

---

**Federal Reserve Release**

---



*H.2*

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

*No. 9*

*Week Ending February 27, 2021*

### **Testimony and Statements**

Monetary Policy -- statement by Chair Powell before the Senate Committee on Banking, Housing, and Urban Affairs on February 23 and the House Committee on Financial Services on February 24 on the semiannual Monetary Policy Report.  
- Published, February 23, 2021

### **Forms**

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with Regulation GG (FR GG); Recordkeeping Provisions Associated with Stress Testing Guidance (FR 4202); Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company (FR Y-3F); International Applications and Prior Notifications under Subpart B of Regulation K (FR K-2); final Board review to extend with revision the Government-Administered, General-Use Prepaid Card Surveys (FR 3063); and final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation O (FR O).  
- Approved, February 26, 2021

### **Supervision and Regulation**

Supervisory Practices -- interagency statement on supervisory practices regarding financial institutions affected by Texas Winter Storms.  
- Announced, February 22, 2021

**S&R** Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

## Kansas City

Equitable Bank, Grand Island, Nebraska -- to establish a branch at 20112 Pierce Street, Elkhorn.

- Approved, February 26, 2021

## Cleveland

Portage Community Bank, Ravenna, Ohio -- to establish a branch at 4183 Tallmadge Road, Rootstown.

- Approved, February 26, 2021

**Bank Holding Companies**

## Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- through its wholly owned subsidiary, Five-Lakes Acquisition Co., Glenwood City, to acquire Five-Lakes Financial, Inc., Milwaukee, and thereby engage in the nonbanking activities of extending credit, servicing loans, and leasing personal property.

- Approved, February 24, 2021

## Richmond

New Republic Partners, Inc., Charlotte, North Carolina -- to engage de novo in financial and investment advisory activities and agency transactional services through a newly formed subsidiary, New Republic Securities, LLC, Charlotte.

- Approved, February 24, 2021

**Bank Holding Companies**

Chicago

PSB Holdings, Inc., Wausau, Wisconsin -- to merge with Waukesha Bankshares, Inc., Waukesha, and thereby indirectly acquire Sunset Bank & Savings.

- Approved, February 25, 2021

New York

SBD Bancorp, Inc., Danbury, Connecticut -- to become a bank holding company by acquiring Savings Bank of Danbury, Danbury.

- Approved, February 25, 2021

**Bank Mergers**

Richmond

Select Bank, Forest, Virginia -- to purchase certain assets and assume certain liabilities of New Republic Bank, Roanoke Rapids, North Carolina, and thereby establish a branch.

- Approved, February 25, 2021

**Banks, State Member**

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, February 25, 2021

**Change in Bank Control**

Chicago

Arendt's, Inc., Montezuma, Iowa -- to retain control of Arendt's, Inc. and its subsidiary, Peoples Savings Bank, Montezuma.

- Permitted, February 22, 2021

**Change in Bank Control**

Chicago

Arneson Bancshares, Inc., Clear Lake, Iowa -- change in bank control of Arneson Bancshares, Inc., and its subsidiary, Clear Lake Bank and Trust Company, Clear Lake.

- Permitted, February 26, 2021

Atlanta

Community Bankshares, Inc., LaGrange, Georgia -- change in bank control of Community Bankshares, Inc., and its subsidiaries, Community Bank and Trust - West Georgia, LaGrange, and Community Bank and Trust - Alabama, Union Springs, Alabama.

- Withdrawn, February 22, 2021

Minneapolis

Fishback Financial Corporation, Brookings, South Dakota -- to retain control of Fishback Financial Corporation and its subsidiary, First Bank & Trust, Brookings.

- Permitted, February 24, 2021

Atlanta

Monticello Bancshares, Inc., Monticello, Georgia -- to retain control of Monticello Bancshares, Inc., and its subsidiary, Bank of Monticello, Monticello.

- Permitted, February 25, 2021

Philadelphia

Synchrony Financial, Stamford, Connecticut -- change in control notice by The Vanguard Group et al. for Synchrony Financial and its subsidiary, Synchrony Bank, Draper, Utah.

- Permitted, February 18, 2021

(A/C)

**Extensions of Time**

Chicago

Forward Mutual Holding Company, Marshfield, Wisconsin, and Forward Financial, Inc. -- extension to May 31, 2021, (1) to convert from bank holding companies to a mutual holding company and a mid-tier stock savings and loan holding company, respectively, through the retention of Forward Bank, Marshfield, a state savings bank; and (2) to indirectly engage in real estate development and management activities.

