
Federal Reserve Release



H.2

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

No. 40

Week Ending October 3, 2020

Bank Holding Companies

Morgan Stanley, New York, New York -- to acquire E*TRADE Financial Corporation, Arlington, Virginia, and thereby indirectly acquire E*TRADE Bank and E*TRADE Savings Bank.

- Approved, September 30, 2020

The Toronto-Dominion Bank, Toronto, Canada; and TD Group US Holdings LLC, Wilmington, Delaware -- to acquire shares of The Charles Schwab Corporation, San Francisco, California.

- Approved, September 30, 2020

Forms

Forms -- initial Board review to extend with revision the Financial Statements for Holding Companies (the FR Y-9 Reports) and Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b).

- Approved, October 1, 2020

Regulations and Policies

Capital Plans -- (1) notice of proposed rulemaking with request for comment to update the capital planning and related stress test requirements to reflect the prudential standards tailoring framework; (2) request for comment on the capital planning guidance; and (3) initial Board review to extend with revision the FR Y-14A/Q/M, FR LL, and FR YY reports.

- Approved, September 30, 2020

Intraday Credit -- (1) notice of extension until March 31, 2021, of the expiration date of temporary actions aimed at increasing the availability of intraday credit extended by Federal Reserve Banks and (2) suspension of two information collections (FR 2225 and FR 2226) used to calculate net debit caps.

- Approved, September 30, 2020

Supervision and Regulation

Qualified Financial Contracts (QFCs) -- requests from the following banking organizations for an exemption from certain requirements of the Board's QFC stay rule for certain non-U.S., non-linked contracts: Bank of America Corporation; Citigroup Inc.; The Goldman Sachs Group, Inc.; JPMorgan Chase & Co.; Morgan Stanley; and Wells Fargo & Company.

- Granted, September 30, 2020

Qualified Financial Contracts (QFCs) -- requests from the following banking organizations for an exemption from certain requirements of the Board's QFC stay rule for certain custody services contracts: Bank of America Corporation; Bank of New York Mellon Corporation; Citigroup Inc.; JPMorgan Chase & Co.; and State Street Corporation.

- Granted in part and denied in part, September 30, 2020

Enforcement

Atlantic Community Bankers Bank, Camp Hill, Pennsylvania -- written agreement with the Federal Reserve Bank of Philadelphia.

- Announced, October 1, 2020

Habib Bank Limited, Karachi, Pakistan; and Habib Bank Limited New York Branch, New York, New York -- consent cease-and-desist order dated December 11, 2015, terminated September 22, 2020.

- Announced, September 29, 2020

Persons Banking Company, Inc., Macon, Georgia -- written agreement dated October 14, 2010, terminated September 22, 2020.

- Announced, September 29, 2020

S&R Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

New York

Popular Bank, New York, New York -- to establish a branch at 7306 Collins Avenue, Miami Beach, Florida.

- Approved, October 2, 2020

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches (1) on FM 1488, east of the intersection with Honea Egypt Road, Magnolia, Texas; (2) on Pines Boulevard, east of the intersection with Dykes Road, Pembroke Pines, Florida; and (3) at One Vineland Road, Kissimmee.

- Approved, September 30, 2020

Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 2211 Marietta Boulevard, Atlanta.

- Approved, September 30, 2020

Bank Holding Companies

San Francisco

1st Capital Bancorp, Salinas, California -- to become a bank holding company by acquiring 1st Capital Bank, Salinas.

- Approved, September 28, 2020

Bank Holding Companies

St. Louis

Enterprise Financial Services Corp, Clayton, Missouri -- waiver of application to acquire Seacoast Commerce Banc Holdings, San Diego, California, in connection with the merger of Seacoast Commerce Bank with Enterprise Bank & Trust, Clayton.

