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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. 19*

*Week Ending May 9, 2020*

**Forms**

Forms -- initial Board review to extend with revision the Survey of Household Economics and Decisionmaking (FR 3077), initial Board review to extend without revision the Surveys of Consumer and Community Affairs Publications and Resources (FR 1378), and final Board review to extend without revision the Registration of Mortgage Loan Originators (CFPB G).

- Approved, May 5, 2020

**Regulations and Policies**

Credit Losses and Credit Risk Review -- final (1) Interagency Policy Statement on Allowances for Credit Losses and (2) Interagency Guidance on Credit Risk Review Systems.

- Approved, March 13, 2020

(A/C)

Main Street Priority Loan Facility -- report to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Published, May 8, 2020

**Supervision and Regulation**

Resolution Plans -- (1) interagency extension until September 29, 2020, of the submission date for the 2020 resolution plans from Barclays US LLC, Credit Suisse Holdings (USA) Inc., DB USA Corporation, and UBS Americas; and (2) interagency extension until September 29, 2021, of the submission date for the targeted resolution plans from certain large foreign and domestic banks.

- Approved, May 5, 2020

**Enforcement**

Crown Bankshares, Inc., Edina, Minnesota -- written agreement dated June 22, 2012, terminated April 29, 2020.

- Announced, May 5, 2020

**Enforcement**

First Bankshares, Inc., Barboursville, West Virginia -- written agreement dated August 8, 2016, terminated April 30, 2020.

- Announced, May 5, 2020

Whitaker Bank, Inc., Lexington, Kentucky -- issuance of a consent order of prohibition and cease-and-desist order against Thomas P. Hinkebein, former president.

- Announced, May 5, 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 Holding Companies**

## Director, S&amp;R

Golden Plains Bankshares, Inc., Phillipsburg, Kansas -- relief from a commitment.  
- Granted, May 5, 2020

## Minneapolis

L1 Holding Corporation, Minneapolis, Minnesota -- (1) to become a bank holding company by acquiring Eagle Community Bank, Maple Grove; and (2) to engage in mortgage lending activities by acquiring LeaderOne Financial Corporation, Overland Park, Kansas.  
- Withdrawn, May 7, 2020

## San Francisco

Lewis & Clark Bancorp, Oregon City, Oregon -- to become a bank holding company by acquiring Lewis & Clark Bank, Oregon City.  
- Approved, May 5, 2020

## Minneapolis

Stearns Financial Services, Inc., Employee Stock Ownership Plan, Saint Cloud, Minnesota -- to acquire additional shares of Stearns Financial Services, Inc., Saint Cloud, and thereby indirectly increase its control of Stearns Bank National Association; Stearns Bank of Upsala, National Association, Upsala; and Stearns Bank of Holdingford, National Association, Holdingford.  
- Approved, May 6, 2020

**Bank Holding Companies**

Director, S&R

Truist Financial Corporation, Charlotte, North Carolina, and Truist Bank -- modification of certain commitments.

- Granted, May 5, 2020

**Change in Bank Control**

Kansas City

AMG National Corp., Greenwood Village, Colorado -- to retain control of AMG National Corp. and its subsidiary, AMG National Trust Bank, Boulder.

- Permitted, May 8, 2020

Richmond

The Freedom Bank of Virginia, Fairfax, Virginia -- change in bank control of The Freedom Bank of Virginia.

- Permitted, May 6, 2020

**International Operations**

Boston

State Street Bank and Trust Company, Boston, Massachusetts; and State Street International Holdings (SSIH) -- prior notice to make an investment in State Street Global Markets International Limited, a subsidiary of SSIH, pursuant to Regulation K.

- No Objection, May 8, 2020

**Membership**

Richmond

Grundy National Bank (to be known as Legacy Bank), Grundy, Virginia -- to become a member of the Federal Reserve System.

- Approved, May 4, 2020

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending May 9, 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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**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending May 9, 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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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending May 9, 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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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending May 9, 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	* Branch	The State Bank and Trust Company, Defiance, Ohio intends to establish a full service branch office at 408 S. Main Street, Findlay, Ohio 45840.	Newspaper:	05/31/2020
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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615217	NORTH SIDE B&TC, CINCINNATI, OHIO	02/03/2020	05/07/2020	S	Int Small Bank

**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 May 9, 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					

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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 May 9, 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
CULLMAN BANCORP, INC	MHC Minority Stock Issuance	Cullman Bancorp, Inc., Cullman, Alabama, the mid-tier stock holding company of Cullman Savings Bank, Cullman, Alabama, to conduct a minority stock issuance to Cullman Bancorp, Inc. 2020 Equity Incentive Plan.	Newspaper:	Not applicable
			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 May 9, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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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269049	VISIONBANK OF IA, AMES, IOWA	09/16/2019	05/02/2020	S	Int Small Bank

