
Federal Reserve Release



H.2

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

No. 15

Week Ending April 11, 2020

Forms

Forms -- initial Board review to extend without revision the Ongoing Intermittent Survey of Households (FR 3016) and final Board review to extend with revision the Census of Finance Companies and Survey of Finance Companies (FR 3033p and FR 3033s).

- Approved, April 8, 2020

Monetary and Financial Policy

Lending Facilities -- establishment of the Paycheck Protection Program Lending Facility (PPPLF) and modifications to the Primary Market Corporate Credit Facility (PMCCF), Secondary Market Corporate Credit Facility (SMCCF), and Term Asset-Backed Securities Loan Facility (TALF).

- Approved, April 8, 2020

Lending Facilities -- establishment of the Municipal Liquidity Facility, Main Street New Loan Facility, and Main Street Expanded Loan Facility.

- Approved, April 8, 2020

Personnel

Division of Research and Statistics -- appointment of John Stevens as senior associate director and Tim Mullen as associate director.

- Announced, April 9, 2020

Regulations and Policies

Regulatory Capital -- (1) interagency interim final rule with request for comment to allow banking organizations to neutralize the regulatory capital effects of participating in the Paycheck Protection Program Lending Facility; and (2) related temporary revisions to the Financial Statements for Holding Companies (FR Y-9 reports).

- Approved, April 8, 2020

Regulations and Policies

Temporary Appraisal Relief -- interagency interim final rule with request for comment to temporarily defer real estate-related appraisals and evaluations under the agencies' appraisal regulations.

- Approved, April 10, 2020

Supervision and Regulation

Loan Modifications -- revised interagency statement, in consultation with state financial regulators, on loan modifications and reporting for financial institutions working with customers affected by the coronavirus.

- Announced, April 7, 2020

Enforcement

Wells Fargo & Company (WFC), San Francisco, California -- amendment to the 2018 Consent Order to temporarily and narrowly modify the growth restriction on WFC so that it can provide additional support to small businesses.

- Approved, April 8, 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

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

- Approved, April 10, 2020

Richmond

First Bank, Southern Pines, North Carolina -- to establish branches at 315 North Academy Street, Cary, and 1830 North Broad Street, Fuquay-Varina (two applications).

- Approved, April 9, 2020

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- to establish a branch at 1999 East Stone Drive, Kingsport, Tennessee.

- Approved, April 8, 2020

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at East State Road 70, east of Lakewood Ranch Boulevard, Bradenton, Florida; 1700 Alton Road, Miami Beach; the intersection of New Independence Parkway and Hamlin Groves Trail, Orlando; Old Spanish Trail, west of Kirby Drive, Houston, Texas; and 3330 Ridge Road, Buford, Georgia.

- Approved, April 10, 2020

Bank Branches, Domestic

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 2108 Medical Center Parkway, Murfreesboro.

- Approved, April 10, 2020

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to establish a branch at 2033A West Main Street, Cabot, Arkansas.

- Approved, April 8, 2020

Bank Holding Companies

Atlanta

Business First Bancshares, Inc., Baton Rouge, Louisiana -- to merge with Pedestal Bancshares, Inc., Houma, and thereby acquire its subsidiary, Pedestal Bank.

- Approved, April 8, 2020

Banks, State Member

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, April 7, 2020

Change in Bank Control

San Francisco

Greater Pacific Bancshares, Whittier, California -- to retain control of Greater Pacific Bancshares and its subsidiary, Bank of Whittier, National Association, Whittier.

- Permitted, April 9, 2020

Extensions of Time

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to July 3, 2020, to acquire shares of UBT Bancshares, Inc., Marysville, and thereby indirectly acquire United Bank & Trust.

- Granted, April 6, 2020

Financial Holding Companies

Atlanta

Business First Bancshares, Inc., Baton Rouge, Louisiana -- election to become a financial holding company.

- Effective, April 8, 2020

Savings and Loan Holding Companies

General Counsel

Kearny Financial Corporation, Fairfield, New Jersey -- waivers of application to acquire MSB Financial Corp, Millington, and Millington Bank (MB), in connection with the merger of MB with and into Kearney Bank, Kearney.

