
Federal Reserve Release



H.2

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

No. 41

Week Ending October 10, 2020

Bank Holding Companies

Banco Bradesco S.A., Osasco, Brazil; Lecce Holdings S.A.; Fundação Bradesco, BBD Participações S.A.; Nova Cidade de Deus Participações S.A.; and Cidade de Deus Cia. Comercial de Participações -- to acquire BAC Florida Bank, Coral Gables, Florida.

- Approved, October 6, 2020

Forms

Forms -- (1) initial Board review to extend with revision the Recordkeeping and Disclosure Provisions Associated with Real Estate Appraisal Standards (FR Y-30); (2) initial Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Provisions Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice (FR 4100), Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Sections 208.3(c), (d), and (g) of Regulation H (FR H-3), Senior Loan Officer Opinion Survey on Bank Lending Practices (SLOOS) (FR 2018), Disclosure Requirements Associated with CFPB's Regulation DD (FR DD); and (3) final Board review to extend without revision the Consumer and Stakeholder Surveys (FR 3073).

- Approved, October 6, 2020

Personnel

Division of Financial Management -- appointment of Monica Manning as associate director and chief acquisition officer.

- Approved, September 24, 2020

(A/C)

Regulations and Policies

Customer Identification Program (CIP) Rule -- interagency order to expand to all customers a 2018 interagency order exempting premium finance loans from the requirements of the CIP rule, under the Bank Secrecy Act.

- Approved, September 24, 2020

(A/C)

Regulations and Policies

Prepaid Cards -- annual report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, October 6, 2020

Supervision and Regulation

Capital Distributions -- revised authorization for firms with \$100 billion or more in total assets to make capital distributions in the fourth quarter of 2020.

- Approved, September 30, 2020

(A/C)

Enforcement

Citigroup Inc., New York, New York -- issuance of a consent cease-and-desist order.

- Approved, October 7, 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

Dallas

First State Bank, Gainesville, Texas -- to establish a branch at 2624 North Loy Lake Road, Sherman.

- Approved, October 8, 2020

Minneapolis

Liberty Bank Minnesota, Saint Cloud, Minnesota -- to establish a branch at 730 Humboldt Drive, Big Lake.

- Approved, October 5, 2020

Secretary

Professional Bank, Coral Gables, Florida -- to establish a branch at 9690 NW 41st Street, Doral.

- Approved, October 5, 2020

Cleveland

The Richwood Banking Company, Inc., Richwood, Ohio -- to establish a branch at 120 East Sandusky Avenue, Bellefontaine, and request to exceed the limit on investment in bank premises.

- Approved, October 7, 2020

Bank Holding Companies

Atlanta

Citizens Bancorp Investment, Inc., Lafayette, Tennessee -- to acquire and merge with American Bancshares Corp., Livingston, and thereby indirectly acquire American Bank & Trust of the Cumberlandds.

- Approved, October 8, 2020

Bank Mergers

Secretary

First Western Bank and Trust, Minot, North Dakota -- to merge with BlackRidgeBANK, Fargo, and thereby establish branches.

- Approved, October 8, 2020

Change in Bank Control

St. Louis

The Carbondale Investment Corporation, Carbondale, Illinois -- to retain control of The Carbondale Investment Corporation and its subsidiary, The Bank of Carbondale, Carbondale.

- Permitted, October 9, 2020

St. Louis

Newburg Insurance Agency, Inc., Rolla, Missouri -- to retain control of Newburg Insurance Agency, Inc., and its subsidiary, Citizens Bank of Newburg, Rolla.

- Permitted, October 5, 2020

Atlanta

RCB Financial Corporation, Rome, Georgia -- to retain control of RCB Financial Corporation and its subsidiary, River City Bank, Rome.

- Permitted, October 9, 2020

Change in Bank Control

Chicago

Security Financial, Inc., Farnhamville, Iowa -- to retain control of Security Financial, Inc., and its subsidiary, Security Savings Bank, Gowrie.

