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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. 13*

*Week Ending March 28, 2020*

**Board Operations**

System of Records -- publication for comment of a notice of a proposed new system of records, BGFRS-43 (Security Sharing Platform).

- Approved, March 9, 2020

(A/C)

**Forms**

Forms -- final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, and FR Y-9CS).

- Approved, March 27, 2020

**Monetary and Financial Policy**

Credit Facilities -- (1) establishment of the Term Asset-Backed Securities Loan Facility (TALF), Primary Market Corporate Credit Facility (PMCCF), and Secondary Market Corporate Credit Facility (SMCCF); (2) expansion of assets covered by the Commercial Paper Funding Facility (CPFF) and Money Market Mutual Fund Liquidity Facility (MMLF); and (3) announcement of plans for a Main Street Business Lending Program.

- Approved, March 22, 2020

**Personnel**

Division of Financial Stability -- appointment of Kent Hiteshew as deputy associate director.

- Approved, March 24, 2020

**Regulations and Policies**

Current Expected Credit Loss (CECL) Methodology -- (1) interagency interim final rule with request for comment to provide banking organizations that adopt the CECL methodology during 2020 with the option to delay CECL's impact on regulatory capital; (2) temporary revisions to the Consolidated Financial Statements for Holding Companies (FR Y-9C) and Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M) to reflect the interim final rule; and (3) initial Board review to extend with such revisions the FR Y-9C and FR Y-14A/Q/M reports.

- Approved, March 27, 2020

Policy Payment System Risk (PSR Policy) -- notice of delay until October 1, 2020, of the implementation date of changes to the PSR Policy related to procedures governing the provision of intraday credit to U.S. branches and agencies of foreign banking organizations.

- Approved, March 23, 2020

Standardized Approach for Calculating Counterparty Credit Risk (SA-CCR) -- (1) interagency notice to allow banking organizations to early-adopt the SA-CCR methodology for the first quarter of 2020 and (2) temporary revisions to the Consolidated Financial Statements for Holding Companies (FR Y-9C) to allow banking organizations to reflect early adoption of the SA-CCR methodology.

- Approved, March 26, 2020

Supplementary Leverage Ratio -- interim final rule with request for comment to revise the Board's capital rule so that the denominator of the supplementary leverage ratio temporarily excludes U.S. Treasury securities and deposits at the Federal Reserve Banks.

- Approved, March 25, 2020

**Supervision and Regulation**

Loan Modifications -- interagency statement with the Conference of State Bank Supervisors on loan modifications and reporting for financial institutions working with customers affected by COVID-19.

- Announced, March 22, 2020

**Supervision and Regulation**

Regulatory Reporting Relief -- announcement that the Federal Reserve will offer financial institutions with \$5 billion or less in total assets additional time to submit certain regulatory reports in light of staffing priorities and disruptions caused by COVID-19.

- Published, March 26, 2020

Small-Dollar Loans -- interagency statement encouraging banks, savings associations, and credit unions to offer responsible small-dollar loans to consumers and small businesses in response to COVID-19.

- Announced, March 26, 2020

Supervisory Activities -- statement to provide additional information to financial institutions regarding adjustments to the Federal Reserve's supervisory approach in light of COVID-19.

- Announced, March 24, 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

### **Advisory Councils**

#### Director, C&CA

Community Advisory Council -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the Community Advisory Council.

- Announced, March 23, 2020

### **Bank Branches, Domestic**

#### St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2885 Prince Street, Conway.

- Approved, March 24, 2020

#### Richmond

The Freedom Bank of Virginia, Fairfax, Virginia -- to establish a branch at 10611 Balls Ford Road, Manassas.

- Approved, March 26, 2020

#### Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 628 East 11th Street, Houston.

- Approved, March 27, 2020

#### San Francisco

Heritage Bank of Commerce, San Jose, California -- to establish a branch at 224 Airport Parkway, San Jose.

- Approved, March 27, 2020

**Bank Branches, Domestic**

Dallas

PlainsCapital Bank, Dallas, Texas -- to establish a branch at 2323 Victory Avenue, Dallas.

