
Federal Reserve Release



H.2

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

No. 6

Week Ending February 8, 2020

Monetary and Financial Policy

Monetary Policy Report -- semiannual report to the Congress.

- Published, February 7, 2020

Personnel

Division of International Finance -- appointment of Robert J. Vigfusson as assistant director.

- Announced, February 7, 2020

Division of Research and Statistics -- appointment of Glenn Follette as associate director; Eric Engstrom as deputy associate director; Paul Lengermann, Byron Lutz, Raven Molloy, Gustavo Suarez, and Clara Vega as assistant directors; Steve Sharpe as senior adviser; and Charles Fleischman as adviser.

- Announced, February 7, 2020

Enforcement

Farmers and Merchants Bank of Craig County, New Castle, Virginia -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, February 6, 2020

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

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

Bank Branches, Domestic

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 201 Robert S Kerr Avenue, Oklahoma City, Oklahoma.

- Approved, February 5, 2020

Chicago

Community First Bank, Boscobel, Wisconsin -- to establish a branch at 600 East Blackhawk Avenue, Prairie du Chien.

- Approved, February 7, 2020

Kansas City

Equitable Bank, Grand Island, Nebraska -- to establish a branch at 20112 Pierce Street, Elkhorn.

- Withdrawn, February 4, 2020

Atlanta

First Home Bank, St. Petersburg, Florida -- to establish a branch at 2700 North Macdill Avenue, Tampa.

- Approved, February 3, 2020

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 4321 West Sam Houston Parkway North, Houston.

- Approved, February 7, 2020

Bank Branches, Domestic

Boston

Reading Co-operative Bank, Reading, Massachusetts -- to establish a branch at 215 Canal Street, Lawrence.

- Approved, February 5, 2020

Bank Holding Companies

Richmond

Citizens Financial Corp. Elkins, West Virginia -- to engage in consulting activities.

- Approved, February 3, 2020

St. Louis

Citizens Union Bancorp of Shelbyville, Inc., Shelbyville, Kentucky -- to acquire through merger Owenton Bancorp, Inc., Owenton, and thereby indirectly acquire Peoples Bank & Trust Company.

- Approved, February 4, 2020

St. Louis

Reliable Community Bancshares, Inc., Perryville, Missouri -- (1) to acquire Bolivar Bancshares, Inc., Bolivar, and thereby indirectly acquire Bank of Bolivar; and (2) for Bolivar Acquisition Corp., Perryville, to become a bank holding company by acquiring Bolivar Bancshares, Inc., and thereby indirectly acquire Bank of Bolivar.

- Approved, February 6, 2020

St. Louis

Stifel Financial Corp., St. Louis, Missouri, and Stifel Bancorp, Inc. -- to convert Stifel Trust Company Delaware, National Association, Wilmington, Delaware, from a nondepository trust company to a depository trust company that qualifies as a limited-purpose bank.

- Approved, February 6, 2020

Change in Bank Control

Chicago

First Apple River Corporation, Apple River, Illinois -- change in bank control of First Apple River Corporation and its subsidiary, Apple River State Bank, Apple River.

- Permitted, February 6, 2020

Kansas City

First Bethany Bancorp, Inc., Bethany, Oklahoma -- to retain control of First Bethany Bancorp, Inc., and its subsidiary, First Bethany Bank and Trust, Bethany.

- Permitted, February 6, 2020

Kansas City

First National Agency, Inc., Cimarron, Kansas -- change in bank control of First National Agency, Inc., and its subsidiary, First National Bank in Cimarron, Cimarron.

- Permitted, February 7, 2020

Cleveland

WVS Financial Corp., Pittsburgh, Pennsylvania -- change in bank control of WVS Financial Corp., and its subsidiary, West View Savings Bank, Pittsburgh.

- Permitted, February 7, 2020

Extensions of Time

Secretary

American Express Company, New York, New York -- extension of time to report information related to the advanced approaches capital adequacy framework and the supplementary leverage ratio.

