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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. 14*

*Week Ending April 4, 2020*

**Regulations and Policies**

Community Bank Leverage Ratio -- (1) two interagency interim final rules with request for comment to provide temporary relief to community banking organizations; and (2) related temporary revisions to the Financial Statements for Holding Companies (FR Y-9C reports).

- Approved, April 3, 2020

Control and Divestiture Proceedings -- final rule to delay until September 30, 2020, the effective date of the Board's revised framework for determining control of a banking organization.

- Approved, March 31, 2020

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

- Approved, March 24, 2020

(A/C)

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

- Approved, March 29, 2020

Privacy Act -- proposed rule and request for comment to amend the Board's Privacy Act Rule by adding a system of records, entitled BGFRS-43 (Security Sharing Platform), to the Rule's list of system of records that are exempt from certain provisions of the Privacy Act.

- Published, April 1, 2020

Volcker Rule -- interagency announcement that the financial regulatory agencies will consider comments submitted before May 1, 2020, on their proposal to modify the Volcker rule's general prohibition on banking entities investing in or sponsoring "covered funds."

- Announced, April 2, 2020

**Section 23A Exemptions**

PNC Bank, National Association (Bank), Wilmington, Delaware -- determination that a proposed transaction by Bank to purchase certain assets from a securities affiliate would be in the public interest and consistent with the purposes of section 23A of the Federal Reserve Act.

- Approved, March 25, 2020

(A/C)

**Supervision and Regulation**

Mortgage Servicing -- interagency policy statement with the Conference of State Bank Supervisors regarding the mortgage servicing rules in response to the COVID-19 emergency and the CARES Act.

- Announced, April 3, 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**

Chicago

First Community Bank, Harbor Springs, Michigan -- to establish a branch at 4455 Cascade Road S.E., Grand Rapids.

- Approved, April 3, 2020

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 13201 Fry Road, Cypress.

- Approved, April 2, 2020

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 3704 West Camp Wisdom Road, Dallas.

- Approved, April 3, 2020

St. Louis

Triumph Bank, Memphis, Tennessee -- to establish a branch at 33 Music Square West, Nashville.

- Approved, April 2, 2020

Philadelphia

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish a branch at 2901 Whiteford Road, York.

- Approved, April 1, 2020

**Bank Holding Companies**

Cleveland

Bancorp of Baltic, Inc., Baltic, Ohio -- to become a bank holding company by acquiring The Baltic State Bank, Baltic.

- Approved, March 31, 2020

Boston

Cambridge Financial Group, Inc., Cambridge, Massachusetts -- waiver of application to acquire Melrose Bancorp, Inc., Melrose, in connection with the merger of Melrose Bank with and into Cambridge Savings Bank, Cambridge.

- Granted, March 30, 2020

San Francisco

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

- Withdrawn, April 2, 2020

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida -- waiver of application to merge with Fourth Street Banking Company, Saint Petersburg, and Freedom Bank, in connection with the merger of Freedom Bank with and into Seacoast National Bank, Stuart.

- Granted, April 2, 2020

St. Louis

South Porte Financial, Inc., Marion, Illinois -- waiver of application to acquire SouthernTrust Bancshares, Inc., Goreville, and Southern Trust Bank (STB), in connection with the merger of STB with South Porte Bank, Marion.

- Granted, April 3, 2020

**Bank Mergers**

San Francisco

Pacific Premier Bank, Irvine, California -- (1) to merge with Opus Bank, Irvine, and to acquire branches; and (2) to change the general character of the business.

- Approved, April 1, 2020

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to merge with Central Federal Savings and Loan Association, Rolla, and to retain the acquired facility as a branch.

- Approved, April 2, 2020

**Banks, State Member**

Atlanta

BBVA USA, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, April 3, 2020

**Change in Bank Control**

St. Louis

Alton Bancshares, Inc., Alton, Missouri -- to retain control of Alton Bancshares, Inc., and its subsidiaries, Alton Bank, Alton, and First Community Bank of the Ozarks, Branson.

- Withdrawn, April 2, 2020

Chicago

Freedom Holdings Company, West Des Moines, Iowa -- to retain control of Freedom Holdings Company and its subsidiary, Freedom Financial Bank, West Des Moines.

- Permitted, April 3, 2020

**Change in Bank Control**

Atlanta

Persons Banking Co., Inc., Macon, Georgia -- to retain control of Persons Banking Co., Inc., and its subsidiary, Persons Banking Company, Forsyth.

- Permitted, March 30, 2020

Minneapolis

Redwood Financial, Inc., Redwood Falls, Minnesota -- to retain control of Redwood Financial, Inc., and its subsidiary, HomeTown Bank, Redwood Falls.

- Permitted, April 3, 2020

**Extensions of Time**

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- extension to July 7, 2020, to acquire shares of Central Bank, Little Rock.

