Federal Reserve Release

H.2

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

No. 10

Week Ending March 7, 2020

Board of Governors of the Federal Reserve System, Washington, DC 20551

Personnel

Division of Research and Statistics -- appointment of Nicole Bennett as senior associate director.

- Approved, March 6, 2020

Regulations and Policies

Resolution Plan Guidance for Large Foreign Banks -- proposed interagency changes to guidance on the resolution plans of certain large, complex foreign banking organizations, focusing on the agencies' expectations for derivatives and trading activities and payment, clearing, and settlement activities.

- Approved, March 6, 2020

Enforcement

City National Bancshares Corporation, Newark, New Jersey -- written agreement dated December 14, 2010, terminated February 25, 2020.

- Announced, March 5, 2020

Community Financial Holding Company, Inc., Duluth, Georgia -- written agreement dated January 7, 2010, terminated March 4, 2020.

- Announced, March 5, 2020

Interlocutory Appeal Request -- determination denying requests by Frank Smith and Mark Kiolbasa for immediate review of two orders issued by the administrative law judge in concern with an enforcement matter.

- Approved, March 6, 2020

S&R	Supervision and Regulation	**RBOPS**	Reserve Bank Operations and Payment Systems
C&CA	Consumer and Community Affairs	**IF**	International Finance
FOMC	Federal Open Market Committee	**MA**	Monetary Affairs

Bank Branches, Domestic

St. Louis

First Horizon Bank, Memphis, Tennessee -- to establish a branch at One Glenwood Avenue, Raleigh, North Carolina.

- Approved, March 4, 2020

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 4425 State Highway 6 South, College Station.

- Approved, March 4, 2020

Dallas

PlainsCapital Bank, Dallas, Texas -- to establish a branch at 1699 Research Forest Drive, Shenandoah.

- Approved, March 2, 2020

Richmond

Select Bank, Forest, Virginia -- to establish a branch at 1111 Greenville Avenue, Staunton.

- Approved, March 5, 2020

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 109 Associates Boulevard, Alcoa.

- Approved, March 5, 2020

Bank Holding Companies

New York

Community Bank System, Inc., DeWitt, New York -- waiver of application to merge with Steuben Trust Corporation, Hornell, in connection with the merger of Steuben Trust Company with and into Community Bank, N.A., Canton, New York.

- Granted, March 5, 2020

New York

Investors Bancorp, Inc., Short Hills, New Jersey -- waiver of application to acquire Gold Coast Bancorp, Inc., Islandia, New York, in connection with the merger of Gold Coast Bank with and into Investors Bank, Short Hills.

- Granted, March 6, 2020

Secretary

Lindoe, Inc., Ordway, Colorado -- relief from certain commitments.

- Granted, March 3, 2020

Kansas City

Security Bancshares, Inc., Scott City, Kansas -- to engage in community development activities through its subsidiary, Stoney Brook Homes II, LLC, Scott City.

- Approved, March 5, 2020

Bank Mergers

Kansas City

Central Bank of the Midwest, Lee's Summit, Missouri -- to merge with Platte Valley Bank of Missouri, Platte City, and thereby establish branches.

- Approved, March 4, 2020

Banks, Foreign

Boston

Banco Santander International, Miami, Florida -- to amend its articles of association, pursuant to Regulation K.

- Approved, March 5, 2020

Change in Bank Control

Kansas City

Bethany Bankshares, Inc., Bethany, Missouri -- to retain control of Bethany Bankshares, Inc., and its subsidiary, BTC Bank, Bethany.

- Permitted, March 4, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 7, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 03/17/2020
HOMETOWN BANK	* Branch	Application by Hometown Bank, Oxford, Massachusetts, to establish a de novo branch located at 270 Grove Street, Worcester, Massachusetts pursuant to Section 208.6(c) of Regulation H.	Newspaper: Federal Register:	03/12/2020 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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		

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District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 7, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
SBD BANCORP, INC.	* 3A1	SBD Bancorp, Inc., to become a bank holding company by acquiring 100 percent of shares in The Savings Bank of Danbury, both of Danbury, Connecticut, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 03/27/2020

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District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 7, 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 at 2901 Whiteford Road, York, PA.	Newspaper: Federal Register:	03/19/2020 Not applicable

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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		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 7, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREEN BELT BANCORPORATION	CIC	Notice by Christopher W. Weaver, Iowa Falls, Iowa, individually, and Rex R. Weaver, Granger, Iowa, Steven L. Afdahl, Temecula, California, and Daniel L. Stockdale, Iowa Falls, Iowa, as co-trustees of the Rex R. Weaver Revocable Trust II Agreement, individually, and together as a group acting in concert, to retain control of 25 percent or more of the shares of Green Belt Bancorporation and thereby indirectly control Green Belt Bank & Trust, both of Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available 03/16/2020

