
Federal Reserve Release



H.2

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

No. 32

Week Ending August 8, 2020

Bank Holding Companies

Apex Bancorp, Inc., Camden, Tennessee -- to retain and acquire voting shares of Community Capital Bancshares, Inc., Albany, Georgia, and thereby indirectly acquire control of AB&T.

- Approved, August 4, 2020

Varo Money, Inc., San Francisco, California -- commenter's request for reconsideration of the delegated approval of the application by Varo Money, Inc., to become a bank holding company by acquiring Varo Bank, N.A. (a de novo bank), Draper, Utah.

- Denied, August 7, 2020

Personnel

Division of Information Technology -- appointment of Amy Kelley as assistant director.

- Approved, August 4, 2020

Regulations and Policies

Faster Payments (FedNow) -- service announcement of the features and functionality of the FedNow Service.

- Announced, August 6, 2020

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

- Approved, August 5, 2020

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

- Approved, August 7, 2020

Supervision and Regulation

Stress Tests -- affirming the stress capital buffer requirements for the following firms that requested reconsideration thereof: BMO Financial Corporation, Wilmington, Delaware; Capital One Financial Corporation, McLean, Virginia; Citizens Financial Group, Inc., Providence, Rhode Island; The Goldman Sachs Group Inc., New York, New York; and Regions Financial Corporation, Birmingham, Alabama.

- Approved, August 7, 2020

Enforcement

Capital One Financial Corporation, McLean, Virginia -- issuance of a consent cease-and-desist order.

- Announced, August 6, 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

Frost Bank, San Antonio, Texas -- to establish branches at 23519 Brazos Town Crossing, Rosenberg, and 2710 West Lake Houston Parkway, Kingwood (two applications).

- Approved, August 7, 2020

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at the southeast corner of the intersection of Bellaire Boulevard and Texas Highway 6, Houston, Texas; Kuykendahl Road, near the intersection with Flintridge Road, The Woodlands; Veterans Memorial Boulevard, east of Clearview Parkway, Metairie, Louisiana; and the intersection of U.S. Highway 1 and SW 124th Street, Miami, Florida.

- Approved, August 7, 2020

Bank Holding Companies

Boston

Eastern Bankshares Inc., Boston, Massachusetts -- to become a bank holding company by acquiring Eastern Bank, Boston, upon the conversion and reorganization of Eastern Bank Corporation from a mutual to stock holding company.

- Approved, August 3, 2020

San Francisco

Liberty Northwest Bancorp, Inc., Poulsbo, Washington -- to become a bank holding company by acquiring Liberty Bank, Poulsbo.

- Approved, August 5, 2020

Bank Mergers

Chicago

ChoiceOne Bank, Sparta, Michigan -- to merge with Community Shores Bank, Muskegon, and thereby establish branches at 1030 West Norton Avenue, Muskegon; 5797 Harvey Street; 180 North Causeway, North Muskegon; and 1120 South Beacon Boulevard, Grand Haven.

- Approved, August 4, 2020

Change in Bank Control

Dallas

Bright Force Holding GP, LLC, Lewisville, Texas -- change in bank control of Bright Force Holding GP, LLC, and its subsidiary, American Bank, National Association, Dallas.

- Permitted, August 4, 2020

Kansas City

Citizens Bancshares Co., Kansas City, Missouri -- change in bank control of Citizens Bancshares Co. and its subsidiary, Citizens Bank and Trust Company, Kansas City.

- Permitted, August 7, 2020

Secretary

Sound Financial Bancorp, Inc., Seattle, Washington -- change in bank control of Sound Financial Bancorp, Inc., and its subsidiary, Sound Community Bank, Seattle.

- Permitted, August 5, 2020

St. Louis

Townsend Financial Corporation, Parsons, Tennessee -- to retain control of Townsend Financial Corporation and its subsidiary, Farmers Bank, Parsons.

- Permitted, August 7, 2020

Extensions of Time

Minneapolis

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

- Granted, August 6, 2020

Secretary

The Goldman Sachs Group, Inc., New York, New York -- extension of time to request reconsideration of the stress capital buffer requirement provided by the Board.

- Granted, July 8, 2020

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending August 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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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		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIGROUP INC.	Investment	Prior notice by Citigroup Inc., New York, New York, to make additional investments in Grupo Financiero Citibanamex, S.A., Banco Nacional de Mexico, S.A., and Tarjetas Banamex S.A., all of Mexico City, Mexico, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending August 8, 2020

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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 August 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending August 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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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		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending August 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6
Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 8, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK OF ST. LOUIS	* Branch	Central Bank of St. Louis, Clayton, Missouri, to establish a branch facility to be located at 1 McKnight Place, St. Louis, Missouri.	Newspaper:	08/18/2020
			Federal Register:	Not applicable
FARMERS & MERCHANTS BANK, THE	* Branch	The Farmers & Merchants Bank, Stuttgart, Arkansas, to establish a branch facility to be located at 3100 Southwest Drive, Jonesboro, Arkansas.	Newspaper:	08/17/2020
			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 8, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOLDING COMPANY OF PARK RIVER, INC	4c8	First Holding Company of Park River, Inc., Park River, North Dakota; to indirectly retain voting shares of AccuData Services, Inc., through its subsidiary bank, First United Bank, both of Park River, North Dakota, pursuant to Section 225.28(b)(14) (i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	08/26/2020
FRANSEN BANK & TRUST	* 18C * Branch	Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Peoples Bank Midwest, Hayward, WI, and incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	Not applicable
GOOSE RIVER HOLDING COMPANY	CIC	Change in Control notice by The Williams Family Goose River Trust, Casselton, North Dakota (sole trustee, James L. Williams III, Casselton, North Dakota) to acquire 10% or more of the voting shares of Goose River Holding Company, Mayville, North Dakota ("Company"), and thereby join the Williams Family Group, a group acting in concert which controls 25% or more of Company. Company controls The Goose River Bank, Mayville, North Dakota.	Newspaper:	Not available
			Federal Register:	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		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending August 8, 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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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 8, 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:	08/14/2020
			Federal Register:	08/20/2020
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:	Not available
			Federal Register:	08/13/2020
TEXAS REGIONAL BANK	* Branch	Texas Regional Bank, Harlingen, Texas, to establish a branch at 3944 Ranch Road 620 South, Bee Cave, Travis County, Texas 78738	Newspaper:	Not available
			Federal Register:	Not applicable
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 03/01/06)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective January 1, 2016), and the related Woodforest Financial Group Employee Stock Ownership Trust, to acquire up to 32 percent of Woodforest Financial Group, Inc., all of The Woodlands, Texas, and indirectly acquire Woodforest National Bank, The Woodlands, Texas	Newspaper:	Not available
			Federal Register:	08/28/2020

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

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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 August 8, 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
PACIFIC CREST BANCORP, INC.	CIC	Notice by Kerry J. Fairchild, Tulalip, Washington; Fairchild Marital Trust u/t/d January 11, 2011, Kerry J. Fairchild, Trustee; Fairchild WA Exemption Trust u/t/d January 11, 2011, Kerry J. Fairchild, Trustee; and Heidi M. Fassett and Jonathon E. Fassett, both of Selah, Washington, to retain voting shares of Pacific Crest Bancorp, Inc., and thereby indirectly retain voting shares of Pacific Crest Savings Bank, both of Lynnwood, Washington.	Newspaper:	Not available
			Federal Register:	08/24/2020
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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