Federal Reserve Release



H.2

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

No. 19
Week Ending May 8, 2021

Monetary and Financial Policy

Financial Stability Report -- semiannual report.

- Published, May 6, 2021

Personnel

Division of Monetary Affairs -- organizational changes and officer appointments: Margaret DeBoer, David Lopez-Salido, Matthew Luecke, and Min Wei as senior associate directors; Eric Engstrom and Christopher Gust as associate directors; and Karen Brooks, Laura Lipscomb, Zeynep Senyuz, and Rebecca Zarutskie as deputy associate directors.

- Announced, May 5, 2021

Regulations and Policies

Access to Reserve Bank Accounts and Payment Services -- notice and request for comment on proposed guidelines for evaluating requests for accounts and payment services at Federal Reserve Banks.

- Approved, May 4, 2021

Regulation II (Debit Card Interchange Fees and Routing) -- (1) notice of proposed rulemaking and request for comment regarding network availability for card-not-present debit card transactions and (2) publication of biennial report on 2019 Interchange Fee Revenue, Covered Issuer Costs, and Covered Issuer and Merchant Fraud Losses Related to Debit Card Transactions.

- Approved, May 6, 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

St. Louis

Independence Bank of Kentucky, Owensboro, Kentucky -- to establish a branch at 1900 Colonel Sanders Lane, Louisville.

- Returned, May 3, 2021

Secretary

Northern Trust Company, Chicago, Illinois -- to establish a branch at 1801 Post Oak Boulevard, Houston, Texas.

- Approved, May 6, 2021

Bank Holding Companies

Richmond

BV Financial, Sparrows Point, Maryland -- to conduct a minority stock issuance.

- Approved, May 4, 2021

Atlanta

Catalyst Bancorp, Inc., Opelousas, Louisiana -- to become a bank holding company by acquiring St. Landry Homestead Federal Savings Bank, Opelousas, in connection with the mutual-to-stock conversion of St. Landry Homestead Federal Savings Bank.

- Approved, May 6, 2021

San Francisco

RBAZ Bancorp, Inc., Phoenix, Arizona -- to become a bank holding company by acquiring Republic Bank of Arizona, Phoenix.

- Approved, May 7, 2021

Bank Holding Companies

Atlanta

Sumner Financial Corporation, Gallatin, Tennessee -- to become a bank holding company by acquiring shares of Sumner Bank and Trust, Gallatin.

- Approved, May 6, 2021

Bank Mergers

San Francisco

Commonwealth Business Bank, Los Angeles, California -- to merge with Ohana Pacific Bank, Honolulu, Hawaii, and thereby acquire two branches.

- Approved, May 5, 2021

Chicago

Community First Bank, Boscobel, Wisconsin -- to purchase certain assets and assume certain liabilities of the Lancaster branch of Wisconsin Bank & Trust, Madison, and thereby establish a branch at 305 South Madison Street, Lancaster.

- Approved, May 5, 2021

Bank Premises

Boston

Needham Bank, Needham, Massachusetts -- to increase its investment in bank premises.

- Approved, May 6, 2021

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make a public welfare investment.

- Approved, April 27, 2021 (A/C)

Banks, State Member

Chicago

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

- Approved, May 4, 2021

San Francisco

Pacific Premier Bank, Irvine, California -- to make certain public welfare investments.

- Approved, May 3, 2021

Change in Bank Control

St. Louis

Carlisle Bancorp, Inc., Arlington, Kentucky -- Ricky L. Williams of Bardwell, Kentucky, to retain control of Carlisle Bancorp, Inc., and its subsidiary, Citizens Deposit Bank of Arlington, Inc., Arlington.

- Permitted, May 3, 2021

Philadelphia

Volunteer Bancorp, Inc., Rogersville, Tennessee -- Patriot Financial Partners, GP III, L.P.; Patriot Financial Partners III, L.P.; Patriot Financial Partners, GP III, LLC; Patriot Financial Advisors, L.P.; Patriot Financial Advisors, LLC; and Messrs. W. Kirk Wycoff, James J. Lynch, and James F. Deutsch collectively to acquire voting shares and thereby control of Volunteer Bancorp, Inc., and indirectly acquire voting shares of Civis Bank, Rogersville.

- Permitted, May 5, 2021

Extensions of Time

St. Louis

Apex Bancorp, Inc., Camden, Tennessee -- extension to August 4, 2021, to acquire voting shares of Community Capital Bancshares, Inc., Albany, Georgia, and thereby indirectly acquire AB&T.

- Granted, May 4, 2021

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to August 12, 2021, to establish a branch at the northwest corner of Arkansas Highway 12 & SW Eden Brooke Street, Bentonville.