- Granted, February 7, 2020

Extensions of Time

Secretary

Capital One Financial Corporation, McLean, Virginia, and U.S. Bancorp, Minneapolis, Minnesota -- extension of time to report information related to the advanced approaches capital adequacy framework.

- Granted, February 7, 2020

St. Louis

Community Financial Services Bank, Benton, Kentucky -- extension to April 30, 2020, to establish a branch at 414 South 12th Street, Murray.

- Granted, February 4, 2020

Cleveland

First Mutual Holding Co., Lakewood, Ohio -- extension to March 6, 2020, to acquire Warsaw Federal Savings and Loan Association, Cincinnati.

- Granted, February 5, 2020

Savings and Loan Holding Companies

Philadelphia

RSB Bancorp, MHC, Roselle, New Jersey, and RSB Bancorp, Inc. -- to convert to a savings and loan holding company upon the conversion of Roselle Bank, Roselle, from a state-chartered stock savings bank to a state-chartered stock savings association.

- Approved, February 3, 2020

Supervision and Regulation

Director, S&R, and Director, Financial Stability

Stress tests -- issuance of scenarios for the 2020 Comprehensive Capital Analysis and Review and the Dodd-Frank Act stress tests.

- Approved, February 5, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
HB Holdings, MHC	* 3A1	Application on behalf of HB Holdings, MHC and Haverhill Bank, both of Haverhill, Massachusetts, to become a mutual bank holding company and stock cooperative bank, respectively, pursuant to sections 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	Not available

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 February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
WILLIAM PENN, MHC	* 3A3	William Penn, MHC and William Penn Bancorp, Inc., both of Bristol, PA, to acquire 100 percent of the voting shares of Fidelity Savings and Loan Association, Bristol, PA, via its merger with and into William Penn Bank, Bristol, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	Not available
WILLIAM PENN, MHC	* 3A1	William Penn, MHC and William Penn Bancorp, Inc., both of Bristol, PA, to become bank holding companies by acquiring 100 percent of the voting shares of Washington Savings Bank, Philadelphia, PA, via its merger with and into William Penn Bank, Bristol, PA, pursuant to Sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending February 8, 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 February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
SELECT BANK	* Branch	Select Bank, Forest, Virginia, to establish a branch at 1111 Greenville Ave, Staunton, Virginia.	Newspaper:	02/15/2020
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBOS BANKSHARES, INC.	CIC	After the fact change in control notice filed by The William T. Taylor Revocable Trust, Merritt Island, Florida; The Ruby Scott Watson Revocable Trust, Merritt Island, Florida; William T. Taylor, Merritt Island, Florida, individually, and as trustee of William T. Taylor Revocable Trust and The Ruby Scott Watson Revocable Trust; and Erna Taylor, Melbourne, Florida, as members of a group acting in concert to retain voting shares of CBOS Bankshares, Inc., Merritt Island, Florida, and thereby indirectly retain voting shares of Community Bank of the South, Merritt Island, Florida.	Newspaper:	Not available
			Federal Register:	02/24/2020
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 109 Associates Boulevard, Alcoa, Tennessee.	Newspaper:	02/27/2020
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	PWI	1st Source Bank, South Bend, Indiana, provided post notice of its public welfare investment of \$1,200,000 million in CREA Corporate Tax Credit Fund 74, LLC, pursuant to section 208.22(b) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
AMBANK HOLDINGS, INC.	CIC	Forsyth Equity Partners, LP, and its general partner Rakesh Alla, both of Rock Island, Illinois, to acquire 10 percent or more of AmBank Holdings, Inc., and indirectly American Bank and Trust Company, N.A, both of Davenport, Iowa. In addition, Forsyth Equity Partners, LP is seeking to become qualified family partnership, pursuant to 12 U.S.C. Code 1841 (0)(10).	Newspaper: Federal Register:	Not available 02/20/2020
COMMUNITY FIRST BANK	* Branch	Community First Bank, Boscobel, Wisconsin to establish a branch at 600 E. Blackhawk Avenue, Prairie du Chien, Wisconsin.	Newspaper: Federal Register:	02/02/2020 Not applicable
DEERE & COMPANY INC.	CIC	Notice by Cascade Investment, L.L.C., Kirkland, WA, and sole member William H. Gates III, Medina, WA, to retain 10 percent or more of the voting shares of Deere & Company Inc., Moline, IL, and thereby indirectly control John Deere Financial, F.S.B., Madison, Wisconsin.	Newspaper: Federal Register:	Not available 02/20/2020
DMB CORPORATION, INC.	CIC	Notice by the DMB Corporation, Inc. Employee Stock Ownership Plan, DeForest, Wisconsin, and Bradley Schroeder, DeForest, Wisconsin, Rhonda Gilbertson, Pardeeville, Wisconsin, and Rachel Larson, Columbus, Wisconsin, as trustees, and as a group acting in concert; State Bank of Cross Plains, Cross Plains, Wisconsin, as custodian for Heather L. Schroeder Individual Retirement Account, Bradley Schroeder and Heather Schroeder, DeForest, Wisconsin, Kevin Gilbertson and Rhonda Gilbertson, Pardeeville, Wisconsin, and Aaron Larson and Rachel Larson, Columbus, Wisconsin, as a group acting in concert, with the groups to collectively retain 10 percent or more of the outstanding voting stock and thereby control of DMB Corporation, Inc., DeForest, Wisconsin, and thereby indirectly control DMB Community Bank, DeForest, Wisconsin.	Newspaper: Federal Register:	Not available 02/03/2020
FIRST EQUITY CORP.	* 3A5	First Equity Corp, Skokie, Illinois to merge with Northwest Equity Corp, and thereby indirectly acquire 1st Equity Bank Northwest, both of Buffalo Grove, Illinois.	Newspaper: Federal Register:	02/28/2020 03/09/2020

