
Federal Reserve Release



H.2

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

No. 21

Week Ending May 23, 2020

Testimony and Statements

Coronavirus and CARES Act -- quarterly statement by Chair Powell before the Senate Committee on Banking, Housing, and Urban Affairs on the Federal Reserve's response to the economic crisis resulting from the COVID-19 pandemic, pursuant to the CARES Act.

- Published, May 19, 2020

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility (TALF) -- updates to the TALF's term sheet.

- Approved, May 12, 2020

(A/C)

Supervision and Regulation

Small-Dollar Loans -- interagency lending principles for offering responsible small-dollar loans.

- Announced, May 20, 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

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at 200 North Commons Street East, Tuscumbia.

- Approved, May 21, 2020

Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 116 M.C. Davis Boulevard, Santa Rosa Beach.

- Approved, May 22, 2020

Philadelphia

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish a branch at 1103 Rocky Drive, West Lawn.

- Approved, May 22, 2020

Dallas

WestStar Bank, El Paso, Texas -- to establish a branch at 501 North Zaragoza Road, El Paso.

- Approved, May 21, 2020

Bank Holding Companies

Cleveland

CCCB Bancorp, Inc., Clarion, Pennsylvania -- to become a bank holding company by acquiring Clarion County Community Bank, Clarion.

- Approved, May 20, 2020

Bank Holding Companies

Chicago

Merchants Bancorp, Carmel, Indiana -- to make an investment in Vium Capital LLC, Columbus, Ohio, through its subsidiary, Merchants Bank of Indiana, Carmel, and thereby engage in making and servicing loans and municipal advising activities.

- Approved, May 18, 2020

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- to merge with Commerce Financial Holdings, Inc., West Bend, and thereby indirectly acquire Commerce State Bank.

- Withdrawn, May 20, 2020

Philadelphia

Norwood Financial Corp., Honesdale, Pennsylvania -- waiver of application to acquire UpState New York Bancorp, Inc., Geneva, New York, and USNY Bank, in connection with the merger of USNY Bank with and into Wayne Bank, Honesdale.

- Granted, May 22, 2020

Atlanta

South State Corporation, Columbia, South Carolina -- to acquire and merge with CenterState Bank Corporation, Winter Haven, Florida, and thereby acquire CenterState Bank, N.A.; and to relocate its headquarters to Winter Haven.

- Approved, May 21, 2020

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to August 20, 2020, to acquire additional shares of 473 Broadway Holding Corporation, Saratoga Springs, and The Adirondack Trust Company.

- Granted, May 20, 2020

Director, C&CA

Community Advisory Council -- extension to July 3, 2020, of the application period for membership on the Council.

- Granted, May 19, 2020

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (w/ 401(k) Provisions) (Amended and Restated Eff. 01/01/16), The Woodlands, Texas; and Woodforest Financial Group Employee Stock Ownership Trust -- extension to September 18, 2020, to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank, Houston.

- Granted, May 19, 2020

Financial Holding Companies

Atlanta

South State Corporation, Columbia, South Carolina -- election to become a financial holding company.

- Effective, May 21, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 23, 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 Third Quarter of 2020 (July 1, 2020 - September 30, 2020) Fourth Quarter of 2021 (October 1, 2020 - December 31, 2020)

Institution	Location	Quarter
CANTON CO-OP BK	CANTON, MASSACHUSETTS	Third Quarter of 2020
EASTHAMPTON SVG BK	EASTHAMPTON, MASSACHUSETTS	Third Quarter of 2020
BRIDGEWATER SVG BK	RAYNHAM, MASSACHUSETTS	Fourth Quarter of 2020
EAST CAMBRIDGE SVG BK	CAMBRIDGE, MASSACHUSETTS	Fourth Quarter of 2020
GREENFIELD CO-OP BK	GREENFIELD, MASSACHUSETTS	Fourth Quarter of 2020
MARTHA'S VINEYARD SB	EDGARTOWN, MASSACHUSETTS	Fourth Quarter of 2020
MASCOMA BK	LEBANON, NEW HAMPSHIRE	Fourth Quarter of 2020
NEW HAVEN BK	NEW HAVEN, CONNECTICUT	Fourth Quarter of 2020
STOUGHTON CO-OP BK	STOUGHTON, MASSACHUSETTS	Fourth Quarter of 2020

