
Federal Reserve Release



H.2

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

No. 8

Week Ending February 22, 2020

Bank Branches, Domestic

Frost Bank, San Antonio, Texas -- commenter's request for review of the delegated approval of the application by Frost Bank to establish a branch at 4321 West Sam Houston Parkway North, Houston.

- Denied, February 18, 2020

Forms

Forms -- initial Board review (1) to extend with revision the Survey of Small Business and Farm Lending (FR 2028) and Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies (FR 2100); and (2) to extend without revision the Reporting Requirements Associated with Regulation A (FR A).

- Approved, February 21, 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

Kansas City

Bank of Bennington, Bennington, Nebraska -- to establish a branch at 3933 South 14th Street, Lincoln.

- Approved, February 20, 2020

St. Louis

BankFirst Financial Services, Macon, Mississippi -- to establish a branch at 22 Millbranch Road, Hattiesburg.

- Approved, February 19, 2020

Richmond

Coastal Bank & Trust, Jacksonville, North Carolina -- to establish a branch at 4737 G Arandell Street, Morehead City.

- Approved, February 20, 2020

Richmond

The First Bank and Trust Company, Lebanon, Virginia -- to establish a branch at 1101 Hisey Avenue, Woodstock, and increase its investment in bank premises.

- Approved, February 19, 2020

Bank Holding Companies

Atlanta

Pinnacle Financial Corporation, Elberton, Georgia -- to merge with SBT Bancorp, Inc., Clarkesville, and thereby acquire Southern Bank & Trust.

- Approved, February 18, 2020

Bank Mergers

Chicago

Oregon Community Bank, Oregon, Wisconsin -- to merge with McFarland State Bank, McFarland, and thereby establish branches at the main office and 5990 Highway 51, McFarland; 8215 Greenway Boulevard, Middleton; 205 East Washington Street, Stoughton; 2401 Jackson Street; and 2580 Ironwood Drive, Sun Prairie.

- Approved, February 20, 2020

Banks, State Member

Atlanta

BBVA USA, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, February 14, 2020

(A/C)

Change in Bank Control

Chicago

DMB Corporation, Inc., De Forest, Wisconsin -- to retain control of DMB Corporation, Inc., and its subsidiary, DMB Community Bank, De Forest.

- Permitted, February 19, 2020

Minneapolis

Metro North Bancshares, Inc., Elk River, Minnesota -- to retain control of Metro North Bancshares, Inc., and its subsidiary, The Bank of Elk River, Elk River.

- Permitted, February 21, 2020

Extensions of Time

Kansas City

First Nebraska Bank, Valley, Nebraska -- extension to July 1, 2020, to establish a branch at 20421 George B. Lake Parkway, Elkhorn.

- Granted, February 20, 2020

St. Louis

M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas -- extension to May 31, 2020, to acquire additional shares of M&P Community Bancshares, Inc., Newport.

- Granted, February 20, 2020

Kansas City

Madison County Bank, Madison, Nebraska -- extension to May 1, 2020, to establish a branch at 1650 North 13th Street, Norfolk.

- Granted, February 18, 2020

Minneapolis

Meta Financial Group, Inc., Sioux Falls, South Dakota -- extension to April 15, 2020, to become a bank holding company on the conversion of its savings bank subsidiary, MetaBank, Sioux Falls, into a national bank (to be named MetaBank, National Association).

- Granted, February 21, 2020

Minneapolis

Pioneer Bank, Mapleton, Minnesota -- extension to May 22, 2020, to establish a branch at 1450 Adams Street, Mankato.

- Granted, February 20, 2020

Extensions of Time

Boston

State Street Bank and Trust Company, Boston, Massachusetts; and State Street International Holdings (SSIH) -- extension of time to invest in certain subsidiaries of SSIH, under Regulation K.

- Granted, February 19, 2020

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (w/ 401(k) Provisions) (Amended and Restated Eff. 01/01/16), The Woodlands, Texas; and Woodforest Financial Group Employee Stock Ownership Trust -- extension to June 18, 2020, to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank, Houston.