- Permitted, October 9, 2020

Extensions of Time

Richmond

New Peoples Bank, Inc., Honaker, Virginia -- extension to April 24, 2021, to establish a branch at 901 West State Street, Bristol.

- Granted, October 5, 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, October 5, 2020

Savings and Loan Holding Companies

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to continue as an institution-affiliated party.

- Granted, October 8, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 10, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Citizen's Financial Group, Inc., parent of Citizen's Bank, National Association, both in Providence, Rhode Island.	Newspaper:	10/01/2020
			Federal Register:	10/02/2020

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 October 10, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, New York, New York, to make an investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			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
Filings received during the week ending October 10, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

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: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending October 10, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MUTUAL HOLDING CO.	* SLHC Acquisition	Application by First Mutual Holding Company, Lakewood, Ohio, to acquire 100 percent of Martinsville First Savings Bank, Martinsville, Virginia, pursuant to Section 10(e) of the Home Owners Loan Act.	Newspaper:	11/02/2020
			Federal Register:	11/12/2020
NORTHWEST BANCSHARES INC	* 3A1	Northwest Bancshares, Inc., Warren, Pennsylvania, proposes to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act of 1956.	Newspaper:	10/24/2020
			Federal Register:	10/29/2020
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of KeyCorp, Cleveland, Ohio, parent of KeyBank, NA, Cleveland, Ohio.	Newspaper:	10/24/2020
			Federal Register:	10/28/2020
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Fifth Third Bancorp, Inc., Cincinnati, Ohio, parent of Fifth Third Bank, NA, Cincinnati, Ohio.	Newspaper:	10/24/2020
			Federal Register:	Not available

District: 4
Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 10, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
VIRGINIA PARTNERS BANK	* Branch	Virginia Partners Bank, Fredericksburg, Virginia, to establish a branch at 7415 Laughlin Boulevard, Spotsylvania Courthouse, Virginia.	Newspaper:	10/23/2020
			Federal Register:	Not applicable

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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 10, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANCORP, INC.	CIC	After the fact change in control notice filed by James Thomas Darnell, Sandra Darnell Gordon, Blake Craig Cannon, Ashley Suzanne Cannon, Lizzie Belle Gordon, William Andrew Gordon II, Xaylie Mae Gordon, Janis Darnell Cannon and Mark Craig Cannon, all of Shelbyville, Tennessee; Sharon Patrice Darnell and Sean Keith Darnell, both of Franklin, Tennessee; Lauralee Catherine Gordon Maxwell, Nashville, Tennessee; Jerry Edwin Smith, Bell Buckle, Tennessee; and Ricky Harold Smith, Wartrace, Tennessee intend to acquire voting shares of First Community Bancorp, Inc., and thereby indirectly retain voting shares of First Community Bank of Tennessee, both of Shelbyville, Tennessee.	Newspaper:	10/16/2020
			Federal Register:	Not available