District: 2
Federal Reserve Bank of New York
Filings received during the week ending May 23, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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EMPIRE ST BK	NEWBURGH, NEW YORK	Third Quarter of 2020
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK	Third Quarter of 2020
POPULAR BK	NEW YORK, NEW YORK	Third Quarter of 2020
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK	Fourth Quarter of 2020
MIZUHO BK USA	NEW YORK, NEW YORK	Fourth Quarter of 2020

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 23, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP II, L.P., Patriot Financial Partners II, L.P., Patriot Financial Partners Parallel II, L.P., Patriot Financial Partners, GP II, LLC, Patriot Financial Manager, L.P., Patriot Financial Manager, LLC. and Messrs. W. Kirk Wycoff, James J. Lynch and Ira M. Lubert, all of Radnor, PA, as members of a group acting in concert to acquire up to 24.9% of the issued and outstanding common stock of Avidbank Holdings, Inc. and thereby indirectly control its wholly own subsidiary Avidbank, both of San Jose, California.	Newspaper:	06/05/2020
			Federal Register:	Not available

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CUSTOMERS BK	PHOENIXVILLE, PENNSYLVANIA	Third Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 23, 2020

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NONE

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Federal Reserve Bank of Cleveland

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ANDOVER BK	ANDOVER, OHIO	Third Quarter of 2020
HOCKING VALLEY BK	ATHENS, OHIO	Third Quarter of 2020
NORTH VALLEY BK	ZANESVILLE, OHIO	Third Quarter of 2020
APPLE CREEK BKG CO	APPLE CREEK, OHIO	Fourth Quarter of 2020
FIRST FNCL BK	CINCINNATI, OHIO	Fourth Quarter of 2020

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending May 23, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PUTNAM COUNTY BANK	Premises	Putnam County Bank, Hurricane, West Virginia, to increase its investment in bank premises up to \$1 million.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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BANK OF MARION	MARION, VIRGINIA	Third Quarter of 2020
ESSEX BK	RICHMOND, VIRGINIA	Third Quarter of 2020
FIRST B&TC	LEBANON, VIRGINIA	Third Quarter of 2020
JOHN MARSHALL BK	RESTON, VIRGINIA	Third Quarter of 2020
UWHARRIE BK	ALBEMARLE, NORTH CAROLINA	Third Quarter of 2020
FARMERS & MINERS BK	PENNINGTON GAP, VIRGINIA	Fourth Quarter of 2020
LIFESTORE BK	WEST JEFFERSON, NORTH CAROLINA	Fourth Quarter of 2020

