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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. 34*

*Week Ending August 22, 2020*

**Supervision and Regulation**

Bank Secrecy Act/Anti-money Laundering (BSA/AML) -- interagency statement providing additional information on certain BSA/AML due diligence requirements.  
- Announced, August 21, 2020

**Enforcement**

Heartland Bank, Little Rock, Arkansas -- consent cease-and-desist order against Gregory White, a former institution-affiliated party.  
- Announced, August 20, 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**

St. Louis

Central Bank of St. Louis, Clayton, Missouri -- to establish a branch at 1 McKnight Place, St. Louis.

- Approved, August 21, 2020

St. Louis

The Farmers & Merchants Bank, Stuttgart, Arkansas -- to establish a branch at 3100 Southwest Drive, Jonesboro.

- Approved, August 20, 2020

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 2982 Fulton Street, Houston.

- Approved, August 21, 2020

St. Louis

Patriot Bank, Millington, Tennessee -- to establish a branch at 3535 Austin Peay Highway, Memphis.

- Approved, August 19, 2020

**Bank Holding Companies**

St. Louis

American Pacific Bancorp, Inc., Bethesda, Maryland -- (1) to become a bank holding company by acquiring Main Street Bancshares, Inc., Harrisburg, Illinois, and thereby acquiring Grand Rivers Community Bank, Grand Chain; and (2) to engage in insurance activities by acquiring Kotner Title & Abstract, LLC, Harrisburg.

- Withdrawn, August 21, 2020

San Francisco

Jiko Group, Inc., Berkeley, California -- (1) to become a bank holding company by acquiring Mid-Central Federal Savings Bank, Wadena, Minnesota, upon Mid-Central's conversion from a federal savings bank to a national bank; (2) through Jiko Technologies, Inc., Berkeley, and Jiko Technologies Europe EHF, Reykjavik, Iceland, to engage de novo in data processing pursuant to section 225.28(b)(14) of Regulation Y and Section 211.10(a)(10) of Regulation K, respectively; (3) through Jiko Securities, Inc., Berkeley, 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; and (4) to establish Jiko Technologies Europe EHF, Reykjavik, as a subsidiary, pursuant to section 211.9(a)(5) of Regulation K.

- Approved, August 19, 2020

**Banks, State Member**

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to make certain public welfare investments.

- Approved, August 19, 2020

**Change in Bank Control**

St. Louis

Commercial Holding Company, Paris, Tennessee -- to retain control of Commercial Holding Company and its subsidiary, Commercial Bank & Trust Company, Paris.

- Permitted, August 17, 2020

**Change in Bank Control**

Chicago

First State Bank Holding Company, Lynnville, Iowa -- change in bank control of First State Bank Holding Company and its subsidiary, First State Bank, Lynnville.

- Permitted, August 21, 2020

San Francisco

Private Bancorp of America, Inc., La Jolla, California -- change in bank control of Private Bancorp of America, Inc., and its subsidiary, Calprivate Bank, La Jolla.

- Permitted, August 21, 2020

Chicago

Waterman Acquisition Group, LLC, Wilmette, Illinois -- change in bank control of Waterman Acquisition Group, LLC, and its subsidiary, Waterman State Bank, Waterman.

- Permitted, August 21, 2020

**Financial Holding Companies**

Minneapolis

Tradition Bancshares, Inc., Wayzata, Minnesota -- election to become a financial holding company.

- Effective, August 17, 2020

**International Operations**

Director, S&R

UMB Bank, N.A., Kansas City, Missouri -- to establish UMB Foreign LLC, Kansas City, as an agreement corporation and for UMB Foreign LLC to make an investment, pursuant to Regulation K.

