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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. 15*

*Week Ending April 10, 2021*

### **Bank Holding Companies**

VeraBank, Inc., Henderson, Texas -- to acquire Panola National Bank, Carthage.  
- Approved, April 9, 2021

### **Forms**

Forms -- initial Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Truth in Lending Regulation Z (FR Z) and Bank Holding Company Applications and Notifications (FR Y-3, FR Y-3N, FR Y-4); initial Board review to extend without revision the Disclosure Requirements Associated with the CFPB's Regulation M (FR M); final Board review to extend with revision the Interagency Notice of Change in Control, Interagency Notice of Change in Director or Senior Executive Officer, and Interagency Biographical and Financial Report (FR 2081a,b,c); and final Board review to extend without revision the Interagency Bank Merger Act Application (FR 2070) and Margin Credit Reports (FR G-1, FR G-2, FR G-3, FR G-4, FR T-4, FR U-1).  
- Approved, April 9, 2021

### **Personnel**

Division of Monetary Affairs -- appointment of Annette Vissing-Jørgensen as senior adviser.  
- Approved, April 9, 2021

### **Regulations and Policies**

Model Risk Management (MRM) -- publication of an interagency request for information and comment on the extent to which MRM principles support compliance with Bank Secrecy Act/Anti-Money Laundering and Office of Foreign Assets Control requirements.  
- Approved, March 29, 2021  
(A/C)

**Regulations and Policies**

Rules Regarding Availability of Information -- final rule that makes technical, clarifying updates to the Federal Open Market Committee's rules describing its Freedom of Information Act procedures.

- Announced, April 8, 2021

**Enforcement**

Farmers Bank of Northern Missouri, Unionville, Missouri -- consent order of prohibition against Blake King, a former institution-affiliated party.

- Announced, April 8, 2021

The Missouri Bank, Warrenton, Missouri -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, April 8, 2021

**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

**Advisory Councils**

Director, C&CA

Community Advisory Council -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the council.

- Approved, March 24, 2021

(A/C)

**Bank Branches, Domestic**

Atlanta

Pilot Bank, Tampa, Florida -- to establish a branch at 408 South MacDill Avenue, Tampa.

- Approved, April 7, 2021

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 360 South Rosemary Avenue, West Palm Beach, Florida; the southwest corner of the intersection of Narcoossee Road and Laureate Boulevard, Orlando; East Colonial Drive, just west of Woodbury Road; 1569 Sunset Drive, Miami; 1486 Stuart Engals Boulevard, Mount Pleasant, South Carolina; 1250 East 86th Street, Indianapolis, Indiana; and 10600 Broadway Street, Pearland, Texas.

- Approved, April 6, 2021

Richmond

Shore United Bank, Easton, Maryland -- to establish a branch at 3409 Coastal Highway, Ocean City.

- Approved, April 7, 2021

**Bank Branches, Domestic**

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to establish a branch at 1599 Porter Waggoner Boulevard, West Plains.

- Approved, April 8, 2021

**Bank Holding Companies**

Cleveland

Eagle Financial Bancorp Inc., Cincinnati, Ohio -- to become a bank holding company by acquiring EAGLE.bank, Cincinnati.

- Approved, April 7, 2021

Atlanta

M&C Bancshares, Inc., McRae-Helena, Georgia -- to become a bank holding company by acquiring outstanding shares of The Merchants & Citizens Bank, McRae-Helena.

- Returned, April 6, 2021

Richmond

National Capital Bancorp, Inc., Washington, D.C. -- to become a bank holding company by acquiring The National Capital Bank of Washington, Washington, D.C.

- Approved, April 6, 2021

St. Louis

Southern Bancorp, Inc., Arkadelphia, Arkansas -- to acquire through merger DeWitt First Bankshares Corporation, DeWitt, and thereby indirectly acquire Arkansas County Bank.

- Approved, April 7, 2021

**Bank Mergers**

St. Louis

Southern Bancorp Bank, Arkadelphia, Arkansas -- to merge with Arkansas County Bank, DeWitt, and to retain the acquired facilities as branches.

- Approved, April 7, 2021

**Extensions of Time**

St. Louis

Encore Bank, Little Rock, Arkansas -- extension to July 10, 2021, to establish a branch at 112 West Center Street, Fayetteville.

- Granted, April 6, 2021

**Membership**

Richmond

Integrity Bank for Business (in organization), Virginia Beach, Virginia -- to become a member of the Federal Reserve System.

