# **Federal Reserve Release**



*H.2* 

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

No. 11
Week Ending March 13, 2021

### **Personnel**

Division of Information Technology -- appointment of Fred Vu as assistant director and Deborah Prespare as associate director.

- Announced, March 10, 2021

## **Regulations and Policies**

Flood Insurance -- interagency notice and request for comment on proposed questions and answers regarding private flood insurance.

- Announced, March 11, 2021

Regulatory Capital Rule -- interagency interim final rule with request for comment to allow capital instruments issued under the U.S. Department of the Treasury's Emergency Capital Investment Program to qualify as regulatory capital.

- Approved, March 8, 2021

# **Enforcement**

Fifth Third Bank, Cincinnati, Ohio -- consent order of prohibition against Chastaly Arroyo, a former institution-affiliated party.

- Announced, March 11, 2021

#### H.2 Actions under delegated authority

S&R Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

### **Bank Branches, Domestic**

### Kansas City

ANB Bank, Denver, Colorado -- to establish a branch at 910 Grand Avenue, Glenwood Springs.

- Approved, March 10, 2021

#### New York

Fieldpoint Private Bank & Trust, Greenwich, Connecticut -- to establish a branch at 1075 Peachtree Street NE, Atlanta, Georgia.

- Approved, March 11, 2021

## **Bank Holding Companies**

#### Richmond

BankFlorida Bancorp, Inc., Dade City, Florida -- (1) to become a bank holding company through the acquisition of BankFlorida, Jupiter; and (2) election to become a financial holding company.

- Approved, March 12, 2021

#### Chicago

First Secure Bank Group, Inc., Sugar Grove, Illinois -- to acquire Wonder Bancorp, Inc., Wonder Lake, and thereby acquire State Bank.

- Approved, March 10, 2021

#### Atlanta

FirstBanc of Alabama, Inc., Talladega, Alabama -- to acquire SouthFirst Bank, Sylacauga, and thereby engage in operating a savings association.

- Approved, March 10, 2021

## **Bank Holding Companies**

### Philadelphia

Hyperion Bancshares, Inc., Philadelphia, Pennsylvania -- to become a bank holding company by acquiring Hyperion Bank, Philadelphia, through the merger of Hyperion Interim Bank and Hyperion Bank.

- Approved, March 10, 2021

## Philadelphia

Hyperion Bancshares, Inc., Philadelphia, Pennsylvania -- to indirectly acquire Hyperion Mortgage, LLC, Atlanta, Georgia.

- Approved, March 10, 2021

## **Bank Mergers**

#### St. Louis

Lindell Bank & Trust Company, Saint Louis, Missouri -- to merge with Rockwood Bank, Eureka, and to retain the acquired facilities as branches.

- Approved, March 10, 2021

# **Banks, State Member**

#### Atlanta

BBVA USA, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, March 12, 2021

#### San Francisco

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

- Approved, March 9, 2021

## Banks, State Member

San Francisco

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

- Approved, March 8, 2021

## **Change in Bank Control**

Kansas City

Chambanco, Inc., Chambers, Nebraska -- to retain control of Chambanco, Inc., and its subsidiary, Chambers State Bank, Chambers.

- Permitted, March 10, 2021

#### St. Louis

First Bankers Trustshares, Inc., Quincy, Illinois -- to retain control of First Bankers Trustshares, Inc., and its subsidiary, First Bankers Trust Company, N.A., Quincy.

- Permitted, March 10, 2021

## **Extensions of Time**

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to June 8, 2021, to acquire shares of UBT Bancshares, Inc., Marysville, and thereby acquire United Bank & Trust.

- Granted, March 8, 2021

## **International Operations**

Secretary

The Northern Trust Company, Chicago, Illinois -- waiver of the remainder of the prior-notice period for Northern Trust Global Services Limited, Luxembourg, to establish a branch in Oslo, Norway.

