
Federal Reserve Release



H.2

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

No. 30

Week Ending July 24, 2021

Forms

Forms -- final Board review to extend with revision the Reporting and Disclosure Requirements Associated with Emergency Lending Under Section 13(3) (FR A).
- Approved, July 23, 2021

Forms -- final Board review to extend with revision the Bank Holding Company Application and Notifications (FR Y-3, FR Y-3N, and FR Y-4) and the International Applications and Prior Notifications under Subparts A and C of Regulation K (FR K-1).
- Approved, July 23, 2021

Regulations and Policies

Community Reinvestment Act (CRA) -- interagency statement on joint action to modernize and strengthen CRA regulations.
- Announced, July 20, 2021

Enforcement

Texico Bancshares Corporation and Texico State Bank, both of Texico, Illinois -- issuance of a consent cease-and-desist order.
- Announced, July 22, 2021

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

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 155 East 150th Place South, Glenpool, Oklahoma.

- Approved, July 21, 2021

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at the intersection of Browns Bridge Road and Keith Bridge Road, Cumming, Georgia.

- Approved, July 23, 2021

Richmond

Sandy Spring Bank, Olney, Maryland -- to establish a branch at 7565 Greenbelt Road, Greenbelt, Maryland.

- Approved, July 22, 2021

Bank Holding Companies

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota -- to acquire voting shares of Security State Bank Holding Company, Fargo, and thereby indirectly acquire voting shares of Bank Forward, Hannaford, both of North Dakota.

- Approved, July 22, 2021

Bank Holding Companies

Kansas City

Equity Bancshares, Inc., Wichita, Kansas -- waiver of application to acquire American State Bancshares, Inc., and its subsidiary, American State Bank & Trust Company, both of Wichita, in connection with the merger of American State Bank & Trust Company with and into Equity Bank, Andover, all of Kansas.

- Granted, July 23, 2021

St. Louis

First State Capital Corporation, Holly Springs, Mississippi -- to merge with M&F Bancorp, Inc., and thereby indirectly acquire Merchant and Farmers Bank, both of Holly Springs, Mississippi.

- Approved, July 21, 2021

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- to acquire additional shares of M&P Community Bancshares, Inc., and thereby increase its indirect control of Merchants and Planters Bank, both of Newport, Arkansas.

- Approved, July 19, 2021

Richmond

VCC Social Enterprises, Richmond, Virginia -- to become a bank holding company by acquiring shares of VCC Bank, Richmond, Virginia, and thereby engage in extending credit and servicing loans, asset management activities, management consulting, community development activities, financing and investment activities, and data processing activities.

- Approved, July 14, 2021

(A/C)

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas -- to merge with American State Bank & Trust Company, Wichita, Kansas, and thereby establish branches.

- Approved, July 23, 2021

Banks, State Member

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, July 22, 2021

San Francisco

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

- Approved, July 21, 2021

Change in Bank Control

Kansas City

Commercial State Holding Company, Inc., Republican City, Nebraska -- Michael Waldo, Alma, Nebraska, and Dwight Waldo, Republican City, Nebraska, to establish the Waldo Family Group, a group acting in concert, and retain voting shares of Commercial State Holding Company and thereby indirectly retain voting shares of Commercial State Bank, Republican City, Nebraska.

- Permitted, July 20, 2021

Change in Bank Control

New York

Esquire Financial Holdings, Jericho, New York -- Basswood Capital Management, LLC, New York, New York; funds for which Basswood Partners LLC serves as General Partner and Basswood Capital Management, LLC, serves as investment manager (Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP); Basswood Capital Management, LLC, serves as investment manager (Basswood Opportunity Fund, Inc., and Basswood Financial Fund, Inc.); certain managed accounts for which Basswood Capital Management, LLC, serves as the investment adviser; Matthew Lindenbaum and Bennett Lindenbaum, all of New York, New York, to collectively acquire outstanding voting shares of Esquire Financial Holdings, Inc., and indirectly acquire voting shares of its subsidiary bank, Esquire Bank, National Association, Jericho, New York.

