
Federal Reserve Release



H.2

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

No. 26

Week Ending June 27, 2020

Personnel

Office of Inspector General -- appointment of Michael VanHuysen as associate inspector general.

- Announced, June 22, 2020

Regulations and Policies

Flood Insurance -- interagency notice and request for comment of new and revised Interagency Questions and Answers Regarding Flood Insurance.

- Approved, March 20, 2020

(A/C)

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, June 26, 2020

Margin and Capital Requirements for Covered Swap Entities -- (1) interagency final rule to amend the swap margin provisions of the Board's Regulation KK (Swap Margin Rule) and (2) interagency interim final rule with request for comment to delay the implementation of the initial margin requirements for the final two phases of the swap margin rules, as a result of the coronavirus response.

- Approved, June 24, 2020

Volcker Rule -- interagency final rule to modify the regulations implementing the Volcker rule's prohibition on banking entities investing in or sponsoring "covered funds."

- Approved, June 25, 2020

Supervision and Regulation

Examiner Guidance -- interagency examiner guidance for assessing safety and soundness considering the effect of the COVID-19 pandemic on institutions.

- Announced, June 23, 2020

Supervision and Regulation

Stress Tests -- (1) requirement to resubmit 2020 capital plans and (2) authorization to make additional capital distributions.

- Approved, June 18, 2020

(A/C)

Stress Tests -- (1) summary results of sensitivity analyses conducted in light of the coronavirus event and (2) stress capital buffer requirements.

- Approved, June 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

Bank Holding Companies

Chicago

Ally Financial Inc. (Ally), Detroit, Michigan; and IB Finance Holding Company, LLC (IB Finance) -- 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; and for Ally Bank, Sandy, to merge with Merrick Bank Corporation.

- Withdrawn, June 24, 2020

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- to acquire via merger FNBH Bancorp, Inc., Howell, and thereby indirectly acquire First National Bank in Howell.

- Withdrawn, June 25, 2020

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- waiver of application to acquire Advantage Community Bancshares, Inc., Wausau, and Advantage Community Bank (ACB), Dorchester, in connection with the merger of ACB with and into Nicolet National Bank, Green Bay.

- Granted, June 25, 2020

Chicago

Piper Holdings, Inc., Covington, Indiana -- to acquire SBB Bancshares, Inc., Burnettsville, and thereby indirectly acquire State Bank of Burnettsville.

- Approved, June 26, 2020

Bank Holding Companies

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- waiver of application to acquire Three Shores Bancorporation, Inc., Orlando, Florida, and Seaside National Bank and Trust (Seaside), in connection with the merger of Seaside with and into United Community Bank, Blairsville.

- Granted, June 25, 2020

Change in Bank Control

Kansas City

Alamosa Bancorporation, Ltd., Alamosa, Colorado -- change in bank control of Alamosa Bancorporation, Ltd., and its subsidiary, Alamosa State Bank, Alamosa.

- Permitted, June 22, 2020

Kansas City

First Thomas Ban Corp., Thomas, Oklahoma -- to retain control of First Thomas Ban Corp. and its subsidiary, First Bank of Thomas, Thomas.

- Permitted, June 26, 2020

Philadelphia

Pacific Mercantile Bancorp, Costa Mesa, California -- change in bank control of Pacific Mercantile Bancorp and its subsidiary, Pacific Mercantile Bank, Costa Mesa.

- Permitted, June 24, 2020

Minneapolis

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

- Permitted, June 22, 2020

Extensions of Time

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain real estate and loan assets.

- Granted, June 26, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN BANKSHARES INC	* 3A1	Application by Eastern Bankshares Inc., Boston, Massachusetts (a newly formed Massachusetts corporation), to become a stock bank holding company and acquire 100% of the outstanding capital stock of Eastern Bank, Boston, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the full conversion and reorganization of Eastern Bank Corporation, Boston, Massachusetts, a Massachusetts-chartered mutual holding company, into the capital stock form.	Newspaper:	Not available
			Federal Register:	Not available

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		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

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NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

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Institution	Location	Quarter
NONE		