- Approved, March 25, 2020

Dallas

Texas Community Bank, Laredo, Texas -- to establish a branch at 2110 Lowry Road, Laredo.

- Approved, March 25, 2020

Richmond

United Bank, Fairfax, Virginia -- to establish a branch at 8323 Sudley Road/Route 234, Manassas.

- Approved, March 24, 2020

**Bank Holding Companies**

Boston

Cambridge Bancorp, Cambridge, Massachusetts -- waiver of application to acquire Wellesley Bancorp Inc., Wellesley, in connection with the merger of Wellesley Bank with and into Cambridge Trust Company, Cambridge.

- Granted, March 24, 2020

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire Community Bank of Mississippi, Forest.

- Approved, March 26, 2020

**Bank Holding Companies**

Atlanta

The First Bancshares, Inc., Hattiesburg, Mississippi -- waiver of application to acquire Southwest Georgia Financial Corporation, Moultrie, Georgia, and Southwest Georgia Bank (Bank), in connection with the merger of Bank with and into The First, A National Banking Association, Hattiesburg.

- Granted, March 23, 2020

St. Louis

Genesis Bancorp, Inc., Benoit, Mississippi -- to become a bank holding company by acquiring Bank of Benoit, Benoit.

- Approved, March 23, 2020

Chicago

Northwest Financial Corp., Arnolds Park, Iowa -- waiver of application to acquire CNB Corp., Shenandoah, and thereby acquire Century Bank, in connection with the merger of Century Bank with and into The First National Bank in Creston, Creston.

- Granted, March 27, 2020

Dallas

Wichita Falls Bancshares, Inc., Wichita Falls, Texas -- waiver of application to acquire Chico Bancorp, Inc., Chico, and First State Bank (FSB), in connection with the merger of FSB with and into First National Bank, Wichita Falls.

- Granted, March 25, 2020

Philadelphia

William Penn, MHC, Bristol, Pennsylvania; and William Penn Bancorp, Inc. -- to acquire Fidelity Savings and Loan Association, Bristol, via its merger with and into William Penn Bank, Bristol.

- Approved, March 23, 2020

**Bank Holding Companies**

Philadelphia

William Penn, MHC, Bristol, Pennsylvania; and William Penn Bancorp, Inc. -- to become bank holding companies by acquiring Washington Savings Bank, Philadelphia, via its merger with and into William Penn Bank, Bristol.

- Approved, March 23, 2020

**Bank Mergers**

Chicago

ChoiceOne Bank, Sparta, Michigan -- to merge with Lakestone Bank & Trust, Lapeer, and thereby acquire branches; and to exercise trust powers.

- Approved, March 27, 2020

St. Louis

The Missouri Bank, Warrenton, Missouri -- to merge with The Missouri Bank II, Sedalia, and to retain the acquired facilities as branches.

- Approved, March 25, 2020

**Banks, State Member**

San Francisco

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

- Approved, March 27, 2020

San Francisco

Westamerica Bank, San Rafael, California -- to make certain public welfare investments.

- Withdrawn, March 23, 2020



**Change in Bank Control**

Chicago

AmBank Holdings, Inc., Davenport, Iowa -- change in bank control of AmBank Holdings, Inc., and its subsidiary, American Bank and Trust Company, N.A, Davenport.

- Permitted, March 26, 2020

Atlanta

CBOS Bankshares, Inc., Merritt Island, Florida -- to retain control of CBOS Bankshares, Inc., and its subsidiary, Community Bank of the South, Merritt Island.

- Permitted, March 23, 2020

Minneapolis

Citizens Bancshares, Inc., Ontonagon, Michigan -- change in bank control of Citizens Bancshares, Inc., and its subsidiary, The Citizens State Bank of Ontonagon, Ontonagon.

- Permitted, March 23, 2020

Minneapolis

Full Service Insurance Agency, Inc., Buxton, North Dakota -- to retain control of Full Service Insurance Agency, Inc., and its subsidiary, First State Bank, Buxton.

- Permitted, March 27, 2020

Atlanta

Peoples Bankshares, Inc., Eatonton, Georgia -- change in bank control of Peoples Bankshares, Inc., and its subsidiary, The Peoples Bank, Eatonton.