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 23, 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:	Not available
			Federal Register:	Not applicable
BEACH BANCORP, INC.	3A1	Beach Bancorp, Inc., Fort Walton Beach, Florida to become a bank holding company by acquiring outstanding shares of Beach Community Bank, Fort Walton Beach, Florida.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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ANCHOR BK	JUNO BEACH, FLORIDA	Third Quarter of 2020
CAPSTAR BK	NASHVILLE, TENNESSEE	Third Quarter of 2020
COPIAH BK	HAZLEHURST, MISSISSIPPI	Third Quarter of 2020
RELIANT BK	BRENTWOOD, TENNESSEE	Third Quarter of 2020
FRANKLIN SYNERGY BK	FRANKLIN, TENNESSEE	Fourth Quarter of 2020
SYNOVUS BK	COLUMBUS, GEORGIA	Fourth Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 23, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BATH STATE BANCORP EMPLOYEE STOCK OWNERSHIP PLAN WITH 401 (K) PROVISIONS	* 3A1	Bath State Bancorp Employee Stock Ownership Plan With 401(k) Provisions, Bath, Indiana, to become a bank holding company by acquiring up to 30 percent of Bath State Bancorp, Bath, Indiana, and thereby acquiring control of Bath State Bank, Bath, Indiana.	Newspaper:	Not available
			Federal Register:	06/25/2020
HOYNE SAVINGS, MHC	* SLHC Acquisition	Notice by Hoyne Savings, MHC and Hoyne Financial Corporation, both of Chicago, Illinois to acquire 100 percent of Loomis Federal Savings and Loan Association, a federal mutual savings association. In connection with the proposal, outside counsel is seeking feedback on treatment of the membership rights of Loomis shareholders.	Newspaper:	Not available
			Federal Register:	Not available
LASALLE BANCORP, INC.	CIC	Notice by the Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, as Restated December 31, 2009, Palatine, Illinois with Gerald F. Fitzgerald, Jr. as trustee; 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:	Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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DEMOTTE ST BK	DEMOTTE, INDIANA	Third Quarter of 2020
FARMERS & MRCH SVG BK	MANCHESTER, IOWA	Third Quarter of 2020
FARMERS T&SB	BUFFALO CENTER, IOWA	Third Quarter of 2020
GLENWOOD ST BK	GLENWOOD, IOWA	Third Quarter of 2020
ILLINI ST BK	OGLESBY, ILLINOIS	Third Quarter of 2020
MARQUETTE BK	CHICAGO, ILLINOIS	Third Quarter of 2020
PREMIER BK	DUBUQUE, IOWA	Third Quarter of 2020
PRIMEBANK	LE MARS, IOWA	Third Quarter of 2020
CENTRAL BK	STORM LAKE, IOWA	Fourth Quarter of 2020
FIRST T&SB OF WATSEKA	WATSEKA, ILLINOIS	Fourth Quarter of 2020
FNNB BK	NEWTON, IOWA	Fourth Quarter of 2020
SHELBY CTY ST BK	SHELBYVILLE, ILLINOIS	Fourth Quarter of 2020
STATE BK GENEVA	GENEVA, ILLINOIS	Fourth Quarter of 2020
THUMB B&TC	PIGEON, MICHIGAN	Fourth Quarter of 2020

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending May 23, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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EXCHANGE BK OF NORTHEAST MO	KAHOKA, MISSOURI	Third Quarter of 2020
FARMERS & MERCHANTS BK	BALDWYN, MISSISSIPPI	Third Quarter of 2020
FNB OXFORD BK	OXFORD, MISSISSIPPI	Third Quarter of 2020
LEGACY BK & TR CO	ROGERSVILLE, MISSOURI	Third Quarter of 2020
MACON-ATLANTA ST BK	MACON, MISSOURI	Third Quarter of 2020
PEOPLES BK	SHERIDAN, ARKANSAS	Third Quarter of 2020
SPRINGFIELD ST BK	SPRINGFIELD, KENTUCKY	Third Quarter of 2020
BANK OF FAYETTE CTY	PIPERTON, TENNESSEE	Fourth Quarter of 2020
BANK OF LAKE VILLAGE	LAKE VILLAGE, ARKANSAS	Fourth Quarter of 2020
BANK OF LITTLE ROCK	LITTLE ROCK, ARKANSAS	Fourth Quarter of 2020
BANK OF SALEM	SALEM, ARKANSAS	Fourth Quarter of 2020
BANKFIRST FINANCIAL SVC	MACON, MISSISSIPPI	Fourth Quarter of 2020
CENTRAL BK OF AUDRAIN CTY	MEXICO, MISSOURI	Fourth Quarter of 2020
CENTRAL BK OF BOONE CTY	COLUMBIA, MISSOURI	Fourth Quarter of 2020
CENTRAL BK OF ST LOUIS	CLAYTON, MISSOURI	Fourth Quarter of 2020
CENTURY BK OF THE OZARKS	GAINESVILLE, MISSOURI	Fourth Quarter of 2020
DIAMOND BK	MURFREESBORO, ARKANSAS	Fourth Quarter of 2020
DIETERICH BK	EFFINGHAM, ILLINOIS	Fourth Quarter of 2020
EAGLE B&TC	LITTLE ROCK, ARKANSAS	Fourth Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

