
Federal Reserve Release



H.2

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

No. 1

Week Ending January 4, 2020

None

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

Central Bank, Houston, Texas -- to establish a branch at 2799 Katy Freeway, Houston.

- Approved, January 3, 2020

St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 8000 Cantrell Road, Little Rock.

- Approved, January 2, 2020

Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- to establish a mobile branch to serve Davidson, Maury, Rutherford, Williamson, and Wilson counties.

- Approved, January 2, 2020

Dallas

Vista Bank, Dallas, Texas -- to establish messenger service branches in the Greater Austin Area and the Greater Lubbock Area (two applications).

- Approved, January 3, 2020

Bank Holding Companies

St. Louis

Commonwealth Bancshares, Inc., Louisville, Kentucky -- to engage in nonbank activities through the acquisition of shares of Landmark Financial Advisors LLC, Bowling Green.

- Approved, December 23, 2019

(A/C)

Bank Holding Companies

St. Louis

Independent Community Bancorp, Inc., Frankfort, Kentucky -- to engage in nonbank activities through the acquisition of Bankers Service Corporation, Lexington.

- Approved, December 30, 2019

Bank Mergers

St. Louis

First Horizon Bank, Memphis, Tennessee -- to purchase certain assets and assume certain liabilities of 30 branches of SunTrust Bank, Atlanta, Georgia, and to retain the acquired facilities as branches.

- Approved, January 3, 2020

Change in Bank Control

Kansas City

Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, Topeka, Kansas -- change in bank control of the Commerce Bank and Trust Holding Company Employee Stock Ownership Plan and its subsidiaries, Commerce Bank and Trust Holding Company, Topeka, and CoreFirst Bank & Trust.

- Permitted, December 31, 2019

Kansas City

Commerce Bank and Trust Holding Company, Topeka, Kansas -- change in bank control of Commerce Bank and Trust Holding Company and its subsidiary, CoreFirst Bank & Trust, Topeka (two notices).

- Permitted, December 31, 2019

Change in Bank Control

Dallas

MNB Ventures, Inc., Mercedes, Texas -- change in bank control of MNB Ventures, Inc., and its subsidiary, Texas National Bank, Mercedes.

- Permitted, December 31, 2019

Extensions of Time

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to April 3, 2020, to acquire shares of UBT Bancshares, Inc., Marysville, and thereby indirectly acquire United Bank & Trust.

- Granted, January 3, 2020

Secretary

Qualified Financial Contracts (QFCs) -- extensions of time for the following institutions to comply with certain requirements of the Board's QFC stay rule: Bank of America Corporation; Citigroup Inc.; Bank of New York Mellon Corporation; State Street Corporation; JPMorgan Chase & Co.; Goldman Sachs Group, Inc.; Wells Fargo & Company; and Morgan Stanley.

- Granted, December 26, 2019

(A/C)

San Francisco

US Metro Bancorp, Inc., Garden Grove, California -- extension to February 1, 2020, to become a bank holding company by acquiring US Metro Bank, Garden Grove.

- Granted, December 30, 2019

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending January 4, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRIDGEWATER SAVINGS BANK	* 18C * Branch	Bridgewater Savings Bank, Raynham, Massachusetts ("Bridgewater") to merge with Mansfield Co-operative Bank, Mansfield, Massachusetts, with Bridgewater as the surviving entity, pursuant to Section 18(c) of the Federal Deposit Insurance Act. Bridgewater intends to maintain and operate all Mansfield branches located in Mansfield, Norton, Plainville and West Bridgewater as branches of Bridgewater.	Newspaper: Federal Register:	Not available Not applicable
READING CO-OPERATIVE BANK	* Branch	Application by Reading Cooperative Bank, Reading, Massachusetts, for approval to establish a branch office at 215 Canal Street, Lawrence, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
STATE STREET BANK AND TRUST COMPANY	* Branch	Application by State Street Bank and Trust Company, Boston, Massachusetts, to establish a branch at 525 Washington Boulevard, Jersey City, New Jersey, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	01/16/2020 Not applicable

