Federal Reserve Release



H.2

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

No. 4

Week Ending January 23, 2021

Bank Branches, Domestic

Origin Bank, Choudrant, Louisiana -- commenter's request for review of the delegated approval of the application by Origin Bank to establish a branch at 2501 Research Forest Drive, The Woodlands, Texas.

- Denied, January 19, 2021

Forms

Forms -- initial Board review to extend without revision the Senior Financial Officer Surveys (FR 2023), Survey of Consumer Finances (FR 3059), Recordkeeping Requirements Associated with Limitations on Interbank Liabilities (FR F), and Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q); and final Board review to extend without revision the Disclosure Requirements Associated with CFPB's Regulation DD (FR DD) and Senior Loan Officer Opinion Survey on Bank Lending Practices (SLOOS) (FR 2018).

- Approved, January 19, 2021

Personnel

Division of Supervision and Regulation -- appointment of Kevin Stiroh as senior adviser, on secondment from the Federal Reserve Bank of New York.

- Approved, January 21, 2021

Regulations and Policies

Suspicious Activity Report Regulations -- (1) notice of proposed rulemaking with request for comment to provide procedures for granting exemptions from the regulations' requirements; and (2) proposal to extend, with revision, the Paperwork Reduction Act clearance for the Suspicious Activity Report (FR 2230) information collection.

- Approved, December 28, 2020 (A/C)

Reserve Bank Operations

Reserve Banks -- reappointment of presidents and first vice presidents.

- Approved, January 15, 2021

(A/C)

H.2 Actions under delegated authority

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

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

Kansas City

Anchor D Bank, Texhoma, Oklahoma -- to establish a branch at 205 Main Street, Spearman, Texas.

- Approved, January 19, 2021

Secretary

CapStar Bank, Nashville, Tennessee -- to establish a branch at 10820 Kingston Pike, Knoxville.

- Approved, January 19, 2021

New York

Empire State Bank, Newburgh, New York -- to establish branches at 1441 South Avenue and 2212 Hylan Boulevard, Staten Island.

- Approved, January 19, 2021

Bank Holding Companies

New York

Bogota Financial, MHC, Teaneck, New Jersey, and Bogota Financial Corp. -- to acquire Gibraltar Bank, Oak Ridge.

- Approved, January 22, 2021

Richmond

Cecil Bancorp, Inc., Elkton, Maryland -- relief from certain commitments.

- Granted, January 15, 2021

(A/C)

Bank Holding Companies

Richmond

Community First Bancorporation, Walhalla, South Carolina -- to acquire SFB Bancorp, Inc., Elizabethton, Tennessee, and thereby acquire Security Federal Bank.

- Approved, January 21, 2021

Kansas City

The First National Bancshares, Inc. Profit Sharing and ESOP Trust, Goodland, Kansas -- to acquire additional shares of First National Bancshares, Inc., Goodland, and thereby acquire shares of FNB Bank.

- Approved, January 20, 2021

Chicago

Independence Bancshares, Inc., Independence, Iowa -- to acquire First State Bank, Sumner.

- Approved, January 20, 2021

Philadelphia

Traditions Bancorp, Inc., York, Pennsylvania -- to become a bank holding company by acquiring York Traditions Bank, York.

- Approved, January 21, 2021

Philadelphia

William Penn Bancorporation (WPB), Bristol, Pennsylvania -- to become a bank holding company by acquiring William Penn Bank, Bristol, in connection with the merger of William Penn, MHC, which is converting from mutual to stock form, with and into WPB.

- Approved, January 11, 2021 (A/C)

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, January 19, 2021

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, January 22, 2021

Atlanta

Synovus Bank, Columbus, Georgia -- to make certain public welfare investments (two requests).

- Withdrawn, January 21, 2021

Extensions of Time

St. Louis

Central Bank of the Ozarks, Springfield, Missouri -- extension to April 17, 2021, to establish a branch at 3810 East Sunshine Street, Springfield.

- Granted, January 19, 2021

Secretary

First Citizens BancShares, Inc., Raleigh, North Carolina -- extension until February 22, 2021, of the comment period on the application to acquire CIT Group, Inc., New York, New York, and thereby acquire CIT Bank, National Association, Pasadena, California.

- Granted, January 21, 2021

Extensions of Time

Cleveland

First Mutual Holding Co., Lakewood, Ohio -- extension to March 5, 2021, to acquire Martinsville First Savings Bank, Martinsville, Virginia.

- Granted, January 20, 2021

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- extension to April 23, 2021, to acquire additional shares of Minier Financial, Inc., Minier, and thereby acquire shares of First Farmers State Bank.

- Granted, January 22, 2021

Kansas City

The Reisher Family Foundation, Lakewood, Colorado -- extension to October 22, 2021, to become a bank holding company by acquiring shares of FirstBank Holding Company, Lakewood, parent of FirstBank; and election to become a financial holding company.

- Granted, January 21, 2021

District: 1 Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
VINEYARD BANCORP MHC	* 18C	Vineyard Bancorp, MHC, Edgartown,	Newspaper:	01/14/2021
	* 3A1	Massachusetts, to become a mutual bank holding company by acquiring Martha's	Federal Register:	01/27/2021
	* 3A3	Vineyard Savings Bank, Edgartown, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and 18(c) of the Bank Merger Act.		

