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

No. 37

Week Ending September 12, 2020
Testimony and Statements

Diversity and Inclusion -- statement by Sheila Clark, program director, Office of Diversity and Inclusion, before the House Financial Services Subcommittee on Diversity and Inclusion on the role of the Office of Minority and Women Inclusion (OMWI) at the Board.
- Published, September 8, 2020

Forms

Forms -- initial Board review to extend with revision the Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6); initial Board review to extend without revision the Board Public Website Usability Surveys (FR 3076); final Board review to extend with revision the Survey of Household Economics and Decisionmaking (SHED) (FR 3077) and the Market Risk Capital Rule (FR 4201); and final Board review to extend without revision the Surveys of Consumer and Community Affairs Publications and Resources (FR 1378).
- Approved, September 9, 2020

Forms -- temporary revisions with request for comment to the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).
- Approved, September 11, 2020

Personnel

Division of Monetary Affairs -- appointment of Trevor Reeve as director.
- Approved, September 11, 2020
Supervision and Regulation

Stress Tests -- (1) corrected stress test results for Citigroup Inc.; The Goldman Sachs Group, Inc. (Goldman Sachs); HSBC North America Holdings Inc.; Morgan Stanley; and Wells Fargo & Company; and (2) related notification by the director, Supervision and Regulation, and the director, Financial Stability, of revised stress capital buffer requirements for Goldman Sachs and Morgan Stanley, which reflect the corrected stress test results for each firm.
- Announced, September 4, 2020
(A/C)

Enforcement

- Announced, September 8, 2020

(A/C) = Addition or Correction
Bank Branches, Domestic

Secretary

Centennial Bank, Conway, Arkansas -- to establish a branch at 321 South County Highway 393, Santa Rosa Beach, Florida.
- Approved, September 11, 2020

San Francisco

United Security Bank, Fresno, California -- to establish a branch at 643 Quince Street, Mendota.
- Approved, September 10, 2020

Philadelphia

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish a branch at 4601 Carlisle Pike, Mechanicsburg.
- Approved, September 10, 2020

Bank Holding Companies

Chicago

First Neighborhood Bancshares, Inc., Toledo, Illinois -- to engage in nonbanking activity of extending credit and servicing loans.
- Approved, September 10, 2020

Minneapolis

Welcome Bancshares, Inc., Welcome, Minnesota -- to engage de novo in extending credit and servicing loans.
- Approved, September 11, 2020
H.2 Actions under delegated authority

September 6, 2020 to September 12, 2020

**Banks, State Member**

Chicago

Ally Bank, Sandy, Utah -- to make a public welfare investment.

- Approved, September 10, 2020

**International Operations**

New York

CLS Bank International (an Edge corporation), New York, New York -- to amend its articles of association.

- Approved, September 9, 2020
## Filings received during the week ending September 12, 2020

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<th>Filer</th>
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</table>
| 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: Not available  
Federal Register: Not available |

* Subject to the provisions of the Community Reinvestment Act
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
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The following state member banks have been examined and their CRA public evaluations are now available.

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**Federal Reserve Bank of New York**  
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<tr>
<td>BNB BANK</td>
<td>* 18C</td>
<td>BNB Bank, Bridgehampton, New York, to merge with Dime Community Bank, Brooklyn, New York (&quot;Dime&quot;), and thereby establish branches at the locations of Dime's main office and branches.</td>
<td>10/02/2020</td>
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<tr>
<td></td>
<td>* Branch</td>
<td></td>
<td>Federal Register:</td>
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<tr>
<td>VANGUARD GROUP, INC.</td>
<td>CIC</td>
<td>Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., the &quot;Vanguard&quot;), 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 &quot;Vanguard funds&quot;) to acquire more than 15 percent of the voting shares of M&amp;T Bank Corporation, Buffalo, New York.</td>
<td>Newspaper: Not available</td>
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<td>SENECA FALLS SAVINGS BANK MHC, THE</td>
<td>* MHC Conversion</td>
<td>Seneca Falls Savings Bank, MHC, and Seneca-Cayuga Bancorp, Inc., both of Seneca Falls, NY, proposes to convert to stock form and merge with Generations Bancorp NY, Inc., (a newly formed holding company), which proposes to become a savings and loan holding company by acquiring 100 percent of Generations Bank, Seneca Falls, NY.</td>
<td>Newspaper: Not available Federal Register: Not available</td>
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<td>RICHWOOD BANKING COMPANY, INC., THE</td>
<td>* Branch</td>
<td>The Richwood Banking Company, Inc., Richwood, Ohio intends to establish a full service branch office at 120 E. Sandusky Avenue, Bellefontaine, Ohio 43311</td>
<td>Newspaper: 09/08/2020</td>
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<td>Federal Register: Not applicable</td>
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| NEW REPUBLIC PARTNERS, INC. | * 3A1 4c8  | New Republic Partners, Inc., Charlotte, North Carolina to become a bank holding company through the acquisition of 100% of the voting securities of New Republic Savings Bank, Roanoke Rapids, North Carolina, upon its conversion from a federal savings bank to a North Carolina state-chartered commercial bank. | Newspaper: Not available  
Federal Register: 10/16/2020 |
| UNITED BANK               | * Branch    | United Bank, Fairfax, Virginia, to establish a branch at 1100 Connecticut Avenue, NW, Washington, DC. | Newspaper: 09/04/2020  
Federal Register: Not applicable |