- Permitted, March 23, 2020

**Extensions of Time**

San Francisco

Southern California Bancorp, San Diego, California -- extension to June 1, 2020, 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 acquire CalWest Bank.

- Granted, March 27, 2020

**Savings and Loan Holding Companies**

Chicago

Ben Franklin Financial, Inc. (Financial), Arlington Heights, Illinois -- waiver of certain requirements under Regulation MM to facilitate the proposed liquidation of Financial's subsidiary savings association, Ben Franklin Bank of Illinois, Arlington Heights, by Corporate America Family Credit Union, Elgin.

- Granted, March 25, 2020

**Section 23A Exemptions**

Director, S&R

Broker-Dealers -- temporary exemption from section 23A of the Federal Reserve Act and the Board's Regulation W to allow the following banks to purchase certain assets from affiliated broker-dealers: Bank of America, NA; BNP Paribas USA, Inc.; Barclays Bank, DE; BMO Harris Bank, NA; Citibank, NA; RBC US Group Holdings; Deutsche Bank Trust Company Americas; Goldman Sachs Bank USA; HSBC Bank USA; JPMorgan Chase Bank, NA; Mizuho Bank USA; Morgan Stanley Bank, NA; TD Bank, NA; UBS Bank USA; and Wells Fargo Bank, NA. (The relief granted was not in response to a specific request from any of the institutions.)

- Granted, March 18, 2020

(A/C)

**Section 23A Exemptions**

Director, S&R

Money Market Mutual Funds (MMMFs) -- temporary exemptions from section 23A of the Federal Reserve Act and the Board's Regulation W to allow the following banks to purchase certain assets from affiliated MMMFs: Charles Schwab Bank; Goldman Sachs Bank USA; JPMorgan Chase Bank, NA; Morgan Stanley Bank, NA; Northern Trust Company; PNC Bank, NA; State Street Bank and Trust Company; The Bank of New York Mellon; UBS Bank USA; U.S. Bank National Association; and Wells Fargo Bank, NA. (The relief granted was not in response to a specific request from any of the institutions.)

- Granted, March 17, 2020

(A/C)

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending March 28, 2020**

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

**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 March 28, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BESSEMER GROUP, INCORPORATED, THE	CIC	Notice by Martha Phipps Maguire, as trustee of: (i) JGD III (J. Gordon Douglas, III) & DESC UA 8 A3 UW MB (Margaret Boegner) BGI Trust; (ii) Andrew P. Sidamon-Eristoff 2003 Grantor Retained Annuity Trust ("GRAT"); (iii) Elizabeth Sidamon-Eristoff 2003 GRAT; and (iv) Simon Sidamon-Eristoff 2003 GRAT, to acquire a controlling interest in Bessemer Group, Inc., Woodbridge, New Jersey, and thereby indirectly acquire Bessemer Trust Company, Woodbridge, New Jersey, and Bessemer Trust Company, N.A., New York, New York, pursuant to section 225.41 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish a representative office in Sunnyvale, California, and a representative office in Irving, Texas, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(2)(i)(B)(2) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable
MORGAN STANLEY	4c8	Morgan Stanley, New York, New York, to acquire 100 percent of the voting shares of E*TRADE Financial Corporation, Arlington, Virginia, and thereby indirectly acquire E*TRADE Bank and E*TRADE Savings Bank, both of Arlington, Virginia, and thereby operate a savings association, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	Newspaper:	Not applicable
			Federal Register:	Not available

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

**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:

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- 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**

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Institution	Location	Quarter
NONE		

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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 March 28, 2020**

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



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

**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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending March 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE BANK AND TRUST COMPANY, THE	* 18C	The State Bank and Trust Company, Defiance, Ohio, to merge with The Edon State Bank Company of Edon, Ohio pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	04/24/2020
			Federal Register:	Not applicable

