
Federal Reserve Release



H.2

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

No. 5

Week Ending February 1, 2020

Forms

Forms -- initial board review to extend without revision the Notification of Nonfinancial Data Processing Activities (FR 4021); final Board review to extend with revision the Intermittent Survey of Businesses (FR 1374); and final Board review to extend without revision the Filings Related to the Gramm-Leach-Bliley Act (FR 4010, FR 4011, FR 4012, FR 4017, FR 4019, and FR 4023).

- Approved, January 29, 2020

Personnel

Division of Financial Management -- appointment of Thomas Murphy as deputy associate director.

- Approved, January 17, 2020

(A/C)

Regulations and Policies

Volcker Rule, and Determination of Control Over Banking Organizations -- (1) publication for comment of a notice of proposed rulemaking to clarify and streamline the Volcker Rule's "covered funds" restrictions, and (2) final rule to simplify and increase the transparency of rules for determining control of a banking organization.

- Approved, January 30, 2020

Enforcement

Alden State Bank, Alden, New York -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, January 30, 2020

Farmers & Merchants Bank, Baldwin, Mississippi -- issuance of a final decision and an order of prohibition requiring restitution, and assessment of a civil money penalty against Carol Allen, a former institution-affiliated party.

- Approved, January 29, 2020

Enforcement

The Goldman Sachs Group, Inc., New York, New York -- issuance of a consent order of prohibition against Andrea Vella, an institution-affiliated party of certain nonbank subsidiaries of The Goldman Sachs Group, Inc.

- Approved, January 31, 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

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 5100 West JB Hunt Drive, Rogers.

- Approved, January 27, 2020

San Francisco

Oregon Pacific Banking Co. DBA Oregon Pacific Bank, Florence, Oregon -- to establish a branch at 3250 Hillcrest Park Drive, Medford.

- Approved, January 31, 2020

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches in Mableton, Georgia; Houston, Texas; Missouri City; and Conroe.

- Approved, January 28, 2020

Bank Holding Companies

Chicago

FCN Banc Corp, Brookville, Indiana -- to acquire DSA Financial Corporation, Lawrenceburg, and thereby indirectly acquire Dearborn Savings Bank.

- Approved, January 27, 2020

General Counsel

Heartland BancCorp, Whitehall, Ohio -- waiver of application to acquire Victory Community Bank (VCB), in connection with the merger of VCB with and into Heartland Bank, Whitehall.

- Granted, January 31, 2020

Bank Holding Companies

Chicago

Katz Acquisition Corporation, LLC, Tampa, Florida -- to become a bank holding company by acquiring Camp Grove Bancorp, Inc., Camp Grove, Illinois, and indirectly acquiring Camp Grove State Bank.

- Returned, January 30, 2020

Atlanta

OFB Bancshares, Inc., Orlando, Florida -- to become a bank holding company by acquiring One Florida Bank, Orlando.

- Approved, January 29, 2020

San Francisco

Southern California Bancorp, San Diego, California -- to become a bank holding company by acquiring Bank of Southern California, National Association, San Diego; and to acquire CalWest Bancorp, Rancho Santa Margarita, and thereby indirectly acquire CalWest Bank.

- Approved, January 27, 2020

Bank Mergers

Kansas City

Blue Sky Bank, Pawhuska, Oklahoma -- to merge with Bank of Cushing, Cushing, and thereby establish branches.

- Approved, January 27, 2020

Boston

Bridgewater Savings Bank, Raynham, Massachusetts -- to merge with Mansfield Co-operative Bank, Mansfield, and acquire branches in Mansfield, Norton, Plainville, and West Bridgewater.

- Approved, January 30, 2020

Banks, Foreign

New York

Banque Transatlantique, Paris, France -- to establish a representative office in Boston, Massachusetts.

- Approved, January 31, 2020

Change in Bank Control

Minneapolis

Bozeman Bancorp, Inc., Bozeman, Montana -- change in bank control of Bozeman Bancorp, Inc., and its subsidiary, Bank of Bozeman, Bozeman.