- Granted, March 11, 2021

# **Regulations and Policies**

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, March 8, 2021

## **Federal Reserve Bank of Boston**

## Filings received during the week ending March 13, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **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

**RSSD** 

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examir	nations scheduled for	Quarter of				
Institution		L	Location		Quarter	

CRA

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# District: 2 Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commen	t Period
BLUE FOUNDRY BANCORP	* 3A1	Blue Foundry Bancorp, Delaware; to become a bank holding company pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956 by merging with Blue Foundry-NJ, and thereby indirectly acquire Blue Foundry Bank, both of Rutherford, NJ. Blue Foundry, MHC, Rutherford, NJ, to first convert from mutual to stock form and merge with and into Blue Foundry Bancorp-NJ. As part of the conversion, Blue Foundry, MHC and Blue Foundry Bancorp-NJ, will cease to exist.	Newspaper: Federal Register:	Not available Not available
HANOVER BANCORP INC.	* 3A1	Hanover Bancorp, Mineola, New York, requests a waiver from filing an application under Section 3 of the BHC Act, pursuant to section 225.12(d)(2) of Regulation Y, to acquire Savoy Bank, New York, New York.	Newspaper: Federal Register:	Not available Not available

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of New York

#### **Availability of CRA Public Evaluations**

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NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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# District: 3 Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
NORTHEAST COMMUNITY BANCORP, MHC	* MHC Conversion * MHC Formation	NorthEast Community Bancorp, MHC, White Plains, New York proposes to convert to stock form and merge with NorthEast Community Bancorp, Inc., White Plains, New York, which proposes to become a savings and loan holding company by acquiring 100 percent of NorthEast Community Bank, White Plains, New York.	Newspaper: Federal Register:	Not available 04/16/2021
PATRIOT FINANCIAL PARTNERS LP	CIC	After the fact change in control notice filed by Patriot Financial Partners III, L.P.; Patriot Financial Partners GP III, L.P.; Patriot Financial Partners GP III, L.C.; Patriot Financial Advisors, L.P.; Patriot Financial Advisors, L.C.; and Messrs. W. Kirk Wycoff, James J. Lynch and James F. Deutsch, collectively proposing to retain 23.06% of the shares of Georgia Banking Company, Inc., and thereby indirectly control its wholly own subsidiary Georgia Banking Company, both of Sandy Spring, GA.	Newspaper: Federal Register:	03/24/2021 03/25/2021
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP III, L.P., Patriot Financial Partners III, L.P., Patriot Financial Partners, GP III, LLC, Patriot Financial Advisors, L.P., Patriot Financial Advisors, LLC. and Messrs. W. Kirk Wycoff, James J. Lynch and James F. Deutsch collectively proposes to acquire up to 24.9% of the voting shares and thereby control of Volunteer Bancorp, Inc., Rogersville, TN.	Newspaper: Federal Register:	Not available 03/30/2021
PB Bankshares, Inc.	* 3A1 4c8	PB Bankshares, Inc., Coatesville, Pennsylvania, to become a bank holding company by acquiring 100% Prosper Bank, Coatesville, Pennsylvania, upon its conversion from a mutual savings bank to a state chartered stock bank; and to engage in permissible non-banking activities pursuant to 12 C.F.R. 225.28(b)(1).	Newspaper: Federal Register:	Not available Not available

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### 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.

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH,	Newspaper:	Not applicable
		request for pre-approval to make a \$10.0MM public welfare investment	Federal Register:	Not applicable

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#### **Federal Reserve Bank of Cleveland**

#### **Availability of CRA Public Evaluations**

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NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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## Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ATLANTIC UNION BANK	* Branch	Atlantic Union Bank, Richmond, Virginia, to establish a branch located at 1000 Winchester Street, Fredericksburg, Virginia.	Newspaper: Federal Register:	03/20/2021 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Richmond**

