
Federal Reserve Release



H.2

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

No. 20

Week Ending May 15, 2021

Bank Holding Companies

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire its subsidiary state member bank, BBVA USA, Birmingham, Alabama, and for PNC Financial's subsidiary, PNC Bancorp, Inc., Wilmington, Delaware, to acquire BBVA USA.

- Approved, May 14, 2021

Forms

Forms -- final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9 reports), Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314/2314S), Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N/7NS/7Q), and Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies (FR Y-11/11S).

- Approved, May 14, 2021

Regulations and Policies

Regulation O (Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks) -- interim final rule and request for comment to extend a rule change to bolster the effectiveness of the Small Business Administration's Paycheck Protection Program (PPP).

- Approved, May 7, 2021

(A/C)

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

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

Bank Branches, Domestic

Atlanta

First Home Bank, St. Petersburg, Florida -- to establish a branch at 401 North Indian Rocks Road, Belleair Bluffs.

- Withdrawn, May 13, 2021

Richmond

Frontier Community Bank, Waynesboro, Virginia -- to establish a branch at 6000 Boonsboro Road, Lynchburg, and to operate a courier service in the city of Lynchburg and in Bedford County.

- Approved, May 14, 2021

Richmond

United Bank, Fairfax, Virginia -- to establish a branch at 250 M Street SE, Washington, D.C.

- Approved, May 12, 2021

Bank Holding Companies

New York

Blue Foundry Bancorp (a newly formed Delaware corporation) -- to become a bank holding company by merging with Blue Foundry Bancorp, Rutherford, New Jersey (a New Jersey corporation) (Blue Foundry Bancorp-NJ), and thereby indirectly acquire Blue Foundry Bank, Rutherford, in connection with the conversion of Blue Foundry, MHC, from mutual to stock form and its merger with and into Blue Foundry Bancorp-NJ.

- Approved, May 14, 2021

Bank Holding Companies

Atlanta

BOA Financial Corporation, Abbeville, Louisiana -- to become a bank holding company by acquiring shares of Bank of Abbeville & Trust Company, Abbeville.

- Approved, May 10, 2021

St. Louis

Evergreen Bancshares, Inc., St. Louis, Missouri -- waiver of application to acquire Rochester State Bankshares, Inc., Rochester, Illinois, and thereby indirectly acquire Rochester State Bank, Rochester, in connection with the merger of Rochester State Bank with and into American Bank of Missouri, Wellsville, Missouri.

- Granted, May 14, 2021

New York

Magyar Bancorp, Inc., New Brunswick, New Jersey -- to become a top-tier bank holding company, convert from mutual to stock form, and merge with Magyar Bancorp MHC, New Brunswick. As part of the conversion, Magyar Bancorp, MHC will cease to exist.

- Approved, May 14, 2021

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, and thereby increase its indirect control of McGehee Bank, McGehee.

- Approved, May 13, 2021

Bank Holding Companies

Philadelphia

PB Bankshares, Inc., Coatesville, Pennsylvania -- to become a bank holding company by acquiring Prosper Bank, Coatesville, upon its conversion from a mutual savings bank to a state-chartered stock bank, and to engage in extending credit and servicing loans pursuant to 12 C.F.R. 225.28(b)(1).

- Approved, May 13, 2021

San Francisco

Plumas Bancorp, Reno, Nevada -- waiver of application to acquire Feather River Bancorp, Inc., Yuba City, California, in connection with the merger of Bank of Feather River, Yuba City, with and into Plumas Bank, Quincy.

- Granted, May 10, 2021

St. Louis

Royal Bancshares, Inc., St. Louis, Missouri -- to acquire Saints Avenue Bancshares, Inc., New London, and thereby indirectly acquire Saints Avenue Bank, New London.

- Approved, May 11, 2021

Atlanta

TC Bancshares, Inc., Thomasville, Georgia -- to become a bank holding company by acquiring TC Federal Bank, Thomasville, in connection with the mutual-to-stock conversion of TC Federal Bank, Thomasville.

- Approved, May 14, 2021

Bank Mergers

San Francisco

Plumas Bank, Quincy, California -- to merge with Bank of Feather River, Yuba City, and thereby acquire a branch.

- Approved, May 10, 2021

Banks, State Member

Atlanta

BBVA USA (formerly known as Compass Bank), Birmingham, Alabama -- to make certain public welfare investments.

- Approved, May 14, 2021

Secretary

Silicon Valley Bank, Santa Clara, California -- to make certain public welfare investments.