- Permitted, January 29, 2020

Boston

Century Bancorp, Inc., Medford, Massachusetts -- change in bank control of Century Bancorp, Inc., Medford, and its subsidiary, Century Bank and Trust Company, Somerville.

- Permitted, January 31, 2020

Kansas City

Sundance Bankshares, Inc., Sundance, Wyoming -- change in bank control of Sundance Bankshares, Inc., and its subsidiary, Sundance State Bank, Sundance.

- Permitted, January 28, 2020

Chicago

Sword Financial Corporation, Horicon, Wisconsin -- to retain control of Sword Financial Corporation and its subsidiary, Horicon Bank, Horicon.

- Permitted, January 31, 2020

Extensions of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to May 9, 2020, to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Granted, January 30, 2020

Secretary

Banco Bradesco S.A., Sao Paulo, Brazil, et al. -- commenter's request to extend the comment period on the application to acquire BAC Florida Bank, Coral Gables, Florida.

- Denied, January 27, 2020

Richmond

Chesapeake Bank, Kilmarnock, Virginia -- extension to August 21, 2020, to establish a branch at 10000 Courtview Lane, Chesterfield.

- Granted, January 29, 2020

St. Louis

First Horizon Bank, Memphis, Tennessee -- extension to July 3, 2020, to purchase certain assets and assume certain liabilities of 30 branches of SunTrust Bank, Atlanta, Georgia.

- Granted, January 28, 2020

Financial Holding Companies

Atlanta

OFB Bancshares, Inc., Orlando, Florida -- election to become a financial holding company.

- Effective, January 29, 2020

Savings and Loan Holding Companies

Philadelphia

Columbia Bank, MHC, Fair Lawn, New Jersey; and Columbia Financial, Inc. -- to acquire RSB Bancorp, MHC, Roselle, and RSB Bancorp, Inc., and thereby acquire Roselle Bank through its merger with and into Columbia Bank, Fair Lawn.

- Approved, January 28, 2020

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

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 February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2
Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	01/19/2020
			Federal Register:	01/27/2020

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending February 1, 2020

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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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 February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC UNION BANK	* Branch	Atlantic Union Bank, Richmond, Virginia, to establish a branch at 7100 Columbia Gateway Drive, Suite 130, Columbia, Maryland.	Newspaper:	02/18/2020
			Federal Register:	Not applicable
FIRST BANK AND TRUST COMPANY, THE	* Branch	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch office at 1101 Hisey Avenue, Woodstock, Virginia.	Newspaper:	02/05/2020
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

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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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 February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBOS BANKSHARES, INC.	CIC	After the fact change in control notice filed by The William T. Taylor Revocable Trust, Merritt Island, Florida; The Ruby Scott Watson Revocable Trust, Merritt Island, Florida; William T. Taylor, Merritt Island, Florida, individually, and as trustee of William T. Taylor Revocable Trust and The Ruby Scott Watson Revocable Trust; and Erna Taylor, Melbourne, Florida, as members of a group acting in concert to retain voting shares of CBOS Bankshares, Inc., Merritt Island, Florida, and thereby indirectly retain voting shares of Community Bank of the South, Merritt Island, Florida.	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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- NI = Needs to improve
- SN = Substantial noncompliance

