
Federal Reserve Release



H.2

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

No. 43

Week Ending October 24, 2020

Bank Holding Companies

Bangor Bancorp, MHC, Bangor, Maine -- to acquire Damariscotta Bankshares, Inc., Damariscotta, and thereby indirectly acquire Damariscotta Bank & Trust Co.

- Approved, October 21, 2020

Personnel

Division of Consumer and Community Affairs -- appointment of Joseph Firschein as associate director.

- Announced, October 22, 2020

Division of Supervision and Regulation -- appointment of Dana Burnett as assistant director.

- Approved, October 19, 2020

Regulations and Policies

Bank Secrecy Act (BSA) -- joint notice of proposed rulemaking with request for comment to amend the recordkeeping and travel rule regulations under the BSA.

- Approved, October 19, 2020

Net Stable Funding Ratio (NSFR) -- (1) interagency final rule to implement a minimum NSFR requirement for large banking organizations and (2) proposal to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Liquidity Risk Measurement Standards.

- Approved, October 20, 2020

Regulations and Policies

Regulatory Capital Rule -- (1) interagency final rule to limit the interconnectedness and reduce the impact from failure of the largest banking organizations, (2) revisions to the Total Loss-Absorbing Capacity (TLAC) requirements, and (3) final Board review to extend with revision the Consolidated Financial Statements for Holding Companies (FR Y-9C reports) and Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

- Approved, October 19, 2020

Supervisory Guidance -- publication for comment of an interagency notice of proposed rulemaking to codify the September 2018 Interagency Statement Clarifying the Role of Supervisory Guidance.

- Approved, October 19, 2020

Enforcement

First Savings Bank, Jeffersonville, Indiana -- consent cease-and-desist order against Weldon Riggs, an institution-affiliated party.

- Announced, October 20, 2020

The Goldman Sachs Group, Inc., New York, New York -- issuance of a consent cease-and-desist order and assessment of a civil money penalty for unsafe and unsound practices in connection with certain bond offerings for a state-owned Malaysian development company.

- Approved, October 19, 2020

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

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

Bank Branches, Domestic

Kansas City

Bank of Jackson Hole, Jackson, Wyoming -- to establish a branch at 4250 East Fairview Avenue, Meridian, Idaho.

- Approved, October 22, 2020

Kansas City

Blue Sky Bank, Pawhuska, Oklahoma -- to establish a branch at 13750 San Pedro Avenue, San Antonio, Texas.

- Approved, October 23, 2020

St. Louis

Century Bank of the Ozarks, Gainesville, Missouri -- to establish a branch at 2448 Highway 62 East, Mountain Home, Arkansas.

- Approved, October 21, 2020

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 535 East Wells Street, Milwaukee.

- Approved, October 19, 2020

St. Louis

Premier Bank of Arkansas, Marion, Arkansas -- to establish a branch at 205 Block Street, Marion, in conjunction with the relocation of the main office of Premier Bank of Arkansas.

- Approved, October 22, 2020

Bank Holding Companies

General Counsel

Banco Bradesco S.A., Osasco, São Paulo, Brazil, et al. -- commenter's request for reconsideration of the Board's approval of the application by Banco Bradesco S.A. et al. to acquire BAC Florida Bank, Coral Gables, Florida.

- Denied, October 20, 2020

General Counsel

Clinton Bancshares, Inc., Clinton, Oklahoma -- modification of certain commitments.

- Granted, October 20, 2020

St. Louis

First Security Bancorp, Searcy, Arkansas -- relief from certain commitments.

- Granted, October 22, 2020

Minneapolis

MidWest Bancorporation, Inc., Eden Prairie, Minnesota -- to engage de novo in extending credit and servicing loans.

- Approved, October 21, 2020

Minneapolis

North Star Holding Company, Inc., Jamestown, North Dakota -- to indirectly retain, through its subsidiary bank, Unison Bank, Jamestown, shares of AccuData Services, Inc., Park River; and engage in certain data processing activities.

- Approved, October 21, 2020

Minneapolis

One American Financial Corporation, Sioux Falls, South Dakota -- to become a bank holding company by acquiring One American Bank, Sioux Falls.

- Approved, October 22, 2020

Bank Holding Companies

St. Louis

Rhineland Bancshares, Inc., Rhineland, Missouri -- to acquire Clifford Bancshares, Inc., Troy, and thereby acquire CBC Bank, Saint Peters.