- Granted, March 30, 2020

Chicago

Eaton Federal Mutual Holding Company, Charlotte, Michigan -- extension to April 13, 2020, to become a mutual savings and loan holding company and for Eaton Federal Stock Holding Company, Charlotte, to become a mid-tier stock savings and loan holding company by acquiring Eaton Federal Savings Bank (Savings Bank), in connection with Savings Bank's conversion from mutual to stock form.

- Granted, April 2, 2020

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending April 4, 2020**

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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 4, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BESSEMER GROUP, INCORPORATED, THE	CIC	Notice by Martha Phipps Maguire, as trustee of: (i) JGD III (J. Gordon Douglas, III) & DESC UA 8 A3 UW MB (Margaret Boegner) BGI Trust, New York, New York; (ii) Andrew P. Sidamon-Eristoff 2003 Grantor Retained Annuity Trust ("GRAT"); (iii) Elizabeth Sidamon-Eristoff 2003 GRAT; and (iv) Simon Sidamon-Eristoff 2003 GRAT, all of Woodbridge, New Jersey; to acquire a controlling interest in Bessemer Group, Inc., Woodbridge, New Jersey, and thereby indirectly acquire Bessemer Trust Company, Woodbridge, New Jersey, and Bessemer Trust Company, N.A., New York, New York, pursuant to section 225.41 of Regulation Y.	Newspaper: Federal Register:	04/16/2020 04/22/2020
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish a representative office in Sunnyvale, California, and a representative office in Irving, Texas, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(2)(i)(B)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MORGAN STANLEY	4c8	Morgan Stanley, New York, New York, to acquire 100 percent of the voting shares of E*TRADE Financial Corporation, Arlington, Virginia, and thereby indirectly acquire E*TRADE Bank and E*TRADE Savings Bank, both of Arlington, Virginia, and thereby operate a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Newspaper: Federal Register:	04/24/2020 05/01/2020

**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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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending April 4, 2020**

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

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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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 4, 2020**

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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 4, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CSBH, LLC	* 3A1	CSBH, LLC, Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of New Horizon Bank, N.A., Powhatan, Virginia.	Newspaper:	04/15/2020
			Federal Register:	04/22/2020

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

**Availability of CRA Public Evaluations**

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

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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 4, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUSINESS FIRST BANCSHARES, INC.	* 3A5	Business First Bancshares, Inc., Baton Rouge, Louisiana, to merge with Pedestal Bancshares, Inc., Houma, Louisiana, and thereby acquire its subsidiary, Pedestal Bank, Houma, Louisiana.	Newspaper:	03/25/2020
			Federal Register:	04/01/2020

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

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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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 4, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY FINANCIAL INC.	* 18C 4c8	Ally Financial, Inc. and IB Finance Holding Company, LLC, both of Detroit, Michigan, to acquire Cardholder Management Services, Inc., Woodbury, New York, and indirectly acquire Merrick Bank Corporation, South Jordan, Utah, and thereby engage in operating an industrial bank, pursuant to section 225.28(b)(4)(i) of Regulation Y. In addition, Ally Financial, Inc. and IB Finance Holding Company, LLC's subsidiary bank, Ally Bank, Sandy, Utah, to merge with Merrick Bank Corporation.	Newspaper: Federal Register:	Not available Not applicable
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of FNBH Bancorp, Inc., and thereby indirectly acquire First National Bank in Howell, both of Howell, Michigan.	Newspaper: Federal Register:	04/11/2020 04/21/2020
CHOICEONE FINANCIAL SERVICES, INC.	* 3A5	ChoiceOne Financial Services, Inc., Sparta, Michigan to merge with Community Shores Bank Corporation and thereby indirectly acquire Community Shores Bank, both of Muskegon, Michigan.	Newspaper: Federal Register:	04/21/2020 05/07/2020
GREEN BELT BANCORPORATION	CIC	Notice by Christopher W. Weaver, Iowa Falls, Iowa, individually, and Rex R. Weaver, Granger, Iowa, Steven L. Afdahl, Temecula, California, and Daniel L. Stockdale, Iowa Falls, Iowa, as co-trustees of the Rex R. Weaver Revocable Trust II Agreement, individually, and together as a group acting in concert, to retain control of 25 percent or more of the shares of Green Belt Bancorporation and thereby indirectly control Green Belt Bank & Trust, both of Iowa Falls, Iowa.	Newspaper: Federal Register:	03/21/2020 03/16/2020
HALBUR BANCSHARES, INC.	CIC	Notice by Matthew J. Lujano, Carroll, Iowa, to acquire 10 percent or more of the shares of Halbur Bancshares, Inc., Westside, Iowa, and notice by Margaret A. White, Westside, Iowa to retain 10 percent or more of the shares of Halbur Bancshares, Inc. Both will act in concert with James J. White, Westside, Iowa, to form the White Family Control Group and thereby retain 25 percent or more of Halbur Bancshares, Inc.	Newspaper: Federal Register:	Not available 04/06/2020

