# **Federal Reserve Release**



*H.2* 

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

No. 17
Week Ending April 24, 2021

## **Personnel**

Division of Research and Statistics -- appointment of Shawn Buckner as assistant director.

- Announced, April 22, 2021

## **Regulations and Policies**

Income Tax Allocation Agreements -- interagency notice of proposed rulemaking and request for comment to establish safety and soundness requirements for depository institutions that file consolidated tax returns with their holding companies.

- Approved, April 20, 2021

## **Enforcement**

Iowa Prairie Bank, Brunsville, Iowa -- written agreement with the Federal Reserve Bank of Chicago and the Iowa Division of Banking.

- Announced, April 22, 2021

The Yellowstone Bank, Laurel, Montana -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, April 22, 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

Chickasaw Community Bank, Oklahoma City, Oklahoma -- to establish a de novo branch at 115 Park Avenue, Oklahoma City, and to increase its investment in bank premises.

- Approved, April 23, 2021

#### New York

Metropolitan Commercial Bank, New York, New York -- to establish a branch at 311 Boulevard of the Americas, Lakewood, New Jersey.

- Withdrawn, April 22, 2021

#### Cleveland

The State Bank and Trust Company, Defiance, Ohio -- to establish a branch at 104 North Michigan Street, Edgerton, with a drive-thru and ATM at 187 North Michigan Street.

- Approved, April 22, 2021

# **Bank Holding Companies**

#### Minneapolis

American Bancor, Ltd., Dickinson, North Dakota -- to acquire The Citizens State Bank of Finley, Finley.

- Approved, April 19, 2021

## **Bank Holding Companies**

#### Atlanta

Axxess Partners, Inc., Baton Rouge, Louisiana -- to become a bank holding company by acquiring Delta Bancshares of Louisiana, Inc., Oak Grove, and its wholly owned subsidiary, Commerce Community Bank.

- Approved, April 19, 2021

#### St. Louis

Stock Yards Bancorp, Inc., Louisville, Kentucky -- to acquire through merger Kentucky Bancshares, Inc., Paris, and thereby indirectly acquire Kentucky Bank.

- Approved, April 19, 2021

#### **Dallas**

Texas Community Bancshares, Inc., Mineola, Texas -- to become a bank holding company by acquiring Mineola Community Bank, S.S.B., Mineola, in connection with the proposed second-step conversion of Mineola Community Mutual Holding Company from mutual to stock form.

- Approved, April 23, 2021

## **Banks, State Member**

#### Chicago

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

- Approved, April 14, 2021 (A/C)

#### **Dallas**

Charles Schwab Bank, SSB, Westlake, Texas -- to make certain community development and public welfare investments (three requests).

- Approved, April 23, 2021

## Banks, State Member

#### Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, April 19, 2021

## **Change in Bank Control**

#### St. Louis

Farmers & Merchants Bancorp, Inc., Hannibal, Missouri -- Donald M. Bastian et al. to acquire voting shares of Farmers & Merchants Bancorp, Inc., and thereby indirectly acquire voting shares of F&M Bank and Trust Company, Hannibal.

- Returned, April 22, 2021

### Minneapolis

Marine Bancshares, Inc., Marine on Saint Croix, Minnesota -- The Nancy B. Miller Trust dated July 1, 2020, and the Win R. Miller Trust dated July 1, 2020, Nancy B. Miller and Win R. Miller as trustees, and the Mary A. Walquist Trust dated June 5, 2020, Mary A. Walquist as trustee, to become members of the Walquist/Miller Family Control Group, a group acting in concert, by acquiring voting shares of Marine Bancshares, Inc., and thereby acquiring voting shares of Security State Bank of Marine, Marine on St. Croix.

- Permitted, April 22, 2021

## **Extensions of Time**

#### **Dallas**

Ciera Bank, Graham, Texas -- extension to October 31, 2021, to establish a branch at 116 East Renfro Street, Burleson.