- Approved, April 6, 2021

**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, April 8, 2021

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending April 10, 2021**

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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: 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 April 10, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MAGYAR BANCORP, INC.	* 3A5	Magyar Bancorp, New Brunswick, New Jersey, to become a top-tier bank holding company pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956 and convert from mutual to stock form and merge with Magyar Bancorp MHC, also of New Brunswick, New Jersey. As part of the conversion, Magyar Bancorp, MHC will cease to exist.	Newspaper:	Not available
			Federal Register:	04/22/2021

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

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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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 April 10, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PB BANKSHARES, INC	* 3A1 4c8	PB Bankshares, Inc., Coatesville, Pennsylvania, to become a bank holding company by acquiring 100% Prosper Bank, Coatesville, Pennsylvania, upon its conversion from a mutual savings bank to a state chartered stock bank; and to engage in permissible non-banking activities pursuant to 12 C.F.R. 225.28(b)(1).	Newspaper:	Not available
			Federal Register:	04/19/2021

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

**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.

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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: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending April 10, 2021**

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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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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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 10, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FVCBANKCORP, INC.	4c8	FVCBankcorp,Inc., Fairfax, Virginia, proposes to acquire indirectly through its subsidiary bank, FVCBank, Fairfax, Virginia, a 28.7% membership interest in Atlantic Coast Mortgage, LLC, Fairfax, Virginia.	Newspaper:	Not applicable
			Federal Register:	04/30/2021

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending April 10, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUMNER FINANCIAL CORPORATION	3A1	Sumner Financial Corporation, Gallatin, Tennessee to become a bank holding company by acquiring outstanding shares of Sumner Bank and Trust, Gallatin, Tennessee.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SUNRISE BANK	* Branch	Sunrise Bank, Cocoa Beach, Florida, to establish a branch located at 5604 North Atlantic Avenue, Cocoa Beach, Florida 32931.	Newspaper:	04/24/2021
			Federal Register:	Not applicable
TENNESSEE STATE BANK	* Branch	Tennessee State Bank, Pigeon Forge, Tennessee, to establish a branch located at 1824 Veterans Boulevard, Sevierville, Tennessee 37862, to be known as the Veterans Boulevard Branch.	Newspaper:	04/22/2021
			Federal Register:	Not applicable

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**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.