EVOLVE B&TC	WEST MEMPHIS, ARKANSAS	Fourth Quarter of 2020
F&M B&TC	HANNIBAL, MISSOURI	Fourth Quarter of 2020
FARMERS BK	PARSONS, TENNESSEE	Fourth Quarter of 2020
FIELD & MAIN BK	HENDERSON, KENTUCKY	Fourth Quarter of 2020
FIRST FINANCIAL BK	EL DORADO, ARKANSAS	Fourth Quarter of 2020
INDEPENDENCE BK OF KY	OWENSBORO, KENTUCKY	Fourth Quarter of 2020
JEFFERSON BK OF MO	JEFFERSON CITY, MISSOURI	Fourth Quarter of 2020
KINMUNDY BK	KINMUNDY, ILLINOIS	Fourth Quarter of 2020
PADUCAH B&TC	PADUCAH, KENTUCKY	Fourth Quarter of 2020

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 23, 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
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
WESTBRAND, INC.	CIC	Retroactive notice by John Hoeven, IV, Bismarck, North Dakota; Marcela Samson, Minot, North Dakota; Marcela Samson and Jack Hoeven Irrevocable Trust, Bismarck, North Dakota (trustee First Western Bank & Trust, Minot, North Dakota - voting of shares controlled by John Hoeven, IV and Marcela Samson); Matthew John Elder, Minot, North Dakota; Alesha M. Bailey, Lakeland, Georgia; Adam Duffis, Long Beach, California; and Austin James Duffis, Huntington Beach, California, to retain shares of Westbrand, Inc., Minot, North Dakota (Westbrand), and thereby join the Hoeven family shareholder group, which controls 25% or more of the shares of Westbrand. Westbrand controls First Western Bank & Trust, Minot, North Dakota and BlackRidgeBANK, Fargo, North Dakota.	Newspaper:	05/29/2020
			Federal Register:	05/28/2020

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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DACOTA BK	ABERDEEN, SOUTH DAKOTA	Third Quarter of 2020
FIRST BK BALDWIN	BALDWIN, WISCONSIN	Third Quarter of 2020
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN	Third Quarter of 2020
STATE SVG BK OF MANISTIQUE	MANISTIQUE, MICHIGAN	Third Quarter of 2020
WADENA ST BK	WADENA, MINNESOTA	Third Quarter of 2020
SECURITY FNCL BK	DURAND, WISCONSIN	Fourth Quarter of 2020

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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 23, 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:	Not available 05/28/2020
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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
898458	BANK OF JACKSON HOLE, JACKSON, WYOMING	02/24/2020	05/18/2020	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2020 (July 1, 2020 - September 30, 2020) Fourth Quarter of 2021 (October 1, 2020 - December 31, 2020)

Institution	Location	Quarter
ADAMS B&TC	OGALLALA, NEBRASKA	Third Quarter of 2020
AMERICAN ST B&TC	WICHITA, KANSAS	Third Quarter of 2020
CENTRAL BK OF THE MW	LEE'S SUMMIT, MISSOURI	Third Quarter of 2020
COLORADO B&TC OF LA JUNTA	LA JUNTA, COLORADO	Third Quarter of 2020
COMMERCE BK	KANSAS CITY, MISSOURI	Third Quarter of 2020
COTTONWOOD VALLEY BK	CEDAR POINT, KANSAS	Third Quarter of 2020
FIRST FIDELITY BK	OKLAHOMA CITY, OKLAHOMA	Third Quarter of 2020
FNB COWETA	COWETA, OKLAHOMA	Third Quarter of 2020
LAKESIDE BK OF SALINA	SALINA, OKLAHOMA	Third Quarter of 2020
STOCK EXCH BK	CALDWELL, KANSAS	Third Quarter of 2020
SUNDANCE ST BK	SUNDANCE, WYOMING	Third Quarter of 2020
UNION ST BK	ARKANSAS CITY, KANSAS	Third Quarter of 2020
UNION ST BK	CLAY CENTER, KANSAS	Third Quarter of 2020
WAHOO ST BK	WAHOO, NEBRASKA	Third Quarter of 2020
WEST PLAINS BK	AINSWORTH, NEBRASKA	Third Quarter of 2020
WYOMING CMNTY BK	RIVERTON, WYOMING	Third Quarter of 2020
BANK OF STAR VALLEY	AFTON, WYOMING	Fourth Quarter of 2020
BANK OF THE FLINT HILLS	WAMEGO, KANSAS	Fourth Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