#### **Availability of CRA Public Evaluations**

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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# District: 6 Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
AXXESS PARTNERS, INC.	* 3A1	Axxess Partners, Inc., Baton Rouge, Louisiana to become a bank holding company by acquiring Delta Bancshares of Louisiana, Inc., and its wholly owned subsidiary, Commerce Community Bank, both of Oak Grove, Louisiana.	Newspaper: Federal Register:	04/03/2021 04/12/2021
FLAGLER BANK	* Branch	Flagler Bank, West Palm Beach, Florida, to establish a branch located at 1801 Forest Hill Boulevard, West Palm Beach, Florida.	Newspaper: Federal Register:	03/22/2021 Not applicable
GREATER COMMUNITY BANCSHARES, INC.	CIC	Greater Community Bank Employee Stock Ownership and 401(k) Plan, an Employee Benefit Plan, Rome, Georgia (Trustees David J. Lance, Calhoun, Georgia; Robert L. Berry, Rome, Georgia; and Kenneth Wayne Jones, Jr., Rome, Georgia), to acquire additional voting shares of Greater Community Bancshares, Inc., Rome, Georgia, and thereby indirectly acquire voting shares of Greater Community Bank, Rome, Georgia.	Newspaper: Federal Register:	Not available Not available
M&C Bancshares, Inc.	3A1	M&C Bancshares, Inc. McRae- Helena, Georgia to become a bank holding company by acquiring outstanding shares of Georgia The Merchants and Citizens Bank, McRae-Helena, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable
PILOT BANK	* Branch	Pilot Bank, Tampa, Florida, to establish a branch located at 408 South MacDill Avenue, Tampa, Florida.	Newspaper: Federal Register:	03/31/2021 Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) CityPlace Branch, 360 South Rosemary Avenue, West Palm Beach, Florida 33401; 2) Mt Pleasant Wando Crossing Branch, 1486 Stuart Engals Boulevard, Mount Pleasant, South Carolina 29464; 3) Narcoossee Branch, Southwest Corner at Intersection of Narcoossee Road and Laureate Boulevard, Orlando, Florida 32832; 4) Nora Branch, 1250 East 86th Street - Unit #300, Indianapolis, Indiana 46240; 5) Pearland Silverlake Branch, 10600 Broadway Street, Pearland, Texas 77584; 6) Sunset Place Branch, 1569 Sunset Drive, Miami, Florida 33134; and 7) Waterford Lakes Branch, On East Colonial Drive, Just West of Woodbury Road, Orlando, Florida 32826.	Newspaper: Federal Register:	03/18/2021 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Atlanta**

#### **Availability of CRA Public Evaluations**

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NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

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# District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
1895 BANCORP OF WISCONSIN, MHC	* MHC Conversion	1895 Bancorp of Wisconsin, MHC, Greenfield, Wisconsin; to convert from mutual to stock form. As part of the conversion, 1895 Bancorp of Wisconsin, MHC, and 1895 Bancorp of Wisconsin, Inc., Greenfield, Wisconsin, an existing mid-tier savings and loan holding company, will cease to exist and PyraMax Bank, FSB, Greenfield, Wisconsin, will become a wholly-owned subsidiary of 1895 Bancorp of Wisconsin, Inc., Greenfield, Wisconsin, a newly-formed Maryland corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA, by acquiring PyraMax Bank, FSB.	Newspaper: Federal Register:	Not available Not available
FIRST BANK HAMPTON	* Branch	First Bank Hampton, Hampton, Iowa, to	Newspaper:	Not available
		establish a branch at 119 North Akir Street, Latimer, Iowa.	Federal Register:	Not applicable
IOWA STATE BANK	CIC	The John C. Burgeson Residuary Trust fbo	Newspaper:	Not available
HOLDING COMPANY		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.	Federal Register:	03/17/2021
NORTHERN TRUST	Foreign Branch	Northern Trust Global Services Limited,	Newspaper:	Not applicable
COMPANY, THE		Luxembourg, the foreign bank subsidiary of The Northern Trust Company, Chicago, Illinois, proposes to establish a foreign branch to be located in Oslo, Norway, pursuant to section 211.3(b)(3) of regulation K.	Federal Register:	Not applicable
OXFORD BANK	Member	Oxford Bank, Oxford, Michigan, to	Newspaper:	Not applicable
		become a member of the Federal Reserve System.	Federal Register:	Not applicable

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#### **Federal Reserve Bank of Chicago**

#### **Availability of CRA Public Evaluations**

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution		Lo	ocation		Quarter	

CRA

## Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
MIDWEST BANCORPORATION, INC.	CIC	Notice by Travis Brown, Angela J. McLane, individually and as Trustee of the Angela J. McLane Revocable Trust, and David Rowland, all of Poplar Bluff, Missouri, to join a family group acting in concert, to retain voting shares of Midwest Bancorporation, Inc., Poplar Bluff, Missouri. The family group consists of Jana McLane Brown, Joseph T. McLane, individually and as Trustee of the Joseph T. McLane Revocable Trust, and as Trustee of Midwest Bancorporation, Inc., and Affiliates Employee Stock Ownership Plan Trust, Jerri Ann McLane Rowland, and Norma McLane Smith as Trustee of the Norma McLane Smith Revocable Trust.	Newspaper: Federal Register:	03/26/2021 03/26/2021	
STOCK YARDS BANCORP, INC.	* 3A5	Stock Yards Bancorp, Inc., Louisville, Kentucky, to acquire through merger Kentucky Bancshares, Inc., and thereby indirectly acquire Kentucky Bank, both of Paris, Kentucky.	Newspaper: Federal Register:	Not available 04/12/2021	