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 4, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
M.S. INVESTMENT CO.	CIC	Notice by Julie A. Bartlett, Spring Green, Wisconsin, individually, and together acting in concert with Constance S. Maloney, Wauwatosa, Wisconsin; James P. Maloney, Wauwatosa, Wisconsin; Michael N. Schneider, Milwaukee, Wisconsin; Joshua M. Bartlett, Waukesha, Wisconsin; Kathleen M. Bartlett, Geneva, Illinois; Mary F. Maloney, Wauwatosa, Wisconsin; Patrick J. Maloney, Asheville, North Carolina; James R. Maloney, Shorewood, Wisconsin; Kathleen A. Maloney, Whitefish Bay, Wisconsin; Lauren L. Schneider, Madison, Wisconsin; and Leigh N. Schneider, Greenfield, Wisconsin, to retain 25 percent or more of the shares and thereby control of M.S. Investment Co., New Berlin, Wisconsin. M.S. Investment Co. controls Mitchell Bank, Milwaukee, Wisconsin.	Newspaper:	Not available
			Federal Register:	04/21/2020
MITCHELL BANK HOLDING CORPORATION	CIC	Notice by Julie A. Bartlett, Spring Green, Wisconsin; Constance S. Maloney, Wauwatosa, Wisconsin; James P. Maloney, Wauwatosa, Wisconsin; Michael N. Schneider, Milwaukee, Wisconsin; Joshua M. Bartlett, Waukesha, Wisconsin; Kathleen M. Bartlett, Geneva, Illinois; Mary F. Maloney, Wauwatosa, Wisconsin; Patrick J. Maloney, Asheville, North Carolina; James R. Maloney, Shorewood, Wisconsin; and Kathleen A. Maloney, Whitefish Bay, Wisconsin, together as a group acting in concert, to retain 25 percent of more control of Mitchell Bank Holding Corporation and thereby indirectly control Mitchell Bank, both of Milwaukee, Wisconsin.	Newspaper:	04/28/2020
			Federal Register:	04/21/2020

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	08/05/2019	04/03/2020	S	Int Small Bank

**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 4, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 112 West Center Street, Suite 600, Fayetteville, Arkansas.	Newspaper:	04/07/2020
			Federal Register:	Not applicable
PROGRESSIVE OZARK BANK	* Branch Premises	Progressive Ozark Bank, Salem, Missouri, to establish a branch facility to be located at 109 Missouri State Highway 32, Licking, Missouri. Also a request to increase the total investment in premises by \$750,000.	Newspaper:	04/16/2020
			Federal Register:	Not applicable
TRI-COUNTY BANCSHARES, CIC INC		Notice by Mark A. Richards, Stewardson, Illinois, individually and as co-trustee of the Florence B. Richards Self Declaration of Trust dated 2/25/03, Stewardson, Illinois (Trust); Beth A. Macke, Marshall, Illinois, individually and as co-trustee of the Trust; Julie E. Krietemeier, Charleston, Illinois, individually and as co-trustee of the Trust; Ashley P. Walker, Mattoon, Illinois; and Allison L. Walden, Mattoon, Illinois, to retain 10 percent or more of the voting shares of Tri-County Bancshares, Inc., Beecher City, Illinois.	Newspaper:	04/21/2020
			Federal Register:	04/20/2020

**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		

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending April 4, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DACOTAH BANK	* 18C * Branch	Dacotah Bank, Aberdeen, South Dakota, to merge with First State Bank of Claremont, Groton, South Dakota, and incident thereto, establish branches. In addition, Dacotah Bank to purchase certain assets and/or assume certain liabilities of Stohr Insurance Agency, Groton, South Dakota.	Newspaper: Federal Register:	Not available Not applicable
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to acquire additional stock and increase its ownership interest up to 20.66% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available 04/29/2020
WESTERN BANCORPORATION, INC.	CIC	William S. Lewis, Hermantown, Minnesota, individually and as co-trustee of the Western National Bank and Affiliates Employee Stock Ownership Plan (co-trustee, Stephen Lewis), Duluth, Minnesota, to retain shares and join the Lewis family group, a group acting in concert, that controls Western Bancorporation, Inc., Duluth, Minnesota ("Company"). Company controls Cass Lake Company, Cass Lake, Minnesota, Western National Bank, Duluth, Minnesota, and Western National Bank of Cass Lake, Cass Lake, Minnesota.	Newspaper: Federal Register:	04/07/2020 04/06/2020