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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 February 1, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBANK HOLDINGS, INC.	CIC	Forsyth Equity Partners, LP, and its general partner Rakesh Alla, both of Rock Island, Illinois, to acquire 10 percent or more of AmBank Holdings, Inc., and indirectly American Bank and Trust Company, N.A, both of Davenport, Iowa. In addition, Forsyth Equity Partners, LP is seeking to become qualified family partnership, pursuant to 12 U.S.C. Code 1841 (0)(10).	Newspaper:	Not available
			Federal Register:	02/19/2020
DEERE & COMPANY INC.	CIC	Notice by Cascade Investment, L.L.C., Kirkland, WA, and sole member William H. Gates III, Medina, WA, to retain 10 percent or more of the voting shares of Deere & Company Inc., Moline, IL, and thereby indirectly control John Deere Financial, F.S.B., Madison, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
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:	Not available
			Federal Register:	02/03/2020
FIRST EQUITY CORP.	* 3A5	First Equity Corp, Skokie, Illinois to merge with Northwest Equity Corp, and thereby indirectly acquire 1st Equity Bank Northwest, both of Buffalo Grove, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
J. CARL H. BANCORPORATION	CIC	Notice by Kim Mary Gundy, La Vista, Nebraska, Jill Ann Jacobsen, Forsyth, Illinois, Dean Xavier Langenfeld, Earling, Iowa, McKenzie Rae Bieker, Harlan, Iowa, Mark Albert Langenfeld II, Tipton, Iowa, Max Bernard Langenfeld, Earling, Iowa, and Magdalen Ann Langenfeld, Harlan, Iowa, to join Todd M. Langenfeld Revocable Living Trust Dated July 24, 1996, Todd M. Langenfeld, trustee, Harlan, Iowa, as a group acting in concert (Langenfeld Family Control Group) and retain control of 25 percent or more of J. Carl. H. Bancorporation Inc., and thereby indirectly control Farmers Trust & Savings Bank, both of Earling, Iowa.	Newspaper: Federal Register:	02/13/2020 02/13/2020
OREGON COMMUNITY BANK	* 18C * Branch	Oregon Community Bank, Oregon, Wisconsin to merge with McFarland State Bank, McFarland, Wisconsin and thereby establish branches at the main office and branch locations at the following locations: 5990 Highway 51, McFarland, Wisconsin, 8215 Greenway Boulevard, Middleton, Wisconsin, 205 East Washington Street, Stoughton, Wisconsin, and 2401 Jackson Street, Stoughton, Wisconsin.	Newspaper: Federal Register:	12/21/2019 Not applicable
UNITED BANK FINANCIAL CORPORATION	CIC	Lynnea Kay Gery, individually, as special voting trustee of the Charles and Lois Welling Family Trust, La Grange, Illinois; and the Charles and Lois Welling Family Trust, Hutchinson Island, Florida, to acquire 25 percent or more of United Bank Financial Corporation, and thereby indirectly control United Bank of Michigan, both of Grand Rapids, Michigan.	Newspaper: Federal Register:	02/10/2020 02/06/2020

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
UNIVERSITY BANCORP, INC. CIC		Steven Lange Ranzini and Dr. Joseph Lange Ranzini as general partners of Orpheus Capital Limited Partnership, a qualified limited family partnership, Ann Arbor, Michigan; Orpheus Capital Limited Partnership, Ann Arbor, Michigan; Joseph Louis Ranzini Trust dated 12/20/1989 of Ann Arbor, Michigan; Stephen Lange Ranzini and Dr. Joseph Louis Ranzini as co-trustees of the Joseph Louis Ranzini Trust dated 12/20/1989 of Ann Arbor, Michigan; Stephen Lange Ranzini of Ann Arbor, Michigan; Stephen Lange Ranzini and Lisa Ranzini, of Ann Arbor, Michigan (joint tenants with right of survivorship); University Bancorp, Inc. Employee Stock Ownership and Retirement Savings Plan, Ann Arbor, Michigan; Stephen Lange Ranzini, as Trustee of the University Bancorp, Inc. Employee Stock Ownership and Retirement Savings Plan of Ann Arbor, Michigan; Dr. Joseph Lange Ranzini and Marjorie Joan Huiner Ranzini (joint tenants with right of survivorship) of Waynesboro, Virginia; Dr. Joseph Lange Ranzini Retirement Savings Plan Waynesboro, Virginia; Dr. Joseph Lange Ranzini as trustee of the Dr. Joseph Lange Ranzini Retirement Savings Plan Waynesboro, Virginia; Angela Clare Ranzini of Shaker Heights, Ohio; Angela Clare Ranzini and Christopher Ko Hu as joint tenants in common, of Shaker Heights, Ohio; and Christopher Ko Hu of Shaker Heights, Ohio; and Mildred Lange Ranzini, Ann Arbor, Michigan, as a group acting in concert to join the Ranzini Family Group, to retain control of 25 percent or more of the voting shares and thereby control of University Bancorp, Inc., and thereby indirectly control University Bank, both of Ann Arbor, Michigan.	Newspaper: 02/24/2020 Federal Register: Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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709143	MIDWEST BK, MONMOUTH, ILLINOIS	09/23/2019	01/31/2020	S	Int Small Bank