- Granted, February 25, 2021

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 01/01/16), The Woodlands, Texas; and Woodforest Financial Group Employee Stock Ownership Trust -- extension to June 4, 2021, to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank.

- Granted, February 24, 2021

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending February 27, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **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 February 27, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
METROPOLITAN COMMERCIAL BANK	* Branch	Metropolitan Commercial Bank, New York, New York, to establish a branch office to be located at 311 Boulevard of the Americas, Lakewood, New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable

---

**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
- 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: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending February 27, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

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 February 27, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CROGHAN COLONIAL BANK, THE	* Branch	Application by Croghan Colonial Bank, Fremont, Ohio to establish a branch facility at 6465 Wheatstone Court, Building A, Suite C, Maumee, Ohio 43537	Newspaper:	Not available
			Federal Register:	Not applicable
EAGLE FINANCIAL BANCORP INC	* 3A1	Eagle Financial Bancorp, Inc., Cincinnati, Ohio, to become a bank holding company by acquiring 100 percent of EAGLE.bank, Cincinnati, Ohio	Newspaper:	03/30/2021
			Federal Register:	03/31/2021

---

**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 February 27, 2021

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS & MERCHANTS BANK	* 18C * Branch	Farmers & Merchants Bank, Timberville, Virginia, has submitted an application to acquire certain assets and assume certain liabilities of the Waynesboro, Virginia, branch of Carter Bank & Trust, Martinsville, Virginia.	Newspaper: Federal Register:	03/24/2021 Not applicable
National Capital Bancorp, Inc.	* 3A1	National Capital Bancorp, Inc., Washington, D.C., to become a bank holding company by acquiring The National Capital Bank of Washington, Washington, D.C.	Newspaper: Federal Register:	Not available 04/01/2021
PUTNAM COUNTY BANK	* Branch	Putnam County Bank, Hurricane, West Virginia to establish a branch located at 300 Hurricane Creek Road, Hurricane, West Virginia.	Newspaper: Federal Register:	03/11/2021 Not applicable
PUTNAM COUNTY BANK	* Branch	Putnam County Bank, Hurricane, West Virginia to establish a branch located at 500 East Main Street, Milton, West Virginia.	Newspaper: Federal Register:	03/11/2021 Not applicable

---

**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
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 February 27, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUNSTATE BANCSHARES, INC.	* 3A1	Sunstate Bancshares, Inc., Miami, Florida to become a bank holding company by acquiring outstanding shares of Sunstate Bank, Miami, Florida.	Newspaper:	03/25/2021
			Federal Register:	03/29/2021

---

**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 February 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment pursuant to section 208.2(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, to make a public welfare investment pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to \$30,000,000 million public welfare investment in Black Impact OZ Fund I, LP, pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to \$30,000,000 million public welfare investment in Raymond James Tax Credit Fund 47 L.L.C., pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to \$15,000,000 million public welfare investment in Raymond James California Housing Opportunities Fund X L.L.C, pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST BANK HAMPTON	* Branch	First Bank Hampton, Hampton, Iowa, to establish a branch at 119 North Akir Street, Latimer, Iowa.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to merge with Cummins-American Corp., and thereby indirectly acquire Glenview State Bank, both of Glenview, Illinois.	Newspaper:	03/06/2021
			Federal Register:	03/15/2021
IOWA STATE BANK HOLDING COMPANY	CIC	The John C. Burgeson Residuary Trust fbo Lauren Burgeson, the John C. Burgeson Residuary Trust fbo J. Christopher Burgeson, Lauren L. Burgeson, and J. Christopher Burgeson, as trustees of the trusts, all of Des Moines, Iowa; Larry R. Cobb, Waukee, Iowa; Sonia S. Nicholson, Altoona, Iowa; and Gary W. Thies, Mapleton, Iowa, all as trustees of the aforementioned trusts; as a group acting in concert, to acquire voting shares of Iowa State Bank Holding Company, and thereby indirectly acquire voting shares of Iowa State Bank, both of Des Moines, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
PEOPLES COMMUNITY BANCSHARES, INC., THE	CIC	Notice by Scott A. Schoenmann, Mazomanie, Wisconsin, to retain 25 percent or more voting shares of The Peoples Community Bancshares, Inc. and thereby indirectly control The Peoples Community Bank both of Mazomanie, Wisconsin.	Newspaper:	03/22/2021
			Federal Register:	03/03/2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 27, 2021

