
Federal Reserve Release



H.2

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

No. 9

Week Ending February 29, 2020

Banks, State Member

Public Welfare Investments -- (1) determination that certain investments in areas in which the poverty rate is 20 percent or more are designed primarily to promote the public welfare; and (2) for Banco Popular de Puerto Rico, San Juan, Puerto Rico, to make a public welfare investment.

- Approved, February 21, 2020

(A/C)

Regulations and Policies

Stress Capital Buffer -- final rule to simplify the Board's capital framework by establishing a stress capital buffer requirement.

- Approved, February 28, 2020

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

Richmond

Atlantic Union Bank, Richmond, Virginia -- to establish a branch at 7100 Columbia Gateway Drive, Columbia, Maryland.

- Approved, February 27, 2020

Chicago

First State Bank, Eastpointe, Michigan -- to establish a branch at 1575 South Rochester Road, Rochester Hills.

- Approved, February 24, 2020

Bank Holding Companies

Kansas City

HYS Investments, LLC, Topeka, Kansas -- to acquire additional shares of BOTS, Inc., Topeka, parent of VisionBank.

- Approved, February 27, 2020

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, February 27, 2020

Extensions of Time

St. Louis

BancPlus Corporation, Ridgeland, Mississippi -- extension to June 27, 2020, to acquire State Capital Corp., Greenwood, and thereby indirectly acquire State Bank & Trust Company.

- Granted, February 26, 2020

Kansas City

Country Club Bank, Kansas City, Missouri -- extension to June 2, 2020, to merge with Bank of the Prairie, Olathe, Kansas, and thereby establish branches.

- Granted, February 25, 2020

Director, S&R

JPMorgan Chase & Co., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, February 28, 2020

Cleveland

Minster Bank, Minster, Ohio -- extension to August 31, 2020, to establish a branch at 8530 North Dixie Drive, Dayton.

- Granted, February 24, 2020

Atlanta

Regions Bank, Birmingham, Alabama -- extension to June 1, 2020, to establish a branch at the intersection of Cypress Creek Parkway and T.C. Jester Boulevard, Houston, Texas.

- Granted, February 27, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending February 29, 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
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NONE			

District: 2
Federal Reserve Bank of New York

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District: 3
Federal Reserve Bank of Philadelphia
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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District: 4
Federal Reserve Bank of Cleveland
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NONE			

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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District: 5
Federal Reserve Bank of Richmond
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Filer	Filing Type	Filing Proposal	End of Comment Period	
SANDY SPRING BANK	* 18C	Sandy Spring Bank, Olney, Maryland, to merge with Revere Bank, Rockville, Maryland.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	10/07/2019	02/10/2020	S	Int Small Bank
976226	FAUQUIER BK, WARRENTON, VIRGINIA	05/20/2019	02/16/2020	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending February 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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3290240	TRUXTON TC, NASHVILLE, TENNESSEE	10/28/2019	02/16/2020	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEDFORD BANCORP, INC.	CIC	Notice by Jay Courtney Hammond, Omaha, Nebraska; Logan Lucile Hammond, Nebraska City, Nebraska; and Tad D. Hammond, Nebraska City, Nebraska, as custodian for two minors under the Iowa Uniform Transfers to Minors Act, to acquire shares of Bedford Bancorp, Inc., Bedford, Iowa, and acting in concert with Tad D. Hammond, Nebraska City, Nebraska, to form the Hammond Family Control Group and thereby retain control of 25 percent or more of Bedford Bancorp, Inc., Bedford, Iowa, and thereby indirectly control State Savings Bank, Creston, Iowa.	Newspaper: Federal Register:	Not available 11/21/2019
BOSSHARD FINANCIAL GROUP, INC.	CIC	Notification by Andrew R. Bosshard, as trustee of the Alexandra Tana Bosshard Irrevocable Trust of 2018, the Lindsey Bosshard Irrevocable Trust of 2018, and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin; The Alexandra Tana Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; The Lindsey Bosshard Irrevocable Trust of 2018, LaCrosse, Wisconsin; and the Nathan Bosshard-Blackey Irrevocable Bank Trust, LaCrosse, Wisconsin to acquire 10 percent or more of the shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and join the Bosshard Family Group approved in May 2018 which controls 25 percent or more of the shares Bosshard Financial Group, Inc. and thereby indirectly control Oregon Community Bank of Oregon, Wisconsin, and Farmers State Bank of Hillsboro, Wisconsin.	Newspaper: Federal Register:	Not available 10/24/2019
BOSSHARD FINANCIAL GROUP, INC.	* 3A5	Bosshard Financial Group, Inc., La Crosse, Wisconsin, to merge with Northern Bankshares, Inc., McFarland, Wisconsin, and thereby indirectly acquire McFarland State Bank, McFarland, Wisconsin.	Newspaper: Federal Register:	Not available Not available
EATON FEDERAL MUTUAL HOLDING COMPANY	* MHC Formation * MHC Mid-Tier Formation	Eaton Federal Mutual Holding Company, to become a mutual savings and loan holding company, and Eaton Federal Stock Holding Company, to become a mid-tier stock savings and loan holding company, by acquiring 100 percent of Eaton Federal Savings Bank, all of Charlotte, Michigan, in connection with the thrift's conversion from mutual to stock form.	Newspaper: Federal Register:	Not available 12/27/2019

