
Federal Reserve Release



H.2

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

No. 16

Week Ending April 17, 2021

Testimony and Statements

The End of LIBOR: Transitioning to an Alternative Interest Rate Calculation for Mortgages, Student Loans, Business Borrowing, and Other Financial Products -- statement by Mark Van Der Weide, General Counsel, before a subcommittee of the House Committee on Financial Services.
- Published, April 15, 2021

Personnel

Legal Division -- appointment of Charles Gray as deputy general counsel.
- Announced, April 12, 2021

Section 23A Exemptions

Vanguard National Trust Company (Vanguard), Malvern, Pennsylvania -- determination that a proposed transaction by Vanguard to purchase certain assets from a securities affiliate would be in the public interest and consistent with the purposes of section 23A of the Federal Reserve Act. (Non-objection by the Federal Deposit Insurance Corporation, April 2, 2021. Exemption granted by the Office of the Comptroller of the Currency, April 12, 2021.)
- Approved, January 27, 2021
(A/C)

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

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to establish a new branch at 75-971 Henry Street, Kailua-Kona.

- Approved, April 16, 2021

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 8315 Red Oak Boulevard, Red Oak, North Carolina.

- Approved, April 14, 2021

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 125 Summer Street, Boston, Massachusetts.

- Approved, April 16, 2021

Richmond

Virginia Partners Bank, Fredericksburg, Virginia -- to establish a branch at 1821 Michael Faraday Drive, Reston.

- Approved, April 15, 2021

Bank Holding Companies

San Francisco

Carpenter Acquisition Corporation, Newport Beach, California -- to become a bank holding company by acquiring shares of First Colorado Financial Corp., Paonia, Colorado, and thereby indirectly acquire First Colorado National Bank.

- Withdrawn, April 13, 2021

Bank Holding Companies

Dallas

Odom AmTex, LLC, Orange, Texas -- to become a bank holding company and retain shares of AmTex Bancshares, Inc., Orange, and indirectly retain shares of Bridge City State Bank, Bridge City; Peoples State Bank, Shepherd; and Pavillion Bank, Richardson.

- Approved, April 15, 2021

San Francisco

Riverview Bancorp, Inc., Vancouver, Washington -- to convert to a bank holding company upon the conversion of its wholly owned subsidiary, Riverview Community Bank, Vancouver, from a federal savings bank to a state-chartered nonmember bank.

- Approved, April 12, 2021

Atlanta

St. Holdings, Inc., Orlando, Florida -- to become a bank holding company by acquiring outstanding shares of Rochelle State Bank, Rochelle, Georgia.

- Approved, April 16, 2021

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, April 16, 2021

Change in Bank Control

Dallas

Central Bancshares, Inc., Houston, Texas -- 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; and for Trust to become a member of the Young Family Control Group, a group acting in concert.

- Approved, April 12, 2021

Extensions of Time

St. Louis

Central Bank of the Ozarks, Springfield, Missouri -- extension to July 17, 2021, to establish a branch at 3810 East Sunshine Street, Springfield.

- Granted, April 12, 2021

Richmond

Congressional Bancshares, Inc., Chevy Chase, Maryland -- extension to July 14, 2021, to engage in commercial lending activities through a de novo wholly owned subsidiary.

- Granted, April 13, 2021

Philadelphia

Jonestown Bank and Trust Company, Jonestown, Pennsylvania -- extension to May 15, 2021, to become a bank holding company and a subsidiary of JBT Bancorp, Inc., Jonestown.

- Granted, April 14, 2021

Extensions of Time

Philadelphia

Traditions Bancorp, Inc., York, Pennsylvania -- extension to May 15, 2021, to become a bank holding company by acquiring York Traditions Bank, York.