- Approved, October 22, 2020

Kansas City

The Reisher Family Foundation, Lakewood, Colorado -- (1) to become a bank holding company by acquiring shares of FirstBank Holding Company, Lakewood; and (2) election to become a financial holding company.

- Approved, October 22, 2020

Atlanta

USAL Bancorp, Inc., Union Springs, Alabama -- waiver of application to acquire Escambia County Bank (ECB), Flomaton, in connection with the merger of ECB with and into AmeriFirst Bank, Montgomery.

- Granted, October 20, 2020

Bank Mergers

New York

BNB Bank, Bridgehampton, New York -- to merge with Dime Community Bank, Brooklyn, and thereby establish branches.

- Approved, October 22, 2020

Kansas City

Equity Bank, Andover, Kansas -- to merge with Almena State Bank, Almena.

- Approved, October 23, 2020

Bank Mergers

Kansas City

First State Bank Nebraska, Lincoln, Nebraska -- to merge with Plattsmouth State Bank, Plattsmouth, and thereby establish branches.

- Approved, October 23, 2020

Bank Premises

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to increase its investment in bank premises.

- Approved, October 22, 2020

Banks, Foreign

Director, S&R

Allfunds Bank, S.A.U., Madrid, Spain -- to establish a representative office in Miami, Florida.

- Approved, October 20, 2020

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).

- Approved, October 21, 2020

Change in Bank Control

Dallas

Ram Security Holdings GP, Inc. Waco, Texas -- change in bank control of RAM Security Holdings GP, Inc., and RAM Security Holdings, Ltd., Waco; Security Bancshares, Inc.; and Citizens State Bank, Woodville.

- Permitted, October 23, 2020

Extensions of Time

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois -- extension to January 23, 2021, to acquire additional shares of Minier Financial, Inc., Minier, and thereby acquire shares of First Farmers State Bank.

- Granted, October 23, 2020

Financial Holding Companies

San Francisco

Community Bancshares, Inc., Joseph, Oregon -- election to become a financial holding company.

- Effective, October 22, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending October 24, 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		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOGOTA FINANCIAL, MHC	* 3A3	Bogota Financial, MHC and Bogota Financial Corp., both of Teaneck, New Jersey, proposed acquisition of Gibraltar Bank, Parsippany, New Jersey, pursuant to Section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, LLC pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREENE COUNTY BANCORP, MHC	MHC Charter/Bylaw Amend	Green County Bancorp, MHC, and Greene County Bancorp, Inc., both of Catskill, NY, propose a bylaw amendment to decrease the number of directors from eight (8) to seven (7).	Newspaper:	Not applicable
			Federal Register:	Not applicable
WILLIAM PENN, MHC	* 3A1	William Penn, MHC and William Penn Bancorp, Inc. both of Bristol, Pennsylvania, each to merge with and into William Penn Bancorporation, Bristol, Pennsylvania, and subsequently William Penn Bancorporation will acquire 100 percent of the outstanding stock of William Penn Bank, Bristol, Pennsylvania, in connection with the reorganization of William Penn, MHC from a mutual structure to a stock form organization.	Newspaper:	11/18/2020
			Federal Register:	11/23/2020

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending October 24, 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 October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANKSHARES, INC.	* 3A5 4c8	Blue Ridge Bankshares, Inc., Charlottesville, Virginia, to acquire 100% of the voting securities of Bay Banks of Virginia, Inc., Richmond, Virginia, and thereby indirectly acquire Virginia Commonwealth Bank, Richmond, Virginia. Additionally, Blue Ridge Bankshares, Inc., Charlottesville, Virginia, requests approval to engage in nonbanking activities through the acquisition of VCB Financial Group, Inc., Kilmarnock, Virginia.	Newspaper: Federal Register:	11/09/2020 11/04/2020
FIRST BANK AND TRUST COMPANY, THE	* Branch Premises	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch office at 13221 Hanover Courthouse Road, Hanover, Virginia, and to increase its bank premises by no more than \$325,000.	Newspaper: Federal Register:	10/24/2020 Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
RCB FINANCIAL CORPORATION	CIC	After the fact change in control notice filed Magic Holdings II LLC, Rome, Georgia to retain voting shares of RCB Financial Corporation, Rome, Georgia, and thereby indirectly retain voting shares of River City Bank, Rome, Georgia, and join the previously approved Mathis Family Control Group.	Newspaper:	11/06/2020
			Federal Register:	11/12/2020

