Federal Reserve Release



H.2

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

No. 1

Week Ending January 2, 2021

Forms

Forms -- final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9 reports) and Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b).

- Approved, December 28, 2020

Monetary and Financial Policy

Main Street Lending Program (MSLP) -- extension of the termination date of the MSLP facilities to January 8, 2021, to allow more time to process and fund loans that were submitted to the Main Street lender portal on or before December 14, 2020.

- Approved, December 28, 2020

Personnel

Division of Management -- appointment of Leah Middleton as assistant director.

- Approved, December 28, 2020

Regulations and Policies

Presidential Coins -- annual report to Congress on the Presidential \$1 Coin Program.

- Approved, December 18, 2020

(A/C)

H.2 Actions under delegated authority

S&R Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

New York

Alden State Bank, Alden, New York -- to establish a branch at 6545 Transit Road, East Amherst, and to make an investment in bank premises.

- Approved, December 31, 2020

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 4217 Camp Bowie Boulevard, Fort Worth, Texas.

- Approved, December 31, 2020

Bank Holding Companies

San Francisco

Broadway Financial Corporation, Los Angeles, California -- (1) to become a bank holding company by acquiring CFBanc Corporation, Washington, D.C., and thereby indirectly acquire City First Bank of D.C., N.A.; and (2) to retain Broadway Federal Bank, FSB, Los Angeles, for a moment in time and thereby engage in nonbanking activities.

- Approved, December 28, 2020

San Francisco

City First Enterprises, Inc., Washington, D.C. -- (1) to acquire Broadway Financial Corporation, Los Angeles, California; and (2) to acquire Broadway Federal Bank, FSB, for a moment in time and thereby engage in nonbanking activities.

- Approved, December 28, 2020

Bank Holding Companies

San Francisco

DMG Bancshares, Inc., Irvine, California -- to become a bank holding company by acquiring California First National Bank, Irvine.

- Approved, December 29, 2020

Minneapolis

Global Investment Bancshares, Inc., Kiester, Minnesota -- to become a bank holding company by acquiring Global Innovations Bank, Kiester.

- Withdrawn, December 21, 2020 (A/C)

Director, S&R

Ocean Bankshares, Miami, Florida -- relief from certain commitments.

- Granted, December 31, 2020

Change in Bank Control

St. Louis

Chambers Bancshares, Inc., Danville, Arkansas -- change in bank control of Chambers Bancshares, Inc., and its subsidiary, Chambers Bank, Danville.

- Permitted, December 31, 2020

Kansas City

Cleo Bancshares Inc., Cleo Springs, Oklahoma -- change in bank control of Cleo Bancshares, Inc., and its subsidiary, Cleo State Bank, Cleo Springs.

- Permitted, December 29, 2020

Change in Bank Control

Chicago

First State Bank Holding Company, Lynnville, Iowa -- to retain control of First State Bank Holding Company and its subsidiary, First State Bank, Lynnville.

- Permitted, December 30, 2020

Dallas

Goldthwaite Bancshares, Inc., Goldthwaite, Texas -- to retain control of Goldthwaite Bancshares, Inc., and its subsidiary, MCBank, Goldthwaite.

- Withdrawn, December 28, 2020

Secretary

State Holding Company, Little Rock, Arkansas -- change in bank control of State Holding Company and its subsidiary, Eagle Bank and Trust Company, Little Rock.

- Permitted, December 30, 2020

Extensions of Time

Secretary

Barclays PLC, New York, New York -- extension of time to report summary information about its consolidated stress testing activities and results.

- Granted, December 29, 2020

Federal Reserve Bank of Boston

Filings received during the week ending January 2, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

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				CRA	CRA	
ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exami	nations scheduled for	Quarter of				
		Quarter or				
Institution			Location		Quarter	
NONE						

^{*} Subject to the provisions of the Community Reinvestment Act

District: 2 Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ADIRONDACK TRUST COMPANY, THE	* Branch	The Adirondack Trust Company, Saratoga Springs, New York, to establish a branch office located at 79 Main Street, Queensbury, New York.	Newspaper: Federal Register:	01/13/2021 Not applicable
CREDIT INDUSTRIEL ET COMMERCIAL	4c8	Caisse Federale de Credit Mutuel, Strasbourg, France, and its subsidiaries Credit Industriel et Commercial and Banque Transatlantique, both of Paris, France, to engage in investment advisory activities through their indirect subsidiary, Transatlantique Private Wealth LLC, New York, New York, pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable 02/03/2021

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Federal Reserve Bank of New York