- Approved, August 19, 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, August 21, 2020

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, August 19, 2020

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending August 22, 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: 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 Fourth Quarter of 2020 (October 1, 2020 - December 31, 2020) First Quarter of 2021 (January 1, 2021 - March 31, 2021)**

Institution	Location	Quarter
BRIDGEWATER SVG BK	RAYNHAM, MASSACHUSETTS	Fourth Quarter of 2020
EAST CAMBRIDGE SVG BK	CAMBRIDGE, MASSACHUSETTS	Fourth Quarter of 2020
GREENFIELD CO-OP BK	GREENFIELD, MASSACHUSETTS	Fourth Quarter of 2020
MARTHA'S VINEYARD SB	EDGARTOWN, MASSACHUSETTS	Fourth Quarter of 2020
MASCOMA BK	LEBANON, NEW HAMPSHIRE	Fourth Quarter of 2020
NEW HAVEN BK	NEW HAVEN, CONNECTICUT	Fourth Quarter of 2020
STOUGHTON CO-OP BK	STOUGHTON, MASSACHUSETTS	Fourth Quarter of 2020



**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 22, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CRB GROUP, INC.	4c8	CRB Group Inc., Fort Lee, New Jersey, to indirectly engage de novo in certain nonbanking activities, pursuant to Section 225.28(b)(14) of Regulation Y	Newspaper:	Not applicable
			Federal Register:	Not available
POPULAR BANK	* Branch	Popular Bank, New York, New York, proposes to establish a branch office located at 3457 N. University Drive, Sunrise, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
EMPIRE ST BK	NEWBURGH, NEW YORK	Fourth Quarter of 2020
POPULAR BK	NEW YORK, NEW YORK	Fourth Quarter of 2020
AMBOY BK	OLD BRIDGE, NEW JERSEY	First Quarter of 2021
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK	First Quarter of 2021
MIZUHO BK USA	NEW YORK, NEW YORK	First Quarter of 2021

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending August 22, 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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Institution	Location	Quarter
FIRST NORTHERN B&TC	PALMERTON, PENNSYLVANIA	First Quarter of 2021
ORRSTOWN BK	SHIPPENSBURG, PENNSYLVANIA	First Quarter of 2021

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending August 22, 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: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
ANDOVER BK	ANDOVER, OHIO	Fourth Quarter of 2020
NORTH VALLEY BK	ZANESVILLE, OHIO	Fourth Quarter of 2020
APPLE CREEK BKG CO	APPLE CREEK, OHIO	First Quarter of 2021
FIRST FNCL BK	CINCINNATI, OHIO	First Quarter of 2021

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 22, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Carter Bankshares, Inc.	3A1	Carter Bankshares, Inc., Martinsville, Virginia, to become a bank holding company through the acquisition of 100% of the voting securities of Carter Bank & Trust, Martinsville, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
BANK OF MARION	MARION, VIRGINIA	Fourth Quarter of 2020
FIRST B&TC	LEBANON, VIRGINIA	Fourth Quarter of 2020
ATLANTIC UNION BK	RICHMOND, VIRGINIA	First Quarter of 2021
JOHN MARSHALL BK	RESTON, VIRGINIA	First Quarter of 2021
LIFESTORE BK	WEST JEFFERSON, NORTH CAROLINA	First Quarter of 2021
UWHARRIE BK	ALBEMARLE, NORTH CAROLINA	First Quarter of 2021



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 22, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RCB FINANCIAL CORPORATION	CIC	After the fact change in control notice filed by The Mathis Family Gift Trust, Rome, Georgia; Sharon Lambert Mathis, Rome, Georgia, individually and as trustee; to retain voting shares of RCB Financial Corporation, Rome, Georgia, and thereby indirectly retain voting shares of River City Bank, Rome, Georgia, and join the previously approved Mathis Family Control Group.	Newspaper:	09/03/2020
			Federal Register:	09/08/2020