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 24, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRICKYARD BANCORP, INC.	CIC	Notice by the Nathan & Shirley Rothner Family Trust II, Evanston, Illinois, Eric A. Rothner, Chicago, Illinois, trustee; and the Rachel Rothner Accumulation Trust II, the Melissa Rothner Accumulation Trust II, the William Rothner Accumulation Trust II, the Daniel Rothner Accumulation Trust II, the Adam Vales Accumulation Trust II, the Kimberly Vales Accumulation Trust II, and the Kathryn Vales Accumulation Trust II, all of Evanston, Illinois, Gale F. Rothner, Chicago, Illinois, and David M. Aronin, Skokie, Illinois, co-trustees; to join Eric A. Rothner and form the Rothner Family Control Group, a group acting in concert, and retain 100 percent of the voting shares of Brickyard Bancorp, Inc., and thereby indirectly control Brickyard Bank, both of Lincolnwood, Illinois.	Newspaper: Federal Register:	Not available 10/16/2020
FIRST SECURE BANK GROUP, INC.	* 3A3	First Secure Bank Group, Inc., Sugar Grove, Illinois, to acquire 100 percent of Wonder Bancorp, Inc., and thereby indirectly acquire State Bank, both of Wonder Lake, Illinois.	Newspaper: Federal Register:	11/16/2020 11/23/2020
FWB FINANCIAL, INC.	* 3A1	FWB Financial Inc., Chicago, Illinois, to become a bank holding company through the acquisition of 100 percent of the voting stock of FW Bank, Chicago, Illinois, a de novo bank.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PIONEER DEVELOPMENT COMPANY	CIC	Notice by The Theodore G. Saltzman Jr. Bank Trust, Dakota Dunes, South Dakota and Theodore Saltzman as Trustee, to retain 25 percent or more of the shares and thereby control of Pioneer Development Company, Sergeant Bluff, Iowa; The Sundae M. Haggerty Irrevocable Bank Trust Dakota Dunes, South Dakota, and Shennen S.C. Saltzman, as Trustee of the Sundae M. Haggerty Irrevocable Bank Trust, Dakota Dunes, South Dakota; The Shennen S.C. Saltzman Bank Trust, Dakota Dunes, South Dakota, and Shennen Saltzman, as Trustee of the Shennen S.C. Saltzman Bank Trust, Dakota Dunes, South Dakota, to acquire 25 percent or more of the shares and thereby control of Pioneer Development Company, Sergeant Bluff, Iowa; and The Shennen S.C. Saltzman Irrevocable Bank Trust South Sioux City, Nebraska, and Sundae Haggerty, as Trustee of the Shennen S.C. Saltzman Irrevocable Bank Trust, South Sioux City, Nebraska and The Sundae M. Haggerty Bank Trust, South Sioux City, Nebraska, and Sundae Haggerty, as Trustee of the Sundae M. Haggerty Bank Trust, South Sioux City, Nebraska, to acquire 25 percent or more of the shares and thereby control of Pioneer Development Company, Sergeant Bluff, Iowa. Pioneer Development Company controls Pioneer Bank, Sergeant Bluff, Iowa. The five trust are deemed to be a group acting concert and will replace the Saltzman Family Control group approved on March 9, 2015.	Newspaper:	Not available
			Federal Register:	Not available
RESOURCE BANCSHARES, INC.	CIC	Notice by the Richard J. Katz Trust No. 101, with Richard J. Katz as trustee both of Sycamore, Illinois; the Kathleen S. Katz Trust No. 102, with Kathleen S. Katz as trustee both of Sycamore, Illinois; Brian J. Katz, Tampa, Florida; Stephanie K. Korth, Sycamore, Illinois; Adam Katz, Sycamore, Illinois; the Richard J. Katz Irrevocable Trust, with Peter J. Wilder as trustee, both of Milwaukee, Wisconsin; and minor grandchildren to acquire and retain 25 percent or more control of the voting shares of Resource Bancshares, Inc. and thereby indirectly control Resource Bank, National Association, both of DeKalb, Illinois.	Newspaper:	Not available
			Federal Register:	10/28/2020

