
Federal Reserve Release



H.2

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

No. 28

Week Ending July 11, 2020

Forms

Forms -- initial Board review to extend without revision the Consumer and Stakeholder Surveys (FR 3073), final Board review to extend with revision the Survey of Small Business and Farm Lending (FR 2028), and final Board review to extend without revision the Ongoing Intermittent Survey of Households (FR 3016).
- Approved, July 10, 2020

Regulations and Policies

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.
- Approved, July 8, 2020

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.
- Approved, July 6, 2020

Reserve Bank Operations

Federal Reserve Bank of St. Louis -- appointment of Kathleen O. Paese as first vice president.
- Approved, July 7, 2020

Enforcement

The Leaders Group, Inc., Oak Brook, Illinois -- written agreement dated April 26, 2011, terminated July 1, 2020.
- Announced, July 9, 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

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 600 Union Street, Seattle, Washington.

- Approved, July 10, 2020

Secretary

Fleetwood Bank, Fleetwood, Pennsylvania -- to establish a branch at 61 Kings Plaza, Oley, and to exceed the limit for investment in bank premises.

- Approved, July 8, 2020

Bank Holding Companies

Director, S&R

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

- Granted, July 10, 2020

Bank Mergers

Kansas City

American Heritage Bank, Sapulpa, Oklahoma -- to merge with Peoples Bank, Tulsa, and thereby establish a branch.

- Approved, July 10, 2020

Banks, State Member

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.
- Approved, July 7, 2020

Change in Bank Control

New York

Berkshire Bancorp Inc., New York, New York -- to retain control of Berkshire Bancorp Inc. and its subsidiary, The Berkshire Bank, New York.
- Permitted, July 10, 2020

Chicago

M.S. Investment Co., Milwaukee, Wisconsin -- to retain control of M.S. Investment Co. and its subsidiary, Mitchell Bank, Milwaukee.
- Permitted, July 8, 2020

Chicago

Mitchell Bank Holding Corporation, Milwaukee, Wisconsin -- to retain control of Mitchell Bank Holding Corporation and its subsidiary, Mitchell Bank, Milwaukee.
- Permitted, July 8, 2020

Extensions of Time

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.
- Granted, July 7, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 11, 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:	07/27/2020

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending July 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 11, 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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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE BANK AND TRUST COMPANY, THE	* Branch	The State Bank and Trust Company, Defiance, Ohio intends to establish a full service branch office at 1379 North Shoop Avenue, Wauseon, Ohio 43567.	Newspaper:	07/17/2020
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANCSHARES, INC.	* 3A3	First Citizens Bancshares, Inc., Raleigh, North Carolina, to retain 5.05% and acquire up to 9% of the voting securities of CommerceWest Bank, Irvine, California, solely as a result of stock redemptions.	Newspaper:	07/29/2020
			Federal Register:	08/05/2020
PINNACLE BANKSHARES CORPORATION	* 3A5	Pinnacle Bankshares Corporation, AltaVista, Virginia, to acquire 100% of the voting securities of Virginia Bank Bankshares, Inc., Danville, Virginia, and thereby indirectly acquire Virginia Bank and Trust Company, Danville, Virginia.	Newspaper:	08/03/2020
			Federal Register:	08/06/2020

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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 July 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 July 11, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	CIC	Notice by 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"), to join the Martin Family Control Group as approved on December 15, 2017; June 21, 2018; and November 8, 2019, which includes the Trusts; and acquire control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper:	07/22/2020
			Federal Register:	07/22/2020
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:	07/31/2020
			Federal Register:	07/21/2020
FORWARD MUTUAL HOLDING COMPANY	* MHC Formation * MHC Mid-Tier Formation SLHC Activity	Forward Mutual Holding Company and Forward Financial, Inc., to convert from bank holding companies to a mutual holding company and a mid-tier stock savings and loan holding company, respectively, through retention of 100 percent of Forward Bank, a state savings bank, all of Marshfield, Wisconsin. Forward Mutual Holding Company and Forward Financial, Inc. also propose to indirectly engage in real estate development and management activities through retention of a nonbank subsidiary, pursuant to Section 238.53(b)(4)-(8) of Regulation LL.	Newspaper:	Not available
			Federal Register:	Not available
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:	08/01/2020
			Federal Register:	07/24/2020

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	06/17/2020
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch office at One Tower Lane, Oakbrook Terrace, Illinois.	Newspaper:	07/10/2020
			Federal Register:	Not applicable
WATERMAN ACQUISITION GROUP, LLC	CIC	Michael Kaufman, as trustee of The Michael Kaufman Living Trust dated March 13, 2019 to be added to the current control group, which includes Michael Kaufman, Mark Bear, Jodi Urkov, Jon Crumlish, Dave Carno, and Lukasz Wojtakik, to acquire control of Waterman Acquisition Group, LLC., Wilmette, Illinois and thereby indirectly acquire Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	07/27/2020

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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45551	BANK MIDWEST, SPIRIT LAKE, IOWA	02/10/2020	07/06/2020	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	CIC	Notice by Roy Molitor Ford, Jr. (Mott), Memphis, Tennessee; Price D. Ford, Memphis, Tennessee, as Trustee of the Price and Minta Ford Living Trust; Minta Ford, Memphis, Tennessee, as Trustee of the Price and Minta Ford Living Trust; as individuals and as members of a family control group, to retain 25 percent or more of the voting shares of Commercial Holding Company, Inc. Paris, Tennessee.	Newspaper:	07/26/2020
			Federal Register:	07/28/2020

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 July 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
DCNB HOLDING COMPANY	CIC	Mark R. Law, Sioux Falls, South Dakota, and Susan Berger Law, Oakland, California each individually and together as a group acting in concert, to acquire voting shares of DCNB Holding Company, Clear Lake, South Dakota. DCNB Holding Company controls DNB National Bank, Clear Lake, South Dakota.	Newspaper:	07/14/2020
			Federal Register:	Not available
PARK FINANCIAL GROUP, INC.	* 3A3	Park Financial Group, Inc., Minneapolis, Minnesota, to acquire an additional 51.54 percent, thus increasing its ownership to 100 percent, of the voting shares of Mesaba Bancshares, Inc., Grand Rapids, Minnesota, and thereby indirectly acquire American Bank of the North, Nashwauk, Minnesota, and The Lake Bank, Two Harbors, Minnesota.	Newspaper:	07/30/2020
			Federal Register:	08/10/2020
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:	08/06/2020

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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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 11, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 11, 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:	07/23/2020
			Federal Register:	06/30/2020
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 2710 West Lake Houston Parkway, Kingwood, Texas 77345	Newspaper:	07/11/2020
			Federal Register:	Not applicable

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 July 11, 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
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 its 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:	07/26/2020
			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:	07/21/2020

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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