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Institution			Location	Quarter	

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Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
HYPERION BANCSHARES,	* 3A1	Hyperion Bancshares, Inc. Philadelphia,	Newspaper:	01/16/2021
INC		PA, to become a bank holding company via the merger of Hyperion Interim Bank and Hyperion Bank ("Hyperion Bank"), both of Philadelphia, PA, and thereby indirectly acquire Hyperion Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Federal Register:	01/19/2021

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Federal Reserve Bank of Philadelphia

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
PNC FINANCIAL SERVICES	* 3A3	PNC Financial Services Group, Inc.,	Newspaper:	01/29/2021
GROUP, INC., THE	* 3A5	Pittsburgh, Pennsylvania, and its wholly owned bank holding company subsidiary, PNC Bancorp, Inc., Wilmington, Delaware, to acquire BBVA USA Bancshares, Inc., Houston, Texas, pursuant to Section 3 of the Bank Holding Company Act.	Federal Register:	Not available

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Federal Reserve Bank of Cleveland

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NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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District: 5 Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
COMMUNITY FIRST BANCORPORATION	* 4c8	Community First Bancorporation, Walhalla, South Carolina, to acquire 100% of the voting securities of SFB Bancorp,	Newspaper: Federal Register:	Not available 01/14/2021
		Inc., Elizabethton, Tennessee, and thereby indirectly acquire Security Federal Bank, Elizabethton, Tennessee.		
PUTNAM COUNTY BANK	Premises	Putnam County Bank, Hurricane, West	Newspaper:	Not applicable
		Virginia, to increase its investment in bank premises up to \$600,000.	Federal Register:	Not applicable

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Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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District: 6 Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
COMMERCE BANCSHARES, INC.	4c8	Commerce Bancshares, Inc., White Castle, Louisiana, to retain Assumption Mortgage, LLC, Paincourtville, Louisiana, and thereby engage in mortgage brokerage activities pursuant to section 225.28(b)(1) of Regulation Y and section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not available
FIRSTBANC OF ALABAMA, INC.	* 4c8	FirstBanc of Alabama, Inc., Talladega, Alabama to acquire SouthFirst Bank, Sylacauga, Alabama.	Newspaper: Federal Register:	01/22/2021 01/29/2021
MONTICELLO BANCSHARES, INC.	CIC	After the fact change in control notice filed by Donald B. Kelly and Louise N. Kelly, both of Monticello, Georgia; Donald Bruce Kelly, Jr., Melissa A. Kelly, Donald Bruce Kelly, III, and Taylor Anne Kelly, all of Bogart, Georgia; E. Clyde Kelly, III, of Macon, Georgia; Jennifer Kelly, of Smyrna, Georgia; and Keryn K. Arnett, of Cumming, Georgia to retain control of Monticello Bancshares, Inc., and thereby indirectly retain voting shares of Bank of Monticello, both of Monticello, Georgia.	Newspaper: Federal Register:	01/06/2021 01/12/2021
Primary Bancshares Corporation	3A1	Primary Bancshares Corporation, Atlanta, Georgia to become a bank holding company by acquiring outstanding shares of Georgia Primary Bank, Atlanta, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable
ST. HOLDINGS, INC.	* 3A1	St Hldgs, Inc., Orlando, Florida to become a bank holding company by acquiring outstanding shares of Rochelle State Bank, Rochelle, Georgia.	Newspaper: Federal Register:	01/07/2021 02/03/2021

