
Federal Reserve Release



H.2

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

No. 24

Week Ending June 13, 2020

Bank Holding Companies

First Horizon National Corporation, Memphis, Tennessee -- to merge with IBERIABANK Corporation, Lafayette, Louisiana, and thereby indirectly acquire IBERIABANK; and for First Horizon Bank, Memphis, to merge with IBERIABANK, Lafayette, and thereby establish branches.

- Approved, June 13, 2020

Monetary and Financial Policy

Main Street Lending Program -- (1) revisions to the Main Street New Loan Facility, Main Street Expanded Loan Facility, and Main Street Priority Loan Facility and (2) announcement of plans for a Main Street program for nonprofit organizations.

- Approved, June 8, 2020

Monetary and Financial Policy -- semiannual report to Congress.

- Published, June 12, 2020

Personnel

Division of Supervision and Regulation -- appointment of Kavita Jain as deputy associate director and Juan Climent as assistant director.

- Approved, June 8, 2020

Regulations and Policies

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

- Approved, June 12, 2020

Enforcement

East West Bank, Pasadena, California -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, June 9, 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

New York

Orange Bank & Trust Company, Middletown, New York -- to establish branches at 374 South Middletown Road, Nanuet, and 1978 Williamsbridge Road, Bronx (two applications).

- Approved, June 12, 2020

Bank Holding Companies

Boston

Beacon Bancorp, Taunton, Massachusetts -- waiver of application to indirectly acquire Freedom National Bank (FNB), Greenville, Rhode Island, from Berkshire Financial Services, Inc., Lee, Massachusetts, in connection with the merger of FNB with and into Bristol County Savings Bank, Taunton.

- Granted, June 9, 2020

Dallas

Cendera Bancorp, Inc., Bells, Texas -- to become a bank holding company by acquiring Cendera Financial Holdings, Inc., Bells, and indirectly acquiring Cendera Bank, National Association.

- Withdrawn, June 11, 2020

Chicago

Holata Micco, LLC, Naples, Florida, and Bowlegs Creek, LLC -- to become bank holding companies with respect to The Leaders Bank, Oak Brook, Illinois.

- Approved, June 11, 2020

Bank Holding Companies

Dallas

NexBank Capital, Inc., Dallas, Texas, The SLHC Trust, and The Mark and Pamela Okada Family Trust -- to become bank holding companies through the conversion of the charter of the existing wholly owned subsidiary bank, NexBank, SSB, Dallas; and election to become financial holding companies.

- Approved, June 9, 2020

New York

Provident Financial Services, Inc., Jersey City, New Jersey -- waiver of application to merge with SB One Bancorp, Paramus, and thereby acquire SB One Bank (SBOB), Franklin, in connection with the merger of SBOB with and into Provident Bank, Jersey City.

- Granted, June 8, 2020

Bank Premises

New York

Orange Bank & Trust Company, Middletown, New York -- to increase its investment in bank premises (two notices).

- Approved, June 12, 2020

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make certain community development and public welfare investments (two applications).

- Approved, June 11, 2020

Change in Bank Control

Kansas City

Coronado, Inc., Sterling, Kansas -- change in bank control of Coronado, Inc., and its subsidiary, First Bank, Sterling.

- Permitted, June 10, 2020

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to November 6, 2020, to establish branches at the northeast corner of Lucile Lane and Shawnee Mission Parkway, Shawnee, Kansas, and the southeast corner of 151st Street and Murlen Road, Olathe (two requests).

- Granted, June 8, 2020

Chicago

Grand River Bank, Grandville, Michigan -- extension to September 14, 2020, to establish a branch at 50 Crahen Avenue, Northeast, Grand Rapids.

- Granted, June 11, 2020

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, June 8, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending June 13, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending June 13, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

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CRA Examinations scheduled for **Quarter of**

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NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 13, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLEETWOOD BANK	* Branch	Fleetwood Bank, Fleetwood, PA, to establish a branch facility to be located at 61 King's Plaza, Oley, PA.	Newspaper:	06/19/2020
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 13, 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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1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	12/02/2019	06/11/2020	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending June 13, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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 June 13, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLFUNDS BANK S.A.U.	FBSEA	Allfunds Bank S.A.U., Madrid, Spain, to establish a representative office in Miami, Florida.	Newspaper:	07/10/2020
			Federal Register:	Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) Bellaire Boulevard Branch, Southeast Corner of Bellaire Boulevard and Texas Highway 6 Intersection, Houston, Texas 77083; 2) Clearview Branch, On Veterans Memorial Boulevard, Just East of Clearview Parkway, Metairie, Louisiana 70006; 3) The Falls Branch, U.S. Highway 1 and Southwest 124th Street Intersection, Miami Beach, Florida 33156; and 4) The Woodlands Branch, On Kuykendahl Road, Near Intersection with Flintridge Road, The Woodlands, Texas 77382.	Newspaper:	06/18/2020
			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		

