
Federal Reserve Release



H.2

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

No. 31

Week Ending August 1, 2020

Monetary and Financial Policy

Lending Facilities -- extension of the termination date to December 31, 2020, for the Primary Dealer Credit Facility (PDCF), Money Market Mutual Fund Liquidity Facility (MMLF), Primary Market Corporate Credit Facility (PMCCF), Secondary Market Corporate Credit Facility (SMCCF), Term Asset-Backed Securities Loan Facility (TALF), Paycheck Protection Program Liquidity Facility (PPPLF), Main Street New Loan Facility (MSNLF), Main Street Expanded Loan Facility (MSELF), Main Street Priority Loan Facility (MSPLF), Nonprofit Organization New Loan Facility (NONLF), and Nonprofit Organization Expanded Loan Facility (NOELF); and report to Congress pursuant to section 13(3) of the Federal Reserve Act.

- Approved, July 27, 2020

Personnel

Legal Division -- appointment of David Williams as associate general counsel and Jason Gonzalez as assistant general counsel.

- Approved, July 27, 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

Dallas

Vantage Bank Texas, San Antonio, Texas -- to establish a branch at 4520 Camp Bowie Boulevard, Fort Worth.

- Approved, July 28, 2020

Bank Holding Companies

Atlanta

Anchor Bankshares, Inc., Palm Beach Gardens, Florida -- to become a bank holding company by acquiring shares of Anchor Bank, Palm Beach Gardens.

- Approved, July 30, 2020

Director, S&R

Cheyenne Banking Corporation, Cheyenne, Oklahoma -- request for limited relief from certain commitments.

- Granted, July 30, 2020

Kansas City

Cheyenne Banking Corporation, Cheyenne, Oklahoma -- to acquire Laverne Bancshares, Inc., Laverne, and Bank of Laverne.

- Approved, July 30, 2020

Atlanta

FB Financial Corporation, Nashville, Tennessee -- through its subsidiary, FirstBank, Nashville, to indirectly acquire Franklin Financial Network, Inc., Franklin, and Franklin Synergy Bank.

- Approved, July 31, 2020

Bank Holding Companies

New York

First BanCorp, San Juan, Puerto Rico -- to indirectly acquire Santander BanCorp, San Juan, and thereby acquire Banco Santander Puerto Rico.

- Approved, July 27, 2020

Atlanta

St. Holdings, Inc., Orlando, Florida -- to become a bank holding company by acquiring shares of Rochelle State Bank, Rochelle, Georgia.

- Withdrawn, July 30, 2020

San Francisco

Varo Money, Inc., San Francisco, California -- to become a bank holding company by acquiring Varo Bank, National Association (in organization), Draper, Utah.

- Approved, July 28, 2020

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).

- Approved, July 27, 2020

Change in Bank Control

Chicago

Halbur Bancshares, Inc., Westside, Iowa -- change in bank control of Halbur Bancshares, Inc., and its subsidiary, Westside State Bank, Westside.

- Permitted, July 28, 2020

Extensions of Time

St. Louis

Patriot Bank, Millington, Tennessee -- extension to May 25, 2021, to establish a branch at 5332 Airline Road, Arlington.

- Granted, July 28, 2020

Financial Holding Companies

Atlanta

FB Financial Corporation, Nashville, Tennessee -- election to become a financial holding company.

- Effective, July 31, 2020

Savings and Loan Holding Companies

General Counsel

State Farm Mutual Automobile Insurance Company, Bloomington, Illinois -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, July 29, 2020

Supervision and Regulation

Director, S&R

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania; Santander Holdings USA, Inc., Boston, Massachusetts; and BMO Financial Corp., Wilmington, Delaware -- approval to make additional capital distributions in the third quarter of 2020.