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		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE TRANSATLANTIQUE	FBSEA	Banque Transatlantique, Paris, France, to establish a representative office in Boston, Massachusetts, pursuant to Section 211.24 (a)(2)(i)(B)(3) of Regulation K.	Newspaper:	01/22/2020
			Federal Register:	Not applicable

District: 2
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
- 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: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending January 4, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANK MHC	* SLHC Merger	Columbia Bank, MHC and Columbia Financial, Inc. ("Company"), both of Fair Lawn, New Jersey, to acquire RSB Bancorp, MHC and RSB Bancorp, Inc., both of Roselle, NJ, and thereby indirectly acquire Roselle Bank, a wholly-owned subsidiary of RSB Bancorp, Inc., through the merger of Roselle Bank with and into Columbia Bank, Fair Lawn, NJ, a wholly-owned subsidiary of the Company.	Newspaper: Federal Register:	Not available 01/21/2020
RSB BANCORP, MHC	* SLHC Formation	RSB Bancorp, MHC, and RSB Bancorp, Inc., both of Roselle, NJ, to convert to savings and loan holding companies upon the conversion of Roselle Bank, Roselle, NJ, from a New Jersey State-Chartered Stock Savings Bank to a New Jersey State-Chartered Stock Savings Association.	Newspaper: Federal Register:	Not available 01/27/2020
TORONTO-DOMINION BANK, THE	* 4c8	Notification by The Toronto-Dominion Bank, Toronto, Ontario, Canada, and its wholly owned subsidiary, TD Group US Holdings, LLC, Wilmington, Delaware (the "Applicants"); to acquire approximately 13.6 percent of equity securities of The Charles Schwab Corporation, San Francisco, California ("CSC"), and indirectly of its subsidiary savings associations, Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank, each of Henderson, Nevada, pursuant to Sections 4 (c)(8) and 4(j) of the Bank Holding Company Act of 1956, as amended. 2) Request for confirmation that Applicants will not be deemed to control CSC. 3) General exemption request under the provisions of the Depository Institution Management Interlocks Act for Bharat Masrani.	Newspaper: Federal Register:	01/20/2020 01/20/2020

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:

- 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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending January 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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
- 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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending January 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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:

- 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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending January 4, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OFB BANCSHARES, INC.	3A1	OFB Bancshares, Inc., notice to become a bank holding company by acquiring 100 percent of the outstanding shares of One Florida Bank, both of Orlando, Florida.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PEOPLES BANKSHARES, INC.	CIC	Prior change in control notice filed by Kenneth Lee Barber, Villa Rica, Georgia; Greg Logan Lee, Birmingham, Alabama; Jeff Daniel Couey, Acworth, Georgia; Johnny Lee Blankenship, Douglasville, Georgia; Eric Leonard Johnson, Atlanta, Georgia; Paul David Orr, Fairburn, Georgia; and Douglas Craig Davidson, Johns Creek, Georgia, to acquire shares and thereby control of Peoples Bankshares, Inc., Eatonton, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
PINNACLE FINANCIAL CORPORATION	* 3A3	Pinnacle Financial Corporation, Elberton, Georgia, to acquire 100 percent of the outstanding shares of SBT Bancorp, Inc., Clarkesville, Georgia; Pinnacle Financial Corporation, Elberton, Georgia to merge with SBT Bancorp, Inc., and thereby acquire its subsidiary, SBT Bank, both of Clarkesville, Georgia.	Newspaper:	Not available
	* 3A5		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.

