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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. 17*

*Week Ending April 25, 2020*

**Forms**

Forms -- temporary revisions to the Financial Statements for Holding Companies (FR Y-9) reports to allow respondent banking organizations to incorporate the effects of the Money Market Mutual Fund Liquidity Facility interim final rule.

- Approved, April 3, 2020

(A/C)

**Personnel**

Division of Supervision and Regulation -- appointment of Eric Kennedy as assistant director.

- Approved, April 17, 2020

(A/C)

**Regulations and Policies**

Intraday Credit -- (1) policy statement announcing temporary actions aimed at increasing the availability of intraday credit extended by Federal Reserve Banks and (2) suspension of two information collections (FR 2225 and FR 2226 ) used to calculate net debit caps.

- Approved, April 23, 2020

Lending and Liquidity Facilities -- (1) periodic reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19 and (2) plans for release of public information regarding the liquidity and lending facilities using CARES Act funding.

- Approved, April 23, 2020

Regulation D (Reserve Requirements of Depository Institutions) -- (1) interim final rule with request for comment to delete the six-per-month limit on convenient transfers from the "savings deposit" definition and (2) temporary revisions to the FR 2900 series, FR Y-9, and FR 2886b reports.

- Approved, April 23, 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

Progressive Ozark Bank, Salem, Missouri -- to establish a branch at 109 Missouri State Highway 32, Licking, and to increase its investment in bank premises.

- Approved, April 21, 2020

**Bank Holding Companies**

San Francisco

Golden Valley Bancshares, Inc., Chico, California -- to become a bank holding company by acquiring Golden Valley Bank, Chico.

- Approved, April 22, 2020

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- to acquire additional shares of Minier Financial, Inc., Minier, and thereby indirectly acquire shares of First Farmers State Bank.

- Approved, April 23, 2020

Kansas City

PBT Bancshares, Inc., McPherson, Kansas -- to acquire Community Bank of the Midwest, Great Bend.

- Approved, April 21, 2020

**Banks, State Member**

Atlanta

BBVA USA, Birmingham, Alabama -- to make a public welfare investment.  
- Approved, April 23, 2020

**Change in Bank Control**

Minneapolis

Western Bancorporation, Inc., Duluth, Minnesota -- to retain control of Western Bancorporation, Inc., and its subsidiaries, Cass Lake Company, Cass Lake; Western National Bank of Cass Lake; and Western National Bank, Duluth.  
- Permitted, April 24, 2020

**Extensions of Time**

Kansas City

Madison County Bank, Madison, Nebraska -- extension to September 15, 2020, to establish a branch at 1650 North 13th Street, Norfolk.  
- Granted, April 21, 2020

**Savings and Loan Holding Companies**

Chicago

West End Indiana Bancshares, Inc., Richmond, Indiana -- waiver from specific sections of Regulation MM in connection with the purchase of substantially all of the assets, and the assumption of the liabilities, of West End Bank, S.B., Richmond, by Three Rivers Federal Credit Union, Fort Wayne.  
- Granted, April 23, 2020

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending April 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANGOR BANCORP, MHC	* 3A3	Application by Bangor Bancorp, MHC, the parent bank holding company of Bangor Savings Bank, both of Bangor, Maine, to acquire Damariscotta Bankshares, Inc., and its wholly owned subsidiary Damariscotta Bank and Trust Company, both of Damariscotta, Maine pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	05/27/2020

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending April 25, 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: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending April 25, 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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NONE		

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**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending April 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CCCB Bancorp, Inc.	3A1	CCCB Bancorp, Inc., Clarion, Pennsylvania to become a bank holding company by acquiring 100 percent of the outstanding voting shares of Clarion County Community Bank, Clarion, Pennsylvania	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending April 25, 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: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending April 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLFUNDS BANK S.A.U.	FBSEA	Allfunds Bank S.A.U., Madrid, Spain, to establish a representative office in Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch located at 200 N Commons St E, Tuscumbia, Alabama.	Newspaper:	05/06/2020
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 25, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	04/15/2020
			Federal Register:	04/21/2020
NICOLET BANKSHARES, INC.	* 3A5	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to merge with Commerce Financial Holdings, Inc., West Bend, Wisconsin, and thereby indirectly acquire Commerce State Bank, West Bend, Wisconsin.	Newspaper:	Not available
			Federal Register:	05/19/2020

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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.

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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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**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending April 25, 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: 8**  
**Federal Reserve Bank of St. Louis**

**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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending April 25, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DACOTAH BANK	* 18C * Branch	Dacotah Bank, Aberdeen, South Dakota, to merge with First State Bank of Claremont, Groton, South Dakota, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
KENSINGTON BANCORP., INC.	CIC	Notice by James Sexton, Scottsdale, Arizona, to retain shares of Kensington Bancorp, Inc., Kensington, Minnesota (KBI) and thereby join the Sexton shareholder group acting in concert, which controls 25% or more of the shares of KBI. KBI controls Kensington Bank, Kensington, Minnesota.	Newspaper: Federal Register:	Not available 05/11/2020
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 approximately 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:	04/21/2020 04/29/2020
WAUMANDEE BANCSHARES, LTD.	* 3A3	Waumandee Bancshares, Ltd., Waumandee, Wisconsin to acquire voting shares of Union Bank of Blair, Blair, Wisconsin.	Newspaper: Federal Register:	Not available 05/19/2020
WESTERN BANCORPORATION, INC.	CIC	The Western National Bank and Affiliates Employee Stock Ownership Plan, Duluth, Minnesota; Stephen H. Lewis, Duluth, Minnesota; and William S. Lewis, Hermantown, Minnesota, as co-trustees, a group acting in concert, to retain control of Western Bancorporation, Inc., Duluth, Minnesota, and thereby indirectly retain control of Western National Bank, Duluth, Minnesota; Cass Lake Company, Cass Lake, Minnesota; and Western National Bank, Cass Lake, Minnesota.	Newspaper: Federal Register:	Not available Not available

**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 April 25, 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: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3412417	JONAH BK, CASPER, WYOMING	02/03/2020	04/20/2020	S	Int Small Bank

**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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 25, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	Application by A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 38.5 percent of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas.	Newspaper:	Not available
			Federal Register:	Not available
COMERICA BANK	PWI	Post-notification by Comerica Bank, Dallas, Texas, to make one public welfare investment.	Newspaper:	Not applicable
			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
WESTSTAR BANK	* Branch	WestStar Bank, El Paso, Texas to establish a branch at 501 N Zaragoza Road, El Paso, TX 79907	Newspaper:	Not available
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending April 25, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
GBANK FINANCIAL HOLDINGS INC.	4c8	GBank Financial Holdings, Inc., Las Vegas, Nevada, to acquire Bankcard Services LLC, Las Vegas, Nevada, and thereby indirectly engage in data processing activities pursuant to section 225.28(b)(14) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	05/11/2020
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:	05/08/2020
			Federal Register:	05/12/2020

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

**Availability of CRA Public Evaluations**

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