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**Federal Reserve Release**

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*H.2*

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

*No. 18*

*Week Ending May 1, 2021*

**Forms**

Forms -- initial Board review to extend with revision the International Applications and Prior Notifications under Subparts A and C of Regulation K (FR K-1) and Report of Selected Money Market Rates (FR 2420); final Board review to extend with revision the Government Securities Dealers Reports (FR 2004); and final Board review to extend without revision the Senior Financial Officer Surveys (FR 2023), Survey of Consumer Finances (FR 3059), and Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q).

- Approved, April 29, 2021

**Supervision and Regulation**

Supervision and Regulation -- semiannual report.

- Published, April 30, 2021

**Enforcement**

Barclays Bank PLC, New York Branch, New York, New York -- issuance of a consent cease-and-desist order and order for assessment of civil money penalty against Peter Little, a former institution-affiliated party of the New York Branch of Barclays.

- Approved, April 20, 2021

(A/C)

Texas Community Bank, Laredo, Texas -- consent order of prohibition against Raul Cavazos, a former institution-affiliated party.

- Announced, April 29, 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**

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota -- to establish a branch at 4803 Miller Trunk Highway, Hermantown.

- Approved, April 29, 2021

Atlanta

Sunrise Bank, Cocoa Beach, Florida -- to establish a branch at 5604 North Atlantic Avenue, Cocoa Beach.

- Approved, April 30, 2021

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee -- to establish a branch at 1824 Veterans Boulevard, Sevierville.

- Approved, April 29, 2021

Dallas

Weststar Bank, El Paso, Texas -- to establish a branch at 12160 Pebble Hills Boulevard, El Paso.

- Approved, April 30, 2021

**Bank Holding Companies**

St. Louis

Central Bancompany, Inc., Jefferson City, Missouri -- to engage de novo, directly, in making loans.

- Approved, April 27, 2021

**Bank Holding Companies**

Dallas

Charter Bancshares, Inc., Corpus Christi, Texas -- to engage in activities through loan participations purchased from its wholly owned subsidiary, Charter Bank, Corpus Christi.

- Approved, April 30, 2021

Atlanta

First Chatsworth Bankshares, Inc., Chatsworth, Georgia -- waiver of application to merge with Heritage First Bancshares, Inc., Rome, and thereby acquire its subsidiary, Heritage First Bank (HFB), in connection with HFB's merger with and into First National Community Bank, Chatsworth.

- Granted, April 29, 2021

**Bank Premises**

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to increase its investment in bank premises.

- Approved, April 28, 2021

**Change in Bank Control**

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska -- Michael Plate, Alma, Nebraska, as trustee of The Banner County Ban Corp Employee Stock Ownership Plan and Trust (ESOP), Harrisburg, to acquire control of the ESOP. The ESOP is a registered bank holding company that controls Banner County Ban Corporation, Harrisburg, parent of Banner Capital Bank.

- Permitted, April 27, 2021

**Change in Bank Control**

## Kansas City

Banner County Ban Corporation, Harrisburg, Nebraska -- Michael Plate, Alma, Nebraska, individually, and as trustee of The Banner County Ban Corp Employee Stock Ownership Plan and Trust (ESOP), to acquire voting shares of Banner County Ban Corporation (Ban Corporation) and thereby indirectly acquire voting shares of Banner Capital Bank, Harrisburg; Rebecca Plate, Ogallala, to retain voting shares of Ban Corporation; and both to join the Olsen/Wynne/Plate Control Group, a group acting in concert.

- Permitted, April 27, 2021

## Minneapolis

Cherokee Bancshares, Inc., Saint Paul, Minnesota -- 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 Saint Paul, Minnesota, to retain and acquire additional voting shares of Cherokee Bancshares, Inc. and thereby indirectly retain and acquire additional voting shares of BankCherokee, Saint Paul. 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; 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 Bancshares, Inc. and thereby indirectly retain and acquire voting shares of BankCherokee.