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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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending April 10, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$15 million public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$15 million public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$15 million public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMMUNITY FIRST BANK	* 18C * Branch	Community First Bank, Boscobel, Wisconsin, to purchase certain assets and assume certain liabilities of Wisconsin Bank & Trust, Madison Wisconsin. In connection with the purchase and assumption, Community First Bank will establish a branch office at 305 South Madison Street, Lancaster, Wisconsin.	Newspaper:	04/29/2021
			Federal Register:	Not applicable
F.N.B.C. OF LA GRANGE, INC.	CIC	Notice by John R. Madden individually and as trustee of the Lenore Madden Family Trust, Lenore Madden Marital Trust, and John R. Madden Revocable Trust; acting in concert with Mary Hayes, as trustee of the John R. Madden Trust FBO Grace H. Hayes, John R. Madden Trust FBO Lenore M. Hayes, and John R. Madden Trust FBO Molly M. Hayes; Edward J. Madden, as trustee of the Edward J. Madden Declaration of Trust and John R. Madden Trust FBO Declan Madden, John R. Madden Trust FBO Ryan Rose Madden, John R. Madden Trust FBO James B. Madden, and John R. Madden Trust FBO Kean R. Madden; Lenore M. McCarter, as trustee of the Lenore M. McCarter Trust, John R. Madden Trust FBO Edward McCarter, John R. Madden Trust FBO Anne L. McCarter, and John R. Madden Trust FBO Francis M. McCarter; John J. Madden, as trustee of the John R. Madden Trust FBO John Rodgers Madden, John R. Madden Trust FBO Kevin J. Madden, John R. Madden Trust FBO Clare E. Madden, and John R. Madden Trust FBO Nora C. Madden; Catherine J. Madden; Martin P. Madden as trustee of the Martin P. Madden Trust and John R. Madden Trust FBO Joseph Madden, John R. Madden Trust FBO Elizabeth Madden, and John R. Madden Trust FBO Sarah Madden, together as a group acting in concert, to join the Madden Family Control Group and retain control of 25 percent or more of FNBC of LaGrange, and thereby indirectly control FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 10, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F.N.B.C. OF LA GRANGE, INC.	CIC	Notice by Suzanne Rooney, Michael Rooney, and Therese Rooney together, as a group acting in concert, to join Phillip Rooney to form the Rooney Family Control Group and to retain control of 10 percent or more of FNBC of LaGrange and thereby indirectly control FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST LACON CORP.	CIC	Notice by the Norman L. Nelson Revocable Trust, Norman L. Nelson trustee; and the Diane P. Nelson Bank Stock Trust, Diane P. Nelson trustee, all of East Peoria, Illinois, to join the Nelson Family Control Group, a group acting in concert, and retain 25 percent or more of the voting shares of First Lacon Corporation, and thereby indirectly control First National Bank of Lacon, both of Lacon, Illinois.	Newspaper: Federal Register:	Not available 04/13/2021
IOWA STATE BANK HOLDING COMPANY	CIC	The John C. Burgeson Residuary Trust fbo Lauren Burgeson, the John C. Burgeson Residuary Trust fbo J. Christopher Burgeson, Lauren L. Burgeson, and J. Christopher Burgeson, as trustees of the trusts, all of Des Moines, Iowa; Larry R. Cobb, Waukee, Iowa; Sonia S. Nicholson, Altoona, Iowa; and Gary W. Thies, Mapleton, Iowa, all as trustees of the aforementioned trusts; as a group acting in concert, to acquire voting shares of Iowa State Bank Holding Company, and thereby indirectly acquire voting shares of Iowa State Bank, both of Des Moines, Iowa.	Newspaper: Federal Register:	Not available 03/17/2021
KEYSTONE COMMUNITY BANCORPORATION	CIC	Donald L. Franzenburg Bank Stock Revocable Trust Agreement, Donald L. Franzenburg, as trustee, both of Keystone, Iowa, to retain voting shares of Keystone Community Bancorporation and thereby indirectly retain voting shares of Keystone Savings Bank, both of Keystone, Iowa.	Newspaper: Federal Register:	Not available Not available
LUANA BANCORPORATION	CIC	Notice by Blake Schultz, Norwalk, Iowa, Sarah Freilinger, Monona, Iowa, and Stephanie Steele, Luana, Iowa, to become members of the Schultz Family Control Group, a group acting in concert, to retain voting shares of Luana Bancorporation, and thereby indirectly retain voting shares of Luana Savings Bank, both of Luana, Iowa.	Newspaper: Federal Register:	Not available 04/21/2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 10, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORTHERN TRUST COMPANY, THE	PWI	The Northern Trust Company, Chicago, Illinois, requesting prior approval to make an additional \$4,979,242 million public welfare investment in NEF Florida Affordable Housing Fund LP, pursuant to section 9(23) of the Federal Reserve Act and section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
SCHAUMBURG BANCSHARES, INC.	CIC	Notice by John R Madden, as trustee of the Lenore Madden Marital Trust and John R. Madden Revocable Trust; Kiera Kelly; and Mary Hayes, as a group acting in concert, to join the Madden Family Control Group and retain control of 10 percent or more of Schaumburg Bancshares and thereby indirectly control Heritage Bank of Schaumburg, both of Schaumburg, Illinois.	Newspaper: Federal Register:	Not available Not available
WOODTRUST FINANCIAL CORPORATION	CIC	Notice by Steven C. Bell as trustee of the Paula Bell 2009 Grantor Trust No. 1 FBO Rebecca L. Kettleison; the Paula Bell 2009 Grantor Trust No. 1 FBO Elizabeth Bell Killian; the Paula Bell 2009 Grantor Trust No. 1 FBO Margaret S. Bell; all of Wisconsin Rapids, Wisconsin; and Chad D. Kane as trustee of the Kane 2020 Investment Trust; Sarah L. Kane Investment Trust; Alison R. Kane Investment Trust; and the Jack C. Kane Investment Trust, all of Wausau, Wisconsin; to become members of the Bell Family Control Group, a group acting concert, by retaining voting shares of WoodTrust Financial Corporation and thereby retaining voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper: Federal Register:	Not available 04/09/2021