- Granted, April 13, 2021

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Webster Financial Corporation, parent of Webster Bank, National Association, both of Waterbury, Connecticut.	Newspaper:	Not available
			Federal Register:	05/04/2021

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 April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
VANGUARD GROUP, INC.	CIC	Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., the "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire more than 15 percent of the voting shares of Sterling Bancorp, Pearl River, New York.	Newspaper:	05/02/2021
			Federal Register:	05/04/2021

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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 April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	04/19/2021
WSFS FINANCIAL CORPORATION	* SLHC Merger	WSFS Financial Corporation, Wilmington, DE, to merge with Bryn Mawr Bank Corporation, Bryn Mawr, PA, and therefore indirectly acquire The Bryn Mawr Trust Company, Bryn Mawr, PA.	Newspaper:	Not available
			Federal Register:	Not available

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.

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Huntington Bancshares, Inc., Columbus, Ohio, parent of Huntington National Bank, Columbus, Ohio.	Newspaper:	05/02/2021
			Federal Register:	05/04/2021

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.

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

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- 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 April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRONTIER COMMUNITY BANK	* Branch	Frontier Community Bank, Waynesboro, Virginia, to establish a branch located at 6000 Boonsboro Road, Lynchburg, Virginia.	Newspaper:	04/26/2021
			Federal Register:	Not applicable
UNITED BANK	* Branch	United Bank, Fairfax, Virginia, to establish a branch located at 250 M Street, SE, Washington, DC.	Newspaper:	04/29/2021
			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.

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 April 17, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BBVA USA	PWI	BBVA USA (formerly known as Compass Bank), Birmingham, Alabama, request for approval to make three public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GREATER COMMUNITY BANCSHARES, INC.	CIC	Greater Community Bank Employee Stock Ownership and 401(k) Plan, Rome, Georgia (Trustees David J. Lance, Calhoun, Georgia; Robert L. Berry, Rome, Georgia; and Kenneth Wayne Jones, Jr., Rome, Georgia), to retain voting shares of Greater Community Bancshares, Inc., Rome, Georgia, and thereby indirectly acquire voting shares of Greater Community Bank, Rome, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
RAYMOND JAMES BANK, NATIONAL ASSOCIATION	Member	Raymond James Bank, N.A., St. Petersburg, Florida, to become a member of the Federal Reserve System.	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.

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:

- 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 April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEBELLE CORPORATION	CIC	Notice by Karlene M. Lindseth 2020 Chebelle Trust Agreement, Michael J. Lindseth, as trustee, both of Eden Prairie, Minnesota, to become a member of the Erusha Family Control Group (approved October 11, 2019), a group acting in concert, to retain voting shares of Chebelle Corporation and thereby indirectly control Chelsea Savings Bank, both of Belle Plaine, Iowa.	Newspaper: Federal Register:	Not available Not available
DRAKE HOLDING COMPANY	CIC	Notice by the Richard R. Drake Family Trust, Radcliffe, Iowa, with Cynthia A. Shirar, Marshalltown, Iowa, Edwin A. Drake, West Des Moines, Iowa, and Bryan S. Drake, Radcliffe, Iowa, all individually and as co trustees, to join the Drake Family Control Group, a group acting in concert, to retain voting shares of Drake Holding Company, and indirectly retain voting shares of Security State Bank, both of Radcliffe, Iowa.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
F.N.B.C. OF LA GRANGE, INC.	CIC	Notice by John R. Madden individually and as trustee of the Lenore Madden Family Trust, Lenore Madden Marital Trust, and John R. Madden Revocable Trust; acting in concert with Mary Hayes, as trustee of the John R. Madden Trust FBO Grace H. Hayes, John R. Madden Trust FBO Lenore M. Hayes, and John R. Madden Trust FBO Molly M. Hayes; Edward J. Madden, as trustee of the Edward J. Madden Declaration of Trust and John R. Madden Trust FBO Declan Madden, John R. Madden Trust FBO Ryan Rose Madden, John R. Madden Trust FBO James B. Madden, and John R. Madden Trust FBO Kean R. Madden; Lenore M. McCarter, as trustee of the Lenore M. McCarter Trust, John R. Madden Trust FBO Edward McCarter, John R. Madden Trust FBO Anne L. McCarter, and John R. Madden Trust FBO Francis M. McCarter; John J. Madden, as trustee of the John R. Madden Trust FBO John Rodgers Madden, John R. Madden Trust FBO Kevin J. Madden, John R. Madden Trust FBO Clare E. Madden, and John R. Madden Trust FBO Nora C. Madden; Catherine J. Madden; Martin P. Madden as trustee of the Martin P. Madden Trust and John R. Madden Trust FBO Joseph Madden, John R. Madden Trust FBO Elizabeth Madden, and John R. Madden Trust FBO Sarah Madden, together as a group acting in concert, to join the Madden Family Control Group and retain control of 25 percent or more of FNBC of LaGrange, and thereby indirectly control FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
F.N.B.C. OF LA GRANGE, INC.	CIC	Notice by Suzanne Rooney, Michael Rooney, and Therese Rooney together, as a group acting in concert, to join Phillip Rooney to form the Rooney Family Control Group and to retain control of 10 percent or more of FNBC of LaGrange and thereby indirectly control FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper:	Not available
			Federal Register:	05/03/2021