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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 13, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GNB BANCORPORATION	4c8	GNB Bancorporation, Grundy Center, Iowa proposes to take assignment of a loan to GNB Bancorporation ESOP and thereby engage in the nonbanking activity of making and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	06/30/2020
LASALLE BANCORP, INC.	CIC	Notice by S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; the Fitzgerald Dynasty Trust, Palatine, Illinois, with Denise M. Fitzgerald as trustee; the James G. Fitzgerald 1988 Trust, Naples, Florida, with James G. Fitzgerald as trustee; the Andrew J. Fitzgerald 2011 Trust, Santa Barbara, California, with Andrew J. Fitzgerald as trustee; the Timothy E. Fitzgerald 2011 Trust, Naples, Florida, with Timothy J. Fitzgerald and James G. Fitzgerald as co-trustees; and the Whooper Trust, Naples, Florida, with Jane M. Fitzgerald as trustee, as a group acting in concert, to join the Fitzgerald family control group, to retain and acquire 25 percent or more of LaSalle Bancorp, LaSalle, Illinois and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper:	Not available
			Federal Register:	06/17/2020
MERCHANTS BANCORP	4c8	Merchants Bancorp, Carmel, Indiana proposes to increase its non-voting Class B membership interest from 30 percent to 44.23 percent in Arcline Lending, LLC, Mount Laurel, New Jersey and thereby engage in the nonbanking activity of making and servicing loans and real estate settlement servicing, pursuant to sections 225.28(b)(1) and 225.28(b)(2)(viii) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	06/30/2020
SECURITY FINANCIAL, INC.	CIC	Notice by Todd Madson, Jefferson, Iowa, individually, to retain control of Security Financial, Inc., Farnhamville, Iowa, through his 2,509 shares and eleven month proxy to vote an additional 14,945 shares for total control of 17,454 shares, or 57.175 percent.	Newspaper:	Not available
			Federal Register:	07/01/2020

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		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 13, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEWBURG INSURANCE AGENCY, INC.	CIC	Notice by Aaron C. Espinoza (individually and as owner of ACE Investments, Newburg, Missouri); Kyle Espinoza, Nashville, Tennessee; and Charles G. Bollinger, Hernando, Florida (in his capacities as the trustee of the Charles G. Bollinger Revocable Trust, as the trustee of the Velma Bollinger Marital Trust, and general partner of the Faith Limited Partnership), to acquire control of Newburg Insurance Agency, Inc., Rolla, Missouri.	Newspaper:	Not available
			Federal Register:	07/02/2020

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 June 13, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK HOLDING COMPANY	CIC	Notice by Susan Sayer, Grand Forks, North Dakota, to retain voting shares of Citizens Bank Holding Company, Finley, North Dakota ("Citizens BHC"). Citizens BHC controls Citizens State Bank of Finley, Finley, North Dakota.	Newspaper:	Not available
			Federal Register:	05/28/2020
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Seattle, Washington, to establish a branch facility to be located at One Union Square, 600 Union Street, Suite 1528. Seattle, Washington 98101.	Newspaper:	Not available
			Federal Register:	Not applicable
KRAUSE FINANCIAL, INC.	CIC	Retroactive notice by the Bank Holding Company Stock Trust Agreement of Steven R. Krause and Rebecca R. Krause and its trustees Steven R. Krause and Rebecca R. Krause, all of Winnebago, Minnesota; Erin Church, Canistota, South Dakota; Andrew Krause, Winnebago, Minnesota; and Emily Sebesta, Willmar, Minnesota, to retain shares of Krause Financial, Inc., Winnebago, Minnesota (KFI), and thereby join the Krause family shareholder group, which controls 25% or more of the shares of KFI. KFI controls First Financial Bank in Winnebago, Winnebago, Minnesota.	Newspaper:	Not available
			Federal Register:	06/11/2020

District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 13, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALAMOSA BANCORPORATION, LTD.	CIC	Notification submitted by the Henry Southway S Corporation Family Trust, and its trustees Izora L. Southway, and Rock I. Southway, all of Alamosa, Colorado, to acquire voting shares of Alamosa Bancorporation, LTD.; for Rock I. Southway to retain voting shares; and for all to be approved as members of the Southway Family Group.	Newspaper: Federal Register:	05/29/2020 05/28/2020
AMERICAN HERITAGE BANK	* 18C * Branch	American Heritage Bank, Sapulpa, Oklahoma, to merge with Peoples Bank, Tulsa, Oklahoma, and incident thereto, to establish a branch.	Newspaper: Federal Register:	07/03/2020 Not applicable
TRI VALLEY BANCSHARES, INC.	* 3A5	Tri Valley Bancshares, Inc., Talmage, Nebraska, to acquire by merger 100 percent of the voting shares of Eagle Bancshares, Inc., parent of Eagle State Bank, both in Eagle, Nebraska.	Newspaper: Federal Register:	Not available 06/09/2020

District: 10
Federal Reserve Bank of Kansas City

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: 11
Federal Reserve Bank of Dallas
Filings received during the week ending June 13, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 13, 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
SOUND FINANCIAL BANCORP, INC.	CIC	Notice of Change in Control filed by Joseph D. Stilwell; Stilwell Value LLC; Stilwell Partners, L.P.; Stilwell Activist Fund, L.P.; Stilwell Activist Investments, L.P.; and Stilwell Value Partners VII, L.P.; all of New York, New York; as a group acting in concert to acquire voting shares of Sound Financial Bancorp, Inc., and thereby indirectly acquire Sound Community Bank, both of Seattle, Washington.	Newspaper:	06/22/2020
			Federal Register:	06/18/2020

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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