
Federal Reserve Release



H.2

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

No. 35

Week Ending August 29, 2020

Bank Holding Companies

First Illinois Bancorp, Inc., East St. Louis, Illinois -- to acquire Rockwood Bancshares, Inc., Eureka, Missouri, and indirectly acquire Rockwood Bank.
- Approved, August 25, 2020

Forms

Forms -- initial Board review to extend with revision the Reports of Deposits (FR 2900, FR 2910a, FR 2915, and FR 2930).
- Approved, August 26, 2020

Personnel

Office of Inspector General -- appointment of Cynthia Gray as assistant inspector general.
- Approved, August 21, 2020
(A/C)

Regulations and Policies

Community Bank Leverage Ratio -- interagency final rule to provide temporary relief to community banking organizations, consistent with the CARES Act; and final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9C reports).
- Approved, August 25, 2020

Current Expected Credit Loss (CECL) Methodology -- (1) interagency final rule to provide banking organizations that adopt the CECL methodology during 2020 the option to delay CECL's impact on regulatory capital, and (2) final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9) and the Capital Assessments and Stress Testing (FR Y-14A/Q/M) reports.
- Approved, August 25, 2020

Regulations and Policies

Regulatory Capital Rule and Enhanced Prudential Standards (Regulations Q and YY)
-- interagency final rule to revise the definition of "eligible retained income" for purposes of (1) the agencies' regulatory capital rules and (2) the Board's total loss-absorbing capacity (TLAC) rule; and final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9C reports).

- Approved, August 25, 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

Kansas City

AmeriState Bank, Atoka, Oklahoma -- to establish a branch at 503 West Main Street, Tishomingo, and increase its investment in bank premises.

- Approved, August 27, 2020

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at 225 Holmes Avenue, Huntsville.

- Withdrawn, August 27, 2020

Kansas City

Equity Bank, Andover, Kansas -- to establish a branch at 7035 College Boulevard, Overland Park.

- Approved, August 28, 2020

Dallas

Texas Regional Bank, Harlingen, Texas -- to establish a branch at 3944 Ranch Road 620 South, Bee Cave.

- Approved, August 26, 2020

Bank Holding Companies

Minneapolis

Park Financial Group, Inc., Minneapolis, Minnesota -- to increase its ownership in Mesaba Bancshares, Inc., Grand Rapids, to 100 percent and thereby indirectly acquire American Bank of the North, Nashwauk, and The Lake Bank, Two Harbors.

- Approved, August 17, 2020

(A/C)

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.
- Approved, August 28, 2020

Change in Bank Control

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- change in bank control of Arbor Bancorp, Inc., and its subsidiary, Bank of Ann Arbor, Ann Arbor.
- Permitted, August 25, 2020

Minneapolis

DCNB Holding Company, Clear Lake, South Dakota -- change in bank control of DCNB Holding Company and its subsidiary, DNB National Bank, Clear Lake.
- Permitted, August 25, 2020

Extensions of Time

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to December 2, 2020, to acquire shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas.
- Granted, August 26, 2020

Richmond

Farmers and Merchants Bancshares, Inc., Hampstead, Maryland -- extension to November 26, 2020, to acquire Carroll Bancorp, Inc., Sykesville, and thereby acquire Carroll Community Bank.
- Granted, August 24, 2020

Extensions of Time

Boston

State Street Bank and Trust Company, Boston, Massachusetts; and State Street International Holdings (SSIH) -- extension to August 25, 2021, to invest in certain subsidiaries of SSIH, under Regulation K.

- Granted, August 25, 2020

International Operations

New York

Citigroup Inc., New York, New York -- prior notice to make an additional investment, pursuant to Regulation K.

- No Objection, August 26, 2020

Membership

St. Louis

Gateway Bank, Rison, Arkansas -- to become a member of the Federal Reserve System.

- Approved, August 24, 2020

San Francisco

Plumas Bank, Quincy, California -- to become a member of the Federal Reserve System.