- Granted, February 14, 2020

(A/C)

Financial Holding Companies

Atlanta

FSB, LLC, Florence, Alabama -- election to become a financial holding company.

- Effective, February 18, 2020

Supervision and Regulation

General Counsel

RBC US Group Holdings, LLC (RBC US), Toronto, Canada -- application for approval of a proposed internal debt "conversion trigger" that would allow the Board to order the conversion of RBC US's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, February 21, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 22, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
HB HOLDINGS MHC	* 3A1	Application on behalf of HB Holdings, MHC and Haverhill Bank, both of Haverhill, Massachusetts, to become a mutual bank holding company and stock cooperative bank, respectively, pursuant to sections 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	03/17/2020

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 Second Quarter of 2020 (April 1, 2020 - June 30, 2020) Third Quarter of 2020 (July 1, 2020 - September 30, 2020)

Institution	Location	Quarter
BRIDGEWATER SVG BK	RAYNHAM, MASSACHUSETTS	Second Quarter of 2020
EAST CAMBRIDGE SVG BK	CAMBRIDGE, MASSACHUSETTS	Second Quarter of 2020
GREENFIELD CO-OP BK	GREENFIELD, MASSACHUSETTS	Second Quarter of 2020
MARTHA'S VINEYARD SB	EDGARTOWN, MASSACHUSETTS	Second Quarter of 2020
CANTON CO-OP BK	CANTON, MASSACHUSETTS	Third Quarter of 2020
EASTHAMPTON SVG BK	EASTHAMPTON, MASSACHUSETTS	Third Quarter of 2020

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 22, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
SBD BANCORP, INC.	* 3A1	SBD Bancorp, Inc., to become a bank holding company by acquiring 100 percent of shares in The Savings Bank of Danbury, both of Danbury, Connecticut, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	03/27/2020

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location	Quarter
FIELDPOINT PRIV B&TC	GREENWICH, CONNECTICUT	Second Quarter of 2020
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK	Second Quarter of 2020

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending February 22, 2020

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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Institution	Location	Quarter
CUSTOMERS BK	PHOENIXVILLE, PENNSYLVANIA	Third Quarter of 2020
ORRSTOWN BK	SHIPPENSBURG, PENNSYLVANIA	Third Quarter of 2020

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 22, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
Bancorp of Baltic, Inc.	* 3A1	Bancorp of Baltic, Inc., Baltic, Ohio, to become a bank holding company by acquiring 100 percent of the outstanding voting shares of The Baltic State Bank, Baltic, Ohio	Newspaper:	03/27/2020
			Federal Register:	Not available

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Second Quarter of 2020 (April 1, 2020 - June 30, 2020) Third Quarter of 2020 (July 1, 2020 - September 30, 2020)

Institution	Location	Quarter
HOCKING VALLEY BK	ATHENS, OHIO	Second Quarter of 2020
ANDOVER BK	ANDOVER, OHIO	Third Quarter of 2020
NORTH VALLEY BK	ZANESVILLE, OHIO	Third Quarter of 2020

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 22, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF OAK RIDGE	Member	Bank of Oak Ridge, Oak Ridge, North Carolina, to become a member of the Federal Reserve Bank.	Newspaper:	Not applicable
			Federal Register:	Not applicable
UB Bancorp	* 3A5	UB Bancorp, Greenville, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Union Bank, Greenville, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
976226	FAUQUIER BK, WARRENTON, VIRGINIA	05/20/2019	02/16/2020	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2020 (April 1, 2020 - June 30, 2020) Third Quarter of 2020 (July 1, 2020 - September 30, 2020)

Institution	Location	Quarter
ESSEX BK	RICHMOND, VIRGINIA	Second Quarter of 2020
SHORE UNITED BK	EASTON, MARYLAND	Second Quarter of 2020
UNITED BK	FAIRFAX, VIRGINIA	Second Quarter of 2020
BANK OF MARION	MARION, VIRGINIA	Third Quarter of 2020
FIRST B&TC	LEBANON, VIRGINIA	Third Quarter of 2020
JOHN MARSHALL BK	RESTON, VIRGINIA	Third Quarter of 2020
UWHARRIE BK	ALBEMARLE, NORTH CAROLINA	Third Quarter of 2020