- Permitted, April 23, 2021

(A/C)

**Change in Bank Control**

## St. Louis

First National Capital Corporation, Walnut Ridge, Arkansas -- Virginia Inez Fields, Austin, Texas; Sarah Elizabeth Smith, San Antonio; 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, to retain shares of First National Capital Corporation (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.

- Permitted, April 27, 2021

## Philadelphia

Georgia Banking Company, Inc., Sandy Spring, Georgia -- Patriot Financial Partners III, L.P.; Patriot Financial Partners GP 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 to retain voting shares of Georgia Banking Company, Inc. and thereby indirectly control its wholly owned subsidiary, Georgia Banking Company, Sandy Spring.

- Permitted, April 29, 2021

## Chicago

Iowa State Bank Holding Company, Des Moines, Iowa -- The John C. Burgeson Residuary Trust fbo Lauren Burgeson, the John C. Burgeson Residuary Trust fbo J. Christopher Burgeson, Laurel L. Burgeson, and J. Christopher Burgeson, as trustees of the trusts, all of Des Moines, Iowa; Larry R. Cobb, Waukee; Sonia S. Nicholson, Altoona; and Gary W. Thies, Mapleton, 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, Des Moines.

- Permitted, April 23, 2021

(A/C)

**Change in Bank Control**

## Chicago

Keystone Community Bancorporation, Keystone, Iowa -- 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, Keystone.

- Permitted, April 28, 2021

## Minneapolis

Security Financial Services Corporation, Durand, Wisconsin -- Jerome M. Bauer and Susanne M. Bauer, Durand, to acquire voting shares and thereby control of Security Financial Services Corporation, which controls Security Financial Bank, Durand, Wisconsin, and Jackson County Bank, Black River Falls. 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. 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, to join the Jerome and Susanne Bauer Family Group, a group acting in concert, to retain voting shares and thereby control of Security Services Financial Corporation and thereby indirectly retain control of Security Financial Bank and Jackson County Bank.

- Permitted, April 22, 2021

(A/C)

## Kansas City

Spirit Bankcorp, Inc., Bristow, Oklahoma -- The Fesperman Family, LLC, Lynn Fesperman, manager, both of Tulsa, Oklahoma, and the PDF Holdings Revocable Trust, Payton Fesperman, trustee, both of Tulsa, to acquire voting shares of Spirit Bankcorp, Inc. and thereby indirectly acquire voting shares of Spirit Bank, Tulsa, and to join the Mercer-Kelly-Fesperman Family Control Group, a group acting in concert.

- Permitted, April 23, 2021

(A/C)

**Change in Bank Control**

## Kansas City

Valley View Bancshares, Inc., Overland Park, Kansas -- The Dreiseszun Grandchildren Trust, the Helene Kramer Trust, the Chad M. Feingold Grantor Trust, the Chad M. Feingold Irrevocable Insurance Trust, the Erika R. Feingold Irrevocable Insurance Trust, the Erika R. Feingold Grantor Trust, the Jeremy Morgan Family Irrevocable Trust, the Marilyn J. Feingold Trust #2, the Mark A. Morgan Family Irrevocable Trust, the Mark A. Morgan Trust #2, the Michael B. Morgan Trust #2, the Thomas S. Morgan Family Irrevocable Trust, the Thomas S. Morgan Trust #2, the Timothy Morgan Irrevocable Trust, the Todd D. Morgan Trust #2, the Avi Velasquez Irrevocable Trust, the Marley Blake Velasquez Irrevocable Trust, and the Mia M. Velasquez Irrevocable Trust, Gregory Sherman, as trustee or co-trustee, all of Overland Park, Kansas, to become members of the Sherman Control Group, a group acting in concert, to retain voting shares of Valley View Bancshares, Inc. and thereby indirectly retain voting shares of Security Bank of Kansas City, Kansas City.