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNIVERSITY BANK	4c8	University Bancorp, Inc., indirectly through its subsidiary bank, University Bank, both of Ann Arbor, Michigan, to engage de novo in commercial lending activities through a proposed subsidiary of University Lending Group, LLC, a wholly owned subsidiary of University Bank, named University Home Loan, LLC, Ann Arbor, Michigan, pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable

---

**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**

**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
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	03/04/2019	02/25/2021	NI	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 February 27, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHEROKEE BANCSHARES, INC.	CIC	Andrew J. Gesell, St. Paul, Minnesota, individually, and as co-trustee of the Bank Share Marital Trust under the R. James Gesell Declaration of Trust dated January 13, 2000 (Bank Share Marital Trust), St. Paul, Minnesota, to retain and acquire additional voting shares of Cherokee Bancshares, Inc. (Cherokee) and thereby indirectly retain and acquire additional voting shares of BankCherokee (Bank), both of St. Paul, Minnesota. Additionally, Bank Share Marital Trust; Charles R. Gesell, Santa Rosa, California, individually, and as trustee of the Charles R. Gesell Trust Declaration under agreement dated December 30, 1999, Santa Rosa, California; and Peter J. Gesell, Duluth, Minnesota individually, and as trustee of the Peter J. Gesell Trust Declaration under agreement dated December 30, 1999, Duluth, Minnesota; to join the Gesell Family Shareholder Group, a group acting in concert, to retain and acquire additional voting shares of Cherokee, and thereby indirectly retain and acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	Not available

---



District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 27, 2021

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY FINANCIAL SERVICES CORPORATION	CIC	Jerome M. Bauer and Susanne M. Bauer, Durand, Wisconsin, to acquire 10 percent or more of the shares and thereby control of Security Financial Services Corporation, Durand, Wisconsin, which controls Security Financial Bank, Durand, Wisconsin, and Jackson County Bank, Black River Falls, Wisconsin. Additionally, Tad M. Bauer and Jodi N. Bauer, Durand, Amanda S. Smith, Eau Galle, Chad W. Smith and Amanda S. Smith, as trustees of the Chad W. and Amanda S. Smith Revocable Grantor Trust, Eau Galle, James M. Bauer and Linda M. Bauer, as trustees of the James M. and Linda M. Bauer Revocable Grantor Trust, Durand, John J. Brantner and Mary Jane Brantner, as trustees of the John J. and Mary Jane Brantner Revocable Grantor Trust, Durand, Timothy A. Hoffman and Julie M. Hoffman, Durand, Janice M. Spindler and Steven R. Spindler, Durand, and Larry J. Weber, as trustee of the Larry J. and Marcia J. Weber Revocable Grantor Trust, Durand, all in Wisconsin, to join the Jerome and Susanne Bauer Family Group, a group acting in concert, to retain 10 percent or more of the shares and thereby control of Security Financial Services Corporation, and thereby indirectly retain control of Security Financial Bank and Jackson County Bank.	Newspaper:	Not available
			Federal Register:	Not available
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Kent A. Gernander, Rushford, Minnesota, individually, and as Trustee with Voting Power for the Elizabeth King Bach Trust under Agreement dated July 19, 2019, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO E.L. King III, Winona, Minnesota, the David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO Elizabeth King Bach, Winona, Minnesota, the E.L. King, Jr. Generation Skip Trust FBO E.L. King III, Winona, Minnesota, and the E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

---

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending February 27, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Daniel C. King, North Plains, Oregon, E.L. King III and Sarah King, both of Coeur d'Alene, Idaho, Heather A. Bach, LaCrosse, Wisconsin, Nicolle N. Jensen, Santa Fe, New Mexico, Sarah E. Bach-Lumsden, Winona, Minnesota, and Elizabeth King Bach, Winona, Minnesota, as trustee of the Frederick R. King Marital Trust U/W, Winona, Minnesota, and as trustee of the Frederick R. King Family Trust U/W, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