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FCN BANC CORP.	* 4c8	FCN Banc Corp, Brookville, Indiana to acquire DSA Financial Corporation and thereby indirectly acquire Dearborn Savings Bank, Lawrenceburg, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
FIRST APPLE RIVER CORPORATION	CIC	The Apple River State Bank Employee Ownership Plan, Apple River, Illinois ("ESOP"), with Apple River State Bank, Apple River, Illinois, as trustee of the ESOP, to acquire 10 percent or more of the voting shares of First Apple River Corporation, Apple River, Illinois, and thereby indirectly control Apple River State Bank, Apple River, Illinois.	Newspaper:	01/14/2020
			Federal Register:	01/17/2020
LEVEL ONE BANCORP, INC.	CIC	Notice by James Bellinson, Bloomfield Township, Michigan, Eric Todd, York Township, Michigan, Neil Glaser, Brooklyn, New York and Susan Bellinson, City Island, New York, as a group acting in concert, to acquire 10% or more of the voting shares of Level One Bancorp, Inc., and thereby indirectly acquire control of Level One Bank, both of Farmington Hills, Michigan.	Newspaper:	Not available
			Federal Register:	12/26/2019

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.

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		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
STIFEL FINANCIAL CORP.	* 3A3	Stifel Financial Corporation and its wholly-owned subsidiary, Stifel Bancorp, Inc., to convert Stifel Trust Company Delaware, N.A., St. Louis, Missouri, from a non-depository trust company to a depository trust company that qualifies as a limited purpose bank.	Newspaper:	01/26/2020
			Federal Register:	02/03/2020

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.

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 4, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOZEMAN BANCORP, INC.	CIC	Notice by Karen Neidhardt, Tampa, Florida; Ann Musser, Tampa, Florida; and Jane Farris, Birmingham, Alabama, individually and as trustees of certain trusts, to gain control of Bozeman Bancorp, Inc. ("BBI") and thereby indirectly gain control of the Bank of Bozeman, both of Bozeman, Montana. In addition, the Ann Lenore Musser Irrevocable Trust (Karen Neidhardt and Jane Farris, trustees), the Ann Neidhardt Musser Irrevocable Trust (Karen Neidhardt, James Jorgenson, and Jane Farris, trustees), the William John Musser Irrevocable Trust (Karen Neidhardt and Jane Farris, trustees), the Sarah Ann Musser Irrevocable Trust (Karen Neidhardt and Jane Farris, trustees); the Jane Ellen Neidhardt Irrevocable Trust (Karen Neidhardt and Ann Musser, trustees), the Jane Neidhardt Farris Irrevocable Trust (Karen Neidhardt, James Jorgenson, and Ann Musser, trustees), the Luke Jorgenson Farris Irrevocable Trust (Karen Neidhardt and Ann Musser, trustees) and the George Leonelli Farris Irrevocable Trust (Karen Neidhardt and Ann Musser, trustees), all of Kenmare, North Dakota, to acquire voting shares of BBI and join the Jorgenson family group acting in concert, which controls BBI.	Newspaper:	Not available
			Federal Register:	01/01/2020
L1 HOLDING CORPORATION	* 3A1 4c8	L1 Holding Corporation, Minneapolis, Minnesota, to become a bank holding company by acquiring Eagle Community Bank, Maple Grove, Minnesota, and to engage in mortgage lending activities by acquiring LeaderOne Financial Corporation, Overland Park, Kansas.	Newspaper:	01/28/2020
			Federal Register:	Not available
MCLEAN BANK HOLDING COMPANY	CIC	Change in Control notice by Jamie Lynn Nelson, Washburn, North Dakota to acquire voting control of 25 percent or more of the shares of McLean Bank Holding Company, Garrison, North Dakota, and thereby indirectly acquire control of Garrison State Bank & Trust, Garrison, North Dakota; Bank of Turtle Lake, Turtle Lake, North Dakota; and Farmers Security Bank, Washburn, North Dakota.	Newspaper:	01/10/2020
			Federal Register:	01/07/2020
METRO NORTH BANCSHARES, INC.	CIC	Change in Control Notice by John E. Babcock, Anoka, Minnesota, to retain control of 10 percent or more of the shares of Metro North Bancshares, Inc. and thereby indirectly retain control of The Bank of Elk River, both of Elk River, Minnesota.	Newspaper:	Not available
			Federal Register:	01/17/2020