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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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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending April 10, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARLISLE BANCORP, INC.	CIC	Notice by Ricky L. Williams, of Bardwell, Kentucky to retain control of Carlisle Bancorp, Inc., Arlington, Kentucky.	Newspaper:	04/12/2021
			Federal Register:	04/26/2021
FREDONIA VALLEY BANCORP, INC.	CIC	Notice by Kimberly B. Brown and Barry K. Brown, both of Princeton, Kentucky, to retain control of Fredonia Valley Bancorp, Inc., Fredonia, Kentucky.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending April 10, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CANDO HOLDING COMPANY, INC.	CIC	Bruce Olsen to retain voting shares and thereby control of 12.75% of Cando Holding Company, Inc. Also, Bradley Bergdahl to retain voting shares and to remain a member of the Bergdahl family shareholder group acting in concert, which controls 13.18% of the voting shares and thereby control of Cando Holding Company, Inc., North Dakota. Cando Holding Company, Inc. controls First State Bank of Cando, Cando, North Dakota.	Newspaper: Federal Register:	Not available Not available
CHEROKEE BANCSHARES, INC.	CIC	Andrew J. Gesell, individually, and as co-trustee with Heidi R. Gesell, of the Bank Share Marital Trust under the R. James Gesell Declaration of Trust dated January 13, 2000, as amended (Bank Share Marital Trust), all of St. Paul, Minnesota, to retain and acquire additional voting shares of Cherokee Bancshares, Inc. (Cherokee), and thereby indirectly retain and acquire additional voting shares of BankCherokee (Bank), both of St. Paul, Minnesota. Additionally, Bank Share Marital Trust; Charles R. Gesell, individually, and as trustee of the Charles R. Gesell Trust Declaration under agreement dated December 30, 1999, both of Santa Rosa, California; and Peter J. Gesell, individually, and as trustee of the Peter J. Gesell Trust Declaration under agreement dated December 30, 1999, both of Duluth, Minnesota; to join the Gesell Family Shareholder Group, a group acting in concert, to retain and acquire additional voting shares of Cherokee, and thereby indirectly retain and acquire voting shares of Bank.	Newspaper: Federal Register:	Not available 04/20/2021
CITIZENS STATE BANK OF ONTONAGON, THE	* Branch	The Citizens State Bank of Ontonagon (Bank), Ontonagon, Michigan, proposes to establish branches at 32500 Woodward Avenue, Royal Oak, Michigan, and at 751 Greenland Road, Ontonagon, Michigan. In addition, Bank proposes a change to the general character of its business.	Newspaper: Federal Register:	Not available Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 10, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS STATE FINANCIAL CORP.	CIC	Steven Clevidence, Stevensville, Montana; the GC Heritage Trust and the MG Holdings Trust, Ryan Clevidence, trustee, all of Lolo, Montana; the Groff Heirloom Trust and the IW Holdings Trust, Sara Clevidence Waldbillig, trustee, all of Lolo, Montana; and Shane Reely, trust protector of each of the foregoing trusts, Missoula, Montana; to retain voting shares of Farmers State Financial Corp. and thereby indirectly retain voting shares of Farmers State Bank, both of Victor, Montana, and to join the previously approved Groff-Clevidence family control group acting in concert.	Newspaper: Federal Register:	Not available Not available
FRANSEN BANK & TRUST	* Branch	Frandsen Bank & Trust, Lonsdale, Minnesota to establish a branch at 4803 Miller Trunk Highway, Hermantown, Minnesota.	Newspaper: Federal Register:	04/15/2021 Not applicable
LEACKCO BANK HOLDING COMPANY, INC.	CIC	DDS Trust, Preston B. Steele as trustee, both of Huron, South Dakota, to acquire voting shares of 25 percent or more of Leackco Bank Holding Company, Inc., Huron, South Dakota, and thereby indirectly acquire American Bank & Trust, Wessington Springs, South Dakota.	Newspaper: Federal Register:	Not available 04/20/2021