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

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District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ALLIANCE BANCORP	CIC	Alliance Bancorp Employee Stock Ownership Plan with 401(k) Provisions,	Newspaper:	Not available
		Francesville, Indiana, together with Shane R. Pilarski, Francesville, Indiana, Ronald K. Kruger, Francesville, Indiana, and Alyssa M. Chapman, Winamac, Indiana, as administrators, and as a group acting in concert, to retain control of 10 percent or more of the voting shares of Alliance Bancorp, Francesville, Indiana, and thereby indirectly control Alliance Bank, Francesville, Indiana.	Federal Register:	12/08/2020
ARNESON BANCSHARES,	CIC	Notice by the MCH EMH 2020 Trust FBO	Newspaper:	Not available
INC.		Elizabeth M. Hewitt, Mark C. Hewitt, trustee; MCH LNH 2020 Trust FBO Lauren N. Hewitt, Mark C. Hewitt, trustee; MCH RAM 2020 Trust FBO Rachel A. Maletta, Mark C. Hewitt, trustee; all of Mason City, Iowa, to acquire the shares of Arneson Bancshares, Inc., Clear Lake, Iowa, and notice by the Mark C. Hewitt 2014 Trust, Mark C. Hewitt, trustee; Amy J. Hewitt By-Pass Trust FBO Mark C. Hewitt, Mark C. Hewitt, trustee; both of Mason City, Iowa, and Ray V. Hewitt 2008 Trust, Ray V. Hewitt, trustee; Clear Lake, Iowa, together with Carrie Hewitt-Nichols, Iowa City, Iowa, to form the Hewitt Family Control Group, a group acting in concert, to retain voting shares of Arneson Bancshares, Inc., and thereby indirectly acquire voting shares of Clear Lake Bank & Trust.	Federal Register:	Not available
INDEPENDENCE	* 3A3	Independence Bancshares, Inc.,	Newspaper:	01/16/2021
BANCSHARES, INC.		Independence, Iowa, to acquire 100 percent of First State Bank, Sumner, Iowa.	Federal Register:	12/21/2020
MARATHON MHC	* 3A1	Marathon MHC and Marathon Bancorp,	Newspaper:	Not available
	4c8	Inc. both of Wausau, Wisconsin, to become a mutual bank holding company and midtier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of Marathon Bank, Wausau, Wisconsin, in connection with the conversion of Marathon Bank from mutual to stock form and a minority stock issuance by the mid-tier holding company. Notice by Marathon Bancorp, Inc., Wausau, Wisconsin to engage in the nonbanking activity of extending credit and servicing loans, pursuant to section 225.28 (b)(1).	Federal Register:	01/29/2021

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Notice by The Lynette G. Drake Trust dated January 4, 2017, with Lynette G. Drake and Alan D. Drake as trustees; L Drake Commons LLC, with Jeffrey Roberts as Manager; and J Roberts Commons LLC, with Lynette Drake as Manager; all of Bad Axe, Michigan, to join the Roberts Family Control Group, as previously approved by the Federal Reserve on December 18, 2019, and Notice by The Jerry A. Peplinski Trust dated May 26, 2017, with Jerry A. Peplinski as trustee; F Peplinski Commons LLC, with Lynda Watchowski as manager; J Peplinski Commons LLC, with Frank A. Peplinski as manager; D Peplinski Commons LLC, with David Peplinski as manager; and L Watchowski Commons LLC, with Terry Peplinski as Manager; all of Bad Axe, Michigan, to join the Peplinski Family Control Group, as previously approved by the Federal Reserve on December 18, 2019, for each family to control Northstar Financial Group, Inc., Bad Axe, Michigan, and indirectly control Northstar Bank, Bad Axe, Michigan and West Michigan Community Bank, Hudsonville, Michigan.	Newspaper: Federal Register:	Not available 01/21/2021
PONTIAC BANCORP, INC.	* 18C	Pontiac Bancorp, Inc., Pontiac, Illinois	Newspaper:	Not available
	* Branch	requests a waiver from filing a section 3 application pursuant to section 225.12(d) (2) of Regulation Y to acquire First Farmers State Bank, Minier, Illinois. Bank of Pontiac, Pontiac, Illinois to merge with First Farmers State Bank, Minier, Illinois and thereby establish branches at the following locations: 101 S Main Street, Minier, Illinois; 4001 General Electric Road, Bloomington, Illinois; and 301 N Locust Street, Delavan, Illinois.	Federal Register:	Not applicable
RIVER HOLDING COMPANY	CIC	Notice by Timothy Schams, La Crosse,	Newspaper:	Not available
		Wisconsin to acquire 10 percent or more of the shares to control River Holding Company, Stoddard, Wisconsin and thereby indirectly control River Bank, Stoddard, Wisconsin and Wisconsin River Bank, Sauk City, Wisconsin.	Federal Register:	01/19/2020