- Approved, May 14, 2021

Secretary

Synovus Bank, Columbus, Georgia -- to make a public welfare investment.

- Approved, May 11, 2021

Change in Bank Control

Kansas City

Central Bancshares of Kansas City, Inc., Kansas City, Missouri -- The Marian Olander Tutera Family 2021 Irrevocable Trust, John David Cunningham, trustee; the Anthony Michael Mendolia Family 2021 Irrevocable Trust, Joseph C. Tutera, Trustee; and the John David Cunningham Family 2021 Irrevocable Trust, Joseph C. Tutera, trustee, all of Kansas City, to join the Tutera Family Group, a group acting in concert, to acquire voting shares of Central Bancshares of Kansas City and thereby indirectly acquire voting shares of Central Bank of Kansas City, Kansas City.

- Permitted, May 13, 2021

Change in Bank Control

Chicago

First Lacon Corp., Lacon, Illinois -- The Norman L. Nelson Revocable Trust, Norman L. Nelson trustee; and the Diane P. Nelson Bank Stock Trust, Diane P. Nelson trustee, all of East Peoria, Illinois, to join the Nelson Family Control Group, a group acting in concert, and retain voting shares of First Lacon Corporation and thereby indirectly retain voting shares of First National Bank of Lacon, Lacon.

- Permitted, May 12, 2021

San Francisco

Golden Pacific Bancorp, Inc., Sacramento, California -- Richard B. Fowler II, Carmichael, California, and Karl K. Klessig, Santa Fe, New Mexico, as a group acting in concert, to acquire additional voting shares of Golden Pacific Bancorp, Inc., and thereby indirectly control Golden Pacific Bank, National Association, Sacramento.

- Withdrawn, May 10, 2021

Minneapolis

Leackco Bank Holding Company, Inc., Huron, South Dakota -- DDS Trust, Preston B. Steele as trustee, both of Huron, South Dakota, to acquire voting shares of Leackco Bank Holding Company, Inc., and thereby indirectly acquire American Bank & Trust, Wessington Springs.

- Permitted, May 11, 2021

Change in Bank Control

Minneapolis

Waseca Bancshares, Inc., Waseca, Minnesota -- Michael P. Kampmeyer, Sunfish Lake, Minnesota; James C. Kron, Hudson, Wisconsin; the Kristi Erickson Kampmeyer Irrevocable Trust dated 2021 (Gary Vander Vorst, trustee), Sunfish Lake; Marilyn J. Kron Irrevocable Trust dated 2021 (Gary Vander Vorst, trustee), Hudson; Michael Kampmeyer Irrevocable Trust dated 2021 (Kristi Erickson Kampmeyer, trustee), Sunfish Lake; James C. Kron Irrevocable Trust dated 2021 (Marilyn J. Kron, trustee), Hudson; Claire L. Erickson Irrevocable Trust for the benefit of Kristi Erickson Kampmeyer and Descendants dated July 16, 2020 (Kristi Erickson Kampmeyer, co-trustee and Gary Vander Vorst, co-trustee), Sunfish Lake; and Claire L. Erickson Irrevocable Trust II for the benefit of Kristi Erickson Kampmeyer and Descendants dated July 16, 2020 (Kristi Erickson Kampmeyer, co-trustee and Gary Vander Vorst, co-trustee), Sunfish Lake, to acquire and/or retain voting shares of Waseca Bancshares, Inc. (Waseca BHC) and thereby join the Kampmeyer group acting in concert that collectively controls 25 percent or more of the shares and thereby controls Waseca BHC. Waseca BHC controls Lake Area Bank, Lindstrom, Minnesota, and Roundbank, Waseca.

- Permitted, May 14, 2021

Minneapolis

West 12 Bancorporation, Inc., Benson, Minnesota -- 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, Benson.

- Permitted, May 10, 2021

Extensions of Time

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to May 31, 2021, to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas, Terrell.

- Granted, April 27, 2021

(A/C)

Financial Holding Companies

Minneapolis

CornerStone Holding Company, Fargo, North Dakota -- election to become a financial holding company.

- Effective, May 4, 2021

(A/C)

Savings and Loan Holding Companies

Atlanta

Cullman Savings Bank, MHC, Cullman, Alabama -- to convert from mutual to stock form. As part of the conversion, Cullman Savings Bank, MHC, and Cullman Bancorp, Inc., Cullman, an existing mid-tier savings and loan holding company, will cease to exist and Cullman Savings Bank, Cullman, will become a wholly owned subsidiary of a newly formed Maryland corporation to be known as Cullman Bancorp, Inc., Cullman, which has applied to become a savings and loan holding company.