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 February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST FINANCIAL SERVICES	* Branch	BankFirst Financial Services, Columbus, Mississippi, to establish a branch facility located at 22 Millbranch Road, Suite 200, Hattiesburg, Mississippi.	Newspaper:	02/13/2020
			Federal Register:	Not applicable
NEW LONDON BANCSHARES, INC	* 3A5	New London Bancshares, Inc., New London, Missouri, to acquire through merger 100 percent of the voting shares of Saints Avenue Bancshares, Inc., Saint Charles, Missouri. New London Bancshares, Inc., New London, Missouri will continue to own 100 percent of the voting shares of Saints Avenue Bank, New London, Missouri.	Newspaper:	02/21/2020
			Federal Register:	Not available

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 February 1, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORPORATION OF NEW ULM, INC.	4c8	Citizens Bancorporation of New Ulm, Inc., New Ulm, Minnesota, to acquire a 100% interest in Farmers State Agency of Watkins, Inc., Watkins, Minnesota.	Newspaper:	Not applicable
			Federal Register:	Not available
CITIZENS BANCSHARES, INC.	CIC	Change in control notice by Christopher J. Yatooma, Bloomfield Hills, Michigan, to acquire 100 percent of the shares of Citizens Bancshares, Inc., Ontonagon, Michigan ("Citizens"), and thereby acquire control of The Citizens State Bank of Ontonagon, Ontonagon, Michigan, a wholly-owned subsidiary of Citizens.	Newspaper:	Not available
			Federal Register:	02/18/2020
FULL SERVICE INSURANCE AGENCY, INC.	CIC	Change in Control Notice by notificant John D. Marchell, Grand Forks, North Dakota, individually, to retain 10% or more of the shares and thereby control of Full Service Insurance Agency, Inc., Buxton, North Dakota (FSIA BHC) and thereby indirectly control First State Bank, Buxton, North Dakota. In addition, the following notificants are participating in the change in control to acquire voting shares of FSIA BHC and for retroactive approval to join the Marchell, Kloster, and Haugen Family Groups, each family group controls 25% or more of the shares of FSIA BHC. Pernell S. Marchell, Warwick, North Dakota; and Lisa B. Marchell, West Richland, Washington (collectively, the Marchell Family Group); Janice M. Kloster, Fargo, North Dakota; Laurie Kloster Gray, Greenbrae, California; Nancy K. Tibbs, Loveland, Ohio; Katie, Kloster, Edina, Minnesota; Polly Kloster, Fargo, North Dakota; and Dan Kloster, Fairway, Kansas (collectively, the Kloster Family Group); and Marilyn J. Aarsvold, Blanchard, North Dakota; Nicole Haugen Prom, Bloomington, Minnesota; Peter Haugen, Portland, North Dakota; Jon Aarsvold, Fargo, North Dakota; Bruce Aarsvold, Peachtree, Georgia; Julie Haugen, Fargo, North Dakota (collectively, the Haugen Family Group).	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
