
Federal Reserve Release



H.2

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

No. 12

Week Ending March 20, 2021

Regulations and Policies

Supplementary Leverage Ratio (SLR) -- interagency announcement that the temporary change to the SLR for depository institutions issued on May 15, 2020, will expire as scheduled on March 31, 2021.

- Announced, March 19, 2021

Supplementary Leverage Ratio (SLR) -- announcement that the temporary change to the Board's SLR for bank holding companies will expire as scheduled on March 31, 2021.

- Announced, March 19, 2021

Enforcement

Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, March 18, 2021

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Kansas City

Country Club Bank, Kansas City, Missouri -- to establish a branch at 32 S.E. 3rd Street, Lee's Summit.

- Approved, March 18, 2021

Richmond

Putnam County Bank, Hurricane, West Virginia -- to establish branches at 300 Hurricane Creek Road, Hurricane, and 500 East Main Street, Milton (two applications).

- Approved, March 16, 2021

St. Louis

Southern Bancorp Bank, Arkadelphia, Arkansas -- to establish a branch at 3002 Hardy Street, Hattiesburg, Mississippi.

- Approved, March 16, 2021

Bank Holding Companies

New York

Credit Industriel et Commercial (CIC), Paris, France; its parent company, Caisse Federale de Credit Mutuel, Strasbourg; and CIC's subsidiary Banque Transatlantique, Paris -- to engage in certain investment advisory activities in the United States through their indirect subsidiary, Transatlantique Private Wealth LLC, New York, New York.

- Approved, March 19, 2021

Bank Holding Companies

Chicago

First Busey Corporation, Champaign, Illinois -- to merge with Cummins-American Corp., Glenview, and thereby acquire Glenview State Bank.

- Approved, March 19, 2021

New York

Hanover Bancorp Inc., Mineola, New York -- waiver of application to acquire Savoy Bank, New York, in connection with its merger with and into Hanover Community Bank, Garden City Park.

- Granted, March 18, 2021

Minneapolis

Hazen Bancorporation, Inc., Hazen, North Dakota -- through its subsidiaries, North Star Holding Company, Inc., Jamestown, and Unison Bank, to retain shares of AccuData Services, Inc., Park River, and thereby engage in certain data processing activities.

- Approved, March 18, 2021

St. Louis

Peoples Bancorp, Inc., Newton, Illinois -- to become a bank holding company by acquiring The Peoples State Bank of Newton, Illinois, Newton.

- Approved, March 16, 2021

San Francisco

St. Laurent Investments LLC, Vancouver, Washington -- to become a bank holding company by acquiring People's Bank of Commerce, Medford, Oregon.

- Approved, March 15, 2021

Bank Holding Companies

Chicago

University Bank, Ann Arbor, Michigan -- to engage de novo in commercial lending activities through University Home Loan, LLC, Ann Arbor, a proposed subsidiary of University Lending Group, LLC, a subsidiary of University Bank.

- Approved, March 12, 2021

(A/C)

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (three requests).

- Approved, March 19, 2021

Change in Bank Control

Atlanta

Greater Community Bancshares, Inc., Rome, Georgia -- change in bank control of Greater Community Bancshares, Inc., and its subsidiary, Greater Community Bank, Rome.

- Withdrawn, March 19, 2021

Kansas City

McHugh Investment Company, Murdock, Nebraska -- to retain control of McHugh Investment Company and its subsidiary, Corn Growers State Bank, Murdock.

- Permitted, March 16, 2021

Kansas City

Stigler Bancorporation, Inc., Stigler, Oklahoma -- change in bank control of Stigler Bancorporation, Inc., and its subsidiary, The First National Bank of Stigler, Stigler.

- Permitted, March 18, 2021

Change in Bank Control

Kansas City

Valliance Financial Corp., Oklahoma City, Oklahoma -- change in bank control of Valliance Financial Corp. and its subsidiary, Valliance Bank, Oklahoma City.

- Permitted, March 15, 2021

Extensions of Time

San Francisco

Broadway Financial Corporation, Los Angeles, California -- extension to March 28, 2021, to become a bank holding company by acquiring CFBanc Corporation, Washington, D.C., and thereby acquire City First Bank of D.C., N.A.

- Granted, March 19, 2021

San Francisco

City First Enterprises, Inc., Washington, D.C. -- extension to April 15, 2021, (1) to acquire Broadway Financial Corporation, Los Angeles, California; and (2) to acquire Broadway Federal Bank, FSB, for a moment in time and thereby engage in nonbanking activities.