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 10, 2021

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Filer	Filing Type	Filing Proposal	End of Comment Period	
WASECA BANCSHARES, INC.	CIC	Michael P. Kampmeyer, Sunfish Lake, Minnesota, James C. Kron, Hudson, Wisconsin, the Kristi Erickson Kampmeyer Irrevocable Trust dated 2021 (Gary Vander Vorst, trustee), Sunfish Lake, Minnesota, Marilyn J. Kron Irrevocable Trust dated 2021 (Gary Vander Vorst, trustee), Hudson, Wisconsin, Michael Kampmeyer Irrevocable Trust dated 2021 (Kristi Erickson Kampmeyer, trustee), Sunfish Lake, Minnesota, James C. Kron Irrevocable Trust dated 2021 (Marilyn J. Kron, trustee), Hudson, Wisconsin, Claire L. Erickson Irrevocable Trust for the benefit of Kristi Erickson Kampmeyer and Descendants dated July 16, 2020 (Kristi Erickson Kampmeyer, co-trustee and Gary Vander Vorst, co-trustee), Sunfish Lake, Minnesota, and Claire L. Erickson Irrevocable Trust II for the benefit of Kristi Erickson Kampmeyer and Descendants dated July 16, 2020 (Kristi Erickson Kampmeyer, co-trustee and Gary Vander Vorst, co-trustee), Sunfish Lake, Minnesota, to acquire and/or retain voting shares of Waseca Bancshares, Inc., Waseca, Minnesota ("Waseca BHC"), and thereby join the Kampmeyer group acting in concert that collectively controls 25 percent or more of the shares and thereby controls Waseca BHC. Waseca BHC controls Lake Area Bank, Lindstrom, Minnesota, and Roundbank, Waseca, Minnesota.	Newspaper:	04/07/2021
			Federal Register:	04/09/2021
WEST 12 BANCORPORATION, INC.	CIC	Debra Cheryl Connolly, Danvers, Minnesota; to retain voting shares of West 12 Bancorporation Inc., and thereby indirectly retain voting shares of State Bank of Danvers, both of Benson, Minnesota.	Newspaper:	Not available
			Federal Register:	04/10/2021

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 10, 2021

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Filer	Filing Type	Filing Proposal	End of Comment Period	
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Kent A. Gernander, Rushford, Minnesota, individually, and as Trustee with Voting Power for the Elizabeth King Bach Trust under Agreement dated July 19, 2019, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO E.L. King III, Winona, Minnesota, the David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO Elizabeth King Bach, Winona, Minnesota, the E.L. King, Jr. Generation Skip Trust FBO E.L. King III, Winona, Minnesota, and the E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Daniel C. King, North Plains, Oregon; E.L. King III and Sarah King, both of Henderson, Nevada; Heather A. Bach, LaCrosse, Wisconsin; Nicolle N. Jensen, Santa Fe, New Mexico; Sarah E. Bach-Lumsden, Winona, Minnesota; and Elizabeth King Bach, Winona, Minnesota, as trustee of the Frederick R. King Marital Trust U/W, Winona, Minnesota, and as trustee of the Frederick R. King Family Trust U/W, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**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: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending April 10, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANCSHARES OF KANSAS CITY, INC.	CIC	The Marian Olander Tutera Family 2021 Irrevocable Trust, John David Cunningham, trustee; the Anthony Michael Mendolia Family 2021 Irrevocable Trust, Joseph C. Tutera, Trustee; and the John David Cunningham Family 2021 Irrevocable Trust, Joseph C. Tutera, trustee, all of Kansas City, Missouri, to join the Tutera Family Group, a group acting in concert, to acquire voting shares of Central Bancshares of Kansas City, and thereby indirectly acquire voting shares of Central Bank of Kansas City, Kansas City, Missouri.	Newspaper: Federal Register:	04/27/2021 04/29/2021
FOOTE FINANCIAL SERVICES, LLC	* 3A3	Foote Financial Services, LLC, Hoxie, Kansas, to acquire Stanley Bank, Overland Park, Kansas.	Newspaper: Federal Register:	Not available 05/10/2021

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

**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.

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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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 10, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHARLES SCHWAB BANK, SSB	PWI	Charles Schwab Bank, SSB, Westlake, Texas, to make a Community Development and Public Welfare Investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CHARLES SCHWAB BANK, SSB	PWI	Charles Schwab Bank, SSB, Westlake, Texas, to make a community development and public welfare investment of \$12,745,927 in Raymond James Housing Opportunity Fund 50, L.L.C.. (Avocado Heights), pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CHARTER BANCSHARES, INC.	4c8	Charter Bancshares, Inc., Corpus Christi, Texas, engaged in activities permitted by 12 CFR 225.28(b)(1), through loan participations purchased from its wholly owned subsidiary bank, Charter Bank, Corpus Christi, Texas.	Newspaper: Federal Register:	Not applicable 04/21/2021
GROESBECK BANCSHARES, INC.	CIC	Notice under the Change in Bank Control Act filed by Stephen McBay Bradley, Mark Read Bradley, and Robin Elizabeth Bradley, and the 2012 Irrevocable Trust f/b/o a minor child, all of Groesbeck, Texas, to retain shares of Groesbeck Bancshares, Inc. ("Company"), and indirectly Farmers State Bank, both of Groesbeck, Texas, and to therefore join the Bradley Family Group; and by Lindsey Bradley Hale, Mansfield, Texas, and Benjamin Bradley, Tampa Bay, Florida, to acquire shares of Company and to therefore join the Bradley Family Group	Newspaper: Federal Register:	04/22/2021 04/26/2021
MAYPEARL BANCSHARES, INC.	CIC	Jane C. Wilemon, individually, and as trustee of the Wilemon Family Trust and the Wilemon Survivors Trust, comprising the Jane C. Wilemon Family Control Group, a group acting in concert, to retain voting shares of Maypearl Bancshares, Inc., and thereby indirectly retain voting shares of The Cowboy Bank of Texas, all of Maypearl, Texas.	Newspaper: Federal Register:	04/20/2021 Not available
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