- Permitted, July 20, 2021

Extensions of Time

Secretary

Credit Risk Retention -- interagency notice of extension until December 20, 2021, of the review period, and the publication of determination of the review, of the definition of qualified residential mortgage, the community-focused residential mortgage exemption, and the exemption for qualifying three- to four-unit residential mortgage loans, as currently set forth in the Credit Risk Retention regulations as adopted by the agencies.

- Granted, July 8, 2021

(A/C)

Director, S&R

The Goldman Sachs Group, Inc., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, July 20, 2021

Extensions of Time

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of real estate and loan assets.

- Granted, July 23, 2021

Secretary

Old National Bancorp, Evansville, Indiana -- commenter's request to extend the comment period on the application to acquire by merger First Midwest Bancorp, Inc., and thereby indirectly acquire First Midwest Bank, both of Chicago, Illinois.

- Denied, July 23, 2021

Director, S&R

The PNC Financial Services Group, Pittsburgh, Pennsylvania -- extension of time to conform or divest a merchant banking investment.

- Granted, July 13, 2021

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------|
| INDEPENDENT BANK CORP. | * 3A1 | Independent Bank Corp., Rockland, Massachusetts and Bradford Merger Sub Inc. (a to be formed merger entity) request approval to acquire Meridian Bancorp, Inc., Peabody, Massachusetts by merger and thereby Meridian's wholly owned subsidiary bank, East Boston Savings Bank, Boston, Massachusetts, pursuant to section 3(a)(1), 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended and section 225.15 of the Board's Regulation Y. | Newspaper: | Not available |
| | * 3A3 | | Federal Register: | 08/13/2021 |
| | * 3A5 | | | |
| READING CO-OPERATIVE BANK | * 18C | Reading Cooperative Bank, Reading, Massachusetts, files an Interagency Bank Merger Act application for the purchase and assumption of two branches located at 400 Broadway, Lynn and 28 Nahant Road, Nahant both in Massachusetts, from Coastal Heritage Bank, Weymouth, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | Newspaper: | Not available |
| | * Branch | | Federal Register: | Not applicable |
| 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 Independent Bank Corp., parent of Rockland Trust Company, both of Rockland, Massachusetts. | Newspaper: | 08/08/2021 |
| | | | Federal Register: | Not available |

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 July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|----------------------------------|
| CITIBANK, N.A. | Investment | Prior notice by Citibank Overseas Investment Corporation, New Castle, Delaware to make an additional investment, pursuant to Section 211.9(f) of Regulation K. | Newspaper: Federal Register: | Not applicable Not applicable |
| ELMIRA SAVINGS BANK | * Branch | Elmira Savings Bank, Elmira, New York, to establish a branch office to be located at 84 Court Street, Binghamton, New York. | Newspaper: Federal Register: | 07/09/2021 Not applicable |
| VANGUARD GROUP, INC. | CIC | Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (collectively, "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, to acquire more than 15 percent of the voting shares of First BanCorp, San Juan, Puerto Rico. | Newspaper: Federal Register: | 08/08/2021 08/09/2021 |
| VANGUARD GROUP, INC. | CIC | Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (collectively, "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, to acquire more than 15 percent of the voting shares of OFG Bancorp, San Juan, Puerto Rico. | Newspaper: Federal Register: | 08/08/2021 08/09/2021 |

District: 2
Federal Reserve Bank of New York

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
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- 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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

District: 4
Federal Reserve Bank of Cleveland

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

District: 5
Federal Reserve Bank of Richmond

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 |
|---------|------------------------------------|------------|-----------------|------------|----------------|
| 3419416 | JOHN MARSHALL BK, RESTON, VIRGINIA | 03/15/2021 | 07/17/2021 | S | Int Small Bank |