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 17, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST LACON CORP.	CIC	Notice by the Norman L. Nelson Revocable Trust, Norman L. Nelson trustee; and the Diane P. Nelson Bank Stock Trust, Diane P. Nelson trustee, all of East Peoria, Illinois, to join the Nelson Family Control Group, a group acting in concert, and retain 25 percent or more of the voting shares of First Lacon Corporation, and thereby indirectly control First National Bank of Lacon, both of Lacon, Illinois.	Newspaper: Federal Register:	Not available 04/13/2021
FIRST LENA CORPORATION	CIC	Notice by Steven V. Chesney, Las Vegas, Nevada, to acquire voting shares of First Lena Corporation, Lena, Illinois and thereby indirectly acquire voting shares of Citizens State Bank, Lena, Illinois.	Newspaper: Federal Register:	03/31/2021 05/06/2021
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: 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
LUANA BANCORPORATION	CIC	Notice by Blake Schultz, Norwalk, Iowa, Sarah Freilinger, Monona, Iowa, and Stephanie Steele, Luana, Iowa, to become members of the Schultz Family Control Group, a group acting in concert, to retain voting shares of Luana Bancorporation, and thereby indirectly retain voting shares of Luana Savings Bank, both of Luana, Iowa.	Newspaper: Federal Register:	Not available 04/21/2021
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch at 1801 Post Oak Boulevard, Houston, Texas.	Newspaper: Federal Register:	04/25/2021 Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SCHAUMBURG BANCSHARES, INC.	CIC	Notice by John R Madden, as trustee of the Lenore Madden Marital Trust and John R. Madden Revocable Trust; Kiera Kelly; and Mary Hayes, as a group acting in concert, to join the Madden Family Control Group and retain control of 10 percent or more of Schaumburg Bancshares and thereby indirectly control Heritage Bank of Schaumburg, both of Schaumburg, Illinois.	Newspaper: Federal Register:	Not available 05/03/2021
SOLON FINANCIAL, INC.	CIC	Notice by Karlene M. Lindseth 2020 Solon Trust Agreement, Michael J. Lindseth, as trustee, and the Michael J. Lindseth 2020 Solon Trust Agreement, Karlene M. Lindseth, as trustee, all of Eden Prairie, Minnesota, to become members of the Erusha Family Control Group (approved May 31, 2019), a group acting in concert, to retain voting shares of Solon Financial, Inc. and thereby indirectly Solon State Bank, both of Solon, Iowa.	Newspaper: Federal Register:	Not available Not available
WOODTRUST FINANCIAL CORPORATION	CIC	Notice by Steven C. Bell as trustee of the Paula Bell 2009 Grantor Trust No. 1 FBO Rebecca L. Kettleison; 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: Federal Register:	Not available 04/09/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANCORP, INC.	CIC	Notice by Donald M. Bastian, Michael J. Bukstein, M.D., William H. Craigmiles, Alvin E. Ehrhardt, the Alvin E. Ehrhardt Trust, Alvin E. Ehrhardt, Trustee, Paul L. Richards, Phillip L. Smith, Gordon V. Spilker, and Carl C. Watson, all of Hannibal, Missouri, to acquire control of the voting shares Farmers & Merchants Bancorp, Inc., and thereby indirectly control voting shares of F&M Bank and Trust Company, both of Hannibal, Missouri.	Newspaper:	05/07/2021
			Federal Register:	Not available
FREDONIA VALLEY BANCORP, INC.	CIC	Notice by Kimberly B. Brown and Barry K. Brown, both of Princeton, Kentucky; to retain voting shares of Fredonia Valley Bancorp, Inc., and thereby indirectly retain voting shares of Fredonia Valley Bank, both of Fredonia, Kentucky.	Newspaper:	Not available
			Federal Register:	05/03/2021