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK	* Branch	First State Bank, Eastpointe, Michigan, to establish a branch at 1575 S. Rochester Road, Rochester Hills, Michigan.	Newspaper:	02/15/2020
			Federal Register:	Not applicable
FREEDOM HOLDINGS COMPANY	CIC	Notice by Heather L.H. Miller Revocable Trust, Heather L. H. Miller as trustee, Urbandale, Iowa, and Heidi A. Loverude Revocable Trust, Heidi A. Loverude as trustee, Urbandale, Iowa, to be added to the Hill Family Control Group, as previously approved by the Federal Reserve on September 28, 2006, and thereby respectively retain control of 25 percent and 10 percent or more of the shares of Freedom Holdings Company, and thereby indirectly control Freedom Financial Bank, both of West Des Moines, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
UNIVERSITY BANCORP, INC. CIC		Steven Lange Ranzini and Dr. Joseph Lange Ranzini as general partners of Orpheus Capital Limited Partnership, a qualified limited family partnership, Ann Arbor, Michigan; Orpheus Capital Limited Partnership, Ann Arbor, Michigan; Joseph Louis Ranzini Trust dated 12/20/1989 of Ann Arbor, Michigan; Stephen Lange Ranzini and Dr. Joseph Louis Ranzini as co-trustees of the Joseph Louis Ranzini Trust dated 12/20/1989 of Ann Arbor, Michigan; Stephen Lange Ranzini of Ann Arbor, Michigan; Stephen Lange Ranzini and Lisa Ranzini, of Ann Arbor, Michigan (joint tenants with right of survivorship); University Bancorp, Inc. Employee Stock Ownership and Retirement Savings Plan, Ann Arbor, Michigan; Stephen Lange Ranzini, as Trustee of the University Bancorp, Inc. Employee Stock Ownership and Retirement Savings Plan of Ann Arbor, Michigan; Dr. Joseph Lange Ranzini and Marjorie Joan Huiner Ranzini (joint tenants with right of survivorship) of Waynesboro, Virginia; Dr. Joseph Lange Ranzini Retirement Savings Plan Waynesboro, Virginia; Dr. Joseph Lange Ranzini as trustee of the Dr. Joseph Lange Ranzini Retirement Savings Plan Waynesboro, Virginia; Angela Clare Ranzini of Shaker Heights, Ohio; Angela Clare Ranzini and Christopher Ko Hu as joint tenants in common, of Shaker Heights, Ohio; and Christopher Ko Hu of Shaker Heights, Ohio; and Mildred Lange Ranzini, Gainesville, Georgia, as a group acting in concert to join the Ranzini Family Group, to retain control of 25 percent or more of the voting shares and thereby control of University Bancorp, Inc., and thereby indirectly control University Bank, both of Ann Arbor, Michigan.	Newspaper: 02/24/2020 Federal Register: 02/20/2020