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

**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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending March 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CSBH, LLC	* 3A1	CSBH, LLC, Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of New Horizon Bank, N.A., Powhatan, Virginia.	Newspaper:	Not available
			Federal Register:	04/22/2020
TOUCHSTONE BANKSHARES, INC.	3A1	Touchstone Bankshares, Inc., Prince George, Virginia, to become a bank holding company through the acquisition of 100% of the voting securities of Touchstone Bank, Prince George, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**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: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending March 28, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BBVA USA	PWI	BBVA USA (formerly known as Compass Bank), Birmingham, Alabama, request for approval to make one public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 116 M C Davis Blvd, Santa Rosa Beach, FL 32459	Newspaper:	04/06/2020
			Federal Register:	Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) Lakewood Ranch Branch, East State Road 70, Just East of Lakewood Ranch Boulevard, Bradenton, FL 34202; 2) South Beach Branch, 1700 Alton Road, Miami Beach, FL 33139; 3) Hamlin Branch, Intersection of Northwest Corner of New Independence Parkway and Hamlin Groves Trail, Orlando, FL 34787; 4) Stadium Branch, Old Spanish Trail, Just West of Kirby Drive, Houston, TX 77054; 5) Hamilton Mill Branch, 3330 Ridge Road, Buford, GA 30519.	Newspaper:	04/02/2020
			Federal Register:	Not applicable
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branch: Dickson Branch, located at the intersection of Beasley Drive and Remington Drive, Dickson, Tennessee 37055.	Newspaper:	04/09/2020
			Federal Register:	Not applicable
ST. HOLDINGS, INC.	* 3A1	St Hldgs, Inc., Orlando, Florida to become a bank holding company by acquiring outstanding shares of Rochelle State Bank, Rochelle, Georgia.	Newspaper:	04/24/2020
			Federal Register:	04/28/2020

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

**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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending March 28, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY FINANCIAL INC.	* 18C 4c8	Ally Financial, Inc. and IB Finance Holding Company, LLC, both of Detroit, Michigan, to acquire Cardholder Management Services, Inc., Woodbury, New York, and indirectly acquire Merrick Bank Corporation, South Jordan, Utah, and thereby engage in operating an industrial bank, pursuant to section 225.28(b)(4)(i) of Regulation Y. In addition, Ally Financial, Inc. and IB Finance Holding Company, LLC's subsidiary bank, Ally Bank, Sandy, Utah, to merge with Merrick Bank Corporation.	Newspaper: Federal Register:	Not available Not applicable
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of FNBH Bancorp, Inc., and thereby indirectly acquire First National Bank in Howell, both of Howell, Michigan.	Newspaper: Federal Register:	Not available 04/21/2020
CHOICEONE FINANCIAL SERVICES, INC.	* 3A5	ChoiceOne Financial Services, Inc., Sparta, Michigan to merge with Community Shores Bank Corporation and thereby indirectly acquire Community Shores Bank, both of Muskegon, Michigan.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 03/16/2020
HALBUR BANCSHARES, INC.	CIC	Notice by Matthew J. Lujano, Carroll, Iowa, to acquire 10 percent or more of the shares of Halbur Bancshares, Inc., Westside, Iowa, and notice by Margaret A. White, Westside, Iowa to retain 10 percent or more of the shares of Halbur Bancshares, Inc. Both will act in concert with James J. White, Westside, Iowa, to form the White Family Control Group and thereby retain 25 percent or more of Halbur Bancshares, Inc.	Newspaper: Federal Register:	Not available 04/06/2020