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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COPIAH BK	HAZLEHURST, MISSISSIPPI	Fourth Quarter of 2020
DOWNTOWN FRANKLIN	FRANKLIN, TENNESSEE	Fourth Quarter of 2020
RELIANT BK	BRENTWOOD, TENNESSEE	Fourth Quarter of 2020
ANCHOR BK	JUNO BEACH, FLORIDA	First Quarter of 2021
CAPSTAR BK	NASHVILLE, TENNESSEE	First Quarter of 2021
FIRST HOME BK	ST. PETERESBURG, FLORIDA	First Quarter of 2021
SYNOVUS BK	COLUMBUS, GEORGIA	First Quarter of 2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 22, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANCSHARES, CIC INC.		Notice by Graham A. Werner Descendants Trust, Graham A. Werner as trustee; Graham A. and Barbara B. Werner Revocable Trust, Graham A. Werner and Barbara B. Werner as trustees; and Barbara B. Werner, as an individual, all of Naples, Florida; Michael D. Werner Declaration of Trust, Michael D. Werner as trustee, Key West, Florida; Lisbeth W. Bax Stock Trust, Lisbeth Bax as Trustee, Appleton, Wisconsin; Jeffrey Werner, Appleton, Wisconsin; David Werner, Neenah, Wisconsin; Ann Kreiter, Oak Park, Illinois; Gregory Werner, Barrington, Illinois; Jonathan Bax, Louisville, Kentucky; Ryan Werner Bille, Eden Prairie, Minnesota; Judson Werner, Waupun, Wisconsin; Brooke Werner, Waupaca, Wisconsin; Nathan Werner, Waupaca, Wisconsin; Hunt Werner, Charlotte, North Carolina; Andrew Bax, Pensacola, Florida; and Lindsey Bax, Huntsville, Alabama, as a group acting in concert, to join the Werner Family Control Group and to acquire and retain 25 percent or more control of First State Bancshares, Inc., New London, Wisconsin and thereby indirectly control First State Bank, both of New London, Wisconsin.	Newspaper:	09/04/2020
			Federal Register:	09/10/2020

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
CENTRAL BK	STORM LAKE, IOWA	Fourth Quarter of 2020
FIRST T&SB OF WATSEKA	WATSEKA, ILLINOIS	Fourth Quarter of 2020
SHELBY CTY ST BK	SHELBYVILLE, ILLINOIS	Fourth Quarter of 2020
BANK	WAPELLO, IOWA	First Quarter of 2021
BANK OF BROADHEAD	BROADHEAD, WISCONSIN	First Quarter of 2021
FNNB BK	NEWTON, IOWA	First Quarter of 2021
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN	First Quarter of 2021
IOWA ST BK	HULL, IOWA	First Quarter of 2021
JOHNSON BK	RACINE, WISCONSIN	First Quarter of 2021
LAKE CITY BK	WARSAW, INDIANA	First Quarter of 2021
QUAD CITY B&TC	BETTENDORF, IOWA	First Quarter of 2021
RUSHVILLE ST BK	RUSHVILLE, ILLINOIS	First Quarter of 2021
STATE BK GENEVA	GENEVA, ILLINOIS	First Quarter of 2021
THUMB B&TC	PIGEON, MICHIGAN	First Quarter of 2021