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
MCGEHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN THE	* 3A3	The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas, to acquire additional direct ownership of up to 35 percent of Southeast Financial Bankstock Corp., McGehee, Arkansas, and thereby increase its indirect control of McGehee Bank, McGehee, Arkansas.	Newspaper: Federal Register:	02/21/2020 03/11/2020
NEW LONDON BANCSHARES, INC	* 3A5	New London Bancshares, Inc., New London, Missouri, to acquire through merger 100 percent of the voting shares of Saints Avenue Bancshares, Inc., Saint Charles, Missouri. New London Bancshares, Inc., New London, Missouri will continue to own 100 percent of the voting shares of Saints Avenue Bank, New London, Missouri.	Newspaper: Federal Register:	02/21/2020 03/06/2020

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 February 8, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORPORATION OF NEW ULM, INC.	4c8	Citizens Bancorporation of New Ulm, Inc., New Ulm, Minnesota, to acquire 100% shares of Farmers State Agency of Watkins, Inc., Watkins, Minnesota.	Newspaper: Federal Register:	Not applicable 03/03/2020
CITIZENS BANCSHARES, INC.	CIC	Change in control notice by Christopher J. Yatooma, Bloomfield Hills, Michigan, to acquire 100 percent of the shares of Citizens Bancshares, Inc., Ontonagon, Michigan ("Citizens"), and thereby acquire control of The Citizens State Bank of Ontonagon, Ontonagon, Michigan, a wholly-owned subsidiary of Citizens.	Newspaper: Federal Register:	Not available 02/18/2020
FULL SERVICE INSURANCE AGENCY, INC.	CIC	Change in Control Notice by notificant John D. Marchell, Grand Forks, North Dakota, individually, to retain 10% or more of the shares and thereby control of Full Service Insurance Agency, Inc., Buxton, North Dakota (FSIA BHC) and thereby indirectly control First State Bank, Buxton, North Dakota. In addition, the following notificants are participating in the change in control to acquire voting shares of FSIA BHC and for retroactive approval to join the Marchell, Kloster, and Haugen Family Groups, each family group controls 25% or more of the shares of FSIA BHC. Pernell S. Marchell, Warwick, North Dakota; and Lisa B. Marchell, West Richland, Washington (collectively, the Marchell Family Group); Janice M. Kloster, Fargo, North Dakota; Laurie Kloster Gray, Greenbrae, California; Nancy K. Tibbs, Loveland, Ohio; Katie, Kloster, Edina, Minnesota; Polly Kloster, Fargo, North Dakota; and Dan Kloster, Fairway, Kansas (collectively, the Kloster Family Group); and Marilyn J. Aarsvold, Blanchard, North Dakota; Nicole Haugen Prom, Bloomington, Minnesota; Peter Haugen, Portland, North Dakota; Jon Aarsvold, Fargo, North Dakota; Bruce Aarsvold, Peachtree, Georgia; Julie Haugen, Fargo, North Dakota (collectively, the Haugen Family Group).	Newspaper: Federal Register:	Not available 02/24/2020