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
WATERMAN ACQUISITION GROUP, LLC	* 3A1	Waterman Acquisition Group, LLC, Wilmette, Illinois to become a bank holding company by acquiring 100 percent of Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	03/11/2019

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending February 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PREMIER BANK	* Branch	First Premier Bank, Sioux Falls, South Dakota, to establish a branch facility to be located at 202 NW 2nd Street, Madison, South Dakota.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB FINANCIAL CORPORATION	* 3A5	CCB Financial Corporation, Kansas City, Missouri, to acquire by merger 100 percent of the voting shares of Prairie Star Bancshares, Inc., parent of Bank of the Prairie, both in Olathe, Kansas.	Newspaper:	Not available
			Federal Register:	11/29/2019
COMMERCE BANK AND TRUST HOLDING COMPANY EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Notice submitted by David S. Fricke, Topeka, Kansas, as Plan Administrator of the Commerce Bank and Trust Holding Company Employee Stock Ownership Plan, which controls Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all of Topeka, Kansas.	Newspaper:	Not available
			Federal Register:	12/05/2019

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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482053	CITIZENS ST BK, WISNER, NEBRASKA	11/04/2019	02/13/2020	S	Int Small Bank
544652	CORNHUSKER BK, LINCOLN, NEBRASKA	11/04/2019	02/06/2020	S	Int Small Bank
139553	MABREY BK, BIXBY, OKLAHOMA	10/07/2019	02/21/2020	S	Int Small Bank

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 29, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAM BANK GROUP, INC.	* 3A3	Application by Adam Bank Group, Inc., College Station, Texas, to acquire Security Star Bancshares, Inc., and indirectly, Security Bank, both of Midland, Texas	Newspaper:	Not available
			Federal Register:	12/05/2019
PERRYTON BANCSHARES, INC.	CIC	Tim Tregellas, Azle, Texas, William Mac Tregellas, Perryton, Texas, and The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, each to retain control of 25 percent or more of the outstanding stock of Perryton Bancshares, Inc., Perryton, Texas ("PBI") and indirectly The Perryton National Bank, both of Perryton, Texas.; Debra Tregellas, Azle, Texas, Rita Tregellas, Perryton, Texas, The Jack E. Tregellas Family Trust - Perryton Bancshares Trust S, and the William and Rita Tregellas Revocable Trust dated February 15, 1997, to join the Tregellas Family Group, previously cleared as a group acting in concert to collectively retain 25 percent or more of the outstanding stock of PBI.	Newspaper:	10/09/2019
			Federal Register:	Not available
RAM SECURITY HOLDINGS GP, INC.	CIC	Notice by Mary Hyden Hunter, Canyon Lake, Texas and David Perry Mann, II, Denver, Colorado, to acquire control of RAM Security Holdings GP, Inc., RAM Security Holdings, Ltd, Security Bancshares, Inc., all of Waco, Texas, and therefore Citizens State Bank, Woodville, Texas	Newspaper:	Not available
			Federal Register:	11/25/2019
VISTA BANK	* Branch	Vista Bank, Dallas , Texas to establish a Messenger Service Branch in the Greater Lubbock Area.	Newspaper:	Not available
			Federal Register:	Not applicable
VISTA BANK	* Branch	Vista Bank, Dallas , Texas to establish a Messenger Service Branch in the Greater Austin Area.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending February 29, 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

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	10/21/2019	02/14/2020	O	Int Small Bank
3490871	PACIFIC ENT BK, IRVINE, CALIFORNIA	07/15/2019	02/10/2020	S	Int Small Bank

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Institution	Location	Quarter
NONE		

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