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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453446	EAGLE B&TC, LITTLE ROCK, ARKANSAS	10/19/2020	04/16/2021	S	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 April 17, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANDO HOLDING COMPANY, INC.	CIC	Bruce Olsen to retain voting shares and thereby control of 12.75% of Cando Holding Company, Inc. Also, Bradley Bergdahl to retain voting shares and to remain a member of the Bergdahl family shareholder group acting in concert, which controls 13.18% of the voting shares and thereby control of Cando Holding Company, Inc., North Dakota. Cando Holding Company, Inc. controls First State Bank of Cando, Cando, North Dakota.	Newspaper: Federal Register:	Not available 05/04/2021
CHEROKEE BANCSHARES, INC.	CIC	Andrew J. Gesell, individually, and as co-trustee with Heidi R. Gesell, of the Bank Share Marital Trust under the R. James Gesell Declaration of Trust dated January 13, 2000, as amended (Bank Share Marital Trust), all of 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, individually, and as trustee of the Charles R. Gesell Trust Declaration under agreement dated December 30, 1999, both of Santa Rosa, California; and Peter J. Gesell, individually, and as trustee of the Peter J. Gesell Trust Declaration under agreement dated December 30, 1999, both of 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: Federal Register:	Not available 04/20/2021
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

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 17, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS STATE FINANCIAL CORP.	CIC	Steven Clevidence, Stevensville, Montana; the GC Heritage Trust and the MG Holdings Trust, Ryan Clevidence, trustee, all of Lolo, Montana; the Groff Heirloom Trust and the IW Holdings Trust, Sara Clevidence Waldbillig, trustee, all of Lolo, Montana; and Shane Reely, trust protector of each of the foregoing trusts, Missoula, Montana; to retain voting shares of Farmers State Financial Corp. and thereby indirectly retain voting shares of Farmers State Bank, both of Victor, Montana, and to join the previously approved Groff-Clevidence family control group acting in concert.	Newspaper: Federal Register:	04/21/2021 04/22/2021
INVER GROVE BANCSHARES, INC.	CIC	John C. Feltl, Chanhassen, Minnesota, individually and as trustee with voting power of the JCF Trust, Minnetonka, Minnesota, and Elizabeth F. Frye, individually and as trustee with voting power of the EFF Trust, Minnetrista, Minnesota, and all together as a control group acting in concert to retain 25% or more of the shares and thereby control Inver Grove Bancshares, Inc., Inver Grove Heights, Minnesota. Inver Grove Bancshares, Inc., Inver Grove Heights, Minnesota controls Key Community Bank, Inver Grove Heights, Minnesota.	Newspaper: Federal Register:	Not available Not available
LEACKCO BANK HOLDING COMPANY, INC.	CIC	DDS Trust, Preston B. Steele as trustee, both of Huron, South Dakota, to acquire voting shares of 25 percent or more of Leackco Bank Holding Company, Inc., Huron, South Dakota, and thereby indirectly acquire American Bank & Trust, Wessington Springs, South Dakota.	Newspaper: Federal Register:	04/20/2021 04/20/2021
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: Federal Register:	Not available 04/10/2021