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution		Lo	ocation		Quarter	

CRA

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
LOUIS Missouri, propo public welfare	PWI	Central Bank of St. Louis, Clayton,	Newspaper:	Not applicable
	Missouri, proposes to make a \$425,000 public welfare investment in St. Louis Equity Fund 2020, LLC, St. Louis, Missouri.	Federal Register:	Not applicable	
R. DEAN PHILLIPS BANK	* 3A1	Darnell Phillips, Las Vegas Nevada; Philip	Newspaper:	02/05/2021
TRUST DATED 11-19-2004		M. Burns, West Point Nebraska; Gary C. Uhland, Warsaw Illinois; John D. Zimmer, Hannibal Missouri; and Gary W. Penn, Quincy Illinois; all acting as Trustees of the R. Dean Phillips Bank Trust, Las Vegas Nevada, created under the Phillips Family Trust, u/t/a dated November 19, 2004, to become a bank holding company. The R. Dean Phillips Bank Trust intends to acquire control of: (i) Great River Bancshares, Inc., Quincy, Illinois, and its subsidiary, The Hill-Dodge Banking Company, Warsaw, Illinois; (ii) T&C Bancorp, Inc., Quincy, Illinois, and its subsidiaries, Town & Country Bank Midwest, Quincy, Illinois, and North Missouri Bancorp, Inc., Edina, Missouri, and its subsidiary, The Citizens Bank of Edina, Edina, Missouri; (iii) Ambage, Inc., West Point, Nebraska, and its subsidiary, F&M Bank, Falls City, Nebraska; (iv) West Point Bancorp, Inc., West Point, Nebraska, and Town & Country Bank, Las Vegas, Nevada; (v) Topeka Bancorp, Inc., Topeka, Kansas, and its subsidiary, Kaw Valley Bank, Topeka, Kansas; and (vi) HNB National Bank, Hannibal, Missouri. Also a companion filing by HNB Bancorp, Inc., Hannibal, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of HNB National Bank, Hannibal, Missouri.	Federal Register:	Not available

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Federal Reserve Bank of St. Louis

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Institution			Location		Quarter	

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FISHBACK FINANCIAL CORPORATION	CIC	Ann Fishback Rivlin, Madison, Wisconsin, individually and as trustee of the John T. Fishback Irrevocable Trust; AFR Holdings Trust; JTF Holdings Trust; Patricia S. Fishback GRAT 2B Trust; Patricia S. Fishback GRAT 2C Trust; Patricia S. Fishback GRAT 4C Trust; Patricia S. Fishback GRAT 8C Trust; and Patricia S. Fishback GRAT 10C Trust (all of Brookings, South Dakota and, collectively, "Rivlin Trusts"), to retain control of Fishback Financial Corporation, Brookings, South Dakota ("FFC"), and thereby indirectly retain control of First Bank & Trust, Brookings, South Dakota. In addition, the Rivlin Trusts and the Oliver V. Fishback Trust (Thomas M. Fishback, trustee), Brookings, South Dakota; the Robert E. Fishback GRAT 2C Trust	End of Commer Newspaper: Federal Register:	Not available Not available
		(Patricia S. Fishback, trustee), Brookings, South Dakota; the PVF FFC Holdings Trust (Paul V. Fishback, trustee), Brookings, South Dakota; the JNF FFC Holdings Trust (James N. Fishback, trustee), Sioux Falls, South Dakota; and the Van D. Fishback Revocable FFC Holdings Trust (Van D. Fishback, trustee), Brookings, South Dakota, to retain voting shares and thereby join the Fishback family shareholder group, a group acting in concert, which controls FFC.		
MARINE BANCSHARES, INC	C. CIC	Change in Control by Angela K. Rassas, Potomac Falls, VA; Dianne K. Johnson Trust, trustee Dianne K. Johnson, both of Forest Lake, MN; Dianne K. Johnson, as a trustee of the Dianne K. Johnson Trust, and as a trustee of the Mignon L. Johnson Trust, Forest Lake, MN; Edsel F. Johnson Disclaimer Trust, trustee Scott C. Johnson, both of Stillwater, MN; Jill E. King, Arden Hills, MN; Mackenzie L. Farrill, Hudson, WI; and Scott C. Johnson, through direct ownership of shares and as trustee of the Edsel F. Johnson Disclaimer Trust to retain shares and thereby join the Johnson Family shareholder group acting in concert, which owns 25 percent or more of the shares and thereby control of Marine Bancshares, Inc., Marine on St. Croix, MN. Marine Bancshares, Inc. controls Security State Bank of Marine, Marine on St. Croix, MN.	Newspaper: Federal Register:	Not available 01/19/2021

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
NAPOLEON CIC Change in control notice by Steven and		Newspaper:	Not available	
BANCORPORATION, INC.		Laurel Klefstad, Forman, North Dakota, to retain voting shares of Napoleon Bancorporation, Inc., Napoleon, North Dakota, which owns Stock Growers Bank, Forman, North Dakota, and thereby join the McLaen family shareholder group, a group acting in concert, which owns 25% or more of the voting shares of Napoleon Bancorporation, Inc.	Federal Register:	01/06/2021
VALLEY PREMIER BANK	CIC	Teresa L. Kuhn, Dilworth, Minnesota; to	Newspaper:	Not available
EMPLOYEE STOCK OWNERSHIP PLAN & TRUST		acquire control of voting shares of Bankshares of Hawley, Inc. (Bankshares), by becoming a trustee of Valley Premier Bank Employee Stock Ownership Plan and Trust, which owns Bankshares and thereby indirectly owns Valley Premier Bank, all of Hawley, Minnesota.	Federal Register:	01/14/2021

