
Federal Reserve Release



H.2

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

No. 36

Week Ending September 5, 2020

Forms

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

- Approved, September 5, 2020

Regulations and Policies

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

- Approved, September 4, 2020

Supervision and Regulation

Supervisory Practices -- interagency statement on supervisory practices regarding financial institutions affected by Hurricane Laura and the California wildfires.

- Announced, September 1, 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

Cleveland

Whitaker Bank, Inc., Lexington, Kentucky -- to establish a branch at 218 West Main Street, Danville.

- Approved, August 26, 2020

(A/C)

Bank Holding Companies

Richmond

Bay-Vanguard, MHC, Sparrows Point, Maryland, and BV Financial, Inc. -- to acquire Delmarva Bancshares, Inc., Cambridge, and thereby indirectly acquire 1880 Bank.

- Approved, September 4, 2020

Minneapolis

First Holding Company of Park River, Inc., Park River, North Dakota -- to indirectly retain, through its subsidiary bank, First United Bank, Park River, shares of AccuData Services, Inc.

- Approved, September 1, 2020

San Francisco

GBank Financial Holdings Inc., Las Vegas, Nevada -- to acquire Bankcard Services LLC, Las Vegas, and thereby indirectly engage in data processing activities.

- Withdrawn, September 2, 2020

Bank Holding Companies

San Francisco

GUVJEC Investment Corporation, Baltimore, Maryland -- to become a bank holding company by acquiring Farmington Bancorp, Bothell, Washington, and thereby indirectly acquire Farmington State Bank, Farmington.

- Approved, September 4, 2020

Dallas

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

- Approved, September 4, 2020

Bank Mergers

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota -- to merge with Peoples Bank Midwest, Hayward, Wisconsin, and thereby establish branches.

- Approved, September 2, 2020

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, September 1, 2020

San Francisco

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Withdrawn, September 2, 2020

Banks, State Member

San Francisco

- Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.
- Approved, September 3, 2020

Extensions of Time

Secretary

- Flood Insurance -- extension of the comment period to November 3, 2020, for the Interagency Questions and Answers Regarding Flood Insurance.
- Granted, August 31, 2020

St. Louis

- The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to December 16, 2020, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank.
- Granted, September 3, 2020

Director, S&R

- Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.
- Granted, September 3, 2020

Savings and Loan Holding Companies

Chicago

Forward Mutual Holding Company, Marshfield, Wisconsin, and Forward Financial, Inc. -- (1) to convert from bank holding companies to a mutual holding company and a mid-tier stock savings and loan holding company, respectively, through the retention of Forward Bank, Marshfield, a state savings bank, and (2) to indirectly engage in real estate development and management activities through the retention of Hometown Community Development Corp.

- Approved, August 31, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNB BANK	* 18C	BNB Bank, Bridgehampton, New York, to merge with Dime Community Bank, Brooklyn, New York ("Dime"), and thereby establish branches at the locations of Dime's main office and branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
POPULAR BANK	* Branch	Popular Bank, New York, New York, proposes to establish a branch office to be located at 7306 Collins Avenue, Miami Beach, Florida, by December 6, 2021.	Newspaper:	09/25/2020
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

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* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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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 September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 5, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BBVA USA	PWI	BBVA USA (formerly known as Compass Bank), Birmingham, Alabama, request for approval to make one public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CAPITAL CITY BANK GROUP, INC.	CIC	Prior change in control notice filed by The SSX3 Trust and The SSX4 Trust (William G. Smith, III, trustee) all of Tallahassee, Florida; to be added to the Smith family control group, which controls Capital City Bank Group, Inc., and its subsidiary, Capital City Bank, both of Tallahassee, Florida.	Newspaper:	Not available
			Federal Register:	Not available
PROFESSIONAL BANK	* Branch	Professional Bank, Coral Gables, Florida, to establish a branch located at 9690 NW 41st Street, Suite 1, Doral, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) Egypt Branch, On FM 1488, East of Intersection with Honea Egypt Road, Magnolia, Texas 77354; 2) Sunrise Plaza Branch, One Vineland Road, Just Northwest of Intersection with North Poinciana Boulevard, Kissimmee, Florida 34746; 3) West Pembroke Pines Branch, On Pines Boulevard, just East of Intersection with Dykes Road, Pembroke Pines, Florida 33027.	Newspaper:	09/10/2020
			Federal Register:	Not applicable
SUNSTATE BANCSHARES, INC.	* 3A1	Sunstate Bancshares, Inc., Miami, Florida to become a bank holding company by acquiring outstanding shares of Sunstate Bank, Miami, Florida.	Newspaper:	09/27/2020
			Federal Register:	10/05/2020