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
VEEDERSBURG BANK CORPORATION	CIC	Notice by David A. Songer, individually and as president of Songer Farms, Inc., both of Veedersburg, Indiana, together with Jahn S. Songer, Beverly D. Songer, and minor children, all of Veedersburg, Indiana; Tracy Songer Wright, Columbus, Indiana; Barbara L. Songer, Rotonda West, Florida; Suzanne N. Kunkle and Aaron H. Kunkle, both of Indianapolis, Indiana; and Marci S. Roark, Navarre, Florida, to join Stephen A. Songer and form the Songer Family Control Group, a group acting in concert to retain 25 percent or more of the voting shares of Veedersburg Bank Corporation, and thereby indirectly control CentreBank, both of Veedersburg, Indiana.	Newspaper:	Not available
			Federal Register:	Not available

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
539340	DEMOTTE ST BK, DEMOTTE, INDIANA	08/03/2020	10/18/2020	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 24, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCKENTUCKY, INC.	SLHC Activity	BancKentucky, Inc., Murray, Kentucky, to engage de novo in the acquisition of improved real estate.	Newspaper:	Not applicable
			Federal Register:	Not available
LINEAGE FINANCIAL NETWORK, INC.	* 3A1	Lineage Financial Network, Inc., Franklin, Tennessee, to become a bank holding company by acquiring 100 percent of the voting shares of Bumpushares, Inc., Atwood, Tennessee, and thereby indirectly acquire Citizens Bank & Trust Company, Atwood, Tennessee.	Newspaper:	Not available
			Federal Register:	11/19/2020
STATE HOLDING COMPANY	CIC	Notice by Catherine Hastings Owen and Harry Lee Hastings III, individually and as a part of a family control group that also includes Arkansas Bolt Company; Harry L. Hastings, Jr; Stanley T. Hastings Sr.; Harry L. Hastings Jr Family Trust and Rosalyn J. Hastings Family Trust with Harry L. Hastings III, Catherine Hastings Owen, & Stanley T. Hastings Sr. as Co-Trustees; Catherine Hastings Owen as trustee of the Catherine H. Owen Descendants Gift Trusts for Harper J. Holliday; Sara O. Holliday; Steven C. Owen Jr. and an unnamed minor grandchild's gift trust; Harry L. Hastings III as trustee of the Harry Lee Hastings III Descendants Gift Trusts for Andrew H. Hastings; Anne M. Hastings; Charles H. Hastings; Ellen B. Hastings; Harry L. Hastings IV; Harry L. Hasting V; Hollis R. Hastings; Huette M. Hastings; Mary H. Hastings; and Winston G. Hastings; and Stanley T. Hastings Sr. as trustee of the Stanley T. Hastings Sr. Descendants Gift Trusts for Alissa C. Hastings; Margo M. Hastings; Patrick T. Hastings; Stanley T. Hastings Jr.; Tyler M. Hastings; Oliver M. Hastings; and Andrew H. Hastings; Harry L. Hastings IV; Winston G. Hastings, to retain and acquire control of 25 percent or more of the voting shares of State Holding Company, all of Little Rock, Arkansas.	Newspaper:	10/31/2020
			Federal Register:	11/04/2020

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 October 24, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIPRISE FINANCIAL, INC.	SLHC Activity	Notice by Ameriprise Financial, Inc., Minneapolis, Minnesota, for its indirect engagement through its subsidiaries Threadneedle Asset Management Holdings Limited; Threadneedle Portfolio Services Limited; Threadneedle Property Investments Limited, all of London, United Kingdom; Threadneedle Investments (Channel Islands) Limited, St. Helier, Jersey; and Lionstone Partners, LLC, Houston, Texas, in real estate activities under Sections 238.53(b)(4)-(b)(8) of Regulation LL.	Newspaper:	Not applicable
			Federal Register:	Not available
CANDO HOLDING COMPANY, INC.	4c8	Cando Holding Company, Inc., Cando, North Dakota, to indirectly retain voting shares of AccuData Services, Inc., Park River, North Dakota, through its subsidiary bank, First State Bank of Cando, Cando, North Dakota, and engage in certain data processing activities pursuant to Section 225.28(b)(14)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
CHARTER BANK	* 18C * Branch	Charter Bank, Eau Claire, Wisconsin, to purchase certain assets and assume certain liabilities of the Chetek branch of Bank First National Association, Manitowoc, Wisconsin and incident thereto proposes to establish a branch at 621 2nd Street, Chetek, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
PB BANCSHARES, INC.	* 3A1	PB Bancshares, Inc., Maplewood, Minnesota, to become a bank holding company by acquiring 100 percent of Premier Bank, Maplewood, Minnesota.	Newspaper:	Not available
			Federal Register:	11/20/2020