- Granted, April 19, 2021

## **Extensions of Time**

## Secretary

M&T Bank Corporation, Buffalo, New York -- commenters' requests to extend the comment period on the application to acquire People's United Financial Inc., Bridgeport, Connecticut, and indirectly acquire People's United Bank, National Association (People's United Bank), and for Manufacturers and Traders Trust Company, Buffalo, to acquire People's United Bank and thereby establish branches.

- Denied, April 23, 2021

#### Richmond

The Freedom Bank of Virginia, Fairfax, Virginia -- extension to November 6, 2021, for Kenneth R. Lehman, to acquire shares of The Freedom Bank of Virginia.

- Granted, April 21, 2021

## **Membership**

## Kansas City

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.

- Approved, April 19, 2021

# **Savings and Loan Holding Companies**

#### Philadelphia

PDL Community Bancorp, Bronx, New York -- to conduct a minority stock issuance.

- Approved, April 20, 2021

## **Supervision and Regulation**

General Counsel

DB USA Corporation (DB US), New York, New York -- application for approval of proposed internal debt "conversion triggers" that would allow the Board to order the conversion of DB US's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, April 20, 2021

# District: 1 Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
NEEDHAM BANK	Premises	emises Needham Bank, Needham, Massachusetts,	Newspaper:	Not applicable
		to increase its investment in bank premises in the amount of \$793 thousand.	Federal Register:	Not applicable
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard	Newspaper:	05/02/2021
		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.	Federal Register:	05/04/2021

<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

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

# District: 2 Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt 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: Federal Register:	04/15/2021 04/22/2021
POPULAR BANK	* Branch	Popular Bank, New York, New York, proposes to establish a branch office to be located at 4502 5th Avenue, Brooklyn, New York.	Newspaper: Federal Register:	05/04/2021 Not applicable

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#### 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
BRYN MAWR BANK CORPORATION	* SLHC Formation	Bryn Mawr Bank Corporation, Bryn Mawr, Pennsylvania to convert to a Savings and Loan Holding Company with respect to The Bryn Mawr Trust Company, Bryn Mawr, Pennsylvania, converting to savings association.	Newspaper: Federal Register:	05/18/2021 05/26/2021
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:	04/12/2021 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: Federal Register:	05/18/2021 05/26/2021

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

#### Federal Reserve Bank of Philadelphia

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

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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

## Filings received during the week ending April 24, 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 Cleveland**

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

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NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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

## Federal Reserve Bank of Richmond

## Filings received during the week ending April 24, 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 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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## **Federal Reserve Bank of Atlanta**

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
GREATER COMMUNITY	CIC	Greater Community Bank Employee Stock	Newspaper:	05/23/2021
BANCSHARES, INC.		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 retain voting shares of Greater Community Bank, Rome, Georgia.	Federal Register:	Not available

<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 Commen	t Period
CHEBELLE CORPORATION	CIC	Notice by Karlene M. Lindseth 2020 Chebelle Trust, Michael J. Lindseth, as trustee, both of Eden Prairie, Minnesota, to become a member of the Erusha Family Control Group (approved October 11,	Newspaper: Federal Register:	Not available 05/07/2021
DRAVE HOLDING	CIC	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.	Nama	N. C. Tall
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 05/07/2021

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

## Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	at 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 James B. Madden, and John R. Madden Trust FBO Edward McCarter, as trustee of the Lenore M. McCarter Trust, John R. Madden Trust FBO Edward McCarter, John R. Madden Trust FBO Francis M. McCarter; John J. Madden, as trustee of the John R. Madden Trust FBO Handen, as trustee of the John R. Madden Trust FBO Handden, John R. Madden Trust FBO Clare E. Madden, John R. Madden Trust FBO Kevin J. Madden, John R. Madden Trust FBO Kevin J. Madden, John R. Madden Trust FBO Kevin J. Madden, John R. Madden Trust FBO Clare E. Madden, and John R. Madden Trust FBO Clare E. Madden, Martin P. Madden as trustee of the Martin P. Madden Trust FBO Sarah 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: Federal Register:	05/04/2021 05/10/2021
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: Federal Register:	05/04/2021 05/03/2021