---

**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 February 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Banner County Ban Corporation Employee Stock Ownership Plan and Trust to acquire up to an additional 2.95 percent for a total of 44.60 percent of the voting shares of Banner County Ban Corporation, and thereby indirectly acquire additional shares of Banner Capital Bank, all of Harrisburg, Nebraska.	Newspaper:	03/20/2021
			Federal Register:	Not available
CHAMBANCO, INC.	CIC	Larry Adams, individually as the largest shareholder, as trustee of the Patrick Adams Testamentary Trust and the S and B Trust, all of Chambers, Nebraska, and as a member of the Adams Family Group, a group acting in concert, to retain voting shares of Chambanco, Inc. (Chambanco), Chambers, Nebraska, and thereby indirectly retain shares of Chambers State Bank, Chambers, Nebraska. In addition, Patrick Adams, individually; the Patrick Adams Testamentary Trust; and the S and B Trust, all of Chambers, Nebraska, to retain shares of Chambanco, and join the Adams Family Group.	Newspaper:	Not available
			Federal Register:	02/11/2021
COUNTRY CLUB BANK	* Branch	Country Club Bank, Kansas City, Missouri, to establish a branch at 32 SE 3rd Street, Lee's Summit, Missouri.	Newspaper:	03/13/2021
			Federal Register:	Not applicable
PLATTE VALLEY BANK	* Branch	Platte Valley Bank, Scottsbluff, Nebraska, to establish a branch at 217 W 3rd Street, Alliance, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
PLATTE VALLEY BANK	* Branch	Platte Valley Bank, Scottsbluff, Nebraska, to establish a branch at 141 W 3rd Street Chadron, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
SPIRIT BANKCORP, INC.	CIC	The Fesperman Family, LLC, Lynn Fesperman, manager, both of Tulsa, Oklahoma; and the PDF Holdings Revocable Trust, Payton Fesperman, trustee, both of Tulsa, Oklahoma; to acquire voting shares of Spirit Bankcorp, Inc., Bristow, Oklahoma, and thereby indirectly acquire voting shares of Spirit Bank, Tulsa, Oklahoma; and to join the Mercer-Kelly-Fesperman Family Control Group, a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 27, 2021

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
VALLEY VIEW BANCSHARES, INC.	CIC	The Dreiseszun Grandchildren Trust, the Helene Kramer Trust, the Chad M. Feingold Grantor Trust, the Chad M. Feingold Irrevocable Insurance Trust, the Erika R. Feingold Irrevocable Insurance Trust, the Erika R. Feingold Grantor Trust, the Jeremy Morgan Family Irrevocable Trust, the Marilyn J. Feingold Trust #2, the Mark A. Morgan Family Irrevocable Trust, the Mark A. Morgan Trust #2, the Michael B. Morgan Trust #2, the Thomas S. Morgan Family Irrevocable Trust, the Thomas S. Morgan Trust #2, the Timothy Morgan Irrevocable Trust, the Todd D. Morgan Trust #2, the Avi Velasquez Irrevocable Trust, the Marley Blake Velasquez Irrevocable Trust, and the Mia M. Velasquez Irrevocable Trust, Gregory Sherman, as trustee or co-trustee, all of Overland Park, Kansas; to become members of the Sherman Control Group, a group acting in concert, to retain voting shares of Valley View Bancshares, Inc., Overland Park, Kansas, and thereby indirectly retain voting shares of Security Bank of Kansas City, Kansas City, Kansas.	Newspaper: Federal Register:	Not available Not available
WAMEGO BANCSHARES, INC.	CIC	Lance L. White, as co-trustee of the Lance L. White Revocable Trust dated April 26, 2017 and as trustee of the Lance L. White Irrevocable Trust, all of Wamego, Kansas; Monte W. White, individually, and as trustee of MWW Irrevocable Trust #1, all of Salina, Kansas; and Cherlyn D. White, as trustee of the Cherlyn D. White-Conklin Irrevocable Trust and as co-trustee of the Cherlyn White-Conklin Trust, all of Wamego, Kansas; as members of the White Family Group, a group acting in concert, to retain voting shares of Wamego Bancshares, Inc. (the company) and thereby indirectly retain voting shares of Bank of the Flint Hills, both of Wamego, Kansas. Additionally, the Lance L. White Revocable Trust dated April 26, 2017 and Kara L. White as co-trustee, both of Wamego, Kansas; Cherlyn White-Conklin Trust and Erich Conklin, as co-trustee, both of Wamego, Kansas; and certain minor children of the listed individuals; to retain voting shares of the company and join the White Family Group.	Newspaper: Federal Register:	03/09/2021 03/12/2021

