
Federal Reserve Release



H.2

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

No. 29

Week Ending July 17, 2021

Testimony and Statements

Monetary Policy -- statement by Chair Powell before the House Committee on Financial Services on July 14 and the Senate Committee on Banking, Housing, and Urban Affairs on July 15, 2021, on the semiannual Monetary Policy Report.
- Published, July 14, 2021

Bank Holding Companies

The Goldman Sachs Group, Inc., New York, New York -- relief from certain commitments.
- Approved, July 13, 2021

Regulations and Policies

Credit Card Plans -- annual report to Congress on the profitability of credit card operations of depository institutions.
- Approved, July 6, 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

Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 15720 Brixham Hill Avenue, Charlotte; 4509 Creedmoor Road, Raleigh; and 500 West 5th Street, Winston-Salem, all of North Carolina.

- Approved, July 16, 2021

Dallas

Texas First Bank, Texas City, Texas -- to establish a branch at 6363 Phelan Boulevard, Beaumont, Texas.

- Approved, July 13, 2021

Bank Holding Companies

Atlanta

Colony Bankcorp, Inc., Fitzgerald, Georgia -- waiver of application to acquire SouthCrest Financial Group, Inc., Atlanta, in connection with the merger of SouthCrest Bank, Atlanta, with and into Colony Bank, Fitzgerald, all of Georgia.

- Granted, July 13, 2021

Banks, Foreign

Director, S&R

Mizuho Financial Group, Inc., Tokyo, Japan; and Mizuho Bank, Ltd. -- relief from certain commitments.

- Granted, July 12, 2021

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make a public welfare investment.
- Approved, July 15, 2021

Atlanta

Regions Bank, Birmingham, Alabama -- to make certain public welfare investments.
- Approved, July 16, 2021

Change in Bank Control

Chicago

F.N.B.C. of La Grange, Inc., La Grange, Illinois -- John R. Madden individually and as trustee of the Lenore Madden Family Trust, Lenore Madden Marital Trust, and John R. Madden Revocable Trust; acting in concert with Mary Hayes, as trustee of the John R. Madden Trust FBO Grace H. Hayes, John R. Madden Trust FBO Lenore M. Hayes, and John R. Madden Trust FBO Molly M. Hayes; Edward J. Madden, as trustee of the Edward J. Madden Declaration of Trust and John R. Madden Trust FBO Declan Madden, John R. Madden Trust FBO Ryan Rose Madden, John R. Madden Trust FBO James B. Madden, and John R. Madden Trust FBO Kean R. Madden; Lenore M. McCarter, as trustee of the Lenore M. McCarter Trust, John R. Madden Trust FBO Edward McCarter, John R. Madden Trust FBO Anne L. McCarter, and John R. Madden Trust FBO Francis M. McCarter; John J. Madden, as trustee of the John R. Madden Trust FBO John Rodgers Madden, John R. Madden Trust FBO Kevin J. Madden, John R. Madden Trust FBO Clare E. Madden, and John R. Madden Trust FBO Nora C. Madden; Catherine J. Madden; Martin P. Madden as trustee of the Martin P. Madden Trust and John R. Madden Trust FBO Joseph Madden, John R. Madden Trust FBO Elizabeth Madden, and John R. Madden Trust FBO Sarah Madden, together as a group acting in concert, to join the Madden Family Control Group and retain control of voting shares of F.N.B.C. of LaGrange, and thereby indirectly control FNBC Bank and Trust, LaGrange, Illinois.
- Permitted, July 14, 2021

Change in Bank Control

Chicago

First Lena Corporation, Lena, Illinois -- Craig Holmes, Pearl City, Illinois; David Holmes, Erie, Pennsylvania; Kevin Holmes, Mesa, Arizona; and Kay Overson, San Diego, California, to join the Holmes Family Control Group, a group acting in concert, to retain voting shares of First Lena Corporation and thereby indirectly retain voting shares of Citizens State Bank, Lena, Illinois.

- Returned, July 16, 2021

Chicago

First National Bancshares, Inc., East Lansing, Michigan -- members of the Foote family and related trusts to join the Foote Family Control Group, a group acting in concert, and thereby retain voting shares of First National Bancshares, Inc. and First National Bank of America, East Lansing, Michigan.

- Permitted, June 29, 2021

(A/C)

St. Louis

Rich Land Bancorp, Inc., Olney, Illinois -- Rich Land Bancorp, Inc. ESOP (the ESOP) and Dan L. Eichelberger, individually and as trustee of the ESOP, both of Olney, Illinois, to retain voting shares of Rich Land Bancorp, Inc., and thereby indirectly retain voting shares of TrustBank, Olney, Illinois.