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 17, 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 April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
EBERLY INVESTMENT CO.	CIC	The John B. and Lois J. Eberly Real Estate Trust (RE Trust), John B. and Lois J. Eberly, co-trustees, all of Stanton, Nebraska, to retain shares of Eberly Investment Co. (the company) and thereby retain shares of the Stanton State Bank, both of Stanton, Nebraska. Additionally, the RE Trust, Lois J. Eberly and Louise G. Eberly, all of Stanton, Nebraska, to retain shares of the company as members of the Eberly Family Group. John B. Eberly was previously approved to acquire control of company.	Newspaper:	Not available
			Federal Register:	Not available
FNB FINANCIAL CORPORATION	CIC	Michael Quintana, Las Vegas, New Mexico, to acquire voting shares of FNB Financial Corporation, and thereby indirectly acquire voting shares of Community 1st Bank Las Vegas both of Las Vegas, New Mexico.	Newspaper:	Not available
			Federal Register:	Not available
FOOTE FINANCIAL SERVICES, LLC	* 3A3	Foote Financial Services, LLC, Hoxie, Kansas, to acquire Stanley Bank, Overland Park, Kansas.	Newspaper:	05/01/2021
			Federal Register:	05/10/2021
NEBRASKALAND NATIONAL BANK	Member	NebraskaLand National Bank, North Platte, Nebraska, (to be known as NebraskaLand Bank) to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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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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 April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAT INVESTMENTS, INC.	* 3A1	BAT Investments, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Capital Bank of Texas, Carrizo Springs, Texas	Newspaper:	Not available
			Federal Register:	Not available
JEFFERSON BANCSHARES, INC.	CIC	Paul E. McSween IV Family 2020 Trust One; Paul E. McSween IV, trustee; Paul E. McSween IV Family 2020 Trust Two; Paul E. McSween IV, trustee; Thomas D. McSween Family 2020 Trust One; Thomas D. McSween, trustee; Thomas D. McSween Family 2020 Trust Two; Thomas D. McSween, trustee; Benjamin L. McSween Family 2020 Trust One; Benjamin L. McSween, trustee; and Benjamin L. McSween Family 2020 Trust Two; Benjamin L. McSween, trustee, all of San Antonio, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert with, the McSween Family Control Group, which was previously approved on December 18, 2020 under the Change in Bank Control Act to retain control of 25 percent or more of the outstanding shares of voting common stock of and thereby control Jefferson Bancshares, Inc., San Antonio, Texas, which controls Jefferson Bank, San Antonio, Texas.	Newspaper:	Not available
			Federal Register:	Not available
MAYPEARL BANCSHARES, INC.	CIC	Jane C. Wilemon, individually, and as trustee of the Wilemon Family Trust and the Wilemon Survivors Trust, comprising the Jane C. Wilemon Family Control Group, a group acting in concert, to retain voting shares of Maypearl Bancshares, Inc., and thereby indirectly retain voting shares of The Cowboy Bank of Texas, all of Maypearl, Texas.	Newspaper:	04/20/2021
			Federal Register:	04/29/2021
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, 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
WESTSTAR BANK	* Branch	WestStar Bank, El Paso, Texas, to establish a Branch at 12160 Pebble Hills, El Paso, Texas 79936	Newspaper:	04/24/2021
			Federal Register:	Not applicable

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 April 17, 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
COMMONWEALTH BUSINESS BANK	* 18C * Branch	Commonwealth Business Bank, Los Angeles, California, to merge with Ohana Pacific Bank, Honolulu, Hawaii, and thereby acquire one branch office.	Newspaper:	04/26/2021
			Federal Register:	Not applicable
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, Duaj 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:	03/08/2021
			Federal Register:	03/15/2021
PEAK BANCORP, INC	* 3A1	Peak Bancorp, Inc to become a bank holding company by acquiring Idaho First Bank, both of McCall, Idaho.	Newspaper:	Not available
			Federal Register:	05/05/2021
SOCIAL FINANCE, INC.	* 3A1 * 3A3	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:	04/27/2021
			Federal Register:	04/22/2021

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending April 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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			
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of East West Bancorp, Inc., parent of East West Bank, both of Pasadena, California.	Newspaper:	05/02/2021
			Federal Register:	05/06/2021

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act