District: 6
Federal Reserve Bank of Atlanta

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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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 October 10, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to \$20 million public welfare investment in Alliant Tax Credit Fund 104, LP, pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BRICKYARD BANCORP, INC.	CIC	Notice by the Nathan & Shirley Rothner Family Trust II, Evanston, Illinois, Eric A. Rothner, Chicago, Illinois, trustee; and the Rachel Rothner Accumulation Trust II, the Melissa Rothner Accumulation Trust II, the William Rothner Accumulation Trust II, the Daniel Rothner Accumulation Trust II, the Adam Vales Accumulation Trust II, the Kimberly Vales Accumulation Trust II, and the Kathryn Vales Accumulation Trust II, all of Evanston, Illinois, Gale F. Rothner, Chicago, Illinois, and David M. Aronin, Skokie, Illinois, co-trustees; to join Eric A. Rothner and form the Rothner Family Control Group, a group acting in concert, and retain 100 percent of the voting shares of Brickyard Bancorp, Inc., and thereby indirectly control Brickyard Bank, both of Lincolnwood, Illinois.	Newspaper:	Not available
			Federal Register:	10/16/2020
FWB FINANCIAL, INC.	* 3A1	FWB Financial Inc., Chicago, Illinois, to become a bank holding company through the acquisition of 100 percent of the voting stock of FW Bank, Chicago, Illinois, a de novo bank.	Newspaper:	Not available
			Federal Register:	Not available
NORTHWOOD FINANCIAL SERVICES CORPORATION	* 3A3	Northwood Financial Services Corporation, Northwood, Iowa, to acquire 100 percent of Titonka Savings Bank, Titonka, Iowa.	Newspaper:	11/07/2020
			Federal Register:	11/09/2020
RESOURCE BANCSHARES, INC.	CIC	Notice by the Richard J. Katz Trust No. 101, with Richard J. Katz as trustee both of Sycamore, Illinois; the Kathleen S. Katz Trust No. 102, with Kathleen S. Katz as trustee both of Sycamore, Illinois; Brian J. Katz, Tampa, Florida; Stephanie K. Korth, Sycamore, Illinois; Adam Katz, Sycamore, Illinois; the Richard J. Katz Irrevocable Trust, with Peter J. Wilder as trustee, both of Milwaukee, Wisconsin; and minor grandchildren to acquire and retain 25 percent or more control of the voting shares of Resource Bancshares, Inc. and thereby indirectly control Resource Bank, National Association, both of DeKalb, Illinois.	Newspaper:	Not available
			Federal Register:	10/28/2020

District: 7
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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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 October 10, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY BANK OF THE OZARKS	* Branch	Century Bank of the Ozarks, Gainesville, Missouri, to establish a branch facility to be located at 2448 Highway 62 East, Mountain Home, Arkansas.	Newspaper:	10/17/2020
			Federal Register:	Not applicable
MIDWEST BANCORPORATION, INC.	* 3A5	Midwest Bancorporation, Inc., Poplar Bluff, Missouri, to acquire, through merger, 100 percent of the voting shares of Poplar Bluff Banc Company, Poplar Bluff, Missouri, and thereby indirectly acquire First Midwest Bank of Poplar Bluff, Poplar Bluff, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
STATE HOLDING COMPANY CIC		Notice by Catherine Hastings Owen and Harry Lee Hastings III, individually and as a part of a family control group that also includes Arkansas Bolt Company; Harry L. Hastings, Jr; Stanley T. Hastings Sr.; Harry L. Hastings Jr Family Trust and Rosalyn J. Hastings Family Trust with Harry L. Hastings III, Catherine Hastings Owen, & Stanley T. Hastings Sr. as Co-Trustees; Catherine Hastings Owen as trustee of the Catherine H. Owen Descendants Gift Trusts for Harper J. Holliday; Sara O. Holliday; Steven C. Owen Jr. and an unnamed minor grandchild's gift trust; Harry L. Hastings III as trustee of the Harry Lee Hastings III Descendants Gift Trusts for Andrew H. Hastings; Anne M. Hastings; Charles H. Hastings; Ellen B. Hastings; Harry L. Hastings IV; Harry L. Hasting V; Hollis R. Hastings; Huette M. Hastings; Mary H. Hastings; and Winston G. Hastings; and Stanley T. Hastings Sr. as trustee of the Stanley T. Hastings Sr. Descendants Gift Trusts for Alissa C. Hastings; Margo M. Hastings; Patrick T. Hastings; Stanley T. Hastings Jr.; Tyler M. Hastings; Oliver M. Hastings; and Andrew H. Hastings; Harry L. Hastings IV; Winston G. Hastings, to retain and acquire control of 25 percent or more of the voting shares of State Holding Company, all of Little Rock, Arkansas.	Newspaper:	Not available
			Federal Register:	10/28/2020