- Permitted, July 15, 2021

Extensions of Time

Director, S&R

PNC Financial Services Group, New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, July 13, 2021

Financial Holding Companies

New York

CRB Group, Inc., Fort Lee, New Jersey -- election to become a financial holding company.

- Effective, July 13, 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, July 9, 2021

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 3A1 * 3A3 * 3A5	Independent Bank Corp., Rockland, Massachusetts and Bradford Merger Sub Inc. (a to be formed merger entity) request approval to acquire Meridian Bancorp, Inc., Peabody, Massachusetts by merger and thereby Meridian's wholly owned subsidiary bank, East Boston Savings Bank, Boston, Massachusetts, pursuant to section 3(a)(1), 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended and section 225.15 of the Board's Regulation Y.	Newspaper: Federal Register:	Not available 08/13/2021
READING CO-OPERATIVE BANK	* 18C * Branch	Reading Cooperative Bank, Reading, Massachusetts, files an Interagency Bank Merger Act application for the purchase and assumption of two branches located at 400 Broadway, Lynn and 28 Nahant Road, Nahant both in Massachusetts, from Coastal Heritage Bank, Weymouth, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	Not available Not applicable
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Independent Bank Corp., parent of Rockland Trust Company, both of Rockland, Massachusetts.	Newspaper: Federal Register:	Not available Not available

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 July 17, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELMIRA SAVINGS BANK	* Branch	Elmira Savings Bank, Elmira, New York, to establish a branch office to be located at 84 Court Street, Binghamton, New York.	Newspaper:	Not available
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make an additional public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	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 (collectively, "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 First BanCorp, San Juan, Puerto Rico.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (collectively, "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 OFG Bancorp, San Juan, Puerto Rico.	Newspaper:	Not available
			Federal Register:	Not available

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 July 17, 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

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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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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- NI = Needs to improve
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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 July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timberville, Virginia, to establish a branch at 45 East Boscawen Street, Winchester, Virginia.	Newspaper:	08/12/2021
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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

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

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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.

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 July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANKSHARES, INC.	CIC	Prior change in control notice filed by Jeremy Francis Gilpin, South Lake Tahoe, California, and Jeffrey Alan Smith, Atlanta, Georgia (collectively Notificants); as a group acting in concert, to acquire shares and thereby acquire control of Community Bankshares, Inc., LaGrange, Georgia and its subsidiaries, Community Bank and Trust - West Georgia, LaGrange, Georgia, and Community Bank and Trust - Alabama, Union Springs, Alabama.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Change in control notice filed by The Vanguard Group, Inc., and its subsidiaries and affiliates, Malvern, Pennsylvania, to acquire additional voting shares of Bank United Inc., and thereby, indirectly acquire additional voting shares of Bank United NA, both of Miami Lakes.	Newspaper:	Not available
			Federal Register:	Not available

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMMUNITY BANK CORP.	CIC	The Thomas E. Carter, Sr. Trust, Thomas E. Carter, Sr., individually, and Allison M. Carter, individually, as co-trustees, both of Park Ridge, Illinois, the Allison M. Carter Trust, Allison M. Carter, individually, and Thomas E. Carter, Sr., individually, as co-trustees, both of Park Ridge, Illinois; Gwen M. Carter, Park Ridge, Illinois; Joseph G. Carter, Arlington Heights, Illinois; Louis J. Carter, Chicago, Illinois; Mack N. Carter, Park Ridge, Illinois; Mary C. Carter Seidel, Apex, North Carolina; Paul P. Carter, Chicago, Illinois; Samuel K. Carter, Park Ridge, Illinois; Sarah J. Carter, Park Ridge, Illinois; Thomas E. Carter, Jr., Park Ridge, Illinois; certain minor children in the Carter family, all of Park Ridge, Illinois, and Geoffrey Yerke, Chicago, Illinois, to form the Carter Family Control Group, to retain 25 percent or more of the voting shares of Community Bank Corp., and thereby indirectly control Park Ridge Community Bank, both of Park Ridge, Illinois.	Newspaper:	Not available
			Federal Register:	08/02/2021
COMMUNITY CAPITAL BANCORP, INC.	* 3A1	Community Capital Bancorp, Inc., Menomonee Falls, Wisconsin, to become a bank holding company by acquiring Collins Bankcorp, Inc., and thereby indirectly acquiring Collins State Bank, both of Collins, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/18/2021
DRAKE HOLDING COMPANY	CIC	Notice by the Richard R. Drake Family Trust - B, 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:	08/04/2021
HBT FINANCIAL, INC.	* 3A3	HBT Financial Inc., Bloomington, Illinois to acquire NXT Bancorporation, Inc., Central City, Iowa, and thereby indirectly acquire NXT Bank, Central City, Iowa.	Newspaper:	07/29/2021
			Federal Register:	08/09/2021

