
Federal Reserve Release



H.2

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

No. 31

Week Ending July 31, 2021

Personnel

Division of Consumer and Community Affairs -- appointment of Benjamin Olson as senior associate director.

- Approved, July 23, 2021

(A/C)

Office of the Chief Data Officer -- appointment of Phillip Daher as associate director/deputy chief data officer.

- Announced, July 27, 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

Advisory Councils

Director, S&R

Insurance Policy Advisory Committee -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the committee.

- Approved, July 30, 2021

Bank Branches, Domestic

Boston

BankNewport, Newport, Rhode Island -- to establish a branch at 27 Strawberry Field Road, Warwick, Rhode Island.

- Approved, July 26, 2021

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to establish a branch at 3701 Tamiami Trail North, Naples, Florida.

- Approved, July 28, 2021

New York

Elmira Savings, Bank Elmira, New York -- to establish a branch at 84 Court Street, Binghamton, New York.

- Approved, July 28, 2021

St. Louis

First Choice Bank, Pontotoc, Mississippi -- to establish a branch at 301 West Front Street, Houlka, Mississippi.

- Approved, July 27, 2021

Bank Holding Companies

Atlanta

Cypress Capital Group, Inc., Palm Beach, Florida -- (1) to become a bank holding company concurrently with the conversion of its wholly owned subsidiary, Cypress Trust Company, Palm Beach, Florida, to a state-chartered nonmember bank, Cypress Bank & Trust, and (2) to engage in investment advisory activities pursuant to 12 CFR 225.28(b)(6).

- Approved, July 29, 2021

Kansas City

Geneva State Company, Geneva, Nebraska -- relief from certain commitments.

- Granted, July 29, 2021

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- waiver of application to acquire Mackinac Financial Corporation and thereby acquire its subsidiary, mBank, both of Manistique, Michigan, in connection with the the merger of mBank with and into Nicolet National Bank, Green Bay, Wisconsin.

- Granted, July 19, 2021

(A/C)

Richmond

Oak View Bankshares, Inc., Warrenton, Virginia -- to become a bank holding company by acquiring Oak View National Bank, Warrenton, Virginia.

- Approved, July 30, 2021

Bank Mergers

Atlanta

Anchor Bank, Juno Beach, Florida -- to merge with Home Federal Bank of Hollywood, Hallandale Beach, Florida.

- Approved, July 27, 2021

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.
- Approved, July 28, 2021

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.
- Approved, July 29, 2021

San Francisco

Westamerica Bank, San Rafael, California -- to make a public welfare investment.
- Approved, July 30, 2021

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.
- Approved, July 26, 2021

Change in Bank Control

Dallas

FirstPerryton Bancorp, Inc., Perryton, Texas -- the Trust Department at FirstBank Southwest, Amarillo, Texas, to retain control of voting shares of FirstPerryton Bancorp, Inc. ("Company") by becoming Trustee of the Carl Ellis Separate Property FPB Stock Revocable Trust, Amarillo, Texas, which owns Company stock and thereby indirectly owns First Bank Southwest, Perryton, Texas. Additionally, the Ellis Family Trust-Julie Ellis FirstBank Southwest Trust S, and the Trust Department at FirstBank Southwest, as trustee, to acquire voting shares of the Company and to join the Ellis Family Group, a group acting in concert, all of Amarillo, Texas.
- Permitted, July 29, 2021

Change in Bank Control

Chicago

Fostoria Bankshares, Inc., Fostoria, Iowa -- Heather Cook, Ames, Iowa, to join the Simington Family Group, a group acting in concert, to retain voting shares of Fostoria Bankshares and thereby indirectly retain voting shares of Farmers Savings Bank, Fostoria, Iowa.

- Permitted, July 30, 2021

Minneapolis

Randall Bancorp, Inc., Randall, Minnesota -- 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, Arizona, as a group acting in concert, to retain voting shares of Randall Bancorp Inc., and thereby indirectly retain voting shares of Randall State Bank, Randall, Minnesota.