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANCSHARES, INC.	* 3A3	First Citizens Bancshares, Inc., Raleigh, North Carolina, to retain between 5% and 9% of the voting securities of CommerceWest Bank, Irvine, California.	Newspaper:	Not available
			Federal Register:	Not available

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		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
Heritage Financial Corporation	3A1	Heritage Financial Corporation, Columbia, Tennessee to become a bank holding company by acquiring outstanding shares of Heritage Bank and Trust, Columbia, Tennessee.	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		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	CIC	Christopher S. Grant, Ann Arbor, Michigan, as Trust Director of The Martin Grandchildren's Trust, the William C. Martin GRAT Remainder Trust f/b/o William S. Martin and the William C. Martin GRAT Remainder Trust f/b/o Michael C. Martin (collectively the ? Trusts?), all as a group acting in concert, to join the Martin Family Control Group as approved on December 15, 2017; June 21, 2018; and November 8, 2019, to acquire 10 percent or more of the shares of Arbor Bancorp, Inc., Ann Arbor, Michigan, and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor Michigan.	Newspaper: Federal Register:	Not available Not available
FIRST STATE BANK HOLDING COMPANY	CIC	Notice by Nancy Toppenberg, Newton, Iowa, together with Linda Fleagle and Jerry Fleagle both of Coralville, Iowa, and Brian Toppenberg, Norwalk, Iowa, as a group acting in concert, to acquire control of more than 10 percent of the voting shares of First State Bank Holding Company, and thereby indirectly control First State Bank, both of Lynnville, Iowa.	Newspaper: Federal Register:	Not available 07/14/2020
KATZ ACQUISITION CORPORATION, LLC	* 3A1	Katz Acquisition Corporation, LLC, Tampa, Florida, to become a bank holding company by acquiring 100 percent of Camp Grove Bancorp, Inc., and indirectly acquire Camp Grove State Bank, both of Camp Grove, Illinois.	Newspaper: Federal Register:	07/25/2020 Not available
LASALLE BANCORP, INC.	CIC	Notice by S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; the Fitzgerald Dynasty Trust, Palatine, Illinois, with Denise M. Fitzgerald as trustee; the James G. Fitzgerald 1988 Trust, Naples, Florida, with James G. Fitzgerald as trustee; the Andrew J. Fitzgerald 2011 Trust, Santa Barbara, California, with Andrew J. Fitzgerald as trustee; the Timothy E. Fitzgerald 2011 Trust, Naples, Florida, with Timothy J. Fitzgerald and James G. Fitzgerald as co-trustees; and the Whooper Trust, Naples, Florida, with Jane M. Fitzgerald as trustee, as a group acting in concert, to join the Fitzgerald family control group, to retain and acquire 25 percent or more of LaSalle Bancorp, LaSalle, Illinois and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper: Federal Register:	Not available 06/17/2020

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY FINANCIAL, INC.	CIC	Notice by Todd Madson, Jefferson, Iowa, individually, to retain control of Security Financial, Inc., Farnhamville, Iowa, through his 2,509 shares and eleven month proxy to vote an additional 14,945 shares for total control of 17,454 shares, or 57.175 percent.	Newspaper:	07/17/2020
			Federal Register:	07/01/2020

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWNSEND FINANCIAL CORPORATION	CIC	Notice by Kyle and Valerie Townsend, individually and as members of a family control group to retain control of 100% of the outstanding stock of and a control ownership position in Townsend Financial Corporation (Corporation), and indirect control and the Corporation's wholly owned subsidiary, Farmers Bank, Parsons, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available

