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**Federal Reserve Release**

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*H.2*

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

*No. 2*

*Week Ending January 11, 2020*

**Forms**

Forms -- initial Board review to implement the Pre-Hire Conflict of Interest Screening Form (FR-28c); initial Board review to extend with revision the Census of Finance Companies (FR 3033p), Survey of Finance Companies (FR 3033s), and Market Risk Capital Rule (FR 4201); initial Board review to extend without revision the Registration of Mortgage Loan Originators (CFPB G); and final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation RR (FR RR).

- Approved, January 10, 2020

**Regulations and Policies**

Presidential Coins -- annual report to Congress on the Presidential \$1 Coin Program.

- Approved, December 9, 2019

(A/C)

**Reserve Bank Operations**

Reserve Bank Directors -- designation of chairs and deputy chairs of the Federal Reserve Banks for 2020.

- Announced, January 10, 2020

**Enforcement**

Administrative Law Judge -- orders reassigning three enforcement cases to Administrative Law Judge Jennifer Whang and lifting a stay of proceedings.

- Approved, January 9, 2020

United Bank of El Paso del Norte, El Paso, Texas -- issuance of a consent cease-and-desist order.

- Announced, January 9, 2020

**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**

## Chicago

Bank Michigan, Brooklyn, Michigan -- to establish a branch at 305 East Eisenhower Parkway, Ann Arbor.

- Approved, January 10, 2020

## San Francisco

Coastal Community Bank, Everett, Washington -- to establish a branch at 525 Olympic Avenue, Arlington.

- Approved, January 8, 2020

## Richmond

First Sentinel Bank, Richlands, Virginia -- to establish a branch at 329 Ingleside Road, Princeton, West Virginia.

- Approved, January 8, 2020

## Dallas

First State Bank, Gainesville, Texas -- to establish a branch at 545 Highway 377 N, Whitesboro.

- Approved, January 10, 2020

## Dallas

Texas Regional Bank, Harlingen, Texas -- to establish a branch at 500 West Business Highway 77, San Benito.

- Approved, January 8, 2020

**Bank Holding Companies**

Chicago

Bosshard Financial Group, Inc., La Crosse, Wisconsin -- to merge with Northern Bankshares, Inc., McFarland, and thereby indirectly acquire McFarland State Bank.

- Approved, January 7, 2020

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- to acquire shares of Central Bank, Little Rock.

- Approved, January 7, 2020

Cleveland

Farmers National Banc Corp., Canfield, Ohio -- to acquire Maple Leaf Financial, Inc., Newbury, and thereby indirectly acquire Geauga Savings Bank, a savings association.

- Approved, January 6, 2020

Atlanta

Unified Shares, LLC, Harrogate, Tennessee; Robertson Holding Company, L.P.; and Commercial Bancgroup, Inc. -- waiver of application to acquire First National London Bankshares Corp., London, Kentucky, and thereby acquire First National Bank and Trust (FNBT), in connection with the merger of FNBT with and into Commercial Bank, Harrogate.

- Granted, January 6, 2020

**Bank Mergers**

Atlanta

Commercial Bank, Harrogate, Tennessee -- to merge with First National Bank and Trust, London, Kentucky, and thereby establish branches.

- Approved, January 6, 2020

**Bank Mergers**

Atlanta

Reliant Bank, Brentwood, Tennessee -- to merge with First Advantage Bancorp, Clarksville, and thereby establish branches.

- Approved, January 9, 2020

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to merge with Landmark Bank, Columbia, Missouri, and to retain the acquired facilities as branches.

- Approved, January 9, 2020

**Change in Bank Control**

St. Louis

Dyer F & M Bancshares, Inc., Dyer, Tennessee -- to retain control of Dyer F & M Bancshares, Inc., and its subsidiary, The Farmers & Merchants Bank, Dyer.

- Permitted, January 9, 2020

Kansas City

Ironhorse Financial Group, Inc., Muskogee, Oklahoma -- change in bank control of Ironhorse Financial Group, Inc., and its subsidiaries, Armstrong Bank, Muskogee, and Republic Bank and Trust, Norman.