- Permitted, July 30, 2021

Minneapolis

Roscoe Community Bankshares, Inc., Roscoe, South Dakota -- the Family Trust created under the Last Will and Testament of John R. Beyers dated August 17, 2017, and The RCB Marital Trust created under the Last Will and Testament of John R. Beyers dated August 17, 2017, Patty Beyers as trustee, all of Roscoe, South Dakota, to retain voting shares of Roscoe Community Bankshares, Inc. and thereby indirectly retain voting shares of the First State Bank of Roscoe, Roscoe, South Dakota.

- Permitted, July 28, 2021

Change in Bank Control

Minneapolis

Rushford State Bancorp, Inc., Rushford, Minnesota -- James T. Robertson, individually and with the Lorene M. Robertson Testamentary Trust, both of Ramsey, Minnesota (James Robertson as trustee), to remain members of the Robertson Family Control Group, a group acting in concert, to retain voting shares of Rushford State Bancorp and thereby indirectly retain voting shares of Rushford State Bank, Rushford, Minnesota.

- Permitted, July 28, 2021

Regulations and Policies

Secretary

System of Records -- publication for comment of a notice to modify an existing system of records, BGFRS-17 (FRB-Municipal or Government Securities Principals and Representatives).

- Approved, July 27, 2021

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending July 31, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN BANKSHARES INC	* 3A3	Eastern Bankshares, Boston, Massachusetts, to acquire Century Bancorp, Inc., Medford, Massachusetts, and its subsidiary, Century Bank & Trust Company, Medford, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
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:	08/05/2021
	* 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 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
RHODIUM BA HOLDINGS, LLC	* SLHC Formation	Rhodium BA Holdings, LLC, New York, NY to become a savings and loan holding company by acquiring Sunnyside Bancorp, Inc., and indirectly acquire Sunnyside Federal Savings and Loan Association of Irvington, both of Irvington, NY.	Newspaper:	Not available
			Federal Register:	Not available

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending July 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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
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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
Freedom Financial Holdings, Inc.	3A1	Freedom Financial Holdings, Inc., Fairfax, Virginia, to become a bank holding company through the acquisition of 100% of the voting securities of The Freedom Bank of Virginia, Fairfax, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HOMETRUST BANK	* Branch	HomeTrust Bank, Asheville, North Carolina, to establish a branch at 17065 Nat Bynum Lane, Cornelius, North Carolina.	Newspaper:	08/13/2021
			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 July 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST VOLUNTEER CORPORATION	* 3A5	First Volunteer Corporation, Chattanooga, Tennessee, to merge with FBD Holding Company, Inc., and thereby acquire its subsidiary, First Bank, both of Dalton, Georgia.	Newspaper:	08/19/2021
			Federal Register:	09/02/2021
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:	08/17/2021
			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.

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 31, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 08/04/2021
FIRST BANCORP OF TAYLORVILLE, INC.	* 3A5	First Bancorp of Taylorville, Inc., Taylorville, Illinois to merge with Mackinaw Valley Financial Services, Inc. and thereby indirectly acquire First Security Bank, both of Mackinaw, Illinois.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available Not available
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

Filings received during the week ending July 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
WOODTRUST FINANCIAL CORPORATION	CIC	The Steven C. Bell 2021 Investment Trust, Paula Bell, as trustee, both of Wisconsin Rapids, Wisconsin; and the Linda J. Growney Investment Trust, Madison, Wisconsin, Chad Kane, Wausau, Wisconsin; to join the Bell Family Control Group, a group acting in concert, to acquire voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin. Additionally, Paula Bell, a current member of the Bell Family Control Group, to individually, and as trustee of the Steven C. Bell 2021 Investment Trust, both of Wisconsin Rapids, Wisconsin; acquire control of 25 percent or more of the voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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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 July 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOYLE BANCORP, INC.	CIC	Notice by The Peter Mahurin Revocable Trust, Peter Mahurin, Trustee, Bowling Green, Kentucky, and Sarah J. Mahurin, New Haven, Connecticut, to retain 10 percent or more of the voting shares of Boyle Bancorp, Inc., Danville, Kentucky.	Newspaper:	08/16/2021
			Federal Register:	Not available
Pine Knob Holdings, LLC	* 3A1	Pine Knob Holdings, LLC, Bowling Green, Kentucky, to become a bank holding company by acquiring 48.14 percent of First Cecilian Bancorp, Inc., Cecilia, Kentucky, and thereby indirectly acquire Cecilian Bank, Cecilia, Kentucky; 35.52 percent of Albany Bancorp, Inc., Albany, Kentucky, and thereby indirectly acquire First & Farmers National Bank, Somerset, Kentucky; 16.36 percent of Jackson Financial Corporation, Mayfield, Kentucky, and thereby indirectly acquire FNB Bank, Inc., Mayfield, Kentucky.	Newspaper:	Not available
			Federal Register:	Not available