- Approved, July 30, 2020

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

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

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 August 1, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|--|------------------------------|----------------|
| ADIRONDACK TRUST COMPANY, THE | Premises | The Adirondack Trust Company, Saratoga Springs, New York, provides notice to increase its investment in bank premises in the amount of \$3,300,000, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 1, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

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|-------------|----------|---------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 1, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

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 |
|-------------|----------|---------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 1, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------|--------------------|--|------------------------------|------------|
| VANGUARD GROUP | CIC | Notice of change in control filed by The Vanguard Group, Inc., Malvern, Pennsylvania, to retain and acquire over 15% of voting securities of E*TRADE Financial Corporation, Arlington, Virginia. | Newspaper: | 08/08/2020 |
| | | | Federal Register: | 08/20/2020 |

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 August 1, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|--------------------|---|------------------------------|----------------|
| BANK INDEPENDENT | * Branch | Bank Independent, Sheffield, Alabama, to establish a branch located at 225 Holmes Avenue, Huntsville, Alabama. | Newspaper: | 08/10/2020 |
| | | | Federal Register: | Not applicable |
| VANGUARD GROUP, INC. | CIC | Change in control notice filed by The Vanguard Group, Inc., Malvern, Pennsylvania, to retain shares of Raymond James Financial, Inc., and its subsidiary, Raymond James Bank, NA both of St. Petersburg, Florida. | Newspaper: | 08/08/2020 |
| | | | Federal Register: | 08/20/2020 |

* Subject to the provisions of the Community Reinvestment Act

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 August 1, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|--------------------|---|------------------------------|----------------|
| ALLY BANK | PWI | Ally Bank, Sandy, Utah, for prior approval to make up to \$30,000,000 million public welfare investment, pursuant to section 208.22 of Regulation H. | Newspaper: | Not applicable |
| | | | 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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|---------|------------------------|-----------|-----------------|------------|-------------|
| 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 August 1, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|--------------------|--|------------------------------|----------------|
| GATEWAY BANK | Member | Gateway Bank, Rison, Arkansas, to become a member of the Federal Reserve System. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

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 August 1, 2020

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|--------------------|--|------------------------------|----------------|
| FRANSEN BANK & TRUST | * 18C | Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Peoples Bank Midwest, Hayward, WI, and incident thereto, establish branches. | Newspaper: | Not available |
| | * Branch | | Federal Register: | Not applicable |

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 1, 2020**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|----------------------|--|------------------------------|----------------|
| AMERISTATE BANK | * Branch Premises | AmeriState Bank, Atoka, Oklahoma, to establish a de novo branch at 503 W. Main, Tishomingo, Oklahoma. | Newspaper: | 08/07/2020 |
| | | | Federal Register: | Not applicable |
| EQUITY BANK | * Branch | Equity Bank, Andover, Kansas, to establish a branch at 7035 College Boulevard, Overland Park, Kansas. | Newspaper: | 08/11/2020 |
| | | | Federal Register: | Not applicable |
| VANGUARD GROUP, INC. | CIC | Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to acquire more than 15 percent of the voting shares of Commerce Bancshares, Inc., parent of Commerce Bank, both in Kansas City, Missouri. | Newspaper: | 08/08/2020 |
| | | | Federal Register: | 08/20/2020 |

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 August 1, 2020**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------------|--------------------|--|---------------------------------|--------------------------------|
| FIRST WEST TEXAS BANCSHARES, INC. | CIC | Notice by David Lynn Davis, the Estate of James Lee Davis, both of Midland, Texas, and Sandra Davis Maddox, Dallas, Texas, to each retain control of First West Texas Bancshares, Inc., Midland, Texas; Retroactive notice by Nancy Chandler Davis, the Estate of Michael Keith Davis, both of Midland, Texas, the Estate of James Lee Davis, and Sandra Davis Maddox, to join the group acting in concert previously approved on August 2, 2000, under Section 3 of the Bank Holding Company Act, and for this newly reconfigured group acting in concert to retain control of First West Texas Bancshares, Inc. First West Texas Bancshares, Inc. controls West Texas National Bank, Midland, Texas. | Newspaper: Federal Register: | Not available Not available |
| RIVERBEND FINANCIAL CORPORATION | CIC | Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas | Newspaper: Federal Register: | Not available 08/13/2020 |

District: 11
Federal Reserve Bank of Dallas

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 1, 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 |
| 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 |
| WESTERN ALLIANCE BANK | PWI | Western Alliance Bank, Phoenix, Arizona, proposes to make a public welfare of \$20.0 million in R4 WAB Housing Partner LP. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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| NONE | | | | | |

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| Institution | Location | Quarter |
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| NONE | | |

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