- Granted, March 19, 2021

Kansas City

Commerce Bank, Kansas City, Missouri -- extension to June 12, 2021, to establish a branch at 2828 North Harwood Street, Dallas, Texas.

- Granted, March 19, 2021

Financial Holding Companies

San Francisco

The Charles Schwab Corporation, Westlake, Texas -- election to become a financial holding company.

- Effective, March 16, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending March 20, 2021

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

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 March 20, 2021

| Filer | Filing Type | Filing Proposal | End of Comment 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 Bancorp-NJ, and thereby indirectly acquire Blue Foundry Bank, both of Rutherford, NJ. Blue Foundry, MHC, Rutherford, NJ, to 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: | Not available |
| | | | Federal Register: | 04/21/2021 |
| MAGYAR BANCORP, INC. | * 3A5 | Magyar Bancorp, New Brunswick, New Jersey, to become a top-tier bank holding company pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956 and convert from mutual to stock form and merge with Magyar Bancorp MHC, also of New Brunswick, New Jersey. As part of the conversion, Magyar Bancorp, MHC will cease to exist. | Newspaper: | Not available |
| | | | Federal Register: | 04/22/2021 |

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending March 20, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|--|------------------------------|---------------|
| NORTHEAST COMMUNITY BANCORP, MHC | * MHC Conversion | 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: | 04/11/2021 |
| | * MHC Formation | | Federal Register: | 04/16/2021 |
| 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: | Not available |
| | | | Federal Register: | 03/30/2021 |
| PB BANKSHARES, INC | * 3A1 | 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: | Not available |
| | 4c8 | | Federal Register: | 04/19/2021 |

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:

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

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending March 20, 2021

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

NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 20, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------------|--------------------|--|------------------------------|----------------|
| FIRST BANK AND TRUST COMPANY, THE | * Branch | The First Bank and Trust Company, Lebanon, Virginia to establish a branch office at 8315 Red Oak Boulevard, Red Oak, North Carolina. | Newspaper: | 04/02/2021 |
| | | | Federal Register: | Not applicable |
| FVCBANKCORP, INC. | 4c8 | FVCBankcorp,Inc., Fairfax, Virginia, proposes to acquire indirectly through its subsidiary bank, FVCBank, Fairfax, Virginia, a 28.7% membership interest in Atlantic Coast Mortgage, LLC, Fairfax, Virginia. | Newspaper: | Not applicable |
| | | | Federal Register: | 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.

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

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending March 20, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------|--------------------------------------|---|------------------------------|----------------|
| BOA FINANCIAL CORPORATION | * 3A1 | BOA Financial Corporation, Abbeville, Louisiana to become a bank holding company by acquiring outstanding shares of Bank of Abbeville & Trust Company, Abbeville, Louisiana. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| CATALYST BANCORP, INC. | * SLHC Formation | Catalyst Bancorp, Inc., to become a savings and loan holding company by acquiring 100 percent of the outstanding shares of St. Landry Homestead Federal Savings Bank, both of Opelousas, Louisiana, in connection with the mutual-to-stock conversion of St. Landry Homestead Federal Savings Bank. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| CULLMAN SAVINGS BANK, MHC | * MHC Conversion * SLHC Formation | Cullman Savings Bank, MHC, Cullman, Alabama; to convert from mutual to stock form. As part of the conversion, Cullman Savings Bank, MHC, and Cullman Bancorp, Inc., Cullman, Alabama, an existing mid-tier savings and loan holding company, will cease to exist and Cullman Savings Bank, Cullman, Alabama, will become a wholly-owned subsidiary of a newly-formed Maryland corporation to be known as Cullman Bancorp, Inc., Cullman, Alabama, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA, by acquiring Cullman Savings Bank. | Newspaper: | 04/15/2021 |
| | | | Federal Register: | 04/21/2021 |
| SYNOVUS BANK | PWI | Synovus Bank, Columbus, Georgia, approval to make a public welfare investment. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 20, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment 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 establish a branch at 119 North Akir Street, Latimer, Iowa. | Newspaper: Federal Register: | Not available Not applicable |
| FIRST LACON CORP. | CIC | Notice by Norman Nelson, as trustee of the Normal L. Nelson Trust, and Diane P. Nelson, as trustee of the Diane P. Nelson Trust, both of East Peoria, Illinois, as a group acting in concert to join the Nelson Family Control Group and thereby retain control of 25 percent or more of First Lacon Corporation and thereby indirectly control First National Bank of Lacon, both of Lacon, Illinois. | Newspaper: Federal Register: | Not available Not available |
| 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, Wauke, 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: Federal Register: | Not available 03/17/2021 |
| KEYSTONE COMMUNITY BANCORPORATION | CIC | Donald L. Franzenburg Bank Stock Revocable Trust Agreement, Donald L. Franzenburg, as trustee, both of Keystone, Iowa, to retain voting shares of Keystone Community Bancorporation and thereby indirectly retain voting shares of Keystone Savings Bank, both of Keystone, Iowa. | Newspaper: Federal Register: | Not available Not available |