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

**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.

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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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**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending April 10, 2021**

<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
COMMONWEALTH BUSINESS BANK	* 18C * Branch	Commonwealth Business Bank, Los Angeles, California, to merge with Ohana Pacific Bank, Honolulu, Hawaii, and thereby acquire one branch office.	Newspaper:	Not available
			Federal Register:	Not applicable
GREATER PACIFIC BANCSHARES	CIC	Change in Bank Control Notice filed by Hamad Abdulmohsen Almarzouq, Abeer Abdullah Alsemait, Abdulaziz Yacoub Alnafisi, Ahmad Abdulaziz Alnafisi, Aljuohara Abdulaziz Alnafisi, Dalal Abdulaziz Alnafisi, Farah Abdulaziz Alnafisi, all of Yarmook, Kuwait; Ghaida Husain Alhusain, Duajj Khalifah Khalaf Alenezi, Samir Yaqoub Alnafisi, Suliman Khalifah Khalaf Alenezi, all of Kuwait City, Kuwait; Abrar Khaled Alsabah, Jaber Khaled Alsabah, Ohoud Salem Alsabah, Salem Khaled Alsabah, Shaikhah Khaled Alsabah, all of Qortuba, Al Asimah, Kuwait; Khalid Abdullah Alsumait, Shatha Abdullah Alsamait, both of Dahiya Abdullah Salem, Kuwait; Areej Abdullah Alsamait, Shuwaikh, Kuwait; Issam Abdulmohsen Almarzooq, Abdullah Alsalem, Kuwait; as a group acting in concert to acquire voting shares of Greater Pacific Bancshares, and thereby indirectly acquire voting shares of Bank of Whittier, National Association, both of Whittier, California.	Newspaper:	Not available
			Federal Register:	03/15/2021
PEAK BANCORP, INC	* 3A1	Peak Bancorp, Inc to become a bank holding company by acquiring Idaho First Bank, both of McCall, Idaho.	Newspaper:	Not available
			Federal Register:	05/05/2021
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to increase its public welfare investment in Merritt Community Capital Fund XXII, LP by \$8 million for a total of \$30 million.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank requests prior approval to make a \$22 million public welfare investment in Merritt Community Capital Fund XXII, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a 27.0 million in California Equity Fund 2021 LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending April 10, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOCIAL FINANCE, INC.	* 3A1	1) SoFi Technologies, Inc., Social Finance, Inc., and Gemini Merger Sub, Inc., all of San Francisco, California, to become bank holding companies by acquiring 100 percent of Golden Pacific Bancorp, Inc., and thereby indirectly acquire Golden Pacific Bank, National Association, all of Sacramento, California; and (2) SoFi Technologies and SoFi, Inc., both of San Francisco, California elect to become financial holding companies.	Newspaper:	Not available
	* 3A3		Federal Register:	04/22/2021
SVB FINANCIAL GROUP	* 18C	SVB Financial Group, Santa Clara, California, to merge with Boston Private Financial Holdings, Inc. and thereby indirectly acquire Boston Private Bank & Trust Company; both of Boston, Massachusetts; 2) Boston Private Bank & Trust Company, Boston, Massachusetts, to merge with and into Silicon Valley Bank, Santa Clara, California; and 3) Silicon Valley Bank to acquire 19 branch offices of Boston Private Bank & Trust Company.	Newspaper:	Not available
	* 3A5		Federal Register:	04/07/2021
	* Branch			

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

**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