- Permitted, April 20, 2021

(A/C)

## Minneapolis

Western Bancorporation, Inc., Duluth, Minnesota -- William S. Lewis, Hermantown, Minnesota, individually, to retain control of voting shares of Western Bancorporation, Inc. (Company). John S. Lewis, Thomas S. Lewis, and James S. Lewis, all of Duluth, each individually, to acquire control of voting shares of Company and to join the Lewis family shareholder group, a group acting in concert, that controls Company. Company controls Cass Lake Company and Western National Bank, both of Cass Lake, and Western National Bank, Duluth.

- Permitted, April 26, 2021



**Change in Bank Control**

Chicago

WoodTrust Financial Corporation, Wisconsin Rapids, Wisconsin -- Steven C. Bell as trustee of the Paula Bell 2009 Grantor Trust No. 1 fbo Rebecca L. Kettleon; 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, 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, Wisconsin Rapids.

- Permitted, April 29, 2021

**Financial Holding Companies**

St. Louis

First State Capital Corporation, Holly Springs, Mississippi -- election to become a financial holding company.

- Effective, April 30, 2021

**Membership**

Atlanta

Raymond James Bank, National Association, Saint Petersburg, Florida -- to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank (to be known as Raymond James Bank).

- Approved, April 28, 2021

Dallas

Third Coast Bank, SSB, Humble, Texas -- to become a member of the Federal Reserve System.

- Approved, April 30, 2021

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

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

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

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending May 1, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, provides notice to increase its investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF NEW YORK MELLON, THE	Investment	The Bank of New York Mellon, New York, New York, to make an investment pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
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 Community Bank System, Inc., DeWitt, New York.	Newspaper: Federal Register:	Not available Not available

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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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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- 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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending May 1, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending May 1, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending May 1, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AFFINITY BANCSHARES, INC.	CIC	Kenneth R. Lehman, Fort Lauderdale, Florida, to control 25.1% of Affinity Bancshares, Inc., Covington, Georgia, and thereby indirectly control Affinity Bank, Covington, Georgia.	Newspaper:	05/22/2021
			Federal Register:	05/20/2021
FIRST BANK	* 18C	First Bank, Strasburg, Virginia, to merge with The Bank of Fincastle, Fincastle, Virginia.	Newspaper:	05/21/2021
	* Branch		Federal Register:	Not applicable

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending May 1, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EUREKA HOMESTEAD BANCORP, INC.	CIC	Eureka Homestead Employee Stock Ownership Plan to acquire additional voting shares of Eureka Homestead Bancorp, and thereby, indirectly acquire voting shares of Eureka Homestead, both of Metairie, Louisiana.	Newspaper:	Not available
			Federal Register:	05/20/2021
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 retain voting shares of Greater Community Bank, Rome, Georgia.	Newspaper:	05/23/2021
			Federal Register:	05/12/2021
PEOPLES BANK	Member	Peoples Bank, Clifton, Tennessee, to become a member of the Federal Reserve System and in connection, notice with respect to the investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper:	Not applicable
	Premises		Federal Register:	Not applicable

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3415463	RELIANT BK, BRENTWOOD, TENNESSEE	11/09/2020	04/25/2021	S	Int Small Bank

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending May 1, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$15 million public welfare investment in R4 Housing Partners XVI LP, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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, 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:	Not available
			Federal Register:	05/07/2021
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:	Not available
			Federal Register:	05/07/2021
FIRST NATIONAL BANCSHARES, INC.	CIC	Notice by the Foote family regarding their control of First National Bancshares, Inc., East Lansing, Michigan and indirect control of First National Bank of America, East Lansing, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
HIGH POINT FINANCIAL SERVICES, INC.	* 3A3	High Point Financial Services, Inc., Forrester, Illinois to acquire Durand Bancorp, Inc., Durand, Illinois, and thereby indirectly acquire Durand State Bank, Durand, Illinois.	Newspaper:	05/27/2021
			Federal Register:	Not available
IOWA STATE BANK	* 18C	Iowa State Bank, Hull, Iowa to merger with Melvin Savings Bank, Melvin, Iowa	Newspaper:	Not available
			Federal Register:	Not applicable
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:	05/05/2021
			Federal Register:	04/21/2021