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
REDWOOD FINANCIAL, INC.	CIC	Gale M. Hoese, Glencoe, Minnesota, individually and through IRAs to acquire 10 percent or more of the shares and thereby control of Redwood Financial, Inc., Redwood Falls, Minnesota (Redwood), and also Gale M. Hoese together with the Todd C. Hoese Revocable Trust, Waconia, Minnesota (Jonathan T. Hoese, Golden Valley, Minnesota, Trustee); Security Bancshares Co., Glencoe, Minnesota, a Minnesota bank holding company; Jonathan T. Hoese, Golden Valley, Minnesota; David J. Schornack, Perham, Minnesota, individually and through his IRAs and 401K; Denise N. Schornack, Perham, Minnesota, individually and through IRAs; Andrew Schornack, Rosemount, Minnesota, individually and through IRAs; Jill Schornack, Rosemount, Minnesota; Tamara Jo Hoese Retka, Glencoe, Minnesota; and Noah D. Retka, Glencoe, Minnesota, as a control group acting in concert, to retain 10 percent or more of the shares and thereby control of Redwood. Redwood controls HomeTown Bank, Redwood Falls, Minnesota.	Newspaper:	Not available
			Federal Register:	02/20/2020

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC.	CIC	A Change in Control Notice by the following persons (collectively, the "Skalicky Family Group"): Kelly A. Skalicky, New York, New York, individually and as co-trustee and/or trustee of the following trusts: the Norman C. Skalicky 2019 Revocable Trust, St. Cloud, Minnesota; the Kelly A. Skalicky 2019 GRAT, New York, New York; and the 2019 Skalicky Family Gift Trust FBO Trenton Dean Skalicky, New York, New York; and Norman C. Skalicky, as co-trustee of the Norman C. Skalicky 2019 Revocable Trust, both of St. Cloud, Minnesota; to retain 25 percent or more of the shares and thereby control of Stearns Financial Services, Inc., ("SFSI BHC"), St. Cloud, Minnesota, and thereby indirectly control Stearns Bank NA, St Cloud, Minnesota; Stearns Bank Holdingford NA, Holdingford, Minnesota; and Stearns Bank NA, Upsala, Minnesota. In addition, Cheryl R. Ryan, individually and as trustee of the Cheryl R. Ryan 2019 GRAT, both of Elk River, Minnesota; Jeffery Dean Skalicky, individually and as trustee of the Jeffery D. Skalicky 2019 GRAT, both of Rosholt, South Dakota; Jan M. Hanson, Duvall, Washington; Johanna A. Ryan, Brooklyn, New York; and Barrett C. Skalicky Doss, as trustee of the 2012 Gift Trust FBO Barrett Chelsea Skalicky Doss, both of Brooklyn, New York; are participating in the change in control notice to retain voting shares of SFSI BHC and for retroactive approval to join the Skalicky Family Group, which controls 25% or more of SFSI.	Newspaper:	02/08/2020
			Federal Register:	02/06/2020