- Approved, May 14, 2021

Philadelphia

NorthEast Community Bancorp, MHC, White Plains, New York -- to convert to stock form and merge with NorthEast Community Bancorp, Inc., White Plains, which proposes to become a savings and loan holding company by acquiring NorthEast Community Bank, White Plains.

- Approved, May 14, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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., "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:	05/22/2021
			Federal Register:	05/26/2021

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
NORTH SIDE BANK AND TRUST COMPANY, THE	CIC	The Coors Family Group, a group acting in concert, consisting of Raymond B. Coors, Jr. (Naples, FL), Dianne D. Coors (Naples, FL), Martha B. Coors (Loveland, OH), Melissa Hoffman (Maineville, Ohio), the Raymond B. Coors, Jr. Non-Exempt Trust and Raymond B. Coors, Jr. GST Exempt Trust, the Martha B. Coors Non-Exempt Trust and 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.	Newspaper: 06/04/2021 Federal Register: Not available

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

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

- O = Outstanding
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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FREEDOM BANK OF VIRGINIA, THE	* Branch	The Freedom Bank of Virginia, Fairfax, Virginia, to establish a branch at 7900 Westpark Drive, Suite T102, McLean, Virginia.	Newspaper:	05/29/2021
			Federal Register:	Not applicable
HOMETRUST BANK	* Branch	HomeTrust Bank, Asheville, North Carolina, to establish a branch at 6310 Fairview Road, Charlotte, North Carolina.	Newspaper:	05/21/2021
			Federal Register:	Not applicable
HOMETRUST BANK	* Branch	HomeTrust Bank, Asheville, North Carolina, to establish a branch at 4700 Six Forks Road, Suite 100, Raleigh, North Carolina.	Newspaper:	05/22/2021
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond

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.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOME BANK	* Branch	First Home Bank, St. Petersburg, Florida, to establish a branch at 401 N Indian Rocks Rd, Belleair Bluffs, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST NATIONAL CORPORATION OF PICAYUNE	CIC	The Merry Rea Thomson Revocable Trust, Merry Rea Thomson, as trustee, both of Pass Christian, Mississippi; John C. Thomson, Port Orange, Florida; Susan T. Eaves and Richard S. Thomson, Jr., both of Hattiesburg, Mississippi, to become members of the Thomson Family Control Group, a group acting in concert, to retain voting shares of First National Corporation of Picayune, and thereby indirectly retain voting shares of First National Bank of Picayune (FNB Picayune Bank), both of Picayune, Mississippi.	Newspaper:	Not available
			Federal Register:	Not available
SMARTFINANCIAL, INC.	* 18C	SmartFinancial, Knoxville, Tennessee to merge with Sevier County Bancshares, Inc. and thereby acquire Sevier County Bank, Sevierville, Tennessee.	Newspaper:	06/08/2021
	* 3A5		Federal Register:	06/14/2021

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEBELLE CORPORATION	CIC	Notice by Karlene M. Lindseth 2020 Chebelle Trust, Michael J. Lindseth, as trustee, both of Eden Prairie, Minnesota, to become a member of the Erusha Family Control Group (approved October 11, 2019), a group acting in concert, to retain voting shares of Chebelle Corporation and thereby indirectly control Chelsea Savings Bank, both of Belle Plaine, Iowa.	Newspaper: Federal Register:	05/20/2021 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: Federal Register:	Not available 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: Federal Register:	Not available Not available
GRINNELL BANCSHARES, INC.	CIC	Notice by F. Addison Jones, as trustee of the F. Addison Survivor Trust and the Marion A Jones Descendant Trust, all of Grinnell, Iowa; Grinnell State Bank and F. Addison Jones as Co-Trustees of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa; Anthony Joseph Jones, Cumming, Iowa; Fitzpatrick A Jones, Grinnell, Iowa; David Aric Jones, Grinnell, Iowa; Alyson Marie Jones, Grinnell, Iowa; Kelsey Megan McCulley, Wellman, Iowa; and Miranda Austin Bradberry, Tiffin, Iowa; to become members of the Jones Family Control Group, a group acting concert, by retaining voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa.	Newspaper: Federal Register:	Not available Not available
NORTHERN TRUST COMPANY, THE	PWI	The Northern Trust Company, Chicago, Illinois, requesting prior approval to make a \$60 million public welfare investment in Enterprise Housing Equity Fund V, LLLP, pursuant to section 9(23) of the Federal Reserve Act and section 208.22(b)(1)(iv) (A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	05/20/2021
			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., parent of First Midwest Bank, both of Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending May 15, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANCORP, INC.	CIC	Notice by Michael J. Bukstein, M.D., William H. Craigmiles, and Paul L. Richards (individually and as trustees of the George Riedel Foundation); Donald M. Bastian, Hallie M. Bastian, James H. Bastian, Alvin E. Ehrhardt, the Alvin E. Ehrhardt Trust, Alvin E. Ehrhardt, Trustee; Heather Ehrhardt, Scott Ehrhardt, Phillip L. Smith, Gordon V. Spilker, and Carl C. Watson, all of Hannibal, Missouri, to acquire control of Farmers & Merchants Bancorp., Inc. and thereby indirectly control F&M Bank and Trust Company, both of Hannibal, Missouri.	Newspaper: Federal Register:	06/07/2021 06/01/2021
INDEPENDENCE BANK OF KENTUCKY	* Branch	Independence Bank of Owensboro, Kentucky to establish a branch located at 1900 Colonel Sanders Lane, Louisville, Kentucky.	Newspaper: Federal Register:	05/26/2021 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 05/21/2021