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

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
326979	GREENFIELD CO-OP BK, GREENFIELD, MASSACHUSETTS	10/05/2020	01/21/2021	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution Location Quarter
NONE

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

Federal Reserve Bank of New York

Filings received during the week ending January 23, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

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Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for

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

Quarter of

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
176101	ORANGE B&TC, MIDDLETOWN, NEW YORK	11/05/2018	01/22/2021	S	Int Small Bank

Institution Location Quarter
NONE

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Federal Reserve Bank of Philadelphia

Filings received during the week ending January 23, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

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Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio intends to establish a full service branch office at 601 Madison Avenue, Covington, Kenton County, KY 41011	Newspaper: Federal Register:	01/31/2021 Not applicable

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Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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SN = Substantial noncompliance

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

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

District: 5 Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FIRST BANK AND TRUST	* Branch	The First Bank and Trust Company,	Newspaper:	01/23/2021
COMPANY, THE	Premises	Lebanon Virginia to establish a branch	Federal Register:	Not applicable
SELECT BANK	* 18C	Select Bank, Forest, Virginia, to purchase	Newspaper:	Not available
		certain assets and assume certain liabilities of New Republic Bank, Roanoke Rapids, North Carolina.	Federal Register:	Not applicable

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Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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S = Satisfactory

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA

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

Federal Reserve Bank of Atlanta

Filings received during the week ending January 23, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

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

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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S = Satisfactory

NONE

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 Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

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

District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval	Newspaper:	Not applicable
		to make a public welfare investment pursuant to section 208.22(b) of Regulation H.	Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval	Newspaper:	Not applicable
		to make a public welfare investment pursuant to 208.22(b)of Regulation H.	Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval	Newspaper:	Not applicable
		to make a public welfare investment pursuant to section 208.22(b) of Regulation H.	Federal Register:	Not applicable
ARENDT'S, INC.	CIC	Mark Curtis Bolen, Montezuma, Iowa, to	Newspaper:	01/29/2021
		join the Arendt Family Control Group, a group acting in concert, to retain voting	Federal Register:	01/27/2021
		shares of Arendt's Inc., and thereby indirectly retain voting shares of Peoples Savings Bank, both of Montezuma, Iowa.		
KEYSTONE COMMUNITY	CIC	G. Michael Herger Revocable Trust, G.	Newspaper:	02/10/2021
BANCORPORATION		Michael Herger, as trustee, both of Redding, California; Paul M. Herger, Vinton, Iowa; and Cathy S. Beatty, Vinton Iowa; to become members of the Herger Family Control Group, a group acting in concert, to retain voting shares of Keystone Community Bancorporation and thereby retain voting shares of Keystone Savings Bank, both of Keystone, Iowa.	Federal Register:	01/27/2021
PSB HOLDINGS, INC.	* 3A5	PSB Holdings, Inc., Wausau, Wisconsin to	Newspaper:	02/14/2021
		merge with Waukesha Bankshares, Inc and thereby indirectly acquire Sunset Bank & Savings, both of Waukesha, Wisconsin.	Federal Register:	02/22/2021
RIVER HOLDING COMPANY	CIC	Notice by Timothy Schams, La Crosse,	Newspaper:	Not available
		Wisconsin to acquire 10 percent or more of the shares of River Holding Company, Stoddard, Wisconsin and thereby indirectly control River Bank, Stoddard, Wisconsin and Wisconsin River Bank, Sauk City, Wisconsin.	Federal Register:	01/19/2021

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Federal Reserve Bank of Chicago

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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RSSD

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SN = Substantial noncompliance

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ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution		Lo	ocation		Quarter	

CRA

District: 8 Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Period		
FIRST BANKERS	CIC	Notice by Carl W. Adams, Jr., Port	Newspaper:	Not available	
TRUSTSHARES, INC.		Charlotte, Florida, individually and as trustee of the Carl W. Adams, Jr. Revocable Living Trust; Curtis Adams, Quincy, Illinois; Deborah Adams, Quincy, Illinois; Collin Adams, Iowa City, Iowa; Caitlyn Adams, Quincy, Illinois; Craig Adams, Clive, Iowa, and his minor children; Heidi Adams, Clive, Iowa and Jacob Adams, Clive, Iowa; Curt Hilbing, Quincy, Illinois, and his minor child; Crystal Hilbing, Quincy, Illinois, and her minor children; to retain control of First Bankers Trustshares, Inc., the parent company of First Bankers Trust Company, N.A., both of Quincy, Illinois.	Federal Register:	02/11/2021	
FIRST HORIZON BANK	* Branch	First Horizon Bank, Memphis, Tennessee to establish a branch at 444 Madison Avenue, 9th Floor, New York, New York.	Newspaper: Federal Register:	01/30/2021 Not applicable	