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 September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGCOM HOLDINGS, INC.	* 3A1	AgCom Holdings, Inc., Holstein, Iowa, to become a bank holding company by acquiring 100 percent of Maxwell State Bank, Maxwell, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BUSINESS FINANCIAL CIC SERVICES, INC.		Bank Fund IX, LP and Bank Fund X LP, both of Chicago, Illinois to acquire 10 percent or more voting control of First Business Financial Services, Inc. Madison, Wisconsin, pursuant to the Change in Bank Control Act.	Newspaper:	Not available
			Federal Register:	Not available
HURON NATIONAL BANK	Member	Huron National Bank (t/b/k as Huron State Bank), Rogers City, Michigan, to retain its membership in the Federal Reserve System and its stock in the Federal Reserve Bank of Chicago following its conversion from a national banking association to a state-chartered bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEWBURG INSURANCE AGENCY, INC.	CIC	Notice by Aaron C. Espinoza (individually and as owner of ACE Investments LLC, Newburg, Missouri), and Kyle Espinoza, Mount Juliet, Tennessee, as members of a family control group that includes Charles G. Bollinger, Hernando, Florida (in his capacities as the trustee of the Charles G. Bollinger Revocable Trust and Velma Bollinger Marital Trust, and general partner of the Faith Limited Partnership), to retain control of Newburg Insurance Agency, Inc., Rolla, Missouri.	Newspaper:	09/11/2020
			Federal Register:	09/10/2020

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 September 5, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATTAIL BANCSHARES, INC.	CIC	The Ella Elizabeth Meyerson 2008 Irrevocable GST Trust dated December 22, 2008, Atwater, Minnesota; trustees Ella Meyerson and David A. Gutzke, both of Minneapolis, Minnesota; and the Ella E. Meyerson Revocable Trust, u/a/d September 23, 2011 (trustee Ella Meyerson), Minneapolis, Minnesota, to retain and acquire voting shares of Cattail Bancshares, Inc., Atwater, Minnesota ("Cattail"), and thereby join the Meyerson family shareholder group, a group acting in concert, that controls Cattail. Cattail owns Harvest Bank, Kimball, Minnesota, and Citizens State Bank of Waverly (Incorporated), Waverly, Minnesota.	Newspaper: Federal Register:	Not available 09/10/2020
FIRST WESTERN BANK AND TRUST	* 18C * Branch	First Western Bank & Trust, Minot, North Dakota, to merge with BlackRidgeBANK, Fargo, North Dakota, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
LIBERTY BANK MINNESOTA	* Branch	Liberty Bank Minnesota, Saint Cloud, Minnesota, to establish a branch at 730 Humboldt Drive, Big Lake, Minnesota 55309.	Newspaper: Federal Register:	Not available Not applicable
USB EUROPEAN HOLDINGS COMPANY	Investment	U.S. Bank, N.A., Cincinnati, Ohio, through USB European Holdings Company, Minneapolis, Minnesota, an agreement corporation, to indirectly invest additional capital into a foreign organization, Elavon Financial Services DAC, Dublin, Ireland, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 5, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period		
CORNERSTONE BANK	* 18C	Cornerstone Bank, York, Nebraska, to become a bank holding company, for a moment in time, by acquiring Tilden Bancshares, Inc., parent of The Tilden Bank, both of Tilden, Nebraska. In addition, First York Ban Corp, York, Nebraska, through its subsidiary, Cornerstone Bank, York, Nebraska, to acquire Tilden Bancshares, Inc., parent of The Tilden Bank, both of Tilden, Nebraska.	Newspaper:	Not available	
	* 3A1		Federal Register:	09/25/2020	
	* 3A3				
	* Branch				
REISHER FAMILY FOUNDATION, THE	* 3A1	The Reisher Family Foundation, Lakewood, Colorado, to become a bank holding company through the acquisition of 16.95 percent of the voting shares of FirstBank Holding Company, parent of FirstBank, both of Lakewood, Colorado; and to elect to become a financial holding company.	Newspaper:	10/02/2020	
			Federal Register:	10/13/2020	
UNITED BANK & TRUST	* Branch	United Bank & Trust Company, Marysville, Kansas, to establish a branch at 221 North 4th St., Manhattan, Kansas.	Newspaper:	Not available	
			Federal Register:	Not applicable	

District: 10
Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABILENE HOLDCO, INC.	* 3A1	Application by Abilene Holdco, Inc., Abilene, Texas, to become a bank holding company by acquiring 100 percent of BSA Bankshares, Inc., Abilene, Texas, BSA Delaware, Inc., Wilmington, Delaware, and First State Bank, Abilene, Texas	Newspaper:	Not available
			Federal Register:	10/01/2020
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	08/13/2020

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending September 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST CAPITAL BANCORP	3A1	1st Capital Bancorp to become a bank holding company by acquiring 100 percent of the voting shares of 1st Capital Bank, both of Salinas, California.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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
GOLDEN PACIFIC BANCORP, CIC INC.		Change in Control Notice filed by Richard B. Fowler II, Carmichael, California, and Karl K. Klessig, Sante Fe, New Mexico, as a group acting in concert, to acquire additional voting shares of Golden Pacific Bancorp, Inc., and thereby indirectly control Golden Pacific Bank, National Association, both of Sacramento, California.	Newspaper:	Not available
			Federal Register:	Not available
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$20 million public welfare investment in Red Stone Equity-2020 CA Regional Fund, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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