- Permitted, January 10, 2020

St. Louis

Petit Jean Bancshares, Inc., Morrilton, Arkansas -- to retain control of Petit Jean Bancshares, Inc., and its subsidiary, Petit Jean State Bank, Morrilton.

- Permitted, January 6, 2020

**Extensions of Time**

Director, S&R

The Goldman Sachs Group, Inc., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, January 10, 2020

**Regulations and Policies**

Secretary

Rules of Practice for Hearings -- final rule adjusting the Board's civil money penalties to account for inflation.

- Approved, January 6, 2020

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending January 11, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending January 11, 2020**

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

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
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\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 11, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	01/27/2020

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending January 11, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$11.2MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$500,000 public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending January 11, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNITED BANK	* 18C	United Bank, Fairfax, Virginia, to merge with CresCom Bank, Charleston, South Carolina.	Newspaper:	02/11/2020
	* Branch		Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 11, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	01/28/2020
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:	01/24/2020
	* 3A5		Federal Register:	02/10/2020

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

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending January 11, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANK	* 18C * Branch	Central Bank, Storm Lake, Iowa to purchase certain assets and assume certain liabilities of MetaBank of Sioux Falls, South Dakota. In connection with the purchase and assumption, MetaBank offices located at 4900 S. Western Avenue, Sioux Falls, South Dakota; 2500 S. Minnesota Avenue, Sioux Falls, South Dakota; 2104 W. 12th Street, Sioux Falls, South Dakota; 600 Main Avenue, Brookings, South Dakota; 4848 86th Street, Urbandale, Iowa; 3624 6th Avenue, Des Moines, Iowa; 3455 Ingersoll Avenue, Des Moines, Iowa; 121 E. 5th Street, Storm Lake, Iowa; and 1413 N. Lake Avenue, Storm Lake, Iowa will become branches of Central Bank.	Newspaper: Federal Register:	01/13/2020 Not applicable
DMB CORPORATION, INC.	CIC	Notice by the DMB Corporation, Inc. Employee Stock Ownership Plan, DeForest, Wisconsin, and Bradley Schroeder, DeForest, Wisconsin, Rhonda Gilbertson, Pardeeville, Wisconsin, and Rachel Larson, Columbus, Wisconsin, as trustees, and as a group acting in concert; State Bank of Cross Plains, Cross Plains, Wisconsin, as custodian for Heather L. Schroeder Individual Retirement Account, Bradley Schroeder and Heather Schroeder, DeForest, Wisconsin, Kevin Gilbertson and Rhonda Gilbertson, Pardeeville, Wisconsin, and Aaron Larson and Rachel Larson, Columbus, Wisconsin, as a group acting in concert, with the groups to collectively retain 10 percent or more of the outstanding voting stock and thereby control of DMB Corporation, Inc., DeForest, Wisconsin, and thereby indirectly control DMB Community Bank, DeForest, Wisconsin.	Newspaper: Federal Register:	Not available Not available
FCN BANC CORP.	* 4c8	FCN Banc Corp, Brookville, Indiana to acquire DSA Financial Corporation and thereby indirectly acquire Dearborn Savings Bank, Lawrenceburg, Indiana.	Newspaper: Federal Register:	Not available 01/13/2020
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: Federal Register:	Not available 12/26/2019

\* Subject to the provisions of the Community Reinvestment Act

**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending January 11, 2020**

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

**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
592448	EVOLVE B&TC, WEST MEMPHIS, ARKANSAS	01/17/2017	01/04/2020	SN	Int Small Bank

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

Institution	Location	Quarter
NONE		

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending January 11, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	01/02/2020
			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:	02/12/2020
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

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending January 11, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GRANDVIEW BANKSHARES, CIC INC.		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:	Not available
			Federal Register:	01/08/2020
SUNDANCE BANKSHARES, CIC INC.		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:	01/22/2020
			Federal Register:	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:	Not available
			Federal Register:	01/20/2020

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

**Availability of CRA Public Evaluations**

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NONE		

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**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending January 11, 2020**

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

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

**Availability of CRA Public Evaluations**

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending January 11, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	01/06/2020
			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:	01/17/2020
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$25 million public welfare investment in Raymond James California Housing Opportunities Fund IX L.L.C.	Newspaper:	Not applicable
			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:	01/20/2020

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act