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#### Federal Reserve Bank of St. Louis

#### **Availability of CRA Public Evaluations**

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NONE						
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Institution			Location		Quarter	

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## Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North	Newspaper:	Not available	
		Dakota, to acquire 100% of The Citizens State Bank of Finley, Finley, North Dakota.	Federal Register:	04/12/2021	
CHEROKEE BANCSHARES,	CIC	Andrew J. Gesell, St. Paul, Minnesota,	Newspaper:	Not available	
INC.		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.	Federal Register:	Not available	
CITIZENS STATE BANK OF ONTONAGON, THE	* Branch	The Citizens State Bank of Ontonagon (Bank), Ontonagon, Michigan, proposes to establish branches at 32500 Woodward Avenue, Royal Oak, Michigan, and at 751 Greenland Road, Ontonagon, Michigan. In addition, Bank proposes a change to the general character of its business.	Newspaper: Federal Register:	Not available Not applicable	
MARINE BANCSHARES, INC.	. CIC	Nancy B. Miller, and Win R. Miller,	Newspaper:	03/31/2021	
		individually, as trustees of the Nancy B. Miller Trust dated July 1, 2020, and the Win R. Miller Trust dated July 1, 2020, all of Marine on St. Croix, MN; and all together with the Mary A. Walquist Trust dated June 5, 2020, and its trustee Mary A. Walquist, both of Marine on St. Croix, MN, intend to apply to the Federal Reserve Board for permission to retain shares and thereby join the Walquist/Miller Shareholder Group, acting in concert, which owns 25 percent or more of the shares and thereby control of Marine Bancshares, Inc., Marine on St. Croix, MN. Marine Bancshares, Inc. controls Security State Bank of Marine, Marine on St. Croix, MN.	Federal Register:	03/26/2021	

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## Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
SECURITY FINANCIAL	CIC	Jerome M. Bauer and Susanne M. Bauer,	Newspaper:	Not available	
SERVICES CORPORATION		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.	Federal Register:	03/26/2021	
WESTERN BANCORPORATION, INC.	CIC	William S. Lewis, Hermantown, Minnesota, individually, to retain control of 25 percent or more of the shares of Western Bancorporation, Inc.(Company), Duluth, Minnesota. John S. Lewis, Thomas S. Lewis, and James S. Lewis, all of Duluth, Minnesota, each individually, to acquire control of 25 percent or more of the shares of Company and to join the Lewis family shareholder group, a group acting in concert, that controls Company. Company controls Cass Lake Company, Cass Lake, Minnesota; Western National Bank, Duluth, Minnesota; and Western National Bank, Cass Lake, Minnesota.	Newspaper: Federal Register:	Not available Not available	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
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: Federal Register:	Not available Not available
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 Henderson, Nevada; 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: Federal Register:	Not available Not available

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#### 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

**RSSD** 

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commer	at Period
BANNER COUNTY BAN CORPORATION	CIC	Michael Plate, Alma, Nebraska; individually, and as Trustee of The Banner County Ban Corp Employee Stock Ownership Plan and Trust (ESOP), to acquire voting shares of Banner County Ban Corporation (Ban Corporation) and thereby indirectly acquire voting shares of Banner Capital Bank, both of Harrisburg, Nebraska; Rebecca Plate, Ogallala, Nebraska, to retain voting shares of Ban Corporation; and both to join the Olsen/Wynne/Plate Control Group, a group acting in concert.	Newspaper: Federal Register:	03/31/2021 03/29/2021
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	CIC	Notice submitted by Michael Plate, Alma, Nebraska, as trustee of The Banner County Ban Corp Employee Stock Ownership Plan and Trust (ESOP), Harrisburg, Nebraska, to acquire control of the ESOP. The ESOP is a registered bank holding company that controls Banner County Ban Corporation, parent of Banner Capital Bank, both of Harrisburg, Nebraska	Newspaper: Federal Register:	03/31/2021 Not available
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: Federal Register:	Not available 03/24/2021