METRO NORTH BANCSHARES, INC.	CIC	Change in Control Notice by John E. Babcock, Anoka, Minnesota, to retain 10 percent or more of the shares of Metro North Bancshares, Inc. (Company), and thereby control of The Bank of Elk River (Bank), both of Elk River, Minnesota. Additionally, Anne Babcock Hollowed, trustee of the Anne Babcock Hollowed Trust ("ABH Trust"), both of Mercer Island, Washington, and Catherine Babcock, trustee of the Beyer/Babcock Family Trust U/A DTD 4/6/00 ("BB Trust"), both of Altadena, California, for permission for ABH Trust and BB Trust to retain shares of Company, and thereby join the Babcock family shareholder group acting in concert, which controls 25 percent or more of the shares of Company and thereby controls Bank.	Newspaper:	02/07/2020
			Federal Register:	02/13/2020
REDWOOD FINANCIAL, INC.	CIC	Gale M. Hoese, Glencoe, Minnesota, individually and through IRAs to acquire 10 percent or more of the shares and thereby control of Redwood Financial, Inc., Redwood Falls, Minnesota (Redwood), and also Gale M. Hoese together with the Todd C. Hoese Revocable Trust, Waconia, Minnesota (Jonathan T. Hoese, Golden Valley, Minnesota, Trustee); Security Bancshares Co., Glencoe, Minnesota, a Minnesota bank holding company; Jonathan T. Hoese, Golden Valley, Minnesota; David J. Schornack, Perham, Minnesota, individually and through his IRAs and 401K; Denise N. Schornack, Perham, Minnesota, individually and through IRAs; Andrew Schornack, Rosemount, Minnesota, individually and through IRAs; Jill Schornack, Rosemount, Minnesota; Tamara Jo Hoese Retka, Glencoe, Minnesota; and Noah D. Retka, Glencoe, Minnesota, as a control group acting in concert, to retain 10 percent or more of the shares and thereby control of Redwood. Redwood controls HomeTown Bank, Redwood Falls, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC.	CIC	A Change in Control Notice by the following persons (collectively, the "Skalicky Family Group"): Kelly A. Skalicky, New York, New York, individually and as co-trustee and/or trustee of the following trusts: the Norman C. Skalicky 2019 Revocable Trust, St. Cloud, Minnesota; the Kelly A. Skalicky 2019 GRAT, New York, New York; and the 2019 Skalicky Family Gift Trust FBO Trenton Dean Skalicky, New York, New York; and Norman C. Skalicky, as co-trustee of the Norman C. Skalicky 2019 Revocable Trust, both of St. Cloud, Minnesota; to retain 25 percent or more of the shares and thereby control of Stearns Financial Services, Inc., ("SFSI BHC"), St. Cloud, Minnesota, and thereby indirectly control Stearns Bank NA, St Cloud, Minnesota; Stearns Bank Holdingford NA, Holdingford, Minnesota; and Stearns Bank NA, Upsala, Minnesota. In addition, Cheryl R. Ryan, individually and as trustee of the Cheryl R. Ryan 2019 GRAT, both of Elk River, Minnesota; Jeffery Dean Skalicky, individually and as trustee of the Jeffery D. Skalicky 2019 GRAT, both of Rosholt, South Dakota; Jan M. Hanson, Duvall, Washington; Johanna A. Ryan, Brooklyn, New York; and Barrett C. Skalicky Doss, as trustee of the 2012 Gift Trust FBO Barrett Chelsea Skalicky Doss, both of Brooklyn, New York; are participating in the change in control notice to retain voting shares of SFSI BHC and for retroactive approval to join the Skalicky Family Group, which controls 25% or more of SFSI.	Newspaper:	Not available
			Federal Register:	02/06/2020