**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 May 9, 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 May 9, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANK HOLDING COMPANY	CIC	Notice by Susan Sayer, Grand Forks, North Dakota, to retain voting shares of Citizens Bank Holding Company, Finley, North Dakota ("Citizens BHC"). Citizens BHC controls Citizens State Bank of Finley, Finley, North Dakota.	Newspaper:	Not available
			Federal Register:	05/28/2020
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:	05/04/2020
			Federal Register:	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:	Not available
			Federal Register:	05/11/2020
WAUMANDEE BANCSHARES, LTD.	* 3A3	Waumandee Bancshares, Ltd., Waumandee, Wisconsin to acquire voting shares of Union Bank of Blair, Blair, Wisconsin.	Newspaper:	Not available
			Federal Register:	05/19/2020
WESTBRAND, INC.	CIC	Retroactive notice by John Hoeven, IV, Bismarck, North Dakota; Marcela Samson, Minot, North Dakota; Marcela Samson and Jack Hoeven Irrevocable Trust, Bismarck, North Dakota (trustee First Western Bank & Trust, Minot, North Dakota - voting of shares controlled by John Hoeven, IV and Marcela Samson); Matthew John Elder, Minot, North Dakota; Alesha M. Bailey, Lakeland, Georgia; Adam Duffis, Long Beach, California; and Austin James Duffis, Huntington Beach, California, to retain shares of Westbrand, Inc., Minot, North Dakota (Westbrand), and thereby join the Hoeven family shareholder group, which controls 25% or more of the shares of Westbrand. Westbrand controls First Western Bank & Trust, Minot, North Dakota and BlackRidgeBANK, Fargo, North Dakota.	Newspaper:	Not available
			Federal Register:	05/28/2020
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:	05/19/2020
			Federal Register:	05/18/2020

**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 May 9, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALAMOSA BANCORPORATION, LTD.	CIC	Notification submitted by the Henry Southway S Corporation Family Trust, and its trustees Izora L. Southway, and Rock I. Southway, all of Alamosa, Colorado, to acquire voting shares of Alamosa Bancorporation, LTD.; for Rock I. Southway to retain voting shares; and for all to be approved as members of the Southway Family Group.	Newspaper: Federal Register:	Not available Not available
CORONADO, INC.	CIC	Jeffrey L. Laudermilk, Sterling, Kansas, and the Jeffrey L. Laudermilk 2012 Irrevocable Trust, Jeffrey L. Laudermilk, trustee, to acquire voting shares, and thereby control Coronado, Inc. (the company), parent of First Bank, both in Sterling, Kansas. In addition, Jeffrey L. Laudermilk, the Jeffrey L. Laudermilk 2012 Irrevocable Trust, Jeffrey L. Laudermilk, trustee; Terry A. Laudermilk, Wichita, Kansas, the Terry A. Laudermilk 2012 Irrevocable Trust, Terry A. Laudermilk, trustee; Deborah Laudermilk, Wichita, Kansas; and Michelle K. Zaid-West, Sterling, Kansas, the Michelle Zaid-West 2012 Irrevocable Trust, Michelle K. Zaid-West, trustee; to acquire and/or retain shares of the company, and for approval as members of the Laudermilk Family Group acting in concert, which will control the company.	Newspaper: Federal Register:	Not available 05/20/2020
TRI VALLEY BANCSHARES, INC.	* 3A5	Tri Valley Bancshares, Inc., Talmage, Nebraska, to acquire by merger 100 percent of the voting shares of Eagle Bancshares, Inc., parent of Eagle State Bank, both in Eagle, Nebraska.	Newspaper: Federal Register:	Not available 06/09/2020
UMB BANK, NATIONAL ASSOCIATION	Investment Other Foreign	Application by UMB Bank, N.A., Kansas City, Missouri, to establish an Agreement Corporation Subsidiary, UMB Foreign LLC, Kansas City, Missouri, pursuant to Section 211.5(g) of Regulation K; and for UMB Foreign LLC to establish a subsidiary in Dublin, Ireland, organized under the laws of Ireland pursuant to Section 211.9(g) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

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

**Availability of CRA Public Evaluations**

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NONE					

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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 May 9, 2020**

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

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**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending May 9, 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
VARO MONEY, INC.	* 3A1	Varo Money, Inc., San Francisco, California, to become a bank holding company by acquiring 100 percent of the voting shares of Varo Bank, National Association (In Organization), Draper, Utah.	Newspaper:	05/27/2020
			Federal Register:	06/10/2020

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

**Availability of CRA Public Evaluations**

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