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
NICOLET BANKSHARES, INC.	* 3A5	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to merge with County Bancorp Inc., Manitowoc, Wisconsin, and thereby indirectly acquire Investors Community Bank, Manitowoc, Wisconsin.	Newspaper: Federal Register:	Not available Not available
NORTHERN TRUST COMPANY, THE	PWI	The Northern Trust Company, Chicago, Illinois, requests prior approval for its public welfare investment of \$7 million in California Equity Fund 2021 LP, pursuant to section 208.22(b) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
SCHAUMBURG BANCSHARES, INC.	CIC	Notice by the Brian Herbstritt Revocable Trust, Chicago, Illinois, Brian Herbstritt, as trustee, River Forest, Illinois; the Deborah Herbstritt Revocable Trust, Chicago, Illinois, Deborah Maloney, as trustee, River Forest, Illinois; and the Amy Reardon Revocable Trust, Chicago, Illinois, Amy Reardon as Trustee, River Forest, Illinois to join the Herbstritt Family Control Group, a group acting in concert, to retain voting shares of Schaumburg Bancshares, and thereby indirectly retain voting shares of Heritage Bank of Schaumburg, both of Schaumburg, Illinois.	Newspaper: Federal Register:	Not available 08/03/2021

District: 7
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.

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

- O = Outstanding
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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch	Centennial Bank, Conway Arkansas, to establish a branch bank facility at 690 Bald Eagle Drive, Marco Island, Florida.	Newspaper:	07/24/2021
			Federal Register:	Not applicable
FIRST CHOICE BANK	* Branch	First Choice Bank, Pontotoc, Mississippi, to establish a branch facility located at 301 West Front Street, Houlka, Mississippi.	Newspaper:	07/22/2021
			Federal Register:	Not applicable
LATHAM BANCSHARES, INC.	CIC	Notice by John B. Allee, individually, and as trustee of the John B. Allee Heritage Trust, both of Tipton, Missouri; and Lori A. Woratzeck as trustee of the Lori A. Woratzeck Heritage Trust, both of California, Missouri, to retain control of Latham Bancshares, Inc., Tipton, Missouri, and become members of the Allee Family Control Group.	Newspaper:	08/05/2021
			Federal Register:	07/23/2021

District: 8
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.

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to acquire 39.79% of the voting shares of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly acquire voting shares of Bank Forward, Hannaford, North Dakota.	Newspaper:	Not available
			Federal Register:	07/19/2021
EITZEN INDEPENDENTS, INC.	CIC	The Ronald G. Chamberlin Irrevocable Trust, Nathan A. Wurm and Eric D. Wurm as trustees; The Irrevocable Gifting Trust FBO Nathan A. Wurm, Nathan A. Wurm as trustee; and The Irrevocable Gifting Trust FBO Eric D. Wurm, Eric D. Wurm as trustee, all of Caledonia, MN; to join the Wurm Family Control Group, a group acting in concert, to retain voting shares of Eitzen Independents, Inc., Eitzen, MN, and thereby indirectly retain voting shares of ESB Bank, Caledonia, MN.	Newspaper:	Not available
			Federal Register:	07/28/2021
HERITAGE BANCSHARES GROUP INC. ESOP	* 3A1	The Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust; to become a bank holding company by acquiring 32.6 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquiring voting shares of Heritage Bank, N.A., both of Spicer, Minnesota. Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust, Spicer, Minnesota elects to be a financial holding company.	Newspaper:	Not available
			Federal Register:	Not available
MIDCOUNTRY ACQUISITION CORP.	* 3A3	MidCountry Acquisition Corp., Minneapolis, Minnesota, to acquire McGregor Banco, Inc., and thereby indirectly acquire Grand Timber Bank, both of McGregor, Minnesota.	Newspaper:	Not available
			Federal Register:	08/12/2021
RANDALL BANCORP, INC.	CIC	The Amended and Restated Kermit J. Zaffke A/K/A John Zaffke Revocable Trust, Kermit J. Zaffke and Karen J. Zaffke as trustees, both of Green Valley, Arizona; and The Amended and Restated Karen J. Zaffke Revocable Trust, Karen J. Zaffke and Kermit J. Zaffke as trustees, both of Green Valley, AZ; a group acting in concert to retain voting shares of Randall Bancorp Inc., and thereby indirectly retain voting shares of Randall State Bank, both of Randall, Minnesota.	Newspaper:	Not available
			Federal Register:	06/25/2021