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 7, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN PACIFIC BANCORP, INC.	* 3A1 4c8	American Pacific Bancorp, Inc., Bethesda, Maryland, to become a bank holding company through the acquisition of 100 percent of the voting shares of Main Street Bancshares, Inc., Harrisburg, Illinois, and thereby indirectly acquire Grand Rivers Community Bank, Grand Chain, Illinois. Also a companion filing for American Pacific Bancorp, Inc., Bethesda, Maryland, to engage in general insurance activities by acquiring 100 percent of the voting shares of the Kotner Title & Abstract, LLC, Harrisburg, Illinois.	Newspaper: Federal Register:	Not available 04/07/2020
BANKFIRST CAPITAL CORPORATION	* 18C * 3A5 * Branch	BankFirst Capital Corporation, Macon, Mississippi, to acquire through merger 100 percent of the voting shares of Traders & Farmers Bancshares, Inc., Haleyville, Alabama, and thereby indirectly acquire Traders & Farmers Bank, Haleyville, Alabama. Also BankFirst Financial Services, Macon, Mississippi, to merge with Traders & Farmers Bank, Haleyville, Alabama, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not available
COMMERCIAL HOLDING COMPANY	CIC	Notice by Aubrey Reed Cavett Deupree, Atlanta, Georgia, and William Williams Deupree III, Germantown, Tennessee, individually and as a family control group, to retain 25 percent or more of the voting shares of Commercial Holding Company, Paris, Tennessee.	Newspaper: Federal Register:	Not available 03/25/2020
DIETERICH BANK	* 18C * Branch	Dieterich Bank, Effingham, Illinois, to purchase certain assets and assume certain liabilities of five branches of First Bank, Creve Coeur, Missouri, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable
FIRST SAVINGS BANK	PWI	First Savings Bank, Jeffersonville, Indiana, proposes to make a $4,000,000 public welfare investment in SOLCAP I, LLC, Jeffersonville, Indiana.	Newspaper: Federal Register:	Not applicable Not applicable
OAKSTAR BANK	* Branch	OakStar Bank, Springfield, Missouri, to establish a branch at 1831 E. 20th Street, Joplin, Missouri.	Newspaper: Federal Register:	03/14/2020 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 7, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDCOUNTRY ACQUISITION CORP.	SLHC Activity	MidCountry Acquisition Corp., Minneapolis, Minnesota, to form a nonbank subsidiary, CB Shared Services, Inc., to provide information technology, human resources, Call Report preparation, and compliance services, pursuant to sections 238.53(b)(2) and (b)(3) of Regulation LL to its subsidiary bank, MidCountry Bank, Bloomington, Minnesota, and the subsidiary banks of certain bank holding company affiliates.	Newspaper: Federal Register:	Not applicable Not available

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 March 7, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PBT BANCSHARES, INC.	* 3A3	PBT Bancshares, Inc., McPherson, Kansas, to acquire 100 percent of the voting shares of Community Bank of the Midwest, Great Bend, Kansas.	Newspaper: Federal Register:	Not available Not available
SPIRIT BANKCORP, INC.	CIC	Notice submitted by the Tommy McGuire and Mary McGuire Family Trust, Tom and Mary McGuire as trustees, all of Depew, Oklahoma, to acquire control of Spirit BankCorp, Inc., Bristow, Oklahoma (Spirit), parent of SpiritBank, Tulsa, Oklahoma; and for approval as members of the McGuire family group, which controls Spirit. In addition, JL McGuire, Depew, Oklahoma, to be approved as a member of the McGuire family group.	Newspaper: Federal Register:	Not available 03/23/2020

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District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 7, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 628 East 11th Street, Houston, TX 77008.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch on 3704 West Camp Wisdom Road, Suite 130, Dallas, TX 75237	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 13201 Fry Road, Suite 100, Cypress, Texas 77433	Newspaper: Federal Register:	Not available Not applicable
NEXBANK CAPITAL, INC.	* 3A1	NexBank Capital, Inc., The SLHC Trust, and The Mark and Pamela Okada Family Trust, all of Dallas, Texas, to become bank holding companies through the conversion of the charter of the existing wholly owned subsidiary bank, NexBank, SSB, Dallas, Texas.	Newspaper: Federal Register:	Not available Not available
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas to establish a branch at 2323 Victory Ave, Dallas, Texas 79219	Newspaper: Federal Register:	Not available Not applicable
TEXAS COMMUNITY BANK	* Branch	Application by Texas Community Bank, Laredo, Texas, to establish a branch at 2110 Lowry, Laredo, Texas 78045.	Newspaper: Federal Register:	Not available Not applicable

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District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 7, 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: Federal Register:	Not available Not applicable
CASTLE CREEK CAPITAL PARTNERS VI, LP	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: Federal Register:	Not available 03/02/2020
Golden Valley Bancshares, Inc.	* 3A1	Golden Valley Bancshares, Inc., to become a bank holding company by acquiring 100 percent of Golden Valley Bank, both of Chico, California.	Newspaper: Federal Register:	Not available 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.	Ne	8C

	* Branch	1) Pacific Premier Bank, Irvine, California to merge with Opus Bank, Irvine, California; 2) Pacific Premier Bank to acquire 46 branch offices of Opus Bank, Irvine, California; and 3) Pacific Premier Bank requesting approval of a change in the general character of business.	Newspaper: Federal Register:	Not available Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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