- Granted, May 6, 2021

Financial Holding Companies

Kansas City

Colbank Bancorp, Columbus, Nebraska -- election to become a financial holding company.

- Effective, May 7, 2021

St. Louis

First Eldorado Bancshares, Inc., Eldorado, Illinois -- election to become a financial holding company.

- Effective, May 6, 2021

Membership

Kansas City

Chisholm Trail State Bank, Wichita, Kansas -- to become a member of the Federal Reserve System.

- Approved, May 7, 2021

Regulations and Policies

Chair

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

- Approved, May 7, 2021

Savings and Loan Holding Companies

Cleveland

Dollar Mutual Bancorp, Pittsburgh, Pennsylvania -- to acquire Standard AVB Financial Corp, Murrysville, and Standard Bank, PaSB.

- Approved, May 5, 2021

Federal Reserve Bank of Boston

Filings received during the week ending May 8, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} 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

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
Filer VANGUARD GROUP, INC.	Filing Type 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., "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	End of Commer Newspaper: Federal Register:	Not available 05/26/2021
		shares of Community Bank System, Inc., DeWitt, New York.		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 8, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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 Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

District: 4 Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	t Period
COMMUNITY TRUST BANK,		Community Trust Bank, Inc., Pikeville,	Newspaper:	05/19/2021
INC.		KY intends to establish a full service branch office at 315 Pleasant View Drive, Georgetown, KY 40324	Federal Register:	Not applicable
NORTH SIDE BANK AND	CIC	The Coors Family Group, a group acting in	Newspaper:	05/28/2021
TRUST COMPANY, THE		concert, consisting of Raymond B. Coors, Jr. (Naples, FL), individually and as custodian for four minor children, Dianne D. Coors (Naples, FL), Martha B. Coors (Loveland, OH), Melissa Hoffman (Maineville, Ohio), individually and as custodian for two minor children, the Raymond B. Coors, Jr. Non-Exempt Trust and Raymond B. Coors, Jr. GST Exempt Trust, the Martha B. Coors Non-Exempt Trust, the Martha B. Coors GST Exempt Trust, the Melissa Hoffman Trust, the Lisa A. Coors Trust, the John A. Coors Trust, the Mary Ann Coors Trust, and the Janet Cottingham Trust (all of Naples, Florida), with Raymond B. Coors, Jr. and Martha B. Coors as co-trustees, to retain voting shares of The North Side Bank and Trust Company, Cincinnati, Ohio.	Federal Register:	Not available
OHIO VALLEY BANK	* Branch	Ohio Valley Bank, Gallipolis, Ohio, to	Newspaper:	05/20/2021
COMPANY, THE		establish a branch facility to be located at 2509 Jackson Avenue, Point Pleasant, West Virginia 25550.	Federal Register:	Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

O = Outstanding

S = Satisfactory

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	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ATLANTIC UNION BANK	* Branch	Atlantic Union Bank, Richmond, Virginia, to establish a branch at 1406 Roseneath Road, Richmond, Virginia.	Newspaper: Federal Register:	05/18/2021 Not applicable
HOMETRUST BANK	* Branch	HomeTrust Bank, Asheville, North Carolina, to establish a branch at 6310 Fairview Road, Charlotte, North Carolina.	Newspaper: Federal Register:	Not available Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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

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 Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

District: 6 Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
EUREKA HOMESTEAD	CIC	Eureka Homestead Employee Stock	Newspaper:	05/16/2021
BANCORP, INC.		Ownership Plan to acquire additional voting shares of Eureka Homestead Bancorp, and thereby, indirectly acquire voting shares of Eureka Homestead, both of Metairie, Louisiana.	Federal Register:	05/20/2021
SMARTFINANCIAL, INC.	* 18C	SmartFinancial, Knoxville, Tennessee to	Newspaper:	Not available
	* 3A5	merge with Sevier County Bancshares, Inc. and thereby acquire Sevier County Bank, Sevierville, Tennessee.	Federal Register:	Not available

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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