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		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SECURITY FINANCIAL SERVICES CORPORATION	* 3A3	Security Financial Services Corporation, Durand, Wisconsin to acquire Jackson County Bank, Black River Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCSB FINANCIAL CORP.	CIC	Mario Usera and Cari Usera, both of Liberty, MO; Gabriella Usera, Liberty, Missouri; and Carmen Colford, Vermillion, South Dakota; to retain voting shares of CCSB Financial Corp., Liberty, Missouri (the company), and be approved as members of the Usera Family Group. The company controls Clay County Savings Bank, Liberty, Missouri.	Newspaper: Federal Register:	Not available 07/14/2020
CHEYENNE BANKING CORPORATION	* 3A3	Cheyenne Banking Corporation, Cheyenne, Oklahoma, to acquire 100 percent of the voting shares of Laverne Bancshares, Inc., parent of Bank of Laverne, both in Laverne, Oklahoma.	Newspaper: Federal Register:	06/17/2020 07/27/2020
CITIZENS BANCSHARES CO.	CIC	The 2020 AHW Irrevocable Trust, Don O. Walsworth, Jr., trustee, to acquire shares and to be approved as a member of the Walsworth Family Group, which controls 25 percent or more of the shares of Citizens Bancshares Co., Kansas City, Missouri. Citizens Bancshares Co. controls Citizens Bank and Trust Company, Kansas City, Missouri. Don O. Walsworth, Jr. has previously been approved as a member of the Walsworth Family Group.	Newspaper: Federal Register:	07/09/2020 07/10/2020
STIGLER BANCORPORATION, INC.	CIC	Frederick Michael Butler, Stigler, Oklahoma, individually, and as co-trustee of the Richard Earl Carter Irrevocable Trust dtd 6/10/09 (REC Trust) and the Megan Nicole Dunn Irrevocable Trust dtd 6/10/09 (MND Trust); and Eva L. White, Muskogee, Oklahoma as co-trustee of the REC Trust and the MND Trust, to retain voting shares, and thereby control, of Stigler Bancorporation, Inc., Stigler, Oklahoma (the company). The company controls The First National Bank of Stigler, Stigler, Oklahoma. Additionally, Frederick Michael Butler; Kerri L. Butler; the REC Trust; and the MND Trust; all of Stigler, Oklahoma, and Eva L. White; to retain/acquire shares of the company and become approved members of the Butler Family Group.	Newspaper: Federal Register:	Not available 07/08/2020
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 Not available

* Subject to the provisions of the Community Reinvestment Act

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		

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending June 27, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSSROADS SYSTEMS, INC.	* 3A1	Application by Crossroads Systems, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Rice Bancshares, Inc., and indirectly, The First State Bank, both of Rice, Texas	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 2710 West Lake Houston Parkway, Kingswood, Texas 77345	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 23519 Brazos Town Crossing, Rosenberg, Texas 77471	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 2982 Fulton Street, Houston, Texas 77009	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 27, 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
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, proposes to make two additional public welfare investments, a maximum of \$25.0 million in CREA Corporate Tax Credit Fund 50, LLC, and a maximum of \$16.0 million in Hunt Capital Partners Tax Credit Fund 29, LP. In addition, Bank proposes to make two initial investments of a maximum of \$2.5 million each in HHF Equity Fund 17, LLC, and HHF Equity Fund 18, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
JIKO GROUP, INC.	* 3A1 4c8	(1) Jiko Group, Inc., Berkeley, California, to become a bank holding company by acquiring 100 percent of the voting common stock of Mid-Central Federal Savings Bank, Wadena, Minnesota, upon Mid-Central's conversion from a federal savings bank to a national bank; (2) Jiko Group, Inc., Berkeley, California, through it's wholly-owned subsidiary, Jiko Technologies, Inc., Berkeley, California, and Jiko Technologies, Inc.'s wholly-owned subsidiary, Jiko Technologies Europe EHF, Reykjavik, Iceland, to engage de novo in data processing pursuant to Section 225.28(b)(14) of Regulation Y; and (3) Jiko Group, Inc., Berkeley, California, through its wholly-owned subsidiary, Jiko Securities, Inc., Berkeley, California, to engage de novo in agency transactional services for customers pursuant to Section 225.28(b)(7) of Regulation Y and to engage de novo in investment transactions as principal pursuant to Section 225.28(b)(8) of Regulation Y.	Newspaper:	Not available
			Federal Register:	07/30/2020
PRIVATE BANCORP OF AMERICA, INC.	CIC	Change in Bank Control Notice filed by Selwyn Isakow, LaJolla, California, to acquire additional voting shares of Private Bancorp of America, Inc. and thereby indirectly acquire voting shares of Calprivate Bank, both of LaJolla, California.	Newspaper:	Not available
			Federal Register:	Not available

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District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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