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 1, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	05/07/2021
VANGUARD GROUP, INC.	CIC	Notice 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, to acquire aggregate control of 15 percent or more of the voting shares of First Midwest Bancorp, Inc. and thereby indirectly acquire First Midwest Bank, both of Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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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		

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending May 1, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL TRUST BANK, THE	* 18C * Branch	The Central Trust Bank, Jefferson City, 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.	Newspaper: Federal Register:	05/22/2021 Not applicable
DU QUOIN STATE BANK	* Branch	Du Quoin State Bank, Du Quoin, Illinois, to establish a branch facility located at 201 South Park Street, Sesser, Illinois.	Newspaper: Federal Register:	05/14/2021 Not applicable
INDEPENDENCE BANK OF KENTUCKY	* Branch	Independence Bank, Owensboro, Kentucky to establish a branch located at 1900 Colonel Sanders Lane, Louisville, Kentucky.	Newspaper: Federal Register:	Not available Not applicable
LAKE VALLEY BANCORP, INC.	CIC	Notice by W. Brian Porter, as trustee of the GST Exempt Lifetime Trust (Electing Small Business Trust), both of Louisville, Kentucky; and Kelly P. Coffey, as trustee of the GST Exempt Lifetime Trust (Electing Small Business Trust), both of Danville, Kentucky, to retain control of Lake Valley Bancorp, Inc., and thereby indirectly control Peoples Bank, both of Taylorsville, Kentucky.	Newspaper: Federal Register:	Not available Not available
OAKSTAR BANCSHARES, INC.	* 3A3	OakStar Bancshares, Inc., Springfield, Missouri, to acquire 100 percent of voting shares of First Colorado National Bank, Paonia, Colorado.	Newspaper: Federal Register:	05/28/2021 Not available

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending May 1, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	04/30/2021
			Federal Register:	05/04/2021
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:	05/05/2021
			Federal Register:	05/14/2021
OPPORTUNITY BANK OF MONTANA	* Branch	Opportunity Bank of Montana, Helena, Montana, to establish a branch at 1112 Shiloh Crossing Boulevard, Billings, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	04/10/2021
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Kent A. Gernander, Rushford, Minnesota, individually, and as Trustee with Voting Power for the Elizabeth King Bach Trust under Agreement dated July 19, 2019, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO E.L. King III, Winona, Minnesota, the David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO Elizabeth King Bach, Winona, Minnesota, the E.L. King, Jr. Generation Skip Trust FBO E.L. King III, Winona, Minnesota, and the E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 1, 2021

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Filer	Filing Type	Filing Proposal	End of Comment Period	
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
YELLOWSTONE BANK, THE	* 18C	The Yellowstone Bank, Laurel, Montana to merge with 1st Bank, Broadus, Montana, and incident thereto, establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending May 1, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BRUNING BANCSHARES, INC.	CIC	Fred D. Bruning, Bruning, Nebraska, and Jane A. Tonniges, of Omaha, Nebraska, as members of the Bruning Family Group, individually, and as trustees of family trusts listed below, to retain voting shares of Bruning Bancshares, Inc., Bruning, Nebraska (Bancshares). In addition, the Frank L. Bruning Nonqualifying Trust Share created under the Last Will and Testament of Frank L. Bruning, Bruning, Nebraska, Fred D. Bruning, and Jane A. Tonniges, co-trustees; the Fred D. Bruning 2020 Irrevocable Trust, Penni J. Bruning, trustee, both of Bruning, Nebraska and Dennis C. Stara, special purpose trustee, Lincoln, Nebraska; the Jane A. Tonniges Revocable Trust, Omaha, Nebraska, Jane A. Tonniges, trustee; the Mary B. Bruning Revocable Trust, Mary B. Bruning, co-trustee, both of Bruning, Nebraska, and Fred D. Bruning and Jane A. Tonniges, co-trustees; Adam F. Bruning, Hebron, Nebraska; Reiss L. Bruning, Bruning, Nebraska; Christopher Tonniges, Omaha, Nebraska; and Dennis C. Stara, Lincoln, Nebraska; to join the Bruning Family Group, a group acting in concert, to retain voting shares of Bancshares, and indirectly retain voting shares of Bruning Bank, Bruning, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
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