^{*} Subject to the provisions of the Community Reinvestment Act

District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval	Newspaper:	Not applicable
		to make up to \$15 million public welfare investment, pursuant to section 208.22(b) of Regulation H.	Federal Register:	Not applicable
CHEBELLE CORPORATION	CIC	Notice by Karlene M. Lindseth 2020	Newspaper:	Not available
		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.	Federal Register:	05/07/2021
DRAKE HOLDING	CIC	Notice by the Richard R. Drake Family	Newspaper:	Not available
COMPANY		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.	Federal Register:	05/07/2021
FIRST NATIONAL	CIC	Notice by the Foote family regarding their	Newspaper:	Not available
BANCSHARES, INC.		control of First National Bancshares, Inc., East Lansing, Michigan and indirect control of First National Bank of America, East Lansing, Michigan.	Federal Register:	Not available
HIGH POINT FINANCIAL	* 3A3	High Point Financial Services, Inc.,	Newspaper:	05/27/2021
SERVICES, INC.		Forreston, Illinois to acquire Durand Bancorp, Inc., Durand, Illinois, and thereby indirectly acquire Durand State Bank, Durand, Illinois.	Federal Register:	06/07/2021
IOWA STATE BANK	* 18C	Iowa State Bank, Hull, Iowa to merge with	Newspaper:	06/04/2021
	* Branch	Melvin Savings Bank, Melvin, Iowa and thereby establish branches at the following locations: 260 Main Street, Melvin, Iowa; and 721 2nd Avenue, Sibley, Iowa.	Federal Register:	Not applicable
SOLON FINANCIAL, INC.	CIC	Notice by Karlene M. Lindseth 2020 Solon	Newspaper:	Not available
		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.	Federal Register:	05/07/2021

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
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., parent of First Midwest Bank, both of Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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 Exan	ninations scheduled for	Quarter of				
Institution		Lo	ocation		Quarter	

CRA

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CENTRAL TRUST BANK,	* Branch	The Central Trust Bank, Jefferson City,	Newspaper:	05/22/2021
THE		Missouri to establish a branch located at 111 East Miller Street, Jefferson City, Missouri.	Federal Register:	Not applicable
LAKE VALLEY BANCORP,	CIC	Notice by W. Brian Porter, as trustee of the	Newspaper:	Not available
INC.		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.	Federal Register:	05/21/2021
OAKSTAR BANCSHARES, INC.	* 3A3	OakStar Bancshares, Inc., Springfield,	Newspaper:	05/28/2021
		Missouri, to acquire 100 percent of voting shares of First Colorado National Bank, Paonia, Colorado.	Federal Register:	06/07/2021

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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

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

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
NORTH AMERICAN	* Branch	North American Banking Company,	Newspaper:	05/24/2021
BANKING COMPANY		Roseville, Minnesota, to establish a detached facility/branch at the NE corner of Hemlock Lane North and Village Drive, Maple Grove, Minnesota.	Federal Register:	Not applicable
OPPORTUNITY BANK OF	* Branch	Opportunity Bank of Montana, Helena,	Newspaper:	Not available
MONTANA		Montana, to establish a branch at 1112 Shiloh Crossing Boulevard, Billings, Montana.	Federal Register:	Not applicable
WEST 12	CIC	Debra Cheryl Connolly, Danvers,	Newspaper:	Not available
BANCORPORATION, INC.		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.	Federal Register:	04/10/2021
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Kent A.	Newspaper:	Not available
		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, Jr. Generation Skip Trust FBO Elizabeth King Bach, 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.	Federal Register:	Not available

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Daniel C.	Newspaper:	Not available
		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.	Federal Register:	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

^{*} 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	

^{*} 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
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, 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 Bruning Bank, Bruning, Nebraska.	Newspaper: Federal Register:	Not available 05/26/2021
CHISHOLM TRAIL STATE BANK	Member	Chisholm Trail State Bank, Wichita, Kansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable 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:	05/14/2021 05/10/2021

^{*} 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
FARMERS STATE	CIC	Christopher D. Stull and Andrea L. Stull,	Newspaper:	05/26/2021
BANCSHARES, INC.		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.	Federal Register:	05/21/2021
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 05/13/2021
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a branch at 1303 North 205th Street, Elkhorn, Nebraska.	Newspaper: Federal Register:	04/26/2021 Not applicable
FNB FINANCIAL	CIC	Michael Quintana, Las Vegas, New	Newspaper:	Not available
CORPORATION		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.	Federal Register:	05/10/2021

^{*} 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
NBM CORPORATION	CIC	Matthew M. McGowan, McAlester,	Newspaper:	05/17/2021
		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.	Federal Register:	05/21/2021