District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 28, 2020

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Filer	Filing Type	Filing Proposal	End of Comment Period	
M.S. INVESTMENT CO.	CIC	Notice by Julie Bartlett, Spring Green, Wisconsin; Constance Maloney, Wauwatosa, Wisconsin; Michael Schneider, Milwaukee, Wisconsin; Debra Schneider, Madison, Wisconsin; Joshua Bartlett, Waukesha, Wisconsin; Kathleen Bartlett, Geneva, Illinois; Mary Maloney, Wauwatosa, Wisconsin; Patrick Maloney, Asheville, North Carolina; James Maloney, Shorewood, Wisconsin; Kathleen Maloney, Whitefish Bay, Wisconsin; Lauren Schneider, Madison, Wisconsin; and Leigh Schneider, Greenfield, Wisconsin to retain 10 percent of more control of M.S. Investment Co., New Berlin, Wisconsin and thereby indirectly control Mitchell Bank, Milwaukee, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
MITCHELL BANK HOLDING CORPORATION	CIC	Notice by Julie Bartlett, Spring Green, Wisconsin; James Maloney, Wauwatosa, Wisconsin; Michael Schneider, Milwaukee, Wisconsin; Debra Schneider, Madison, Wisconsin; Joshua Bartlett, Waukesha, Wisconsin; Kathleen Bartlett, Geneva, Illinois; Mary Maloney, Wauwatosa, Wisconsin; Patrick Maloney, Asheville, North Carolina; James Maloney, Shorewood, Wisconsin; and Kathleen Maloney, Whitefish Bay, Wisconsin to retain 10 percent of more control of Mitchell Bank Holding Corporation and thereby indirectly control Mitchell Bank, both of Milwaukee, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 7**  
**Federal Reserve Bank of Chicago**

**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: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending March 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALTON BANCSHARES, INC.	CIC	Notice by the Combs Family Trust dated March 12, 2015, Kendall L. Combs & Patricia A. Combs as trustees, both of Hollister, Missouri; Randall G. Combs or Beckie D. Combs, Alton, Missouri; the Michael D. Combs and Sandra L. Combs Family Revocable Trust dated January 7, 2016, Michael D. Combs and Sandra L. Combs as trustees; both of Walnut Shade, Missouri, to retain control of Alton Bancshares, Inc., Alton, Missouri.	Newspaper:	04/15/2020
			Federal Register:	04/08/2020
APEX BANCORP, INC.	* 3A3	Apex Bancorp, Inc., Camden, Tennessee, to acquire up to 25 percent of the voting shares of Community Capital Bancshares, Inc., Albany, Georgia, and thereby indirectly acquire AB&T, Albany, Georgia.	Newspaper:	04/26/2020
			Federal Register:	04/28/2020
PROGRESSIVE OZARK BANK	* Branch Premises	Progressive Ozark Bank, Salem, Missouri, to establish a branch facility to be located at 109 Missouri State Highway 32, Licking, Missouri. Also a request to increase the total investment in premises by \$750,000.	Newspaper:	Not available
			Federal Register:	Not applicable
SOUTHERN BANK	* Branch	Southern Bank, Poplar Bluff, Missouri, to establish a branch facility to be located at 2033A West Main Street, Cabot, Arkansas.	Newspaper:	04/05/2020
			Federal Register:	Not applicable

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**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.

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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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota, to acquire additional stock and increase its ownership interest up to 20.66% of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available 04/29/2020
WESTERN BANCORPORATION, INC.	CIC	William S. Lewis, Hermantown, Minnesota, individually and as co-trustee of the Western National Bank and Affiliates Employee Stock Ownership Plan (co-trustee, Stephen Lewis), Duluth, Minnesota, to retain shares and join the Lewis family group, a group acting in concert, that controls Western Bancorporation, Inc., Duluth, Minnesota ("Company"). Company controls Cass Lake Company, Cass Lake, Minnesota, Western National Bank, Duluth, Minnesota, and Western National Bank of Cass Lake, Cass Lake, Minnesota.	Newspaper: Federal Register:	Not available 04/06/2020