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 22, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUSINESS FIRST BANCSHARES, INC.	* 3A5	Business First Bancshares, Inc., Baton Rouge, Louisiana, to merge with Pedestal Bancshares, Inc., Houma, Louisiana, and thereby acquire its subsidiary, Pedestal Bank, Houma, Louisiana.	Newspaper:	03/25/2020
			Federal Register:	Not available
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:	02/27/2020
			Federal Register:	02/24/2020
COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi, to acquire additional voting shares of common stock of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its bank subsidiary, Community Bank of Mississippi, Forest, Mississippi, pursuant to section 3(a)(3) of the Bank Holding Company Act. The acquisition will increase Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan's ownership in Community Bancshares of Mississippi, Inc. to 18.75 percent.	Newspaper:	03/13/2020
			Federal Register:	03/19/2020
RED RIVER BANCSHARES, INC.	CIC	Prior change in control notice filed by S3 Dynamics, L.P., and S3 Management, L.L.C., General Partner, both of Alexandria, Louisiana, for permission to acquire shares of Red River Bancshares, Inc., and its subsidiary bank, Red River Bank, both of Alexandria, Louisiana. S3 Dynamics, L.P. and S3 Management, L.L.C., General Partner, also seeks to join a group previously approved as a group acting in concert, which includes John Charles Simpson, New Orleans, Louisiana; John Charles Simpson, Jr., Fenton, Missouri; John Charles Simpson, Jr. Trust and Angela Katherine Simpson Trust (the Trusts) and Simeon A. Thibaux, Jr., as trustee of the Trusts, all of Alexandria, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3290240	TRUXTON TC, NASHVILLE, TENNESSEE	10/28/2019	02/16/2020	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2020 (April 1, 2020 - June 30, 2020) Third Quarter of 2020 (July 1, 2020 - September 30, 2020)

Institution	Location	Quarter
BANK OF GUEYDAN	GUEYDAN, LOUISIANA	Second Quarter of 2020
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	Second Quarter of 2020
ANCHOR BK	JUNO BEACH, FLORIDA	Third Quarter of 2020
CAPSTAR BK	NASHVILLE, TENNESSEE	Third Quarter of 2020
COPIAH BK	HAZLEHURST, MISSISSIPPI	Third Quarter of 2020
RELIANT BK	BRENTWOOD, TENNESSEE	Third Quarter of 2020