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| CAPITAL CITY BANK GROUP, INC. | CIC         | Prior change in control notice filed by The SSX3 Trust and The SSX4 Trust (William G. Smith, III, trustee) all of Tallahassee, Florida; to be added to the Smith family control group, which controls Capital City Bank Group, Inc., and its subsidiary, Capital City Bank, both of Tallahassee, Florida.                                                                 | Newspaper: Not available  
Federal Register: 09/29/2020 |
| COMMUNITY FIRST BANCSHARES, MHC | * MHC Conversion | Application filed by Community First Bancshares, MHC, Covington, Georgia, the mutual holding company that controls Newton Federal Bank, Covington, Georgia to complete a second step conversion, converting from the mutual to the stock form. Pursuant to the conversion, Community First Bancshares, MHC, and Community First Bancshares, Inc., Covington, Georgia, the existing federal mid-tier savings and loan holding company, will cease to exist and Newton Federal Bank will become a wholly-owned subsidiary of Affinity Bancshares Inc., Covington, Georgia a newly-formed Maryland corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of Newton Federal Bank. | Newspaper: Not available  
Federal Register: Not available |
| PROFESSIONAL BANK             | * Branch    | Professional Bank, Coral Gables, Florida, to establish a branch located at 9690 NW 41st Street, Suite 1, Doral, Florida.                                                                                                                                                                                                                                                                                                                                                           | Newspaper: 09/14/2020  
Federal Register: Not applicable |
| SYNOVUS BANK                  | * Branch    | Synovus Bank, Columbus, Georgia, to establish a branch located at 2211 Marietta Boulevard, Atlanta, Georgia.                                                                                                                                                                                                                                                                                                                                                             | Newspaper: 09/15/2020  
Federal Register: Not applicable |

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<tr>
<td>AGCOM HOLDINGS, INC.</td>
<td>* 3A1</td>
<td>AgCom Holdings, Inc., Holstein, Iowa, to become a bank holding company by acquiring 100 percent of Maxwell State Bank, Maxwell, Iowa.</td>
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<tr>
<td>FIRST NATIONAL BANK</td>
<td>Member</td>
<td>First National Bank (t/b/k as First Bank), Waverly, Iowa, to retain its membership in the Federal Reserve System and its stock in the Federal Reserve Bank of Chicago following its conversion from a national banking association to a state-chartered bank.</td>
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<td>187947</td>
<td>BANK IA, WEST DES MOINES, IOWA</td>
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<tr>
<td>FARMERS BANK &amp; TRUST COMPANY</td>
<td>* Branch</td>
<td>Farmers Bank &amp; Trust Company, Magnolia, Arkansas, to establish a branch facility to be located at 3345 Highway 5 North, Bryant, Arkansas.</td>
<td>Newspaper: 09/15/2020</td>
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<td>Federal Register: Not applicable</td>
</tr>
<tr>
<td>RHINELAND BANCSHARES, INC</td>
<td>* 3A3</td>
<td>Rhinelan Bancshares, Inc., Rhineland, Missouri, to acquire 100 percent of the voting shares of Clifford Bancshares, Inc., Troy, Missouri, and thereby indirectly acquire CBC Bank, St. Peters, Missouri.</td>
<td>Newspaper: 10/09/2020</td>
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**Federal Reserve Bank of Minneapolis**