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 22, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARBONDALE INVESTMENT CORPORATION, THE	CIC	Notice by Robert Christopher Bleyer, Carbondale, Illinois, to retain control of at least 25 percent of the voting shares of The Carbondale Investment Corporation, Carbondale, Illinois.	Newspaper:	09/30/2020
			Federal Register:	09/03/2020
FINANCIAL FEDCORP INC	CIC	Notice by Philip S. Wunderlich, individually, and as co-trustee with Gary Wunderlich, Jr. of the Susan and Kent Wunderlich Family Trust, G. Kent Wunderlich, Sr., The Gary K. Wunderlich III Trust, Gary Wunderlich, Jr. as trustee, The Madison Graves Wunderlich Trust, Gary K. Wunderlich, Jr. as trustee, The Philip S. Wunderlich, Jr. Trust, Philip Wunderlich as trustee, and The Elizabeth T. Wunderlich Trust, Philip Wunderlich as Trustee, and a trust established for a minor child, Philip Wunderlich as trustee, all of Memphis, Tennessee, to acquire control of Financial FedCorp, Inc., Memphis, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
NEWBURG INSURANCE AGENCY, INC.	CIC	Notice by Aaron C. Espinoza (individually and as owner of ACE Investments LLC, Newburg, Missouri), and Kyle Espinoza, Mount Juliet, Tennessee, as members of a family control group that includes Charles G. Bollinger, Hernando, Florida (in his capacities as the trustee of the Charles G. Bollinger Revocable Trust and Velma Bollinger Marital Trust, and general partner of the Faith Limited Partnership), to retain control of Newburg Insurance Agency, Inc., Rolla, Missouri.	Newspaper:	Not available
			Federal Register:	09/10/2020
RHINELAND BANCSHARES, INC	CIC	Notice by Walkenbach Investments, LP (WILP); Walkenbach Management Company, LLC (WMC); William Walkenbach, Trustee of the William Walkenbach Revocable Living Trust as limited partner of WILP and as managing member of WMC; Claudia Walkenbach, Trustee of the Claudia Walkenbach Revocable Living Trust as limited partner of WILP and managing member of WMC; Brad W. Walkenbach, Trustee of the Brad W. Walkenbach Revocable Living Trust as limited partner of WILP, Trustee of certain minor trusts as limited partners of WILP, and individually as managing member of WMC; and Corey G. Walkenbach, Trustee of the Corey G. Walkenbach Revocable Trust as limited partner of WILP and individually as managing member of WMC, all of Hermann, Missouri, to acquire 10 percent or more of the voting shares of Rhineland Bancshares, Inc., Rhineland, Missouri.	Newspaper:	09/01/2020
			Federal Register:	Not available

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
CENTRAL BK OF AUDRAIN CTY	MEXICO, MISSOURI	Fourth Quarter of 2020
CENTRAL BK OF BOONE CTY	COLUMBIA, MISSOURI	Fourth Quarter of 2020
EAGLE B&TC	LITTLE ROCK, ARKANSAS	Fourth Quarter of 2020
EVOLVE B&TC	WEST MEMPHIS, ARKANSAS	Fourth Quarter of 2020
FNB OXFORD BK	OXFORD, MISSISSIPPI	Fourth Quarter of 2020
BANK OF LITTLE ROCK	LITTLE ROCK, ARKANSAS	First Quarter of 2021
DIAMOND BK	MURFREESBORO, ARKANSAS	First Quarter of 2021
F&M B&TC	HANNIBAL, MISSOURI	First Quarter of 2021
FARMERS BK	PARSONS, TENNESSEE	First Quarter of 2021
FBT BK & MTG	FORDYCE, ARKANSAS	First Quarter of 2021
FIRST HORIZON BK	MEMPHIS, TENNESSEE	First Quarter of 2021
INDEPENDENCE BK OF KY	OWENSBORO, KENTUCKY	First Quarter of 2021
JEFFERSON BK OF MO	JEFFERSON CITY, MISSOURI	First Quarter of 2021
KINMUNDY BK	KINMUNDY, ILLINOIS	First Quarter of 2021
PADUCAH B&TC	PADUCAH, KENTUCKY	First Quarter of 2021

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 22, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CATTAIL BANCSHARES, INC.	CIC	The Ella Elizabeth Meyerson 2008 Irrevocable GST Trust dated December 22, 2008, Atwater, Minnesota; trustees Ella Meyerson and David A. Gutzke, both of Minneapolis, Minnesota; and the Ella E. Meyerson Revocable Trust, u/a/d September 23, 2011 (trustee Ella Meyerson), Minneapolis, Minnesota, to retain and acquire voting shares of Cattail Bancshares, Inc., Atwater, Minnesota ("Cattail"), and thereby join the Meyerson family shareholder group, a group acting in concert, that controls Cattail. Cattail owns Harvest Bank, Kimball, Minnesota, and Citizens State Bank of Waverly (Incorporated), Waverly, Minnesota.	Newspaper: Federal Register:	Not available 09/10/2020
FRANSDEN BANK & TRUST	* 18C * Branch	Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Peoples Bank Midwest, Hayward, WI, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 08/27/2020
LIBERTY BANK MINNESOTA	* Branch	Liberty Bank Minnesota, Saint Cloud, Minnesota, to establish a branch at 730 Humboldt Drive, Big Lake, Minnesota 55309.	Newspaper: Federal Register:	Not available Not applicable
WELCOME BANCSHARES, INC.	4c8	Welcome Bancshares, Inc., Welcome, Minnesota, to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 09/08/2020