- Approved, August 26, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending August 29, 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		

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 29, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNB BANK	* 18C * Branch	BNB Bank, Bridgehampton, New York, to merge with Dime Community Bank, Brooklyn, New York ("Dime"), and thereby establish branches at the locations of Dime's main office and branches.	Newspaper: Federal Register:	Not available Not applicable
CRB GROUP, INC.	4c8	CRB Group, Inc., Fort Lee, New Jersey, to acquire 100 percent of Synthetic P2P Holdings Corporation, d/b/a PeerIQ, New York, New York, and thereby engage in data processing activities, pursuant to Section 225.28(b)(14) of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/15/2020
POPULAR BANK	* Branch	Popular Bank, New York, New York, proposes to establish a branch office to be located at 3457 N. University Drive, Sunrise, Florida, by December 20, 2021.	Newspaper: Federal Register:	09/13/2020 Not applicable
POPULAR BANK	* Branch	Popular Bank, New York, New York, proposes to establish a branch office to be located at 7306 Collins Avenue, Miami Beach, Florida, by December 6, 2021.	Newspaper: Federal Register:	Not available 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 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS COMMUNITY BANK	* Branch	First Citizens Community Bank, Mansfield, PA, to establish a branch office located at 741 W. Cypress Street, Kennett Square, Pennsylvania, 19348.	Newspaper:	09/11/2020
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 29, 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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending August 29, 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 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORP INVESTMENT, INC.	* 3A3	Citizens Bancorp Investment, Inc., Lafayette, Tennessee, to acquire and merge with American Bancshares Corp., and thereby indirectly acquire American Bank and Trust of the Cumberlands, both of Livingston, Tennessee.	Newspaper:	09/20/2020
	* 3A5		Federal Register:	10/01/2020
SUNSTATE BANCSHARES, INC.	* 3A1	Sunstate Bancshares, Inc., Miami, Florida to become a bank holding company by acquiring outstanding shares of Sunstate Bank, Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not available

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 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGCOM HOLDINGS, INC.	* 3A1	AgCom Holdings, Inc., Holstein, Iowa, to become a bank holding company by acquiring 100 percent of Maxwell State Bank, Maxwell, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
FIRST NEIGHBORHOOD BANCSHARES, INC.	4c8	First Neighborhood Bancshares, Inc, Toledo, Illinois to borrow up to \$7.0 million, which it would then lend to First Neighborhood Bancshares, Inc. Employee Stock Ownership Plan, Toledo, Illinois, and thereby engage in the nonbanking activity of making and servicing loans, pursuant to section 225.28(b)(1)-(2) of Regulation Y. First Neighborhood Bancshares, Inc also provided notice that is has acquired assets from First Neighbor Bank, N.A., Toledo, Illinois, through debts previously contracted, pursuant to section 225.22(d) (1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending August 29, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF FAYETTE COUNTY, THE	* Branch	The Bank of Fayette County, Collierville, Tennessee, to establish a branch to be located at 5560 Airline Road, Arlington, Tennessee.	Newspaper:	09/21/2020
			Federal Register:	Not applicable
ECLIPSE BANCORP, INC.	3A1	Eclipse Bancorp, Inc., Louisville, Kentucky, to become a bank holding company by acquiring 100 percent of the voting shares of Eclipse Bank, Inc., Louisville, Kentucky.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FINANCIAL FEDCORP INC	CIC	Notice by Susan and Kent Wunderlich Family Trust, Philip S. Wunderlich and Gary Wunderlich, Jr., as co-trustees, and a trust established for a minor child, Gary Wunderlich, Jr., as trustee, all of Memphis, Tennessee; to become members of the Wunderlich Family Group, a group acting in concert, and to acquire voting shares of Financial FedCorp, Inc., and thereby indirectly acquire voting shares of Financial Federal Bank, both of Memphis, Tennessee. In addition, The Gary K. Wunderlich III Trust, The Madison Graves Wunderlich Trust, Gary Wunderlich, Jr., as trustee for both trusts, The Philip S. Wunderlich, Jr. Trust, The Elizabeth T. Wunderlich Trust, and a trust established for a minor child, Philip Wunderlich, as trustee for all three trusts, and all of Memphis, Tennessee; as members of the Wunderlich Family Group, a group acting in concert, to retain voting shares of Financial FedCorp, Inc., and thereby indirectly retain voting shares of Financial Federal Bank.	Newspaper:	09/09/2020
			Federal Register:	09/15/2020
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

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	09/16/2020

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 August 29, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
FIRST WESTERN BANK AND TRUST	* 18C * Branch	First Western Bank & Trust, Minot, North Dakota, to merge with BlackRidgeBANK, Fargo, North Dakota, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
FRANSEN 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:	08/26/2020 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:	09/04/2020 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

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 29, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period		
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:	09/02/2020	
			Federal Register:	09/14/2020	
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

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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 29, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	09/11/2020
			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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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 29, 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

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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