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

## Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t 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:	04/25/2021 04/13/2021
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 04/07/2021
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
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:	05/04/2021 05/03/2021
SOLON FINANCIAL, INC.	CIC	Notice by Karlene M. Lindseth 2020 Solon Trust, Michael J. Lindseth, as trustee, and the Michael J. Lindseth 2020 Solon Trust, 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 05/07/2021

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

## Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
WOODTRUST FINANCIAL	CIC	Notice by Steven C. Bell as trustee of the	Newspaper:	04/19/2021
CORPORATION		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.	Federal Register:	04/09/2021

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

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

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NONE						
CRA Examin	nations scheduled for	Quarter of				
Institution		I	Location		Quarter	

CRA

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# District: 8 Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CENTRAL BANCOMPANY,	4c8	Central Bancompany, Inc., Jefferson City,	Newspaper:	Not applicable
INC		Missouri, to engage de novo, directly, in making loans.	Federal Register:	Not applicable
CENTRAL TRUST BANK,	* 18C	The Central Trust Bank, Jefferson City,	Newspaper:	Not available
THE	* Branch	Missouri, to merge with Central Bank of Audrain County, Mexico, Missouri; Central Bank of Boone County, Columbia, Missouri; Central Bank of Branson, Branson, Missouri; Central Bank of Lake of the Ozarks, Osage Beach, Missouri; Central Bank of Moberly, Moberly, Missouri; Central Bank of Oklahoma, Tulsa, Oklahoma; Central Bank of Sedalia, Sedalia, Missouri; Central Bank of St. Louis, Clayton, Missouri; Central Bank of the Midwest, Lee's Summit, Missouri; Central Bank of the Ozarks, Springfield, Missouri; Central Bank of Warrensburg, Warrensburg, Missouri; Jefferson Bank of Missouri; Jefferson City, Missouri, and to retain the acquired facilities as branch offices.	Federal Register:	Not applicable
FIRST BANK CORP	* 3A5	First Bank Corp., Fort Smith, Arkansas, to	Newspaper:	05/30/2021
		acquire through merger Central Bancshares of Poteau, Inc., Poteau, Oklahoma, and thereby indirectly acquire Central National Bank of Poteau, Poteau, Oklahoma.	Federal Register:	05/26/2021
FREDONIA VALLEY	CIC	Notice by Kimberly B. Brown and Barry	Newspaper:	05/12/2021
BANCORP, INC.	retain vo Bancorp voting sl	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.	Federal Register:	05/03/2021

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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 Commen</b>	t Period
CANDO HOLDING COMPANY, INC.	CIC	Bruce Olsen and Bradley Bergdahl, both of Cando, North Dakota; to retain voting shares of Cando Holding Company, Inc., and thereby indirectly retain voting shares of First State Bank of Cando, both of Cando, North Dakota, and for Mr. Bergdahl to remain a member of the Bergdahl family shareholder group, a group acting in concert.	Newspaper: Federal Register:	Not available 05/04/2021
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
INVER GROVE BANCSHARES, INC.	CIC	John C. Feltl, Chanhassen, Minnesota, individually and as trustee of the JCF Trust, Minnetonka, Minnesota, and Elizabeth F. Frye, individually and as trustee of the EFF Trust, both of Minnetrista, Minnesota, and all together as a group acting in concert to retain voting shares of Inver Grove Bancshares, Inc., Inver Grove Heights, Minnesota, and thereby retain voting shares of Key Community Bank, Inver Grove Heights, Minnesota.	Newspaper: Federal Register:	05/05/2021 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: Federal Register:	Not available 04/10/2021

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

## Federal Reserve Bank of Minneapolis

Filer	Filing Type Filing	Filing Proposal	<b>End of Comment Period</b>		
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,	End of Commer Newspaper: Federal Register:	Not available Not available	
WNB HOLDING COMPANY	CIC	Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.  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	
YELLOWSTONE BANK, THE	* 18C	The Yellowstone Bank, Laurel, Montana to	Newspaper:	Not available	
	* Branch	merge with 1st Bank, Broadus, Montana, and incident thereto, establish branches.	Federal Register:	Not applicable	