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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NORTHWESTERN BK	CHIPPEWA FALLS, WISCONSIN	Fourth Quarter of 2020
STATE SVG BK OF MANISTIQUE	MANISTIQUE, MICHIGAN	Fourth Quarter of 2020
CITIZENS ST BK OF ONTONAGON	ONTONAGON, MICHIGAN	First Quarter of 2021
FIRST ST BK OF MALTA	MALTA, MONTANA	First Quarter of 2021
NORTH AMER BKG CO	ROSEVILLE, MINNESOTA	First Quarter of 2021
PIONEER BK	MAPLETON, MINNESOTA	First Quarter of 2021
SECURITY FNCL BK	DURAND, WISCONSIN	First Quarter of 2021



**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending August 22, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a branch at 8088 East Union Avenue, Denver, Colorado.	Newspaper:	09/02/2020
			Federal Register:	Not applicable
CORNERSTONE BANK	* 18C	Cornerstone Bank, York, Nebraska, to become a bank holding company, for a moment in time, by acquiring Tilden Bancshares, Inc., parent of The Tilden Bank, both of Tilden, Nebraska. In addition, First York Ban Corp, York, Nebraska, through its subsidiary, Cornerstone Bank, York, Nebraska, to acquire Tilden Bancshares, Inc., parent of The Tilden Bank, both of Tilden, Nebraska	Newspaper:	Not available
	* 3A1		Federal Register:	Not available
	* 3A3			
	* Branch			
PREMIER BANCSHARES, INC.	CIC	Dorothy Stine Revocable Trust, Gregory D. Stine, trustee, both of Omaha, Nebraska, to retain shares and for approval as a member of the Stine Family Group that controls Premier Bancshares, Inc. (Premier), parent of Premier Bank, both in Omaha, Nebraska. Gregory D. Stine previously was approved as a member of the Stine Family Group to control Premier.	Newspaper:	Not available
			Federal Register:	Not available
UNITED BANK & TRUST	* Branch	United Bank & Trust Company, Marysville, Kansas, to establish a branch at 221 North 4th St., Manhattan, Kansas.	Newspaper:	Not available
			Federal Register:	Not applicable

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

**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 Fourth Quarter of 2020 (October 1, 2020 - December 31, 2020) First Quarter of 2021 (January 1, 2021 - March 31, 2021)**

Institution	Location	Quarter
AUBURN ST BK	AUBURN, NEBRASKA	Fourth Quarter of 2020
BANK OF STAR VALLEY	AFTON, WYOMING	Fourth Quarter of 2020
BATTLE CREEK ST BK	BATTLE CREEK, NEBRASKA	Fourth Quarter of 2020
BUFFALO FED BK	BUFFALO, WYOMING	Fourth Quarter of 2020
CENTRAL BK OF THE MW	LEE'S SUMMIT, MISSOURI	Fourth Quarter of 2020
CHICKASAW CMNTY BK	OKLAHOMA CITY, OKLAHOMA	Fourth Quarter of 2020
COLORADO B&TC OF LA JUNTA	LA JUNTA, COLORADO	Fourth Quarter of 2020
FARMERS ST BK	PHILLIPSBURG, KANSAS	Fourth Quarter of 2020
FIRST B&TC	CLINTON, OKLAHOMA	Fourth Quarter of 2020
FIRST BK&TC	MINDEN, NEBRASKA	Fourth Quarter of 2020
FIRST FIDELITY BK	OKLAHOMA CITY, OKLAHOMA	Fourth Quarter of 2020
HERITAGE BK	TOPEKA, KANSAS	Fourth Quarter of 2020
TOWN & COUNTRY BK	RAVENNA, NEBRASKA	Fourth Quarter of 2020
UNION ST BK	ARKANSAS CITY, KANSAS	Fourth Quarter of 2020
AMERICAN ST B&TC	WICHITA, KANSAS	First Quarter of 2021
FARMERS BK OF NORTHERN MO	UNIONVILLE, MISSOURI	First Quarter of 2021
FIRST AMERICAN ST BK	GREENWOOD VILLAGE, COLORADO	First Quarter of 2021
IMPACT BK	WELLINGTON, KANSAS	First Quarter of 2021
LAKESIDE BK OF SALINA	SALINA, OKLAHOMA	First Quarter of 2021