* Subject to the provisions of the Community Reinvestment Act

District: 9
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
- 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 January 4, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE SKY BANK	* 18C * Branch	Blue Sky Bank, Pawhuska, Oklahoma, to merge with Bank of Cushing, Cushing, Oklahoma, and incident thereto, to establish several branches.	Newspaper: Federal Register:	01/17/2020 Not applicable
FIRST BETHANY BANCORP, INC.	CIC	Notice submitted by the PG Pierce 2005 Trust and Peter G. Pierce III, as trustee, both of Oklahoma City, Oklahoma, to retain control of First Bethany Bancorp, Inc., Bethany, Oklahoma (the company), parent of First Bethany Bank and Trust, both of Bethany, Oklahoma. Additionally, the following individuals to retain shares of the company and be approved as members of the Pierce Family Group, which acting in concert controls the company: Paul G. Pierce, M.D., Poppy G. Pierce, and Louisa M. Pierce, all of Oklahoma City, Oklahoma; and Meredith A. Cunningham, Alistar T. Cunningham, Virginia R. Cunningham, and Pierce S. Cunningham, all of New Orleans, Louisiana.	Newspaper: Federal Register:	01/02/2020 01/03/2020
GRANDVIEW BANKSHARES, INC.	CIC	Notice submitted by Susan Chapman Plumb, Tahlequah, Oklahoma, to retain voting shares of Grandview Bankshares, Inc., Hulbert, Oklahoma(Grandview). Grandview controls Cherokee County Bancshares, Inc., which controls Bank of Cherokee County, both of Hulbert, Oklahoma.	Newspaper: Federal Register:	Not available 01/08/2020
SUNDANCE BANKSHARES, INC.	CIC	Notice submitted by The JK Durfee Family Revocable Trust, and co-trustees, James R. Durfee and Kimberly K. Durfee, all of Sundance Wyoming, to acquire voting shares and thereby control of Sundance Bankshares, Inc., Sundance, Wyoming (SBI). SBI controls Sundance State Bank, Sundance, Wyoming.	Newspaper: Federal Register:	Not available 01/15/2020
WHEELER COUNTY BANCSHARES, INC.	CIC	Notice submitted by Amanda Leigh Palmer, Erie, Colorado, to acquire voting shares of Wheeler County Bancshares, Inc., parent of Ericson State Bank, both in Ericson, Nebraska.	Newspaper: Federal Register:	Not available 01/20/2020

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 January 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 11
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
- 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		

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending January 4, 2020

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
BAYCOM CORP	* 18C 4c8 * Branch	1) BayCom Corp, Walnut Creek, California, to merge with Grand Mountain Bancshares, Inc., and thereby indirectly acquire Grand Mountain Bank, FSB, both of Granby, Colorado; 2) Grand Mountain Bank, FSB, Granby, Colorado, to merge with and into Bay Commercial Bank, Walnut Creek, California; and 3) Bay Commercial Bank, Walnut Creek, California, to acquire 4 branches of United Business Bank, F.S.B., Oakland, California.	Newspaper:	Not available
			Federal Register:	01/03/2020
OREGON PACIFIC BANKING CO. DBA OREGON PACIFIC BANK	* Branch	Oregon Pacific Bank, Florence, Oregon, to establish a branch office at 3250 Hillcrest Park Drive, Medford, Oregon.	Newspaper:	Not available
			Federal Register:	Not applicable
SOUTHERN CALIFORNIA BANCORP	* 3A1 * 3A3	Southern California Bancorp to become a bank holding company by acquiring 100 percent of Bank of Southern California, National Association, both of San Diego, California; and, immediately thereafter, to acquire CalWest Bancorp and thereby indirectly acquire CalWest Bank, both of Rancho Santa Margarita, California.	Newspaper:	01/13/2020
			Federal Register:	Not available

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.

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