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FISHBACK FINANCIAL	CIC	Ann Fishback Rivlin, Madison, Wisconsin,	Newspaper:	01/26/2021
CORPORATION		individually and as trustee of the John T. Fishback Irrevocable Trust; AFR Holdings Trust; JTF Holdings Trust; Patricia S. Fishback GRAT 2B Trust; Patricia S. Fishback GRAT 2C Trust; Patricia S. Fishback GRAT 4C Trust; Patricia S. Fishback GRAT 8C Trust; and Patricia S. Fishback GRAT 10C Trust (all of Brookings, South Dakota and, collectively, "Rivlin Trusts"), to retain control of Fishback Financial Corporation, Brookings, South Dakota ("FFC"), and thereby indirectly retain control of First Bank & Trust, Brookings, South Dakota. In addition, the Rivlin Trusts and the Oliver V. Fishback Trust (Thomas M. Fishback, trustee), Brookings, South Dakota; the Robert E. Fishback GRAT 2C Trust (Patricia S. Fishback, trustee), Brookings, South Dakota; the PVF FFC Holdings Trust (Paul V. Fishback, trustee), Brookings, South Dakota; the JNF FFC Holdings Trust (James N. Fishback, trustee), Sioux Falls, South Dakota; and the Van D. Fishback Revocable FFC Holdings Trust (Van D. Fishback, trustee), Brookings, South Dakota, to retain voting shares and thereby join the Fishback family shareholder group, a group acting in concert, which controls FFC.	Federal Register:	01/25/2021

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Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

CRA

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Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CHAMBANCO, INC.	CIC	Larry Adams, individually as the largest shareholder, as trustee of the Patrick Adams Testamentary Trust and the S and B Trust, all of Chambers, Nebraska, and as a member of the Adams Family Group, a group acting in concert, to retain voting shares of Chambanco, Inc. (Chambanco), Chambers, Nebraska, and thereby indirectly retain shares of Chambers State Bank, Chambers, Nebraska. In addition, Patrick Adams, individually; the Patrick Adams Testamentary Trust; and the S and B Trust, all of Chambers, Nebraska, to retain shares of Chambanco, and join the Adams Family Group.	Newspaper: Federal Register:	Not available 02/11/2021
MCHUGH INVESTMENT COMPANY	CIC	Jeremy Brian McHugh, Donielle Eileen	Newspaper:	Not available
COMPAINT		McHugh, Nathan Donald McHugh, and Kristina Lee McHugh, all of Murdock, Nebraska, as a group acting in concert, to retain voting shares of McHugh Investment Company, Murdock, Nebraska, and thereby indirectly retain voting shares of Corn Growers State Bank, Murdock, Nebraska.	Federal Register:	02/11/2021
STIGLER PANGORPORATION INC.	CIC	The Michael Stephens Leonard Second	Newspaper:	Not available
BANCORPORATION, INC.		Amended and Restated Revocable Trust, Mike Leonard as trustee, both of Muskogee, Oklahoma; the Amended and Restated Ginger Batson Trust, Ginger Batson as trustee, both of Muskogee, Oklahoma; The Amy N. Bennett Revocable Trust Agreement and Amy Bennett, individually and as trustee, both of Bixby, Oklahoma; and Courtney Michelle Lamont, Carsen Lamont, and Chloe Lamont, all of Muskogee, Oklahoma, to join the Leonard Family Group, a group acting in concert, to acquire voting shares of Stigler Bancorporation, Inc. and thereby indirectly acquire voting shares of The First National Bank of Stigler, both of Stigler, Oklahoma. Mike Leonard was previously approved under the Change in Bank Control Act to acquire the voting shares that are the subject of this notice.	Federal Register:	Not available

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

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commen	t Period
VALLIANCE FINANCIAL	CIC	Thomas M. Annesley, Norman, Oklahoma,	Newspaper:	02/02/2021
CORP.		a member of the Oliver Family Group, a group acting in concert, and trustee of the Roy T. Oliver and Rebecca L. Oliver 2020 Irrevocable Trust, Oklahoma City, Oklahoma, to become the largest individual shareholder by acquiring additional voting shares of Valliance Financial Corp. (Valliance), Oklahoma City, Oklahoma, and thereby indirectly acquiring voting shares of Valliance Bank, Oklahoma City, Oklahoma. In addition, The Roy T. Oliver and Rebecca L. Oliver 2020 Irrevocable Trust to acquire shares of Valliance and join the Oliver Family Group.	Federal Register:	02/11/2021

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Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Exam Date Public Date Rating Exam Method
Quarter
Quarter

CRA

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District: 11 Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
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
VERABANK, INC.	* 3A3	VeraBank, Inc., Henderson, Texas, to acquire Panola National Bank, Carthage, Texas.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of Dallas

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NONE						
CRA Exami	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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

District: 12 Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a to make a \$28 million public welfare investment in CREA California Tax Credit Fund 84, LP.	Newspaper: Federal Register:	Not applicable Not applicable
ST. LAURENT INVESTMENTS LLC	* 3A1	St. Laurent Investments LLC, Vancouver, Washington, to become a bank holding company by acquiring People's Bank of Commerce, Medford, Oregon.	Newspaper: Federal Register:	Not available 02/25/2021

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Federal Reserve Bank of San Francisco

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

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