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

#### 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

NONE

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 Rating	Exam Method
NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

<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	nt Period
BANK OF JACKSON HOLE	* Branch	Bank of Jackson Hole to establish a new branch at 80 East Eagle Gate Drive, Eagle, Idaho, to be known as Bright Bank, a division of Bank of Jackson Hole, Eagle Branch.	Newspaper: Federal Register:	05/20/2021 Not applicable
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: Federal Register:	Not available Not available
FIRST CENTRALIA BANCSHARES, INC.	CIC	The Bruce L. Bachman Trust for Whitney E. Martin dated December 29, 2020 and Whitney E. Martin, as trustee, both of Leawood, Kansas, and the Bruce L. Bachman Trust for Tyler J. Bachman dated December 29, 2020 (TJB Trust), Tyler J. Bachman, trustee, both of Shawnee, Kansas, to retain shares of First Centralia Bancshares, Inc., Centralia, Kansas, (the company) and to join the Bachman Family Control Group, a group acting in concert, and thereby indirectly retain shares of First Heritage Bank, Centralia, Kansas. Tyler J. Bachman, trustee of the TJB trust, previously was approved as a member of the Bachman Family Control Group.	Newspaper: Federal Register:	05/11/2021 Not available
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a branch at 1303 North 205th Street, Elkhorn, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	Not available Not available

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

#### Federal Reserve Bank of Kansas City

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

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

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

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

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

O = Outstanding

S = Satisfactory

**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 Dallas**

Filer	Filing Type	Filing Proposal	End of Commer	nt 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: Federal Register:	Not available 05/24/2021
GIDDINGS BANCSHARES, INC.	CIC	Prior notice by Fred Luecke, Giddings, Texas; Susan Luecke Walther, Lincoln, Texas; Jimmie Luecke, Giddings, Texas; and Jimmie Luecke, Giddings, Texas, as the general partner of the Jimmie Luecke Children Partnership, Ltd. I (together, the Luecke family group); to own and retain greater than 25 percent of Giddings Bancshares, Inc., Giddings, Texas, and indirectly, First National Bank of Giddings, Giddings, Texas.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 05/07/2021
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 13601 midway Road, Farmers Branch, Texas 75244.	Newspaper: Federal Register:	Not available 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

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

## **Federal Reserve Bank of Dallas**

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
THIRD COAST BANK, SSB	Member	Third Coast Bank, SSB to become a	Newspaper:	Not applicable
		member of the Federal Reserve System.	Federal Register:	Not applicable

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

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

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

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

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

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**RSSD** 

NONE

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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 San Francisco

Filer	Filing Type FBSEA	Filing Proposal	<b>End of Comment Period</b>		
ADYEN N.V.		Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable	
FARMINGTON STATE BANK	Member	Farmington State Bank, Farmington, Washington, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable	
PEAK BANCORP, INC	* 3A1	Peak Bancorp, Inc to become a bank holding company by acquiring Idaho First Bank, both of McCall, Idaho.	Newspaper: Federal Register:	Not available 05/05/2021	
SVB FINANCIAL GROUP	* 18C * 3A5 * Branch	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; 3) Silicon Valley Bank to acquire 19 branch offices of Boston Private Bank & Trust Company; and 4)Silicon Valley Bank, Santa Clara, California, to exercise trust powers.	Newspaper: Federal Register:	Not available 04/07/2021	
WESTAMERICA BANK	PWI	Westamerica Bank, San Rafael, California, requests prior approval to make a \$3.0 million public welfare investment in Berkadia Affordable Housing West Coast Partners 2021, L.P.	Newspaper: Federal Register:	Not applicable Not applicable	

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

#### Federal Reserve Bank of San Francisco

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

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

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

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RSSD ID	Institution / Location		Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

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