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		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 8, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK OF THE MIDWEST	* 18C	Central Bank of the Midwest, Lee's Summit, Missouri, to merge with Platte Valley Bank of Missouri, Platte City, Missouri, and incident thereto, to establish several branches.	Newspaper:	02/28/2020
	* Branch		Federal Register:	Not applicable
FINANCIAL SECURITY CORPORATION	CIC	Notice submitted by Emily Crouse and Sam Crouse, both of Basin, Wyoming; Ian Crouse and Dylan Crouse, both of Billings, Montana; Jordan Crouse and Stacey Crouse, both of Firestone, Colorado; and Thayer Crouse, Sandy, Utah, to retain voting shares of Financial Security Corporation, parent of Security State Bank, both in Basin, Wyoming; and for approval as members of the Crouse Family Group which controls Financial Security Corporation.	Newspaper:	Not available
			Federal Register:	02/24/2020
FIRST STATE HOLDING CO.	* 3A3	First State Holding Company, Lincoln, Nebraska to acquire 100 percent of the voting shares of Schneider Bancorporation, parent of Plattsmouth State Bank, both of Plattsmouth, Nebraska.	Newspaper:	Not available
	* 3A5		Federal Register:	03/12/2020
SECURITY BANCSHARES, INC.	CIC	Notice submitted by Lois D. Fenster, individually, and as co-trustee of The Lois D. Fenster Living Trust; co-trustee of The Stephen R. Fenster Living Trust; general partner of The Fenster Family Partnership, L.P.; and owner of Jennison Investments, Inc. (jointly owned by Lois D. Fenster and Pamela Jennison), which serves as general partner of The Jennison Family Partnership, L.P., all of Healy, Kansas, to retain voting shares, and thereby control, of Security Bancshares, Inc., Scott City, Kansas (Security). Security controls Farmers & Merchants Bank of Colby, Colby, Kansas; Security State Bank, Scott City, Kansas; and The Farmers State Bank of Oakley, Kansas. Additionally, the following individuals/entities to be approved as members of the Fenster/Jennison Family Group, which controls Security: The Fenster Family Partnership, L.P.; The Jennison Family Partnership, L.P.; The Lois D. Fenster Living Trust, Stephen Fenster, as co-trustee; The Stephen R. Fenster Living Trust, Stephen Fenster, trustee, all of Healy, Kansas; Danielle E. Demuth, Pratt, Kansas; Kurt A. Fenster, Indianapolis, Indiana; Neil S. Wilson, Healy, Kansas; and Paul A. Wilson, Stratford, Oklahoma.	Newspaper:	Not available
			Federal Register:	02/19/2020

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY BANCSHARES, INC.	4c8	Security Bancshares Inc., Scott City, Kansas, to engage in community development activities through its subsidiary Stoney Brook Homes II, LLC, Scott City, Kansas.	Newspaper:	Not applicable
			Federal Register:	02/28/2020

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
544652	CORNHUSKER BK, LINCOLN, NEBRASKA	11/04/2019	02/06/2020	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 February 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK GROUP, INC.	* 3A3	Application by Independent Bank Group, Inc., McKinney, Texas, to acquire by merger Texas Capital Bancshares, Inc., and indirectly, Texas Capital Bank, National Association, both of Dallas, Texas.	Newspaper:	02/22/2020
			Federal Register:	02/28/2020

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 February 8, 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
COMMENCEMENT BANCORP, INC.	* 3A1	Commencement Bancorp, Inc. to become a bank holding company by acquiring 100 percent of the voting common stock of Commencement Bank, both of Tacoma, Washington. In addition, Commencement Bancorp, Inc. elects to become a financial holding company.	Newspaper:	Not available
			Federal Register:	Not available
GUVJEC INVESTMENT CORPORATION	* 3A1	GUVJEC Investment Corporation, Baltimore, Maryland, to become a bank holding company by acquiring 100 percent of Farmington Bancorp, Bothell, Washington, and thereby indirectly acquire Farmington State Bank, Farmington, Washington.	Newspaper:	Not available
			Federal Register:	Not available
RIVERVIEW FINANCIAL CORPORATION	CIC	Castle Creek Capital Partners VI, LP, and persons acting with or controlling Castle Creek Capital Partners VI, LP (Castle Creek Capital VI LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Pietrzak Advisory Corp., Scavuzzo Advisory Corp., Volk Advisory Corp., Rana Advisory Corp., John Eggemeyer, John Pietrzak, Anthony Scavuzzo, David Volk, and Sundeep Rana) of Rancho Santa Fe, California, to acquire voting shares of Riverview Financial Corporation, Harrisburg, Pennsylvania, and thereby acquire shares of Riverview Bank, Marysville, Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not available
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$22 million public welfare investment in California Equity Fund 2020 LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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.

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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- NI = Needs to improve
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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