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SAUK CENTRE FINANCIAL SERVICES, INC.	CIC	Allan C. Minnerath, Alexandria, Minnesota, individually and as trustee of the Scott A. Minnerath Sauk Centre Trust, the Rachel K. Minnerath Sauk Centre Trust, and the Ryan J. Minnerath Sauk Centre Trust, all of Alexandria, Minnesota (co-trustees of the trusts, Mark W. Greiner, Tonka Bay, Minnesota, and John A. Minnerath, Alexandria, Minnesota), to retain additional voting shares of Sauk Centre Financial Services, Inc. and thereby indirectly retain additional voting shares of Minnesota National Bank, both of Sauk Centre, Minnesota.	Newspaper: Federal Register:	Not available Not available
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc. Employee Stock Purchase Plan and Trust (the "ESOP"), Saint Cloud, Minnesota, to acquire additional common stock and increase its ownership interest in Stearns Financial Services, Inc., Saint Cloud, Minnesota, up to 23.6130% and thereby indirectly increase its control of (i) Stearns Bank, National Association, Saint Cloud, Minnesota; (ii) Stearns Bank of Upsala, Upsala, Minnesota; and (iii) Stearns Bank of Holdingford, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available 08/09/2021

District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTSUN CAPITAL BANCORP	* 3A3	FirstSun Capital Bancorp, Denver, Colorado, to merge with Pioneer Bancshares, Inc., and thereby indirectly acquire Pioneer Bank, SSB, both of Austin, Texas.	Newspaper:	Not available
	* 3A5		Federal Register:	08/06/2021

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.

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: 11
Federal Reserve Bank of Dallas
Filings received during the week ending July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANCORP, INC.	CIC	Retroactive notice under the Change in Bank Control Act filed by Lawrence W. Pickett of Monroe, LA, individually, and Lawrence W. Pickett, Dana Doshier DeGravelle, Marilyn Pickett Worsley, Rock W. Worsley, Lauren P. Davis, Pamela J. Pickett, Benjamin Clark Burch, an individual identified as Minor A and an individual identified as Minor B, each of Monroe, LA, Amanda Doshier Arledge of West Monroe, LA, Adam L. Pickett of San Francisco, CA, De-Ette Copes and Lonnie L. Copes of Delhi, LA, Charles E. Hixon, Jr. and Anne Ruth Hixon of Rayville, LA, Bonnie R. Holley and Willie R. Holley of Epps, LA, David Wesley Sullivan of Pioneer, LA, and Joshua D. Sullivan of New Orleans, LA, collectively a group acting in concert, have applied for permission to retain a controlling interest in the outstanding shares of common stock of Capital Bancorp, Inc., Delhi, Louisiana. Capital Bancorp, Inc. controls Commercial Capital Bank, Delhi, Louisiana.	Newspaper:	Not available
			Federal Register:	06/11/2021
GRAHAMJB6 COMPANY	* 3A1	GrahamJB6 Co., Kingwood, Texas, to become a bank holding company by acquiring 100 percent of Security Bancshares, Inc., Waco, Texas, and indirectly, Citizens State Bank, Woodville, Texas	Newspaper:	07/28/2021
			Federal Register:	08/09/2021
PLAINS BANCORP, INC.	* 3A5	Plains Bancorp, Inc., Dimmitt, Texas, to acquire Childress Bancshares, Inc., and therefore indirectly, First Bank and Trust of Childress, both of Childress, Texas	Newspaper:	08/09/2021
			Federal Register:	08/11/2021
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	08/13/2020

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP, INC.	CIC	The Vanguard Group, Inc., Malvern, Pennsylvania; on behalf of itself, its subsidiaries and affiliates, including 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 additional voting shares of Comerica Incorporated, Dallas, Texas, and thereby indirectly acquire additional voting shares of Comerica Bank, Dallas, Texas and Comerica Bank & Trust, National Association, Ann Arbor, Michigan.	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

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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 July 17, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$10.0 million public welfare investment in Enterprise Community Loan Fund, Inc.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment of \$9.0 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

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