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 July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|---------------|
| COMMUNITY BANKSHARES, INC. | CIC | Prior change in control notice filed by Jeremy Francis Gilpin, South Lake Tahoe, California, and Jeffrey Alan Smith, Atlanta, Georgia (collectively Notificants); as a group acting in concert, to acquire shares and thereby acquire control of Community Bankshares, Inc., LaGrange, Georgia and its subsidiaries, Community Bank and Trust - West Georgia, LaGrange, Georgia, and Community Bank and Trust - Alabama, Union Springs, Alabama. | Newspaper: | 08/09/2021 |
| | | | Federal Register: | 08/03/2021 |
| VANGUARD GROUP, INC. | CIC | The Vanguard Group, Inc., Malvern, Pennsylvania; on behalf of itself, its subsidiaries and affiliates, including 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; to acquire voting shares of BankUnited, Inc., and thereby indirectly acquire voting shares of BankUnited, NA, both of Miami Lakes, Florida. | Newspaper: | Not available |
| | | | Federal Register: | 08/09/2021 |

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.

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 24, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------|
| COMMUNITY BANK CORP. | CIC | The Thomas E. Carter, Sr. Trust, Thomas E. Carter, Sr., individually, and Allison M. Carter, individually, as co-trustees, both of Park Ridge, Illinois, the Allison M. Carter Trust, Allison M. Carter, individually, and Thomas E. Carter, Sr., individually, as co-trustees, both of Park Ridge, Illinois; Gwen M. Carter, Park Ridge, Illinois; Joseph G. Carter, Arlington Heights, Illinois; Louis J. Carter, Chicago, Illinois; Mack N. Carter, Park Ridge, Illinois; Mary C. Carter Seidel, Apex, North Carolina; Paul P. Carter, Chicago, Illinois; Samuel K. Carter, Park Ridge, Illinois; Sarah J. Carter, Park Ridge, Illinois; Thomas E. Carter, Jr., Park Ridge, Illinois; certain minor children in the Carter family, all of Park Ridge, Illinois, and Geoffrey Yerke, Chicago, Illinois, to form the Carter Family Control Group, to retain 25 percent or more of the voting shares of Community Bank Corp., and thereby indirectly control Park Ridge Community Bank, both of Park Ridge, Illinois. | Newspaper: | 08/03/2021 |
| | | | Federal Register: | 08/02/2021 |
| COMMUNITY CAPITAL BANCORP, INC. | * 3A1 | Community Capital Bancorp, Inc., Menomonee Falls, Wisconsin, to become a bank holding company by acquiring Collins Bankcorp, Inc., and thereby indirectly acquiring Collins State Bank, both of Collins, Wisconsin. | Newspaper: | 06/28/2021 |
| | | | Federal Register: | 08/18/2021 |
| DRAKE HOLDING COMPANY | CIC | Notice by the Richard R. Drake Family Trust - B, Radcliffe, Iowa, with Cynthia A. Shirar, Marshalltown, Iowa, Edwin A. Drake, West Des Moines, Iowa, and Bryan S. Drake, Radcliffe, Iowa, all individually and as co trustees, to join the Drake Family Control Group, a group acting in concert, to retain voting shares of Drake Holding Company, and indirectly retain voting shares of Security State Bank, both of Radcliffe, Iowa. | Newspaper: | Not available |
| | | | Federal Register: | 08/04/2021 |
| NICOLET BANKSHARES, INC. | * 3A5 | Nicolet Bankshares, Inc., Green Bay, Wisconsin, to merge with County Bancorp Inc., Manitowoc, Wisconsin, and thereby indirectly acquire Investors Community Bank, Manitowoc, Wisconsin. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| NORTHERN TRUST COMPANY, THE | PWI | The Northern Trust Company, Chicago, Illinois requests prior approval to make a public welfare investment pursuant to section 208.22(b) of Regulation H. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------|
| SCHAUMBURG BANCSHARES, INC. | CIC | Notice by the Brian Herbstritt Revocable Trust, Chicago, Illinois, Brian Herbstritt, as trustee, River Forest, Illinois; the Deborah Herbstritt Revocable Trust, Chicago, Illinois, Deborah Maloney, as trustee, River Forest, Illinois; and the Amy Reardon Revocable Trust, Chicago, Illinois, Amy Reardon as Trustee, River Forest, Illinois to join the Herbstritt Family Control Group, a group acting in concert, to retain voting shares of Schaumburg Bancshares, and thereby indirectly retain voting shares of Heritage Bank of Schaumburg, both of Schaumburg, Illinois. | Newspaper: Federal Register: | Not available 08/03/2021 |

