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**Federal Reserve Release**

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*H.2*

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

*No. 30*

*Week Ending July 25, 2020*

**Monetary and Financial Policy**

Lending Facilities -- updates to the Term Asset-Backed Securities Loan Facility (TALF) and Commercial Paper Funding Facility (CPFF).

- Approved, July 22, 2020

**Regulations and Policies**

Rules Regarding Availability of Information -- (1) final rule to clarify and update the Board's rules implementing the Freedom of Information Act and its rules governing the disclosure of confidential supervisory and other nonpublic information; (2) temporary implementation of the Information Collections Associated with the Rules Regarding Availability of Information (FR 4035); and (3) initial Board review to extend the FR 4035.

- Approved, July 10, 2020

(A/C)

**Reserve Bank Services**

Federal Reserve Priced Services -- to hold prices for most services largely flat in 2021, due to uncertainties related to COVID-19.

- Approved, July 20, 2020

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

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

**Bank Branches, Domestic**

St. Louis

Encore Bank, Little Rock, Arkansas -- to relocate the main office to 1801 Rahling Road, Little Rock, and to retain the office at 12224 Chenal Parkway as a branch.

- Approved, July 21, 2020

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 1710 Briarcrest Drive, Bryan.

- Approved, July 24, 2020

Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to establish a branch at 1379 North Shoop Avenue, Wauseon.

- Approved, July 24, 2020

**Bank Holding Companies**

Atlanta

Heritage Financial Corporation, Columbia, Tennessee -- to become a bank holding company by acquiring shares of Heritage Bank and Trust, Columbia.

- Approved, July 23, 2020

Director, S&R

Ocean Bankshares, Inc., Miami, Florida, and Ocean Bank -- limited relief from certain commitments (three requests).

- Granted, July 21, 2020

**Bank Holding Companies**

Director, S&R

Ocean Bankshares, Inc., Miami, Florida, and Ocean Bank -- limited relief from certain commitments.

- Granted, July 22, 2020

St. Louis

Security Bancshares, Inc., Paris, Tennessee -- (1) to become a bank holding company by acquiring Security Bank and Trust Company, Paris; and (2) to merge with Dyer F&M Bancshares, Inc., Dyer, and thereby acquire The Farmers & Merchants Bank.

- Approved, July 24, 2020

San Francisco

Summit Bank Group, Inc., Eugene, Oregon -- to become a bank holding company by acquiring Summit Bank, Eugene.

- Approved, July 23, 2020

**Bank Premises**

Richmond

Putnam County Bank, Hurricane, West Virginia -- to increase its investment in bank premises.

- Approved, July 23, 2020

**Extensions of Time**

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to November 20, 2020, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.

- Granted, July 24, 2020

Boston

Bridgewater Savings Bank, Raynham, Massachusetts -- extension to October 31, 2020, to merge with Mansfield Co-operative Bank, Mansfield, and acquire branches in Mansfield, Norton, Plainville, and West Bridgewater.

- Granted, July 23, 2020

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois -- extension to October 23, 2020, to acquire additional shares of Minier Financial, Inc., Minier, and thereby acquire shares of First Farmers State Bank.

- Granted, July 20, 2020

**Regulations and Policies**

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, July 22, 2020

**Savings and Loan Holding Companies**

Atlanta

Cullman Bancorp, Inc., Cullman, Alabama -- to conduct a minority stock issuance.  
- Approved, July 21, 2020

Chicago

Hoyne Savings, MHC, Chicago, Illinois, and Hoyne Financial Corporation (collectively, the applicants) -- (1) to acquire Loomis Federal Savings and Loan Association (Loomis), Chicago; (2) for Hoyne Savings, MHC, to acquire control of the newly formed Hoyne Interim Bank; (3) for Loomis and Hoyne Savings Bank (the applicants' existing subsidiary) to merge with and into Hoyne Interim Bank; and (4) for Hoyne Savings, MHC, to transfer ownership of Hoyne Interim Bank, to be known as Hoyne Savings Bank, to Hoyne Financial Corporation.  
- Approved, July 21, 2020

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTERN BANKSHARES INC	* 3A1	Application by Eastern Bankshares Inc., Boston, Massachusetts (a newly formed Massachusetts corporation), to become a stock bank holding company and acquire 100% of the outstanding capital stock of Eastern Bank, Boston, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the full conversion and reorganization of Eastern Bank Corporation, Boston, Massachusetts, a Massachusetts-chartered mutual holding company, into the capital stock form.	Newspaper:	07/21/2020
			Federal Register:	07/27/2020

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAY-VANGUARD, MHC	* 3A5	Bay-Vanguard, M.H.C., Inc., and BV Financial, Inc., both of Sparrows Point, Maryland, to acquire 100% of the voting securities of Delmarva Bancshares, Inc., Cambridge, Maryland, and thereby indirectly acquire 1880 Bank, Cambridge, Maryland.	Newspaper:	08/21/2020
			Federal Register:	08/28/2020

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**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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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**  
**Federal Reserve Bank of Chicago**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WATERMAN ACQUISITION GROUP, LLC	CIC	Michael Kaufman, as trustee of The Michael Kaufman Living Trust dated March 13, 2019 to be added to the current control group, which includes Michael Kaufman, Mark Bear, Jodi Urkov, Jon Crumlish, Dave Carno, and Lukasz Wojtakik, to acquire control of Waterman Acquisition Group, LLC., Wilmette, Illinois and thereby indirectly acquire Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	07/27/2020

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PATRIOT BANK	* Branch	Patriot Bank, Millington, Tennessee, to establish a branch facility to be located at 3535 Austin Peay Highway, Memphis, Tennessee.	Newspaper:	07/31/2020
			Federal Register:	Not applicable

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**  
**Federal Reserve Bank of Minneapolis**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FRANSEN BANK & TRUST	* 18C	Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Peoples Bank Midwest, Hayward, WI, and incident thereto, establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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**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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\* Subject to the provisions of the Community Reinvestment Act



**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FRONTIER BANCSHARES, INC.	4c8	Frontier Bancshares, Inc., Austin, Texas, engaged in activities permitted by 12 C.F.R. 225.28(b)(1), through its wholly-owned subsidiary, ATX Servicing, LLC, Austin, Texas, for the purpose of acquiring a limited number of underperforming loans, related collateral, and certain Other Real Estate Owned (?OREO?) from its wholly-owned subsidiary Horizon Bank, SSB, Austin, Texas, foreclosing on such loan(s) as may be deemed necessary, and selling OREO acquired through such foreclosure actions.	Newspaper:	Not applicable
			Federal Register:	Waived
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	Not available

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending July 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
PRIVATE BANCORP OF AMERICA, INC.	CIC	Change in Bank Control Notice filed by Selwyn Isakow, LaJolla, California, to acquire additional voting shares of Private Bancorp of America, Inc. and thereby indirectly acquire voting shares of Calprivate Bank, both of LaJolla, California.	Newspaper:	Not available
			Federal Register:	07/21/2020

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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