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| CATTAIL BANCSHARES, INC. | CIC | The Ella Elizabeth Meyerson 2008 Irrevocable GST Trust dated December 22, 2008, Atwater, Minnesota; trustees Ella Meyerson and David A. Gutzke, both of Minneapolis, Minnesota; and the Ella E. Meyerson Revocable Trust, u/a/d September 23, 2011 (trustee Ella Meyerson), Minneapolis, Minnesota, to retain and acquire voting shares of Cattail Bancshares, Inc., Atwater, Minnesota ("Cattail"), and thereby join the Meyerson family shareholder group, a group acting in concert, that controls Cattail. Cattail owns Harvest Bank, Kimball, Minnesota, and Citizens State Bank of Waverly (Incorporated), Waverly, Minnesota. | Newspaper: 09/17/2020  
Federal Register: 09/10/2020 |
| FIRST WESTERN BANK AND TRUST * 18C | * Branch | First Western Bank & Trust, Minot, North Dakota, to merge with BlackRidgeBANK, Fargo, North Dakota, and incident thereto, establish branches. | Newspaper: Not available  
Federal Register: Not applicable |
| KODA BANCOR, INC. | CIC | Peter Anderson, individually and together with Marie Anderson, Karen Schumacher, and Cole Anderson as a group acting in concert, all of Drayton, North Dakota, to retain control of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain control of KodaBank, Drayton, North Dakota; Wall Street Holding Company, Hamilton, North Dakota; and Bank of Hamilton, Hamilton, North Dakota. | Newspaper: Not available  
Federal Register: Not available |
| KODA BANCOR, INC. | CIC | The KodaBank Employee Stock Ownership Plan, Drayton, North Dakota; Peter Anderson, Drayton, North Dakota; Douglas Taylor; Grand Forks, North Dakota; and Dean Crotty, Bemidji, Minnesota; as trustees, a group acting in concert, to retain control of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain control of KodaBank, Drayton, North Dakota; Wall Street Holding Company, Hamilton, North Dakota; and Bank of Hamilton, Hamilton, North Dakota. | Newspaper: Not available  
Federal Register: Not available |
| LIBERTY BANK MINNESOTA * Branch | | Liberty Bank Minnesota, Saint Cloud, Minnesota, to establish a branch at 730 Humboldt Drive, Big Lake, Minnesota 55309. | Newspaper: 09/13/2020  
Federal Register: Not applicable |

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Availability of CRA Public Evaluations

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| CORNERSTONE BANK            | * 18C       | Cornerstone Bank, York, Nebraska, to become a bank holding company, for a moment in time, by acquiring Tilden Bancshares, Inc., parent of The Tilden Bank, both of Tilden, Nebraska. In addition, First York Ban Corp, York, Nebraska, through its subsidiary, Cornerstone Bank, York, Nebraska, to acquire Tilden Bancshares, Inc., parent of The Tilden Bank, both of Tilden, Nebraska. | Newspaper: Not available  
Federal Register: 09/25/2020 |
|                            | * 3A1       |                                                                                                                                                                                                             |                       |
|                            | * 3A3       |                                                                                                                                                                                                             |                       |
|                            | * Branch    |                                                                                                                                                                                                             |                       |
| SPEARVILLE BANCSHARES, CIC INC. | * Branch  | 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: Not available  
Federal Register: Not available |
| UNITED BANK & TRUST         | * Branch    | United Bank & Trust Company, Marysville, Kansas, to establish a branch at 221 North 4th St., Manhattan, Kansas.                                                                                               | Newspaper: 09/03/2020  
Federal Register: Not applicable |

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**District: 11**

**Federal Reserve Bank of Dallas**

Filings received during the week ending September 12, 2020

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| ABILENE HOLDCO, INC.         | * 3A1       | Application by Abilene Holdco, Inc., Abilene, Texas, to become a bank holding company by acquiring 100 percent of BSA Bankshares, Inc., Abilene, Texas, BSA Delaware, Inc., Wilmington, Delaware, and First State Bank, Abilene, Texas | Newspaper: Not available  
Federal Register: 10/01/2020 |
| 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 |
| Synder Holding Company       | * 3A1       | Application by Snyder Holding Company, Andrews, Texas, to become a bank holding company, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, by directly acquiring 100 percent of the outstanding shares of voting stock in West Texas State Bank, Snyder, Texas. | Newspaper: Not available  
Federal Register: Not available |

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| 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 |
| CARPENTER ACQUISITION CORPORATION    | * 3A1       | Carpenter Acquisition Corporation, Newport Beach, California, to become a bank holding company by acquiring First Colorado Financial Corp., and thereby indirectly acquire First Colorado National Bank, both of Paonia, Colorado. | Newspaper: Not available  
  Federal Register: Not available |
| GOLDEN PACIFIC BANCORP, CIC INC.     |             | Change in Control Notice filed by Richard B. Fowler II, Carmichael, California, and Karl K. Klessig, Santa Fe, New Mexico, as a group acting in concert, to acquire additional voting shares of Golden Pacific Bancorp, Inc., and thereby indirectly control Golden Pacific Bank, National Association, both of Sacramento, California. | Newspaper: Not available  
  Federal Register: 09/28/2020 |
| WELLS FARGO & COMPANY                | Investment  | Wells Fargo International Banking Corporation, Charlotte, North Carolina ("WFIBC"), an Edge Corporation subsidiary of Wells Fargo Bank, National Association, Sioux Falls, South Dakota, to make an additional indirect investment of $6 million in Wells Fargo CDF Commercial Factoring Company Limited, Shanghai, China, through WFIBC's wholly owned subsidiary, Wells Fargo International Finance, LLC, Charlotte, North Carolina, pursuant to section 211.9 (f) of Regulation K. | Newspaper: Not applicable  
  Federal Register: Not applicable |

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