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 October 10, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIPRISE FINANCIAL, INC.	SLHC Activity	Ameriprise Financial, Inc., Minneapolis, Minnesota, to engage indirectly, through its subsidiaries Threadneedle Asset Management Holdings and Lionstone Partners, LLC, in certain prescribed services and activities permissible under 12 U.S.C. Section 1467a(c)(2)(f)(ii) and Section 238.53 of Regulation LL.	Newspaper:	Not applicable
			Federal Register:	Not available
CHARTER BANK	* 18C * Branch	Charter Bank, Eau Claire, Wisconsin, to purchase certain assets and assume certain liabilities of the Chetek branch of Bank First National Association, Manitowoc, Wisconsin and incident thereto proposes to establish a branch at 621 2nd Street, Chetek, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST HOLDING COMPANY OF CAVALIER, INC.	4c8	First Holding Company of Cavalier, Inc., Cavalier, North Dakota, to indirectly retain voting shares of AccuData Services, Inc., Park River, North Dakota, through its subsidiary bank, United Valley Bank, Cavalier, North Dakota, and engage in certain data processing activities pursuant to Section 225.28(b)(14)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	10/28/2020
FIRST HOLDING COMPANY OF PARK RIVER, INC	* 3A3	First Holding Company of Park River, Inc., Park River, North Dakota, to acquire 100% of Ramsey National Bank, Devils Lake, North Dakota	Newspaper:	10/31/2020
			Federal Register:	11/10/2020
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Scott A. Erickson, Sioux Falls, South Dakota to retain (individually) and acquire (as trustee of the 2020 Jeffory A. Erickson Irrevocable Trust No. 1, the 2020 Jeffory A. Erickson Irrevocable Trust No. 2, the 2020 Jeffory A. Erickson Irrevocable No. 3, and the 2020 Jeffory A. Erickson Irrevocable Trust No. 4, all of Sioux Falls, South Dakota, (collectively, the "Erickson Trusts")) control of voting shares of Leackco Bank Holding Company ("Leackco"), Wolsey, South Dakota and thereby indirectly acquire American Bank and Trust, Wessington Springs, South Dakota ("Bank"). In addition, Scott A. Erickson and the Erickson Trusts to join the Erickson family shareholder group. Leackco controls American Bank & Trust, Wessington Springs, South Dakota.	Newspaper:	10/20/2020
			Federal Register:	10/20/2020
MIDWEST BANCORPORATION, INC.	4c8	MidWest Bancorporation Inc., Eden Prairie, Minnesota, to engage, de novo, in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 10, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
NAPOLEON BANCORPORATION, INC.	4c8	Napoleon Bancorporation, Inc., Napoleon, North Dakota, through its subsidiary, Stock Growers Insurance Agency, Inc., to purchase the assets and assume certain liabilities of Sargent County Insurance & Real Estate, Inc. and thereby indirectly engage in insurance agency activities in a place with a population not exceeding 5,000.	Newspaper:	Not applicable
			Federal Register:	10/28/2020
PB BANCSHARES, INC.	* 3A1	PB Bancshares, Inc., Maplewood, Minnesota, to become a bank holding company by acquiring 100 percent of Premier Bank, Maplewood, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Ameriprise Financial, Inc., Minneapolis, Minnesota, parent of Ameriprise Bank, FSB, Minneapolis, Minnesota.	Newspaper:	10/01/2020
			Federal Register:	10/07/2020