\* Subject to the provisions of the Community Reinvestment Act

NEW CENTURY BK	BELLEVILLE, KANSAS	First Quarter of 2021
PEOPLES BK	COLDWATER, KANSAS	First Quarter of 2021
RCB BK	CLAREMORE, OKLAHOMA	First Quarter of 2021
ROCKY MNT BK	JACKSON, WYOMING	First Quarter of 2021
WAHOO ST BK	WAHOO, NEBRASKA	First Quarter of 2021
WEST PLAINS BK	AINSWORTH, NEBRASKA	First Quarter of 2021

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**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending August 22, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Abilene Holdco, Inc.	* 3A1	Application by Abilene Holdco, Inc., Abilene, Texas, to become a bank holding company by acquiring 100 percent of BSA Bankshares, Inc., Abilene, Texas, BSA Delaware, Inc., Wilmington, Delaware, and First State Bank, Abilene, Texas	Newspaper:	Not available
			Federal Register:	Not available
GREENBACK FINCORP, INC.	* 3A1	Application by Greenback Fincorp, Inc., Austin, Texas, to become a bank holding company by acquiring 100 percent of Austin Capital Bank SSB, Austin, Texas	Newspaper:	Not available
			Federal Register:	09/18/2020
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

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Fourth Quarter of 2020 (October 1, 2020 - December 31, 2020) First Quarter of 2021 (January 1, 2021 - March 31, 2021)**

Institution	Location	Quarter
CENTRAL BK	HOUSTON, TEXAS	Fourth Quarter of 2020
PLAINSCAPITAL BK	UNIVERSITY PARK, TEXAS	Fourth Quarter of 2020
TEXAS CMNTY BK	LAREDO, TEXAS	Fourth Quarter of 2020
WELLINGTON ST BK	WELLINGTON, TEXAS	Fourth Quarter of 2020
COMERICA BK	DALLAS, TEXAS	First Quarter of 2021
FIRST ST BK	GAINESVILLE, TEXAS	First Quarter of 2021
FROST BK	SAN ANTONIO, TEXAS	First Quarter of 2021
MENARD BK	MENARD, TEXAS	First Quarter of 2021

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending August 22, 2020**

<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
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:	08/27/2020
			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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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.

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

**CRA Examinations scheduled for Fourth Quarter of 2020 (October 1, 2020 - December 31, 2020) First Quarter of 2021 (January 1, 2021 - March 31, 2021)**

Institution	Location	Quarter
FRIENDLY HILLS BK	WHITTIER, CALIFORNIA	Fourth Quarter of 2020
SEACOAST CMRC BK	SAN DIEGO, CALIFORNIA	Fourth Quarter of 2020
UNITED SCTY BK	FRESNO, CALIFORNIA	Fourth Quarter of 2020
COASTAL CMNTY BK	EVERETT, WASHINGTON	First Quarter of 2021
EAST WEST BK	PASADENA, CALIFORNIA	First Quarter of 2021
GREEN DOT BK	PROVO, UTAH	First Quarter of 2021
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA	First Quarter of 2021