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**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 April 4, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	CIC	Notice submitted by Katherine Rose Rainbolt, Sarah Duston Rainbolt, Caroline Jeannine Rainbolt-Forbes, and Eleanor Jane Rainbolt-Forbes, all of Denver, Colorado, to acquire voting shares of BancFirst Corporation, Oklahoma City, Oklahoma, parent of BancFirst, Oklahoma City, Oklahoma, and Pegasus Bank, Dallas, Texas; and to be approved as members of the Rainbolt Family Group, which controls BancFirst Corporation.	Newspaper:	04/14/2020
			Federal Register:	04/14/2020
CENTINEL BANK SHARES, INC.	CIC	Notice submitted by Angel Reyes, Taos, New Mexico; Christopher Romero, San Cristobal, New Mexico; and Rebeca Romero Rainey, Arlington Virginia, to acquire voting shares of Centinel Bank Shares, Inc., parent of Centinel Bank of Taos, both of Taos, New Mexico; and for prior approval as members of the Romero Family Group that controls Centinel Bank Shares, Inc.	Newspaper:	Not available
			Federal Register:	04/06/2020
FIDELITY FINANCIAL CORPORATION	CIC	ACB GST Trust, Aaron Bastian, trustee; SCH GST Trust, Sarah Hampton, trustee; BTB Trust 2019 and EMB Trust 2019, Michelle Bastian, trustee; NWH Trust 2019, Brock Hampton, trustee; and Amanda Walker, Special Trustee of the BTB Trust 2019, the EMB Trust 2019, and the NWH Trust 2019; all of Wichita, Kansas; to acquire voting shares of Fidelity Financial Corporation, parent of Fidelity Bank of Wichita, both of Wichita, Kansas; and be approved as members of the Bastian family group, which controls Fidelity Bank of Wichita. Aaron Bastian, Sarah Hampton, Michelle Bastian, and Brock Hampton were approved in 2019 as members of the Bastian Family Group to hold voting shares of Fidelity Financial Corporation of Wichita, Kansas, directly and, thereby, indirectly to hold voting shares of Fidelity Bank of Wichita, Kansas.	Newspaper:	04/15/2020
			Federal Register:	04/10/2020
FIRST THOMAS BAN CORP.	CIC	David R. Dickey Family Financial Services Trust, Thomas, Oklahoma; Jeffrey L. Dickey, Weatherford, Oklahoma; Brian R. Dickey, Oklahoma City, Oklahoma; and Rane E. Bugh, Tulsa, Oklahoma, all individually and as trustees, to retain voting shares of First Thomas Ban Corp., parent of First Bank of Thomas, both in Thomas, Oklahoma; and to become members of the David Dickey Family Group which controls First Thomas Ban Corp.	Newspaper:	Not available
			Federal Register:	04/23/2020

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending April 4, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PBT BANCSHARES, INC.	* 3A3	PBT Bancshares, Inc., McPherson, Kansas, to acquire 100 percent of the voting shares of Community Bank of the Midwest, Great Bend, Kansas.	Newspaper:	04/03/2020
			Federal Register:	04/14/2020

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**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.

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: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending April 4, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DRY LAKE FINANCIAL, LLC	* 3A1	Application by Dry Lake Financial, LLC, Spur, Texas, to become a bank holding company by acquiring up to 51 percent of Espuela Bank Shares, Inc., and indirectly, Spur Security Bank, both of Spur, Texas	Newspaper:	Not available
			Federal Register:	05/08/2020
SECURITY BANCSHARES, INC.	CIC	Lee Perry Mann, Woodville, Texas, individually, as Manager of Perrylee Enterprises, Ltd., and as trustee of the LPM Legacy Trust, has applied to the Federal Reserve Board for permission to acquire up to 100% of the shares and thereby control of Security Bancshares, Inc., Waco, Texas, which controls Citizens State Bank, Woodville, Texas, and joins Laurie Fortenberry Mann of Woodville, Texas, individually and as trustee of the LPM Legacy Trust, as a group acting in concert.	Newspaper:	Not available
			Federal Register:	04/14/2020
VISTA BANK	* Branch	Vista Bank, Ralls, Texas to establish a Branch at 101 N. Avenue E, Haskell, Texas 79521	Newspaper:	Not available
			Federal Register:	Not applicable

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

**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: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending April 4, 2020**

<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
PCB BANCORP	CIC	Change in control notice filed by Sang Young Lee and Chun Young Lee, both of La Canada, California, and Lee's Gold & Diamond Import, Inc., Los Angeles, California to acquire up to 15 percent of the voting shares of PCB Bancorp and thereby indirectly acquire control of NMB Pacific City Bank, both of Los Angeles, California.	Newspaper:	Not available
			Federal Register:	04/01/2020
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$21 million public welfare investment in RBC Community Investments California Fund-6, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable



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

**Availability of CRA Public Evaluations**

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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