^{*} 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 Institut	tion / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examinations	scheduled for	Quarter of				
Institution		I	ocation		Quarter	
Institution		I	Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commen	t Period
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: Federal Register:	05/29/2021 06/04/2021
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
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: Federal Register:	Not available 05/20/2021
FIRSTPERRYTON BANCORP, INC.	CIC	Notice under the Change in Control Act filed by the Trust Department at FirstBank Southwest, Amarillo, Texas, to retain control of voting shares of FirstPerryton Bancorp, Inc. ("Company"), Perryton, Texas, by becoming Trustee of the Carl Ellis Separate Property FPB Stock Revocable Trust, Amarillo, Texas, which owns Company stock and thereby indirectly owns First Bank Southwest, Perryton, Texas. Additionally, Ellis Family Trust-Julie Ellis FirstBank Southwest Trust S, and the Trust Department at FirstBank Southwest, as Trustee, to acquire voting shares of the Company and to join the Ellis Family Group, a group acting in concert, all of Amarillo, Texas.	Newspaper: Federal Register:	05/20/2021 05/27/2021
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 05/12/2021

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
JEFFERSON BANCSHARES, INC. RIVERBEND FINANCIAL	CIC 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. Barkat Ali, Southlake, Texas, Kevin	Newspaper: Federal Register: Newspaper:	Not available 05/07/2021 Not available
CORPORATION	Cic	Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Federal Register:	08/13/2020
SUSSER BANK	* Branch	Susser Bank, Bedford, Texas, to establish a branch located at 11503 NW Military Highway, San Antonio, Texas, 78231	Newspaper: Federal Register:	05/11/2021 Not applicable
TEXAS BRAND BANCSHARES, INC.	4c8	Texas Brand Bancshares, Inc., Garland, Texas, to engage in activities permitted by 12 C.F.R. 225.28(b)(1), specifically extending credit, acquiring loans or loan participations, and selling Other Real Estate Owned ("OREO"), from its whollyowned subsidiary Texas Brand Bank, Dallas, Texas.	Newspaper: Federal Register:	Not applicable Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
TOLLESON WEALTH MANAGEMENT, INC.	CIC	The DT 2020 Savings Trust (Debra June Tolleson and John Carter Tolleson, Jr., trustees), the JT 2020 Secure Trust (John Carter Tolleson, trustee), and Debra June Tolleson; to acquire voting shares of Tolleson Wealth Management, Inc., and thereby indirectly acquire Tolleson Private Bank, all of Dallas, Texas. Additionally, Kathryn Covert Tolleson, Amy Tolleson Baldwin, Peter Baldwin, the John Carter Tolleson 1999 Trust (John Carter Tolleson, Jr., trustee), and six trusts established for the benefit of minor children, all of Dallas, Texas; to retain voting shares of Tolleson Wealth Management, Inc., and thereby indirectly retain voting shares of Tolleson Private Bank; and all to join the Tolleson Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 05/21/2021
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 Prosperity Bancshares, Inc., Houston, Texas, parent of Prosperity Bank, El Campo, Texas.	Newspaper: Federal Register:	Not available Not available

^{*} 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.

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

^{*} Subject to the provisions of the Community Reinvestment Act

District: 12 Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco,	Newspaper: Federal Register:	Not available Not applicable
		California, pursuant to Section 7(d) of the International Banking Act.		Tvot applicable
BANC OF CALIFORNIA, INC.	* 3A3	Banc of California, Inc., Santa Ana,	Newspaper:	Not available
	* 3A5	California, to acquire 100 percent of Pacific Mercantile Bancorp and thereby indirectly acquire Pacific Mercantile Bank, both of Costa Mesa, California, pursuant to Sections 3(a)(3)/(5) of the Bank Holding Company Act.	Federal Register:	Not available
PEAK BANCORP, INC	* 3A1	Peak Bancorp, Inc to become a bank	Newspaper:	Not available
		holding company by acquiring Idaho First Bank, both of McCall, Idaho.	Federal Register:	05/05/2021
SVB FINANCIAL GROUP	* 18C	SVB Financial Group, Santa Clara,	Newspaper:	Not available
	* 3A5	California, to merge with Boston Private Financial Holdings, Inc. and thereby	Federal Register:	04/07/2021
	* Branch	indirectly acquire Boston Private Bank &		
		Trust Company; both of Boston, Massachusetts; 2) Boston Private Bank & Trust Company, Boston, Massachusetts, to merge with and into Silicon Valley Bank, Santa Clara, California; 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.		
TAIWAN COOPERATIVE BANK, LTD.	FBSEA	Taiwan Cooperative Bank, Ltd., Taipei, Taiwan, to establish a branch office in Houston, Texas, pursuant to section 211.24 (a)(1) of Regulation K and section 7(d) of FBSEA.	Newspaper:	Not available
			Federal Register:	Not applicable
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard	Newspaper:	Not available
		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 Westamerica Bancorporation, parent of Westamerica Bank, both of San Rafael, California.	Federal Register:	05/26/2021

^{*} 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.

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

^{*} Subject to the provisions of the Community Reinvestment Act