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	<b>End of Commer</b>	nt Period
VALLEY VIEW	CIC	The Dreiseszun Grandchildren Trust, the	Newspaper:	03/11/2021
BANCSHARES, INC.		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.	Federal Register:	03/19/2021

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#### Federal Reserve Bank of Kansas City

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n Date Public Date Rating Exam Method
Quarter
Quarter

CRA

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# District: 11 Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	<b>End of Commer</b>	nt Period
CENTRAL BANCSHARES,	CIC	Notice by the John H. Young 2020 Trust to	Newspaper:	Not available
INC.		acquire voting stock of Central Bancshares, Inc., and indirectly Central Bank, all of Houston, Texas; and join a group acting in concert previously cleared on June 5, 2014, under the Change in Bank Control Act.	Federal Register:	Not available
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas to establish	Newspaper:	03/17/2021
		a Mobile Branch in Naples, Florida.	Federal Register:	Not applicable
ODOM AMTEX, LLC	* 3A1	Odom AmTex, LLC, Orange, Texas, to	Newspaper:	04/03/2021
		register as a bank holding company and retain 85.67 percent of AmTex Bancshares, Inc., Orange, Texas, and indirectly, Bridge City State Bank, Bridge City, Texas, Peoples State Bank, Shepherd, Texas, and Pavillion Bank, Richardson, Texas	Federal Register:	04/08/2021
PEOPLES BANK	* 18C	Peoples Bank, Lubbock, Texas, to merge	Newspaper:	Not available
	* Branch and to re	with First Bank & Trust, Seymour, Texas, and to retain the acquired facilities as a branch offices	Federal Register:	Not applicable
RIVERBEND FINANCIAL	CIC	Barkat Ali, Southlake, Texas, Kevin	Newspaper:	Not available
CORPORATION		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	Federal Register:	08/13/2020
TEXAS COMMUNITY	* 3A1	Texas Community Bancshares, Inc.,	Newspaper:	Not available
BANCSHARES, INC.		Mineola, Texas, to become a bank holding company by acquiring Mineola Community Bank, S.S.B., Mineola, Texas, in connection with the proposed second-step conversion of Mineola Community Mutual Holding Company, Mineola, Texas, from the mutual to stock form of ownership	Federal Register:	Not available

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#### **Federal Reserve Bank of Dallas**

#### **Availability of CRA Public Evaluations**

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CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commer	<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	* 3A1	Carpenter Acquisition Corporation,	Newspaper:	04/02/2021	
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.	Federal Register:	03/25/2021	
FIRST NORTHWEST	4c8	First Northwest Bancorp, Port Angeles,	Newspaper:	Not applicable	
BANCORP		Washington, to acquire 50 percent of a de novo joint venture, Quin Ventures, Inc., New York, New York, and thereby indirectly extend credit and service loans pursuant to section 225.28(b)(1) of Regulation Y; 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.	Federal Register:	Not available	
GREATER PACIFIC	CIC	Change in Bank Control Notice filed by	Newspaper:	Not available	
BANCSHARES		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.	Federal Register:	03/15/2021	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# District: 12 Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
SOCIAL FINANCE, INC.	* 3A1	1) SoFi Technologies, Inc. and Social	Newspaper:	Not available	
	* 3A3	Finance, Inc., both of San Francisco, California, to become bank holding companies by acquiring 100 percent of Golden Pacific Bancorp, Inc., and thereby indirectly acquire Golden Pacific Bank, National Association, both of Sacramento, California; and (2) SoFi Technologies and SoFi, Inc., both of San Francisco, California elect to become financial holding companies.	Federal Register:	Not available	
SVB FINANCIAL GROUP	* 18C	SVB Financial Group, Santa Clara,	Newspaper:	Not available	
	* 3A5	California, to merge with Boston Private Financial Holdings, Inc. and thereby	Federal Register:	04/07/2021	
	* Branch	indirectly acquire Boston Private Bank & Trust Company; both of Boston, Massachusetts; 2) Boston Private Bank & Trust Company, Boston, Massachusetts, to merge with and into Silicon Valley Bank, Santa Clara, California; and 3) Silicon Valley Bank to acquire 19 branch offices of Boston Private Bank & Trust Company.			

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of San Francisco

#### **Availability of CRA Public Evaluations**

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