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 July 31, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB FINANCIAL CORPORATION	CIC	The Beth S. Schnell Revocable Trust, Orono, Minnesota - Beth S. Schnell, Trustee, Orono, Minnesota, as a member of the Sparboe family shareholder group acting in concert, to retain 25 percent or more of the shares and thereby control of CNB Financial Corporation, Litchfield, Minnesota. CNB Financial Corporation controls Center National Bank, Litchfield, Minnesota.	Newspaper: Federal Register:	Not available Not available
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:	07/29/2021 07/28/2021
FIRST BANK OF BALDWIN, THE	* Branch	The First Bank of Baldwin, Baldwin, Wisconsin, to establish a branch facility at 327 3rd Avenue, Clear Lake, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
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:	08/03/2021 08/06/2021

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 31, 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:	Not available

District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
Community Capital Bancorp, Inc.	* 3A1	Community Capital Bancorp, Inc., Sour Lake, Texas, to become a bank holding company by acquiring First Security Bank, Beaver, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
TRI VALLEY BANCSHARES, INC.	* 3A3	Tri Valley Bancshares, Inc., Talmage, Nebraska; to acquire First State Bank, Scottsbluff, Nebraska.	Newspaper:	Not available
			Federal Register:	08/03/2021

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 31, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALBANY BANCSHARES, INC.	CIC	Jon Rex Jones; the Jon Rex Jones Dynasty Trust, Jon Rex Jones, Jr. and Brenda Wilkinson Jones, as co-trustees; the Jon Rex Jones Jr. Dynasty Trust, Brenda Wilkinson Jones, as trustee; the Jon Rex Jones, Jr. Trust V, Jon Rex Jones, Jr., as trustee; the Debora L. Jones Trust V and the Julie Ann Jarvis Trust V, Julie Ann Jarvis, as trustee to both trusts; and the Stephen Martin Jones Trust V, Stephen Martin Jones, as trustee, all of Austin, Texas; as a group acting in concert to retain voting shares of Albany Bancshares, Inc. and indirectly retain voting shares of First National Bank of Albany/Breckenridge, both of Albany, Texas. Additionally, Jon Rex Jones, Jr., in his capacity as proxy with power to exercise the largest block of voting shares, to acquire additional voting shares of Albany Bancshares and thereby indirectly acquire voting shares of National Bank of Albany/Breckenridge.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 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, 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

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 **Quarter of**

Institution	Location	Quarter
NONE		

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending July 31, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANKING SYSTEM, INC.	* 3A3	Columbia Banking System, Inc., Tacoma, Washington, to acquire Bank of Commerce Holdings, and thereby indirectly acquire Merchants Bank of Commerce, both of Sacramento, California, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
GOLDWATER BANCORP, INC.	* 3A1	Goldwater Bancorp, Inc. to become a bank holding company by acquiring 100 percent of Goldwater Bank, National Association, both of Phoenix, Arizona.	Newspaper:	08/26/2021
			Federal Register:	09/02/2021
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a public welfare investment of \$28.0 million in USB LIHTC Fund 2021-5, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	08/08/2021
			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:	08/08/2021
			Federal Register:	08/10/2021

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.

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