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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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 October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK OF OKLAHOMA	* Branch	Central Bank of Oklahoma, Tulsa, Oklahoma, to establish a branch at 8700 S Pennsylvania Avenue, Oklahoma City, Oklahoma.	Newspaper:	11/04/2020
			Federal Register:	Not applicable
HAVILAND BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Haviland Bancshares, Inc. Employee Stock Ownership Plan, Haviland, Kansas, to increase its ownership from 27.87 percent to 31.70 percent of the voting shares of Haviland Bancshares, Inc., parent of The Haviland State Bank, both in Haviland, Kansas.	Newspaper:	11/20/2020
			Federal Register:	11/19/2020
OKLAHOMA STATE BANCSHARES, INC.	* 3A3	Oklahoma State Bancshares, Inc., Vinita, Oklahoma, to acquire 100 percent of the voting shares of Lakeside Holding Company, parent of Lakeside State Bank, both in Oologah, Oklahoma.	Newspaper:	11/07/2020
			Federal Register:	11/27/2020

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANKSHARES LTD., THE	CIC	Notification submitted by The 2017 Porter Loomis Legacy Trust, John Porter Loomis, trustee, both of Pratt, Kansas, to acquire voting shares of The Peoples Bankshares Ltd. (Bankshares), parent of The Peoples Bank, both in Pratt, Kansas. In addition, the Linda M. Loomis Revocable Trust, Linda M. Loomis, trustee; the Joseph F. Loomis Revocable Trust, Joseph F. Loomis and Linda M. Loomis, co-trustees, all of Iuka, Kansas; the Adele Krey Loomis Revocable Trust, Pratt, Kansas, Adele Krey Loomis (Stamford, Connecticut) and Anne Marie Sadowski Loomis (Pratt, Kansas), co-trustees; the Anne Marie Sadowski Loomis Trust, Anne Marie Sadowski Loomis and John Porter Loomis, co-trustees, all of Pratt, Kansas; the John Porter Loomis Revocable Trust, J. Porter Loomis and Anne Marie Sadowski Loomis, co-trustees, all of Pratt, Kansas; the KLW Stock Trust, Iuka Kansas, Linda M. Loomis (Iuka, Kansas) and Katherine L. Work (La Canada Flintridge, California), co-trustees; the Margaret P. Hellmuth Stock Trust, Iuka Kansas, Linda M. Loomis (Iuka, Kansas) and Margaret P. Hellmuth (Glencoe, Illinois), co-trustees; and the Victoria K. Thompson Stock Trust, Iuka, Kansas, Linda M. Loomis (Iuka, Kansas) and Victoria K. Thompson (Santa Cruz, California), co-trustees, to acquire/retain shares of Bankshares and for approval as members of the Loomis Family Group which controls Bankshares. John Porter Loomis was previously approved to control Bankshares. Linda M. Loomis, Joseph F. Loomis, Adele Krey Loomis, Anne Marie Sadowski Loomis and Katherine L. Work were previously approved as members of the Loomis Family Group.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
REPUBLIC FINANCIAL CORPORATION	CIC	Notice submitted by Randall J. Blue, Sedalia, Colorado, as trustee of the Randall J. Blue Revocable Trust, the Taylor Blue Republic Trust, the Justin Blue GST Trust, the Zachary Blue GST Trust, and the Taylor Blue GST Trust; Kipton R. Blue, Leawood, Kansas, as trustee of the Kipton R. Blue Revocable Trust UTA, the Adam Blue Republic Trust, the Benjamin Blue Republic Trust, the Amanda Blue Republic Trust, the Adam Blue GST Trust, the Benjamin Blue GST Trust, and the Amanda Blue GST Trust; Nancy S. Blue, Sedalia, Colorado, as trustee of the Nancy S. Blue Revocable Trust; Shari J. Blue, Leawood, Kansas, as trustee of the Shari J. Blue Revocable Trust UTA; Justin R. Blue, Louisburg, Kansas; Zachary W. Blue, Wichita, Kansas; Taylor Blue, Evergreen, Colorado; Benjamin Blue, Olathe, Kansas; Adam Blue, Leawood, Kansas; and Amanda Blue, Overland Park, Kansas to retain voting shares of Republic Financial Corporation, parent of Southwest National Bank, both in Wichita, Kansas; and all to be approved as members of the Blue Family Group, which controls Republic Financial Corporation.	Newspaper:	11/05/2020
			Federal Register:	Not available