- Granted, April 6, 2020

Minneapolis

MidCountry Acquisition Corp., Minneapolis, Minnesota -- to engage in nonbanking activities through the formation of CB Shared Services, Inc., Minneapolis, to provide information technology, human resources, Call Report preparation, and compliance services to MidCountry Bank, Bloomington, and other subsidiary banks of holding company affiliates.

- Approved, April 6, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	Investment	Prior notice by State Street Bank and Trust Company (SSBT), Boston, Massachusetts, and SSBT's Edge corporation subsidiary, State Street International Holdings (SSIH), Boston, Massachusetts, pursuant to Section 211.9(f) of Regulation K, to make an investment in a subsidiary of SSIH, State Street Global Markets International Limited (SSGMIL).	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 April 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish a representative office in Sunnyside, 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:	04/27/2020
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3
Federal Reserve Bank of Philadelphia
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending April 11, 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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District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending April 11, 2020

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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		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BBVA USA	* Branch	BBVA USA, Birmingham, Alabama, to establish the following branches: 1) Carpenters Landing Branch, 15701 Wallisville Road, Houston, TX; 2) Crossing at Fort Bend Branch, 7414 South Sam Houston Parkway West, Houston, TX; 3) Culebra Commons Branch, 6626 West Loop 1604 North, San Antonio, TX; 4) Custer Road Branch, 7119 Custer Road, McKinney, TX; 5) Grand Branch, 2892 West Grand Parkway South, Richmond, TX; 6) Grand Prairie, 902 West Pioneer Parkway, Grand Prairie, TX; 7) Grant & Louetta Branch, 13105 Louetta Road, Cypress, TX; 8) Hickory Creek Branch, 4600 Farm to Market 2181 (also known as Swisher Road), Hickory Creek, TX; 9) Hutto Branch, 722 U.S. Highway 79 West, Hutto, TX; 10) Marketplace Branch, 651 North I-35BL, New Braunfels, TX; 11) Millstone/FM 1969 Branch, 2503 Farm to Market 1969 Road East, Houston, TX; 12) Park West Branch, 1010 Katy Fort Bend Road, Katy, TX; 13) Slaughter & South Congress Branch, 8900 South Congress Avenue, Austin, TX; 14) Spring Green Branch, 9615 Spring Green Boulevard, TX; and 15) West Lake Village Branch, 12230 West Lake Houston Parkway, Houston, TX.	Newspaper:	03/31/2020
			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 April 11, 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 \$1,000,000 million in CREA Corporate Tax Credit Fund 66, LLC, pursuant to section 208.22(b) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
1ST SOURCE BANK	PWI	1st Source Bank, South Bend, Indiana, provided post notice of its public welfare investment of \$2,000,000 million in CREA Corporate Tax Credit Fund 72, LLC, pursuant to section 208.22(b) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
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
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 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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 April 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 2211 Browns Lane, Jonesboro, Arkansas.	Newspaper:	04/22/2020
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 11, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
KODA BANCOR, INC.	* 3A3	Koda Bancor, Inc., Drayton, North Dakota, to acquire 100 percent of Wall Street Holding Company and thereby indirectly acquire Bank of Hamilton, both of Hamilton, North Dakota.	Newspaper: Federal Register:	Not available Not available
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
WAUMANDEE BANCSHARES, LTD.	* 3A3	Waumandee Bancshares, Ltd., Waumandee, Wisconsin to acquire 100 percent of the voting shares of Union Bank of Blair, Blair, Wisconsin.	Newspaper: Federal Register:	Not available Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 by Christopher Romero and Rebeca Romero for prior approval as members of the Romero Family%%Group that controls Centinel Bank Shares, Inc.%%	Newspaper:	03/25/2020
			Federal Register:	04/06/2020
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 Ranee 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:	04/08/2020
			Federal Register:	04/23/2020

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE		

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/27/2020
			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:	04/18/2020
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending April 11, 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
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:	05/12/2020
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

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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