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 22, 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:	02/20/2020
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:	02/20/2020
			Federal Register:	02/20/2020
FREEDOM HOLDINGS COMPANY	CIC	Notice by Heather L.H. Miller Revocable Trust, Heather L. H. Miller as trustee, Urbandale, Iowa, and Heidi A. Loverude Revocable Trust, Heidi A. Loverude as trustee, Urbandale, Iowa, to be added to the Hill Family Control Group, as previously approved by the Federal Reserve on September 28, 2006, and thereby respectively retain control of 25 percent and 10 percent or more of the shares of Freedom Holdings Company, and thereby indirectly control Freedom Financial Bank, both of West Des Moines, Iowa.	Newspaper:	Not available
			Federal Register:	03/02/2020
GREEN BELT BANCORPORATION	CIC	Notice by Christopher W. Weaver, Iowa Falls, Iowa, individually, and Rex R. Weaver, Granger, Iowa, Steven L. Afdahl, Temecula, California, and Daniel L. Stockdale, Iowa Falls, Iowa, as co-trustees of the Rex R. Weaver Revocable Trust II Agreement, individually, and together as a group acting in concert, to retain control of 25 percent or more of the shares of Green Belt Bancorporation and thereby indirectly control Green Belt Bank & Trust, both of Iowa Falls, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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Institution	Location	Quarter
FARMERS & MRCH SVG BK	MANCHESTER, IOWA	Second Quarter of 2020
FARMERS T&SB	BUFFALO CENTER, IOWA	Second Quarter of 2020
GLENWOOD ST BK	GLENWOOD, IOWA	Second Quarter of 2020
ISABELLA BK	MOUNT PLEASANT, MICHIGAN	Second Quarter of 2020
MARQUETTE BK	CHICAGO, ILLINOIS	Second Quarter of 2020
ST CHARLES B&TC NA	SAINT CHARLES, ILLINOIS	Second Quarter of 2020
THUMB B&TC	PIGEON, MICHIGAN	Second Quarter of 2020
CENTRAL BK	STORM LAKE, IOWA	Third Quarter of 2020
FIRST T&SB OF WATSEKA	WATSEKA, ILLINOIS	Third Quarter of 2020
FNNB BK	NEWTON, IOWA	Third Quarter of 2020
GUILFORD BKG CTR	ROCKFORD, ILLINOIS	Third Quarter of 2020
ILLINI ST BK	OGLESBY, ILLINOIS	Third Quarter of 2020
PREMIER BK	DUBUQUE, IOWA	Third Quarter of 2020
PRIMEBANK	LE MARS, IOWA	Third Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 22, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ILLINOIS BANCORP, INC.	* 3A3	First Illinois Bancorp, Inc., East St. Louis, Illinois, to acquire 100 percent of the voting shares of Rockwood Bancshares, Inc., Eureka, Missouri, and thereby indirectly acquire Rockwood Bank, Eureka, Missouri.	Newspaper:	03/13/2020
			Federal Register:	03/18/2020
MISSOURI BANK, THE	* 18C	The Missouri Bank, Warrenton, Missouri, to merge with The Missouri Bank II, Sedalia, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	03/20/2020
	* Branch		Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
BANK OF LITTLE ROCK	LITTLE ROCK, ARKANSAS	Second Quarter of 2020
CENTRAL BK OF AUDRAIN CTY	MEXICO, MISSOURI	Second Quarter of 2020
CENTRAL BK OF BOONE CTY	COLUMBIA, MISSOURI	Second Quarter of 2020
EAGLE B&TC	LITTLE ROCK, ARKANSAS	Second Quarter of 2020
F&M B&TC	HANNIBAL, MISSOURI	Second Quarter of 2020
FARMERS & MERCHANTS BK	BALDWYN, MISSISSIPPI	Second Quarter of 2020
FARMERS BK	PARSONS, TENNESSEE	Second Quarter of 2020
FNB OXFORD BK	OXFORD, MISSISSIPPI	Second Quarter of 2020
SPRINGFIELD ST BK	SPRINGFIELD, KENTUCKY	Second Quarter of 2020
BANK OF FAYETTE CTY	PIPERTON, TENNESSEE	Third Quarter of 2020
BANKFIRST FINANCIAL SVC	MACON, MISSISSIPPI	Third Quarter of 2020
CENTRAL BK OF ST LOUIS	CLAYTON, MISSOURI	Third Quarter of 2020
COMMERCE BK	CORINTH, MISSISSIPPI	Third Quarter of 2020
DIETERICH BK	EFFINGHAM, ILLINOIS	Third Quarter of 2020
EXCHANGE BK OF NORTHEAST MO	KAHOKA, MISSOURI	Third Quarter of 2020
FBT BK & MTG	FORDYCE, ARKANSAS	Third Quarter of 2020
FIELD & MAIN BK	HENDERSON, KENTUCKY	Third Quarter of 2020
LEGACY BK & TR CO	ROGERSVILLE, MISSOURI	Third Quarter of 2020
MACON-ATLANTA ST BK	MACON, MISSOURI	Third Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending February 22, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	02/27/2020 02/24/2020
LINCOLN HOLDING COMPANY	CIC	Change in Control Notice by the Karen R. Healy Hurwitt Trust, West Fargo, North Dakota, Trustees, Karen Hurwitt, Charlotte, Vermont and First Western Bank & Trust, West Fargo, North Dakota, to retain or acquire control of 25% or more of the shares and thereby control of Lincoln Holding Company, Hankinson, North Dakota (LHC). LHC controls Lincoln State Bank, Hankinson, North Dakota.	Newspaper: Federal Register:	Not available 03/11/2020