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.

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------|
| DIAMOND BANK | Premises | Diamond Bank, Murfreesboro, Arkansas, to increase its amount of permitted investment in bank premises by \$380,000, from \$9.9 million to \$10.2 million or 121.7% of capital stock and related surplus. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 8
Federal Reserve Bank of St. Louis

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 |
|---------|--------------------------------------|------------|-----------------|------------|----------------|
| 618740 | FIELD & MAIN BK, HENDERSON, KENTUCKY | 04/05/2021 | 07/17/2021 | S | Int Small Bank |

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 July 24, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------------|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------|
| EITZEN INDEPENDENTS, INC. | CIC | The Ronald G. Chamberlin Irrevocable Trust, Nathan A. Wurm and Eric D. Wurm as trustees; The Irrevocable Gifting Trust FBO Nathan A. Wurm, Nathan A. Wurm as trustee; and The Irrevocable Gifting Trust FBO Eric D. Wurm, Eric D. Wurm as trustee, all of Caledonia, MN; to join the Wurm Family Control Group, a group acting in concert, to retain voting shares of Eitzen Independents, Inc., Eitzen, MN, and thereby indirectly retain voting shares of ESB Bank, Caledonia, MN. | Newspaper: Federal Register: | Not available 07/28/2021 |
| HERITAGE BANCSHARES GROUP INC. ESOP | * 3A1 | The Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust; to become a bank holding company by acquiring 32.6 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquiring voting shares of Heritage Bank, N.A., both of Spicer, Minnesota. Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust, Spicer, Minnesota elects to be a financial holding company. | Newspaper: Federal Register: | Not available Not available |
| MIDCOUNTRY ACQUISITION CORP. | * 3A3 | MidCountry Acquisition Corp., Minneapolis, Minnesota, to acquire McGregor Banco, Inc., and thereby indirectly acquire Grand Timber Bank, both of McGregor, Minnesota. | Newspaper: Federal Register: | 08/05/2021 08/12/2021 |
| RANDALL BANCORP, INC. | CIC | The Amended and Restated Kermit J. Zaffke A/K/A John Zaffke Revocable Trust, Kermit J. Zaffke and Karen J. Zaffke as trustees, both of Green Valley, Arizona; and The Amended and Restated Karen J. Zaffke Revocable Trust, Karen J. Zaffke and Kermit J. Zaffke as trustees, both of Green Valley, AZ; a group acting in concert to retain voting shares of Randall Bancorp Inc., and thereby indirectly retain voting shares of Randall State Bank, both of Randall, Minnesota. | Newspaper: Federal Register: | Not available 06/25/2021 |