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending May 1, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS STATE BANCSHARES, INC.	CIC	Christopher D. Stull and Andrea L. Stull, both of Timnath, Colorado; Douglas L. Hadden and Julie B. Hadden, both of Bridgeport, Nebraska; and Colton E. Stull and Jayden J. Stull, both of Hickman, Nebraska, to acquire voting shares of Farmers State Bancshares, Inc., Dodge, Nebraska, and join the Stull Family Group, a group acting in concert, and thereby indirectly acquire voting shares of Farmers State Bank, Dodge, Nebraska. Also, the Richard A. Stull Trust, Richard A. Stull, Trustee, both of Bridgeport, Nebraska; the Ogard Family Revocable Trust, Monty C. Ogard and Judy K. Ogard, Trustees, all of Bridgeport, Nebraska; and the Louis Marcuzzo Revocable Trust, Louis J. Marcuzzo, Trustee, both of Omaha, Nebraska, each to join the Stull Family Group, a group acting in concert, and retain voting shares of Farmers State Bancshares, Inc.	Newspaper: Federal Register:	05/26/2021 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

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending May 1, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NBM CORPORATION	CIC	Matthew M. McGowan, McAlester, Oklahoma, as trustee of various family trusts listed below, and as trustee of the NBM Corporation 401(k) Employee Stock Option Plan, McAlester, Oklahoma; the Matthew M. McGowan Revocable Trust and the McGowan Children's Trust, both of Oklahoma City, Oklahoma, Matthew M. McGowan, trustee; the Mary Nancy McGowan Revocable Trust UTA, Oklahoma City, Oklahoma, Mary N. McGowan, trustee, McAlester, Oklahoma; the Michelle Tompkins Living Trust, Michelle McGowan Tompkins, trustee, both of Oklahoma City, Oklahoma; Michal Shannon McGowan Helvey and Hannah McGowan Hughes, both of Edmond, Oklahoma; William McGowan and Madeline McGowan, both of McAlester, Oklahoma; Michael J. Tompkins, Tulsa, Oklahoma; Pendleton T. Tompkins, Oklahoma City, Oklahoma; and certain minor children of the listed individuals, to join the McGowan Family Group, a group acting in concert, to retain voting shares of NBM Corporation, McAlester, Oklahoma, and thereby indirectly retain voting shares of The Bank, National Association, McAlester, Oklahoma.	Newspaper:	05/17/2021
			Federal Register:	Not available

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

**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending May 1, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38.5 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas.	Newspaper:	Not available
			Federal Register:	Not available
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:	05/24/2021
CENTRAL BANCSHARES, INC.	CIC	Gus K. Eifler, Houston, Texas, to acquire voting shares of Central Bancshares, Inc., by becoming a trustee of both the Carolyn J. Young 2012 Trust and John H. Young 2020 Trust, and thereby indirectly acquire voting shares of Central Bank, all of Houston, Texas; and to become a member of the Young Family Control Group, a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	05/12/2021
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:	05/07/2021

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 1, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 13601 midway Road, Farmers Branch, Texas 75244.	Newspaper:	05/06/2021
			Federal Register:	Not applicable
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	08/13/2020
SUSSER BANK	* Branch	Susser Bank, Bedford, Texas, to establish a branch located at 11503 NW Military Highway, San Antonio, Texas, 78231	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
31255	CENTRAL BK, HOUSTON, TEXAS	11/09/2020	04/30/2021	S	Int Small Bank

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending May 1, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMONWEALTH BUSINESS BANK	* 18C * Branch	Commonwealth Business Bank, Los Angeles, California, to merge with Ohana Pacific Bank, Honolulu, Hawaii, and thereby acquire two branch offices.	Newspaper:	04/28/2021
			Federal Register:	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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	04/07/2021

**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		

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