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**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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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending March 28, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMG NATIONAL CORP.	CIC	The Bergmann 2011 Irrevocable Trust, Alma F. Bergmann, Trustee, Bow Mar, Colorado, to retain voting shares of AMG National Corp., Greenwood Village, Colorado, parent of AMG National Trust Bank, Boulder, Colorado; and to be approved as a member of the Bergman family group, which controls AMG National Corp. Alma Bergmann was approved previously to hold voting shares of AMG National Corp., Greenwood Village, Colorado, directly as a member of the Bergman family group and, thereby, indirectly to hold voting shares of AMG National Trust Bank, Boulder, Colorado.	Newspaper:	04/10/2020
			Federal Register:	04/10/2020
BANCFIRST CORPORATION	CIC	Adam Duston Rainbolt, Jacob Patrick Rainbolt and Samuel Johnson Rainbolt, all of Oklahoma City, Oklahoma, to acquire voting shares of BancFirst Corporation, Oklahoma City, Oklahoma, parent of BancFirst, Oklahoma City, Oklahoma, and Pegasus Bank, Dallas, Texas; and to be approved as members of the Rainbolt Family Group, which controls BancFirst Corporation.	Newspaper:	04/08/2020
			Federal Register:	04/10/2020
BANCFIRST CORPORATION	CIC	Notice submitted by Katherine Rose Rainbolt, Sarah Duston Rainbolt, Caroline Jeannine Rainbolt-Forbes, and Eleanor Jane Rainbolt-Forbes, all of Denver, Colorado, to acquire voting shares of BancFirst Corporation, Oklahoma City, Oklahoma, parent of BancFirst, Oklahoma City, Oklahoma, and Pegasus Bank, Dallas, Texas; and to be approved as members of the Rainbolt Family Group, which controls BancFirst Corporation.	Newspaper:	Not available
			Federal Register:	04/14/2020
CENTINEL BANK SHARES, INC.	CIC	Notice submitted by Angel Reyes, Taos, New Mexico; Christopher Romero, San Cristobal, New Mexico; and Rebeca Romero Rainey, Arlington Virginia, to acquire voting shares of Centinel Bank Shares, Inc., parent of Centinel Bank of Taos, both of Taos, New Mexico; and for prior approval as members of the Romero Family Group that controls Centinel Bank Shares, Inc.	Newspaper:	Not available
			Federal Register:	04/06/2020

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending March 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIDELITY FINANCIAL CORPORATION	CIC	ACB GST Trust, Aaron Bastian, trustee; SCH GST Trust, Sarah Hampton, trustee; BTB Trust 2019 and EMB Trust 2019, Michelle Bastian, trustee; NWH Trust 2019, Brock Hampton, trustee; and Amanda Walker, Special Trustee of the BTB Trust 2019, the EMB Trust 2019, and the NWH Trust 2019; all of Wichita, Kansas; to acquire voting shares of Fidelity Financial Corporation, parent of Fidelity Bank of Wichita, both of Wichita, Kansas; and be approved as members of the Bastian family group, which controls Fidelity Bank of Wichita. Aaron Bastian, Sarah Hampton, Michelle Bastian, and Brock Hampton were approved in 2019 as members of the Bastian Family Group to hold voting shares of Fidelity Financial Corporation of Wichita, Kansas, directly and, thereby, indirectly to hold voting shares of Fidelity Bank of Wichita, Kansas.	Newspaper: Federal Register:	Not available 04/10/2020
PBT BANCSHARES, INC.	* 3A3	PBT Bancshares, Inc., McPherson, Kansas, to acquire 100 percent of the voting shares of Community Bank of the Midwest, Great Bend, Kansas.	Newspaper: Federal Register:	Not available 04/14/2020

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

**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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending March 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 14637 Memorial Drive, Houston, Texas 77433	Newspaper:	04/02/2020
			Federal Register:	Not applicable
SECURITY BANCSHARES, INC.	CIC	Lee Perry Mann, Woodville, Texas, individually, as Manager of Perrylee Enterprises, Ltd., and as trustee of the LPM Legacy Trust, has applied to the Federal Reserve Board for permission to acquire up to 100% of the shares and thereby control of Security Bancshares, Inc., Waco, Texas, which controls Citizens State Bank, Woodville, Texas, and joins Laurie Fortenberry Mann of Woodville, Texas, individually and as trustee of the LPM Legacy Trust, as a group acting in concert.	Newspaper:	Not available
			Federal Register:	04/14/2020

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

**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending March 28, 2020**

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<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
PCB BANCORP	CIC	Change in control notice filed by Sang Young Lee and Chun Young Lee, both of La Canada, California, and Lee's Gold & Diamond Import, Inc., Los Angeles, California to acquire up to 15 percent of the voting shares of PCB Bancorp and thereby indirectly acquire control of NMB Pacific City Bank, both of Los Angeles, California.	Newspaper:	Not available
			Federal Register:	04/01/2020

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

**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