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 15, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GEBSKO, INC.	CIC	Daniel J. Heike, Mondovi, Wisconsin; Heidi R. Weber, Mondovi, Wisconsin; Sarah E. Robertson, Eau Claire, Wisconsin; and Frederick Arthur Robertson III Living Trust, Frederick A. Robertson III, as trustee, both of Madison, Wisconsin; to become members of the Heike Family Control Group, a group acting in concert, to retain voting shares of GebSCO, Inc., Mondovi, Wisconsin, and thereby indirectly retain voting shares of Alliance Bank, Mondovi, Wisconsin.	Newspaper: Federal Register:	Not available 06/01/2021
OPPORTUNITY BANK OF MONTANA	* Branch	Opportunity Bank of Montana, Helena, Montana, to establish a branch at 1112 Shiloh Crossing Boulevard, Billings, Montana.	Newspaper: Federal Register:	05/21/2021 Not applicable
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: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 15, 2021

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

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAMS BANK & TRUST	* Branch	Adams Bank & Trust, Ogallala, Nebraska, to establish a branch at 1359 Interquest Parkway, Suite 150, Colorado Springs, Colorado.	Newspaper:	Not available
			Federal Register:	Not applicable
ADAMS BANK & TRUST	* Branch	Adams Bank & Trust, Ogallala, Nebraska, to establish a branch at 7251 West 20th Street, Greeley, Colorado.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	05/18/2021
			Federal Register:	05/26/2021
FNB FINANCIAL CORPORATION	CIC	Michael Quintana, Las Vegas, New Mexico, to acquire voting shares of FNB Financial Corporation, and thereby indirectly acquire voting shares of Community 1st Bank Las Vegas both of Las Vegas, New Mexico.	Newspaper:	Not available
			Federal Register:	05/10/2021
Gateway First Bancorp, Inc.	* 3A1	Gateway First Bancorp, Inc., Jenks, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Gateway First Bank, Jenks, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAT INVESTMENTS, INC.	* 3A1	BAT Investments, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Capital Bank of Texas, Carrizo Springs, Texas	Newspaper:	05/29/2021
			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:	05/19/2021
			Federal Register:	05/20/2021
CHARLES SCHWAB BANK, SSB	PWI	Charles Schwab Bank, SSB, Westlake, Texas, provided notice of a \$5,000,000 community development and public welfare investment in Red Stone Equity - 2020 CA Regional Fund, LP., pursuant to Section 208.22(d) of Regulation H	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	05/14/2021
			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

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending May 15, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper: Federal Register:	Not available 08/13/2020
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:	05/28/2021 05/26/2021

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
BANC OF CALIFORNIA, INC.	* 3A3	Banc of California, Inc., Santa Ana, 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.	Newspaper:	06/06/2021
	* 3A5		Federal Register:	06/14/2021
Friendly Hills Bancorp	3A1	Friendly Hills Bancorp, to become a bank holding company by acquiring Friendly Hills Bank, both of Whittier, California.	Newspaper:	Not applicable
			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	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
	* 3A5		Federal Register:	04/07/2021
	* Branch			
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 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.	Newspaper:	05/22/2021
			Federal Register:	05/26/2021

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 15, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, proposes to make, via its wholly-owned subsidiary, WA PWI, LLC, a public welfare investment of \$25.0 million in R4 Miami Housing Partners II LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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