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 Second Quarter of 2020 (April 1, 2020 - June 30, 2020) Third Quarter of 2020 (July 1, 2020 - September 30, 2020)

Institution	Location	Quarter
FIRST BK BALDWIN	BALDWIN, WISCONSIN	Second Quarter of 2020
NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN	Second Quarter of 2020
WADENA ST BK	WADENA, MINNESOTA	Second Quarter of 2020
FIRST ST BK OF MALTA	MALTA, MONTANA	Third Quarter of 2020
SECURITY FNCL BK	DURAND, WISCONSIN	Third Quarter of 2020
STATE SVG BK OF MANISTIQUE	MANISTIQUE, MICHIGAN	Third Quarter of 2020

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 22, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 02/24/2020
HIGH COUNTRY BANK	* Branch	High Country Bank, Salida, Colorado, to establish a branch at 110 Main Street, Suite 400, Longmont, Colorado.	Newspaper: Federal Register:	03/04/2020 Not applicable
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: Federal Register:	02/19/2020 02/19/2020

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
139553	MABREY BK, BIXBY, OKLAHOMA	10/07/2019	02/21/2020	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2020 (April 1, 2020 - June 30, 2020) Third Quarter of 2020 (July 1, 2020 - September 30, 2020)

Institution	Location	Quarter
ALLNATIONS BK	CALUMET, OKLAHOMA	Second Quarter of 2020
ANB BK	DENVER, COLORADO	Second Quarter of 2020
AUBURN ST BK	AUBURN, NEBRASKA	Second Quarter of 2020
BANK OF VERSAILLES	VERSAILLES, MISSOURI	Second Quarter of 2020
BANK OF WESTERN OK	ELK CITY, OKLAHOMA	Second Quarter of 2020
BATTLE CREEK ST BK	BATTLE CREEK, NEBRASKA	Second Quarter of 2020
CENTRAL BK OF SEDALIA	SEDALIA, MISSOURI	Second Quarter of 2020
CORNERSTONE BK	YORK, NEBRASKA	Second Quarter of 2020
HALSTEAD BK	HALSTEAD, KANSAS	Second Quarter of 2020
RNB ST BK	RAWLINS, WYOMING	Second Quarter of 2020
SECURITY ST BK	BASIN, WYOMING	Second Quarter of 2020
TILDEN BK	TILDEN, NEBRASKA	Second Quarter of 2020
ADAMS B&TC	OGALLALA, NEBRASKA	Third Quarter of 2020
AMERICAN ST B&TC	WICHITA, KANSAS	Third Quarter of 2020
CENTRAL BK OF THE MW	LEE'S SUMMIT, MISSOURI	Third Quarter of 2020
COLORADO B&TC OF LA JUNTA	LA JUNTA, COLORADO	Third Quarter of 2020
COMMERCE BK	KANSAS CITY, MISSOURI	Third Quarter of 2020
COTTONWOOD VALLEY BK	CEDAR POINT, KANSAS	Third Quarter of 2020

* Subject to the provisions of the Community Reinvestment Act

FIRST FIDELITY BK	OKLAHOMA CITY, OKLAHOMA	Third Quarter of 2020
FNB COWETA	COWETA, OKLAHOMA	Third Quarter of 2020
LAKESIDE BK OF SALINA	SALINA, OKLAHOMA	Third Quarter of 2020
STOCK EXCH BK	CALDWELL, KANSAS	Third Quarter of 2020
SUNDANCE ST BK	SUNDANCE, WYOMING	Third Quarter of 2020
UNION ST BK	ARKANSAS CITY, KANSAS	Third Quarter of 2020
UNION ST BK	CLAY CENTER, KANSAS	Third Quarter of 2020
WAHOO ST BK	WAHOO, NEBRASKA	Third Quarter of 2020
WEST PLAINS BK	AINSWORTH, NEBRASKA	Third Quarter of 2020
WYOMING CMNTY BK	RIVERTON, WYOMING	Third Quarter of 2020