---

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending February 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas to establish a branch located at 5647 W. Lovers Lane, Dallas, Texas 75209	Newspaper:	02/25/2021
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch located at the corner of Preston and John Hickman, Frisco, Texas.	Newspaper:	02/25/2021
			Federal Register:	Not applicable
LOUISE BANCSHARES, INC.	CIC	Lloyd Myatt Hancock, Anita Ramsey Richards, both of Sugarland, Texas; John W. Hancock, Jr., Karen Irene Jenkins, William R. Jenkins, Jr., William R. "Chip" Jenkins, III, Susan Richards, all of El Campo, Texas; John W. "Trey" Hancock, III, Austin, Texas; Richard Myatt Ramsey, Danevang, Texas; and Phyllis Ramsey Lawhon, Lampasas, Texas (the "Control Group") to retain voting shares of Louise Bancshares, Inc. ("Company"), Louise, Texas, and thereby indirectly retain voting shares of First State Bank, Louise, Texas and Dilley State Bank, Dilley, Texas. Additionally, the John W. Hancock, Jr. SB Trust, Rita Hancock, as trustee, both of El Campo, Texas, to acquire voting shares of Company and to join the Control Group.	Newspaper:	03/05/2021
			Federal Register:	03/10/2021
PEOPLES BANK	* 18C * Branch	Peoples Bank, Lubbock, Texas, to merge with First Bank & Trust, Seymour, Texas, and to retain the acquired facilities as a branch offices	Newspaper:	Not available
			Federal Register:	Not applicable
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	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		

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending February 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 the voting shares of First Colorado Financial Corp., and thereby indirectly acquire First Colorado National Bank, both of Paonia, Colorado.	Newspaper:	Not available
			Federal Register:	03/25/2021
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make a public welfare investment of \$78.2 million in USB NMTC Fund 2021-1, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST NORTHWEST BANCORP	4c8	First Northwest Bancorp, Port Angeles, Washington, to acquire 50 percent of a de novo joint venture, Quin Ventures, Inc., New York, New York, and thereby indirectly provide educational courses, and instructional materials to consumers on individual financial management matters pursuant to Section 225.28(b)(6)(v) of Regulation Y; engage in certain data processing activities pursuant to Section 225.28(b)(14) of Regulation Y; and engage in activities related to credit bureau services pursuant to Section 225.28(b)(2)(v) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
GREATER PACIFIC BANCSHARES	CIC	Change in Bank Control Notice filed by Hamad Abdulmohsen Almarzouq, Abeer Abdullah Alsemait, Abdulaziz Yacoub Alnafisi, Ahmad Abdulaziz Alnafisi, Aljuohara Abdulaziz Alnafisi, Dalal Abdulaziz Alnafisi, Farah Abdulaziz Alnafisi, all of Yarmook, Kuwait; Ghaida Husain Alhusain, Duaij Khalifah Khalaf Alenezi, Samir Yaqoub Alnafisi, Suliman Khalifah Khalaf Alenezi, all of Kuwait City, Kuwait; Abrar Khaled Alsabah, Jaber Khaled Alsabah, Ohoud Salem Alsabah, Salem Khaled Alsabah, Shaikhah Khaled Alsabah, all of Qortuba, Al Asimah, Kuwait; Khalid Abdullah Alsumait, Shatha Abdullah Alsamait, both of Dahiya Abdullah Salem, Kuwait; Areej Abdullah Alsamait, Shuwaikh, Kuwait; Issam Abdulmohsen Almarzooq, Abdullah Alsalem, Kuwait; as a group acting in concert to acquire voting shares of Greater Pacific Bancshares, and thereby indirectly acquire voting shares of Bank of Whittier, National Association, both of Whittier, California.	Newspaper:	Not available
			Federal Register:	03/15/2021

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending February 27, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MPB BHC, INC.	3A1	MPB BHC, INC. to become a bank holding company by acquiring 100 percent of Metro Phoenix Bank, Inc. both of Phoenix, Arizona.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ST. LAURENT INVESTMENTS LLC	* 3A1	St. Laurent Investments LLC, Vancouver, Washington, to become a bank holding company by acquiring People's Bank of Commerce, Medford, Oregon.	Newspaper:	03/11/2021
			Federal Register:	02/25/2021

---

**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