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 20, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|--------------------|---|------------------------------|---------------|
| WOODTRUST FINANCIAL CORPORATION | CIC | Notice by Steven C. Bell as trustee of the Paula Bell 2009 Grantor Trust No. 1 FBO Rebecca L. Kettleson; the Paula Bell 2009 Grantor Trust No. 1 FBO Elizabeth Bell Killian; the Paula Bell 2009 Grantor Trust No. 1 FBO Margaret S. Bell; all of Wisconsin Rapids, Wisconsin; and Chad D. Kane as trustee of the Kane 2020 Investment Trust; Sarah L. Kane Investment Trust; Alison R. Kane Investment Trust; and the Jack C. Kane Investment Trust, all of Wausau, Wisconsin; to become members of the Bell Family Control Group, a group acting concert, by retaining voting shares of WoodTrust Financial Corporation and thereby retaining voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending March 20, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------------|--------------------|--|---------------------------------|---------------------------------|
| FIRST NATIONAL CAPITAL CORPORATION | CIC | Notice by Virginia Inez Fields, Austin, Texas.; Sarah Elizabeth Smith, San Antonio, Texas; Cooper Harvey Smith, Cooper Harvey Smith Irrevocable Trust dtd 06-12-01 exempt share, both of Walnut Ridge, Arkansas; Stephanie Smith, Trustee, Lillie Kathleen Smith, Dallas, Texas, and Lillie Kathleen Smith Irrevocable Trust dtd 07-20-98 exempt share, Stephanie Smith, Trustee, all of Dallas, Texas, to retain shares of First National Capital Corporation, Walnut Ridge, Arkansas (FNCC), and thereby join the previously approved Smith family shareholder group, which controls the shares of FNCC. FNCC controls The First National Bank of Lawrence County at Walnut Ridge, Walnut Ridge, Arkansas. | Newspaper: Federal Register: | 04/06/2021 04/07/2021 |
| SOUTHERN BANK | * Branch | Southern Bank, Poplar Bluff, Missouri, to establish a branch facility to be located at 1599 Porter Waggoner Boulevard, West Plains, Missouri. | Newspaper: Federal Register: | Not available Not applicable |
| 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: | 04/10/2021 04/12/2021 |

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.

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

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 20, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------------|--------------------|--|------------------------------|----------------|
| AMERICAN BANCOR, LTD. | * 3A3 | American Bancor, Ltd., Dickinson, North Dakota, to acquire 100% of The Citizens State Bank of Finley, Finley, North Dakota. | Newspaper: | Not available |
| | | | Federal Register: | 04/12/2021 |
| 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 |
| 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: | Not available |
| | | | Federal Register: | Not applicable |