BUFFALO FED BK	BUFFALO, WYOMING	Fourth Quarter of 2020
CHICKASAW CMNTY BK	OKLAHOMA CITY, OKLAHOMA	Fourth Quarter of 2020
FARMERS ST BK	PHILLIPSBURG, KANSAS	Fourth Quarter of 2020
FIRST B&TC	CLINTON, OKLAHOMA	Fourth Quarter of 2020
FIRST BK&TC	MINDEN, NEBRASKA	Fourth Quarter of 2020
HERITAGE BK	TOPEKA, KANSAS	Fourth Quarter of 2020
ROCKY MNT BK	JACKSON, WYOMING	Fourth Quarter of 2020
TOWN & COUNTRY BK	RAVENNA, NEBRASKA	Fourth Quarter of 2020

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending May 23, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRIGHT FORCE HOLDING GP, LLC	CIC	Notice by C&D Family Holding II, LP, Lewisville, Texas (Chirag Patel, General Partner); LKP Reserve, LP, Lewisville, Texas (Mital Patel, General Partner); and Sagestar Family II, LP, Lewisville, Texas (Mehul Patel, General Partner); together a group acting in concert, to acquire voting shares and control of Bright Force Holding GP, LLC, Lewisville, Texas, and indirectly, American Bank, National Association, Dallas, Texas.	Newspaper: Federal Register:	Not available 06/02/2020
PEOPLES BANK	* Branch	Peoples Bank, Lubbock, Texas, to establish a branch at 106 Southwest Avenue C, Seminole, Texas 79360.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available 04/14/2020

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.

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 Third Quarter of 2020 (July 1, 2020 - September 30, 2020) Fourth Quarter of 2021 (October 1, 2020 - December 31, 2020)

Institution	Location	Quarter
CENTRAL BK	HOUSTON, TEXAS	Third Quarter of 2020
TEXAS CMNTY BK	LAREDO, TEXAS	Third Quarter of 2020
UNITED TX BK	DALLAS, TEXAS	Third Quarter of 2020
WELLINGTON ST BK	WELLINGTON, TEXAS	Third Quarter of 2020
MENARD BK	MENARD, TEXAS	Fourth Quarter of 2020
PLAINSCAPITAL BK	UNIVERSITY PARK, TEXAS	Fourth Quarter of 2020

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 23, 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
BAKER BOYER BANCORP	CIC	Notice of Change in Control filed by Megan F. Clubb, Clifford "Kip" W. Kontos, both of Walla Walla, Washington, and Charles H. Eglin, Yakima, Washington, on behalf of a group of shareholders acting in concert under a Limited Shareholders Agreement, to control approximately 43 percent of the outstanding voting shares of Baker Boyer Bancorp and thereby to indirectly control Baker Boyer National Bank, both of Walla Walla, Washington.	Newspaper:	06/12/2020
			Federal Register:	Not available
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$24 million public welfare investment in Enterprise Housing Partners CalGreen VII Fund, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WELLS FARGO & COMPANY	Other Foreign	Wells Fargo & Company requests approval to extend the period of corporate existence of its Edge Act corporation subsidiary, Wells Fargo International Banking Corporation, Charlotte, North Carolina.	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 Third Quarter of 2020 (July 1, 2020 - September 30, 2020) Fourth Quarter of 2021 (October 1, 2020 - December 31, 2020)

Institution	Location	Quarter
EAST WEST BK	PASADENA, CALIFORNIA	Fourth Quarter of 2020
FRIENDLY HILLS BK	WHITTIER, CALIFORNIA	Fourth Quarter of 2020
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA	Fourth Quarter of 2020
UNITED SCTY BK	FRESNO, CALIFORNIA	Fourth Quarter of 2020