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 October 10, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONVERSE COUNTY CAPITAL CORPORATION	CIC	The Anne Saunders Special Purpose Revocable Trust dated September 14, 2020, Anne Saunders, trustee; Marissa Beard, Rachel Carlson, and Emma Saunders, all of Douglas, Wyoming, to acquire shares of Converse County Capital Corporation, parent of The Converse County Bank, both in Douglas, Wyoming; and for approval as members of the Saunders Family Group, which controls Converse County Capital Corporation. In addition, Brittanie Saunders, Douglas, Wyoming and Rebecca Schufman, Richfield, Minnesota, to retain shares of Converse County Capital Corporation, and for approval as members of the Saunders Family Group.	Newspaper: Federal Register:	Not available 10/28/2020
FIDELITY FINANCIAL CORPORATION	* 3A1 * 3A3 * 3A5	Fidelity Financial Corporation, Wichita, Kansas, to acquire, through its newly formed subsidiary, FFC Merger Sub, Inc., Wichita, Kansas, 100 percent of the voting shares of Yorktown Financial Holdings, Inc., Tulsa, Oklahoma, parent of Yorktown Bank, Pryor, Oklahoma.	Newspaper: Federal Register:	10/25/2020 10/28/2020
HAVILAND BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Haviland Bancshares, Inc. Employee Stock Ownership Plan, Haviland, Kansas, to increase its ownership from 27.87 percent to 31.70 percent of the voting shares of Haviland Bancshares, Inc., parent of The Haviland State Bank, both in Haviland, Kansas.	Newspaper: Federal Register:	Not available Not available
SPEARVILLE BANCSHARES, INC.	CIC	The Stein Bank Stock Trust, Kevin and Gari-Ann Stein, trustees, all of Spearville, Kansas, to acquire voting shares of Spearville Bancshares, Inc. (Spearville), parent of First National Bank of Spearville, both in Spearville, Kansas, establishing the Stein Family Control Group. Kevin Stein previously was approved to control shares of Spearville.	Newspaper: Federal Register:	10/15/2020 09/30/2020

District: 10
Federal Reserve Bank of Kansas City

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 10, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CULLEN/FROST BANKERS, INC.	CIC	Change in control notice filed by The Vanguard Group, Inc., and its subsidiaries and affiliates, Malvern, Pennsylvania, to acquire additional voting shares of Cullen/Frost Bankers, Inc., and thereby, indirectly acquire additional voting shares of Frost Bank, both of San Antonio, Texas	Newspaper: Federal Register:	Not available Not available
LOUISE BANCSHARES, INC.	* 3A3	Louise Bancshares, Inc., Louise, Texas, to acquire Dilley State Bank, Dilley, Texas	Newspaper: Federal Register:	10/31/2020 11/06/2020
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 2501 Research Forest Drive, The Woodlands, Texas 77381	Newspaper: Federal Register:	Not available Not applicable
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
SPIRIT OF TEXAS BANCSHARES, INC.	CIC	Steven Gregory Kidd, Plano, Texas, individually, and Steven Gregory Kidd, Plano, Texas, as a member of a group acting in concert with Ashley Nicole Kidd Conley, Prosper, Texas, The Greg Kidd 2010 SOTB Trust, Plano, Texas, The Greg Kidd SOTB Inheritance Trust - A, Plano, Texas and The Greg and Shelly Kidd 2011 SOTB Trust, Plano, Texas intend to apply collectively to acquire 10 percent or more of the shares and thereby control of Spirit of Texas Bancshares, Inc., Conroe, Texas, and indirectly Spirit of Texas Bank, SSB, College Station, Texas.	Newspaper: Federal Register:	Not available Not available

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.

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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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 10, 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
LENDINGCLUB CORPORATION	* 3A1 4c8	LendingClub Corporation, San Francisco, California, to become a bank holding company, by acquiring the voting shares of Radius Bancorp, Inc. and thereby indirectly acquire Radius Bank, both of Boston, Massachusetts, upon the conversion of Radius Bank from a federal savings bank to a national bank, and (2) LendingClub Corporation, directly and indirectly through its wholly-owned subsidiaries, LendingClub Warehouse I, LLC, LendingClub Warehouse II, LLC, and Consumer Loan Underlying Bond Depositor, LLC, all of San Francisco, California, to engage de novo in extending credit and servicing loans pursuant to Section 225.28(b)(1), activities related to extending credit pursuant to Section 225.28(b)(2), and data processing pursuant to Section 225.28(b)(14) of Regulation Y.	Newspaper:	10/30/2020
			Federal Register:	11/05/2020
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of The Charles Schwab Corporation, San Francisco, California, parent of Charles Schwab Bank, SSB, and Charles Schwab Premier Bank, SSB, both of Westlake, Texas, and Charles Schwab Trust Company, Henderson, Nevada.	Newspaper:	Not available
			Federal Register:	10/28/2020

District: 12
Federal Reserve Bank of San Francisco

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.

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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