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Federal Reserve Bank of Minneapolis

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Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
ANCHOR D BANK	* Branch	Anchor D Bank, Texhoma, Oklahoma, to	Newspaper:	01/02/2021
		establish a branch at 205 Main Street, Spearman, Texas.	Federal Register:	Not applicable
CEDAR RAPIDS STATE	CIC	Notification submitted by John Morrow,	Newspaper:	01/15/2021
COMPANY		Albion, Nebraska, to retain voting shares of Cedar Rapids State Company, parent of Cedar Rapids State Bank, both in Cedar Rapids, Nebraska; and to be approved as a member of the Sullivan family group that controls Cedar Rapids State Company.	Federal Register:	Not available
GRAND CAPITAL	CIC	Notification submitted by Nathan C.	Newspaper:	12/24/2020
CORPORATION		Buerge, Joplin, Missouri, and Summer K. Timperley, Overland Park, Kansas, to retain shares and thereby control of Grand Capital Corporation (Grand Capital), parent of Grand Capital Bank, both of Tulsa, Oklahoma, and to be approved as members of the Buerge Family Group that controls Grand Capital.	Federal Register:	12/30/2020
LEWELLEN NATIONAL	CIC	Notice submitted by Clarence J. Beard,	Newspaper:	01/05/2021
CORP.		individually, and Betty Beard, individually, both of Lewellen, Nebraska, to acquire voting shares and, thereby, control of Lewellen National Corp., parent of Bank of Lewellen, both of Lewellen, Nebraska, thus establishing the Lewellen Family Group.	Federal Register:	01/05/2021
SUNDANCE BANKSHARES,	CIC	Notice submitted by the Trudy M. Durfee	Newspaper:	Not available
INC.		Revocable Trust, Trudy M. Durfee, trustee, both of Sundance, Wyoming, to acquire voting shares and thereby control of Sundance Bankshares, Inc. (SBI), parent of Sundance State Bank, both in Sundance, Wyoming; In addition, notice submitted by The Danny K. Hopson and Janice Dee Hopson Family Trust, and Danny K. Hopson and Janice Dee Hopson as co-Trustees, all of San Tan Valley, Arizona, to retain shares of SBI and be approved as members of the Richard Durfee Family Group which controls SBI. Trudy M. Durfee was previously approved as a member of the Richard Durfee Family Group.	Federal Register:	12/23/2020

^{*} Subject to the provisions of the Community Reinvestment Act

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

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BOC BANK	CIC	Notice by William Alexander O'Brien,	Newspaper:	Not available
		Amarillo, Texas, individually, to acquire 25 percent or more of the outstanding voting shares of BOC Bank, McLean, Texas	Federal Register:	Not available
GOLDTHWAITE	CIC	Post-Notice of Change in Bank Control	Newspaper:	Not available
BANCSHARES, INC.		filed by Robert G. Good, Calvin J. Good, Hannah G. Good, all of Corrales, New Mexico; Cynthia Alysce Good, Robert A. Good, and Natalie G. Good, all of Arlington, Massachusetts ("Notificants"), with respect to Goldthwaite Bancshares, Inc. ("Company") and indirectly, MCBank ("Bank"), both of Goldthwaite, Texas, to retain less than 1% of the outstanding common stock of the Company, and to join the Graves-Good Family Group (the "Control Group"), a group acting in concert previously cleared in 2017, pursuant to a filing under the Change in Bank Control Act, and which controls 25% or more of the shares of Company.	Federal Register:	01/05/2021
RIVERBEND FINANCIAL	CIC	Barkat Ali, Southlake, Texas, Kevin	Newspaper:	Not available
CORPORATION		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	Federal Register:	08/13/2020

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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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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
371362	WELLINGTON ST BK, WELLINGTON, TEXAS	10/05/2020	01/01/2021	S	Int Small Bank

Institution Quarter of

Location Quarter

NONE

Location Quarter

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commer	nt 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	Newspaper: Federal Register:	Not available Not applicable
		International Banking Act.		

^{*} Subject to the provisions of the Community Reinvestment Act

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution		Location	ı		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act