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 February 1, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF BENNINGTON	* Branch	Bank of Bennington, Bennington, Nebraska, to establish a branch at 3933 South 14th Street, Lincoln, Nebraska.	Newspaper:	01/31/2020
			Federal Register:	Not applicable
CENTRAL BANK OF THE MIDWEST	* 18C	Central Bank of the Midwest, Lee's Summit, Missouri, to merge with Platte Valley Bank of Missouri, Platte City, Missouri, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
EQUITABLE BANK	* Branch	Equitable Bank, Grand Island, Nebraska, to establish a branch at 20112 Pierce Street, Elkhorn, Nebraska.	Newspaper:	Not available
			Federal Register:	Not applicable
FINANCIAL SECURITY CORPORATION	CIC	Notice submitted by Emily Crouse and Sam Crouse, both of Basin, Wyoming; Ian Crouse and Dylan Crouse, both of Billings, Montana; Jordan Crouse and Stacey Crouse, both of Firestone, Colorado; and Thayer Crouse, Sandy, Utah, to retain voting shares of Financial Security Corporation, parent of Security State Bank, both in Basin, Wyoming; and for approval as members of the Crouse Family Group which controls Financial Security Corporation.	Newspaper:	Not available
			Federal Register:	Not available
HYS INVESTMENTS, LLC	* 3A3	HYS Investments, Inc., Topeka, Kansas to increase their ownership from 26.02 percent to 28.55 percent in BOTS, Inc., parent of VisionBank, both of Topeka, Kansas	Newspaper:	02/09/2020
			Federal Register:	02/21/2020

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY BANCSHARES, INC.	CIC	Notice submitted by Lois D. Fenster, individually, and as co-trustee of The Lois D. Fenster Living Trust; co-trustee of The Stephen R. Fenster Living Trust; general partner of The Fenster Family Partnership, L.P.; and owner of Jennison Investments, Inc. (jointly owned by Lois D. Fenster and Pamela Jennison), which serves as general partner of The Jennison Family Partnership, L.P., all of Healy, Kansas, to retain voting shares, and thereby control, of Security Bancshares, Inc., Scott City, Kansas (Security). Security controls Farmers & Merchants Bank of Colby, Colby, Kansas; Security State Bank, Scott City, Kansas; and The Farmers State Bank of Oakley, Kansas. Additionally, the following individuals/entities to be approved as members of the Fenster/Jennison Family Group, which controls Security: The Fenster Family Partnership, L.P.; The Jennison Family Partnership, L.P.; The Lois D. Fenster Living Trust, Stephen Fenster, as co-trustee; The Stephen R. Fenster Living Trust, Stephen Fenster, trustee, all of Healy, Kansas; Danielle E. Demuth, Pratt, Kansas; Kurt A. Fenster, Indianapolis, Indiana; Neil S. Wilson, Healy, Kansas; and Paul A. Wilson, Stratford, Oklahoma.	Newspaper:	Not available
			Federal Register:	02/19/2020
SECURITY BANCSHARES, INC.	4c8	Security Bancshares Inc., Scott City, Kansas, to engage in community development activities through its subsidiary Stoney Brook Homes II, LLC, Scott City, Kansas.	Newspaper:	Not applicable
			Federal Register:	Not available
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:	01/14/2020
			Federal Register:	01/20/2020

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 1, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
DRY LAKE FINANCIAL, LLC	* 3A1	Application by Dry Lake Financial, LLC, Spur, Texas, to become a bank holding company by acquiring up to 51 percent of Espuela Bank Shares, Inc., and indirectly, Spur Security Bank, both of Spur, Texas	Newspaper:	Not available
			Federal Register:	02/28/2020
INDEPENDENT BANK GROUP, INC.	* 3A3	Application by Independent Bank Group, Inc., McKinney, Texas, to acquire by merger Texas Capital Bancshares, Inc., and indirectly, Texas Capital Bank, National Association, both of Dallas, Texas.	Newspaper:	Not available
			Federal Register:	02/28/2020

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending February 1, 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
RIVERVIEW FINANCIAL CORPORATION	CIC	Castle Creek Capital Partners VI, LP, Rancho Santa Fe, California, to acquire additional voting shares of Riverview Financial Corporation, Harrisburg, Pennsylvania, and thereby indirectly control Riverview Bank, Marysville, Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not available

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
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