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 20, 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: | 03/24/2021 |
| | | | Federal Register: | 03/26/2021 |
| WASECA BANCSHARES, INC. | CIC | Interagency Notice of Change of Control Application for a change in control of Waseca Bancshares, Inc. (the ?Applicant?) | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 20, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------|--------------------|--|------------------------------|---------------|
| WASECA BANCSHARES, INC. | CIC | Michael P. Kampmeyer, Sunfish Lake, Minnesota, James C. Kron, Hudson, Wisconsin, the Kristi Erickson Kampmeyer Irrevocable Trust dated 2021 (Gary Vander Vorst, trustee), Sunfish Lake, Minnesota, Marilyn J. Kron Irrevocable Trust dated 2021 (Gary Vander Vorst, trustee), Hudson, Wisconsin, Michael Kampmeyer Irrevocable Trust dated 2021 (Kristi Erickson Kampmeyer, trustee), Sunfish Lake, Minnesota, James C. Kron Irrevocable Trust dated 2021 (Marilyn J. Kron, trustee), Hudson, Wisconsin, Claire L. Erickson Irrevocable Trust for the benefit of Kristi Erickson Kampmeyer and Descendants dated July 16, 2020 (Kristi Erickson Kampmeyer, co-trustee and Gary Vander Vorst, co-trustee), Sunfish Lake, Minnesota, and Claire L. Erickson Irrevocable Trust II for the benefit of Kristi Erickson Kampmeyer and Descendants dated July 16, 2020 (Kristi Erickson Kampmeyer, co-trustee and Gary Vander Vorst, co-trustee), Sunfish Lake, Minnesota, to acquire and/or retain voting shares of Waseca Bancshares, Inc., Waseca, Minnesota ("Waseca BHC"), and thereby join the Kampmeyer group acting in concert that collectively controls 25 percent or more of the shares and thereby controls Waseca BHC. Waseca BHC controls Lake Area Bank, Lindstrom, Minnesota, and Roundbank, Waseca, Minnesota. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| WEST 12 BANCORPORATION, INC. | CIC | Debra Cheryl Connolly, Danvers, Minnesota; to retain voting shares of West 12 Bancorporation Inc., and thereby indirectly retain voting shares of State Bank of Danvers, both of Benson, Minnesota. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| 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: | 03/30/2021 |
| | | | Federal Register: | 04/01/2021 |

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 20, 2021

| Filer | Filing Type | Filing Proposal | End of Comment 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: | Not available |
| | | | Federal Register: | 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: | 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 March 20, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|---------------------------------|--------------------------|
| 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 03/29/2021 |
| 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: Federal Register: | 03/20/2021 03/25/2021 |
| 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: | 03/31/2021 03/24/2021 |

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.

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 20, 2021**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|---|---------------------------------|---------------------------------|
| CENTRAL BANCSHARES, INC. | CIC | John H. Young 2020 Trust ("Trust"), Edward E. Hartline, as trustee, to acquire voting shares of Central Bancshares, Inc., and thereby indirectly acquire voting shares of Central Bank, all of Houston, Texas; and Trust to become a member of the Young Family Control Group, a group acting in concert. | Newspaper: Federal Register: | Not available Not available |
| ODOM AMTEX, LLC | * 3A1 | Odom AmTex, LLC, Orange, Texas, to 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 | Newspaper: Federal Register: | 04/03/2021 04/08/2021 |
| 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: Federal Register: | 03/26/2021 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: Federal Register: | Not available 08/13/2020 |
| SUSSER BANK | * Branch | Susser Bank, Bedford, Texas, to establish a branch located at 3030 Matlock Road, Arlington, Texas 76015. | Newspaper: Federal Register: | Not available Not applicable |
| TEXAS COMMUNITY BANCSHARES, INC. | * 3A1 | Texas Community 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 | Newspaper: Federal Register: | 04/12/2021 Not available |

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.

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

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending March 20, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|---|------------------------------|----------------|
| 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 |
| 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 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. | 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 March 20, 2021

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|--------------------|--|------------------------------|----------------|
| PACIFIC PREMIER BANK | PWI | Pacific Premier Bank, Irvine, California, requests prior approval to make the following nine public welfare investments: \$10.0 million in Merritt Community Capital, \$15.0 million in SDS Supportive Housing Fund, LP, \$30.0 million in Black Impact Fund, \$1.5 million in Washington Community Reinvestment Association, \$1.0 million in Enterprise Community Partners, \$3.0 million in Community Capital Management, \$1.0 million in GrowthPartnersAZ, \$1.0 million in National Asian American Coalition, and \$500,000 in Neighborhood Housing Services of Inland Empire. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| SOCIAL FINANCE, INC. | * 3A1 | 1) SoFi Technologies, Inc., Social Finance, Inc., and Gemini Merger Sub, Inc., all 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, all of Sacramento, California; and (2) SoFi Technologies and SoFi, Inc., both of San Francisco, California elect to become financial holding companies. | Newspaper: | Not available |
| | * 3A3 | | Federal Register: | 04/22/2021 |
| SVB FINANCIAL GROUP | * 18C | SVB Financial Group, Santa Clara, California, to merge with Boston Private Financial Holdings, Inc. and thereby 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. | Newspaper: | Not available |
| | * 3A5 | | Federal Register: | 04/07/2021 |
| | * Branch | | | |

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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| NONE | | | | | |

CRA Examinations scheduled for **Quarter of**

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

* Subject to the provisions of the Community Reinvestment Act