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 22, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAINGERFIELD HOLDING COMPANY	CIC	Prior notice by Russell Alexander, Dallas, Texas; Brian Applegate, Pittsburg, Texas; Alex Castro, Carrollton, Texas; Daniel Castro, Gilmer, Texas; Edward Castro, Farmers Branch, Texas; Kent Martin, Longview, Texas; Mark Richardson, Bogata, Texas; and Paul Sewell, Pittsburg, Texas; a group acting in concert, to acquire 25 percent or more of the outstanding voting shares and control of Daingerfield Holding Company, and indirectly Texas Heritage National Bank, both of Daingerfield, Texas.	Newspaper:	Not available
			Federal Register:	03/05/2020
FROST BANK	* Branch	Application by Frost Bank, San Antonio, Texas, to establish a branch on 4425 State Highway 6 South, College Station, TX 77845	Newspaper:	02/28/2020
			Federal Register:	Not applicable
VANTAGE BANK TEXAS	* Branch	Vantage Bank Texas, San Antonio, Texas to establish a branch at 4520 Camp Bowie Boulevard, Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	Not applicable

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.

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NONE					

CRA Examinations scheduled for Second Quarter of 2020 (April 1, 2020 - June 30, 2020) Third Quarter of 2020 (July 1, 2020 - September 30, 2020)

Institution	Location	Quarter
COMERICA BK	DALLAS, TEXAS	Second Quarter of 2020
TEXAS CMNTY BK	LAREDO, TEXAS	Second Quarter of 2020
UNITED TX BK	DALLAS, TEXAS	Second Quarter of 2020
WELLINGTON ST BK	WELLINGTON, TEXAS	Second Quarter of 2020
CENTRAL BK	HOUSTON, TEXAS	Third Quarter of 2020

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending February 22, 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
COMMENCEMENT BANCORP, INC.	3A1	Commencement Bancorp, Inc. to become a bank holding company by acquiring 100 percent of the voting common stock of Commencement Bank, both of Tacoma, Washington. In addition, Commencement Bancorp, Inc. elects to become a financial holding company.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GUVJEC INVESTMENT CORPORATION	* 3A1	GUVJEC Investment Corporation, Baltimore, Maryland, to become a bank holding company by acquiring 100 percent of Farmington Bancorp, Bothell, Washington, and thereby indirectly acquire Farmington State Bank, Farmington, Washington.	Newspaper:	Not available
			Federal Register:	03/16/2020
RIVERVIEW FINANCIAL CORPORATION	CIC	Castle Creek Capital Partners VI, LP, and persons acting with or controlling Castle Creek Capital Partners VI, LP (Castle Creek Capital VI LLC, Castle Creek Advisors IV LLC, JME Advisory Corp., Pietrzak Advisory Corp., Scavuzzo Advisory Corp., Volk Advisory Corp., Rana Advisory Corp., John Eggemeyer, John Pietrzak, Anthony Scavuzzo, David Volk, and Sundeep Rana) of Rancho Santa Fe, California, to acquire voting shares of Riverview Financial Corporation, Harrisburg, Pennsylvania, and thereby acquire shares of Riverview Bank, Marysville, Pennsylvania.	Newspaper:	Not available
			Federal Register:	03/02/2020

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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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NONE					

CRA Examinations scheduled for Second Quarter of 2020 (April 1, 2020 - June 30, 2020) Third Quarter of 2020 (July 1, 2020 - September 30, 2020)

Institution	Location	Quarter
EAST WEST BK	PASADENA, CALIFORNIA	Second Quarter of 2020
SEACOAST CMRC BK	SAN DIEGO, CALIFORNIA	Second Quarter of 2020
UNITED SCTY BK	FRESNO, CALIFORNIA	Second Quarter of 2020
FRIENDLY HILLS BK	WHITTIER, CALIFORNIA	Third Quarter of 2020
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA	Third Quarter of 2020
PACIFIC PREMIER BK	IRVINE, CALIFORNIA	Third Quarter of 2020