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------------------------------------|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------|
| SAUK CENTRE FINANCIAL SERVICES, INC. | CIC | Allan C. Minnerath, Alexandria, Minnesota, individually and as trustee of the Scott A. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended; the Rachel K. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended; and the Ryan J. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended, all of Alexandria, Minnesota, (co-trustees of the trusts, Mark W. Greiner, Tonka Bay, Minnesota, and John A. Minnerath, Alexandria, Minnesota) to retain additional voting shares of Sauk Centre Financial Services, Inc. and thereby indirectly retain additional voting shares of Minnesota National Bank, both of Sauk Centre, Minnesota. | Newspaper: | 08/11/2021 |
| | | | Federal Register: | 08/11/2021 |
| STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN | * 3A3 | Stearns Financial Services, Inc. Employee Stock Purchase Plan and Trust (the "ESOP"), Saint Cloud, Minnesota, to acquire additional common stock and increase its ownership interest in Stearns Financial Services, Inc., Saint Cloud, Minnesota, up to 23.6130% and thereby indirectly increase its control of (i) Stearns Bank, National Association, Saint Cloud, Minnesota; (ii) Stearns Bank of Upsala, Upsala, Minnesota; and (iii) Stearns Bank of Holdingford, Holdingford, Minnesota. | Newspaper: | 08/03/2021 |
| | | | Federal Register: | 08/09/2021 |

District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------|
| FIRSTSUN CAPITAL BANCORP | * 3A3 | FirstSun Capital Bancorp, Denver, Colorado, to merge with Pioneer Bancshares, Inc., and thereby indirectly acquire Pioneer Bank, SSB, both of Austin, Texas. | Newspaper: | 07/27/2021 |
| | * 3A5 | | Federal Register: | 08/06/2021 |

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
| NONE | | | | | |

CRA Examinations scheduled for **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|---------------|
| CAPITAL BANCORP, INC. | CIC | Retroactive notice under the Change in Bank Control Act filed by Lawrence W. Pickett of Monroe, LA, individually, and Lawrence W. Pickett, Dana Doshier DeGravelle, Marilyn Pickett Worsley, Rock W. Worsley, Lauren P. Davis, Pamela J. Pickett, Benjamin Clark Burch, an individual identified as Minor A and an individual identified as Minor B, each of Monroe, LA, Amanda Doshier Arledge of West Monroe, LA, Adam L. Pickett of San Francisco, CA, De-Ette Copes and Lonnie L. Copes of Delhi, LA, Charles E. Hixon, Jr. and Anne Ruth Hixon of Rayville, LA, Bonnie R. Holley and Willie R. Holley of Epps, LA, David Wesley Sullivan of Pioneer, LA, and Joshua D. Sullivan of New Orleans, LA, collectively a group acting in concert, have applied for permission to retain a controlling interest in the outstanding shares of common stock of Capital Bancorp, Inc., Delhi, Louisiana. Capital Bancorp, Inc. controls Commercial Capital Bank, Delhi, Louisiana. | Newspaper: | Not available |
| | | | Federal Register: | 06/11/2021 |
| 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: | Not available |
| | | | Federal Register: | 08/13/2020 |
| VANGUARD GROUP, INC. | CIC | The Vanguard Group, Inc., Malvern, Pennsylvania; on behalf of itself, its subsidiaries and affiliates, including 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; to acquire additional voting shares of Comerica Incorporated, Dallas, Texas, and thereby indirectly acquire additional voting shares of Comerica Bank, Dallas, Texas and Comerica Bank & Trust, National Association, Ann Arbor, Michigan. | Newspaper: | 08/08/2021 |
| | | | Federal Register: | 08/06/2021 |

District: 11
Federal Reserve Bank of Dallas

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending July 24, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------|
| VANGUARD GROUP, INC. | CIC | Notification 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 Columbia Banking System, Inc., parent of Columbia Bank, both of Tacoma, Washington. | Newspaper: | Not available |
| | | | Federal Register: | 08/10/2021 |
| VANGUARD GROUP, INC. | CIC | Notification 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 Green Dot Corporation, Pasadena, California, parent of Green Dot Bank, Provo, Utah. | Newspaper: | Not available |
| | | | Federal Register: | 08/10/2021 |
| WESTAMERICA BANK | PWI | Westamerica Bank, San Rafael, California, requests prior approval to make a \$5,000,000 public welfare investment in RBC Community Investments California Fund-7 LP. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 12
Federal Reserve Bank of San Francisco

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