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.

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
611451	CENTRAL BK OF SEDALIA, SEDALIA, MISSOURI	07/27/2020	10/19/2020	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 October 24, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEAL FINANCIAL CORPORATION	* 3A1	Beal Financial Corporation, Plano, Texas; to become a bank holding company through the conversion of the charter of its existing wholly owned subsidiary bank, Beal Bank SSB, Plano, Texas, and to continue the operation as a bank of a Nevada thrift company, Beal Bank USA, Las Vegas, Nevada	Newspaper: Federal Register:	Not available 11/20/2020
JEFFERSON BANCSHARES, INC.	CIC	Retroactive notice by Paul E. McSween III, individually, together with the other members of the McSween Family Group acting in concert, consisting of Linda Lewis McSween, Crain McSween Canavan, William Jackson Canavan, Josephine Grace Canavan, Walker Cole Canavan, Juliet McSween Zacher, August Andrew Zacher, Annabelle McSween Zacher, Linda McSween Satel, Caroline M. Satel, Katherine Ann Satel, Emily Grace Satel, Joseph S. Satel, Jr., Paul E. McSween IV, Thomas D. McSween, and Benjamin Lewis McSween with multiple trusts included, all of San Antonio, Texas, acting in concert, to become members of the McSween Family Group, to acquire the voting shares Jefferson Bancshares, Inc., and thereby indirectly acquire voting shares of Jefferson Bank, both of San Antonio, Texas.	Newspaper: Federal Register:	Not available Not available
JEFFERSON BANCSHARES, INC.	CIC	Retroactive notice by Laurie Lewis Saunders, individually, together with the other members of the Lewis Family Group acting in concert, consisting of Grace Saunders LePere, John T. Saunders III, Christina M. Saunders, Steve C. Lewis, Susan C. Lewis, Richard S. Lewis II, Barclay C. Adams, A.J. Lewis III, A.J. Lewis IV, Frances M. Lewis, Sallie W. Lewis, all of San Antonio, Texas, with multiple trusts included, all of San Antonio, Texas, and Kenneth S. Adams IV, Nashville, Tennessee all acting in concert, to become members of the Lewis Family Group, to acquire the voting shares of Jefferson Bancshares, Inc., and thereby indirectly acquire voting shares of Jefferson Bank, both of San Antonio, Texas.	Newspaper: Federal Register:	Not available Not available
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 7777 Forest Lane, Suite C-130, Dallas, Texas 75230	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 24, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 08/13/2020
SPIRIT OF TEXAS BANCSHARES, INC.	CIC	Steven Gregory Kidd, Plano, Texas, individually, and Steven Gregory Kidd, Plano, Texas, as a member of a group acting in concert with Ashley Nicole Kidd Conley, Prosper, Texas, The Greg Kidd 2010 SOTB Trust, Plano, Texas, The Greg Kidd SOTB Inheritance Trust - A, Plano, Texas and The Greg and Shelly Kidd 2011 SOTB Trust, Plano, Texas intend to apply collectively to acquire 10 percent or more of the shares and thereby control of Spirit of Texas Bancshares, Inc., Conroe, Texas, and indirectly Spirit of Texas Bank, SSB, College Station, Texas.	Newspaper: Federal Register:	11/01/2020 11/04/2020

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.

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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 October 24, 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
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of The Charles Schwab Corporation, San Francisco, California, parent of Charles Schwab Bank, SSB, and Charles Schwab Premier Bank, SSB, both of Westlake, Texas, and Charles Schwab Trust Company, Henderson, Nevada.	Newspaper:	Not available
			Federal Register:	10/28/2020

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.

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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