of Security State Bank, both in Basin, Wyoming; and for approval as members of the Crouse Family Group which controls Financial Security Corporation.	Newspaper: Federal Register:	Not available 02/24/2020
FIRST HOWARD BANKSHARES, INC.	CIC	Notice submitted by Sam Blackard, Independence, Kansas, to acquire shares of First Howard Bankshares, Inc., parent of Peoples State Bank, both of Cherryvale, Kansas; and for approval as a member of the Blackard Family Group that controls First Howard Bankshares, Inc.	Newspaper: Federal Register:	02/27/2020 03/05/2020
FIRST STATE HOLDING CO.	* 3A3 * 3A5	First State Holding Company, Lincoln, Nebraska to acquire 100 percent of the voting shares of Schneider Bancorporation, parent of Plattsmouth State Bank, both of Plattsmouth, Nebraska.	Newspaper: Federal Register:	03/07/2020 03/12/2020
SECURITY BANCSHARES, INC.	CIC	Notice submitted by Lois D. Fenster, individually, and as co-trustee of The Lois D. Fenster Living Trust; co-trustee of The Stephen R. Fenster Living Trust; general partner of The Fenster Family Partnership, L.P.; and owner of Jennison Investments, Inc. (jointly owned by Lois D. Fenster and Pamela Jennison), which serves as general partner of The Jennison Family Partnership, L.P., all of Healy, Kansas, to retain voting shares, and thereby control, of Security Bancshares, Inc., Scott City, Kansas (Security). Security controls Farmers & Merchants Bank of Colby, Colby, Kansas; Security State Bank, Scott City, Kansas; and The Farmers State Bank of Oakley, Kansas. Additionally, the following individuals/entities to be approved as members of the Fenster/Jennison Family Group, which controls Security: The Fenster Family Partnership, L.P.; The Jennison Family Partnership, L.P.; The Lois D. Fenster Living Trust, Stephen Fenster, as co-trustee; The Stephen R. Fenster Living Trust, Stephen Fenster, trustee, all of Healy, Kansas; Danielle E. Demuth, Pratt, Kansas; Kurt A. Fenster, Indianapolis, Indiana; Neil S. Wilson, Healy, Kansas; and Paul A. Wilson, Stratford, Oklahoma.	Newspaper: Federal Register:	Not available 02/19/2020

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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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
482053	CITIZENS ST BK, WISNER, NEBRASKA	11/04/2019	02/13/2020	S	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 February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARLES SCHWAB BANK	Member	Charles Schwab Bank, Henderson, Nevada (to be known as Charles Schwab Bank, SSB, Westlake, Texas) to become a member of the Federal Reserve System following its conversion from a federal to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
CHARLES SCHWAB PREMIER BANK	Member	Charles Schwab Premier Bank, Henderson, Nevada (to be known as Charles Schwab Premier Bank, SSB, Westlake, Texas) to become a member of the Federal Reserve System following its conversion from a federal to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable
DAINGERFIELD HOLDING COMPANY	CIC	Prior notice by Russell Alexander, Dallas, Texas; Brian Applegate, Pittsburg, Texas; Alex Castro, Carrollton, Texas; Daniel Castro, Gilmer, Texas; Edward Castro, Farmers Branch, Texas; Kent Martin, Longview, Texas; Mark Richardson, Bogata, Texas; and Paul Sewell, Pittsburg, Texas; a group acting in concert, to acquire 25 percent or more of the outstanding voting shares and control of Daingerfield Holding Company, and indirectly Texas Heritage National Bank, both of Daingerfield, Texas.	Newspaper: Federal Register:	Not available 03/05/2020
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch on 4425 State Highway 6 South, College Station, TX 77845	Newspaper: Federal Register:	Not available Not applicable
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 1699 Research Forest Drive, Suite 100, Shenandoah, Texas 77380	Newspaper: Federal Register:	02/24/2020 Not applicable

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 February 15, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMENCEMENT BANCORP, INC.	* 3A1	Commencement Bancorp, Inc. to become a bank holding company by acquiring 100 percent of the voting common stock of Commencement Bank, both of Tacoma, Washington. In addition, Commencement Bancorp, Inc. elects to become a financial holding company.	Newspaper:	Not available
			Federal Register:	Not available
GUVJEC INVESTMENT CORPORATION	* 3A1	GUVJEC Investment Corporation, Baltimore, Maryland, to become a bank holding company by acquiring 100 percent of Farmington Bancorp, Bothell, Washington, and thereby indirectly acquire Farmington State Bank, Farmington, Washington.	Newspaper:	Not available
			Federal Register:	03/16/2020
RIVERVIEW FINANCIAL CORPORATION	CIC	Castle Creek Capital Partners VI, LP, and persons acting with or controlling Castle Creek Capital Partners VI, LP (Castle Creek Capital VI LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Pietrzak Advisory Corp., Scavuzzo Advisory Corp., Volk Advisory Corp., Rana Advisory Corp., John Eggemeyer, John Pietrzak, Anthony Scavuzzo, David Volk, and Sundeep Rana) of Rancho Santa Fe, California, to acquire voting shares of Riverview Financial Corporation, Harrisburg, Pennsylvania, and thereby acquire shares of Riverview Bank, Marysville, Pennsylvania.	Newspaper:	Not available
			Federal Register:	03/02/2020

District: 12
Federal Reserve Bank of San Francisco

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
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	10/21/2019	02/14/2020	O	Int Small Bank
3490871	PACIFIC ENT BK, IRVINE, CALIFORNIA	07/15/2019	02/10/2020	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