- Granted, October 1, 2020

Kansas City

First York Ban Corp (First York), York, Nebraska -- (1) to acquire Tilden Bancshares, Inc., Tilden; and (2) for First York's subsidiary, Cornerstone Bank, York, to acquire The Tilden Bank, Tilden, and thereby acquire branches.

- Approved, October 2, 2020

Banks, Foreign

New York

ICICI Bank Limited, Mumbai, India -- to establish representative offices in Sunnyvale, California, and Irving, Texas, pursuant to Regulation K.

- Approved, September 29, 2020

Banks, State Member

Atlanta

BBVA USA, Birmingham, Alabama -- to make a public welfare investment.

- Granted, October 2, 2020

Change in Bank Control

Dallas

First West Texas Bancshares, Inc., Midland, Texas -- to retain control of First West Texas Bancshares, Inc., and its subsidiary, West Texas National Bank, Midland.

- Permitted, September 28, 2020

Change in Bank Control

Minneapolis

Goose River Holding Company, Mayville, North Dakota -- change in bank control of Goose River Holding Company and its subsidiary, The Goose River Bank, Mayville.

- Permitted, September 30, 2020

San Francisco

Pacific Crest Bancorp, Inc., Lynnwood, Washington -- to retain control of Pacific Crest Bancorp, Inc., and its subsidiary, Pacific Crest Savings Bank, Lynnwood.

- Permitted, September 29, 2020

Extensions of Time

Chicago

Bath State Bancorp Employee Stock Ownership Plan w/401(k) Provisions (ESOP), Bath, Indiana -- extension to January 2, 2021, to become a bank holding company by acquiring shares of Bath State Bancorp, Bath, and thereby acquiring control of Bath State Bank; and for ESOP to engage in extending credit and servicing loans.

- Granted, October 2, 2020

St. Louis

Central Bank of the Ozarks, Springfield, Missouri -- extension to January 17, 2021, to establish a branch at 3810 East Sunshine Street, Springfield.

- Granted, October 1, 2020

Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia -- extension to October 7, 2020, to establish a branch at 6200 Memorial Church Drive, Westover.

- Granted, September 28, 2020

Extensions of Time

St. Louis

Progressive Ozark Bank, Salem, Missouri -- extension to January 24, 2021, to establish a branch at 204 Jennifer Street, Mansfield, and to increase its investment in bank premises.

- Granted, October 1, 2020

Secretary

Qualified Financial Contracts (QFCs) -- extension of time for the following banking organizations to conform certain custody services contracts to certain requirements of the Board's QFC stay rule: Bank of America Corporation; Bank of New York Mellon Corporation; Citigroup Inc.; JPMorgan Chase & Co.; and State Street Corporation.

- Granted, September 30, 2020

Financial Holding Companies

New York

Esquire Financial Holdings, Inc., Jericho, New York -- election to become a financial holding company.

- Effective, October 1, 2020

International Operations

Minneapolis

USB European Holdings Company, Minneapolis, Minnesota -- as an agreement corporation and subsidiary of U.S. Bank National Association, Cincinnati, Ohio, to indirectly invest in Elavon Financial Services DAC, Dublin, Ireland, pursuant to Regulation K.

- Approved, September 28, 2020

International Operations

San Francisco

Wells Fargo & Company, San Francisco, California -- prior notice to make an investment pursuant to Regulation K.

- No Objection, September 29, 2020

Supervision and Regulation

Director, S&R

U.S. Bancorp, Minneapolis, Minnesota -- request to change its preference for netting certain deferred tax liabilities under the Board's capital rule.

- Granted, October 1, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 3, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT COMMUNITY BANK	CIC	Notification submitted pursuant to 12 C.F.R. S 225.42(b)(1)(i) on behalf of James S. Wilson Family Trust with respect to Patriot Community Bank, Woburn, Massachusetts.	Newspaper:	10/13/2020
			Federal Register:	10/07/2020
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 increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Citizen's Financial Group, Inc., parent of Citizen's Bank, National Association, both in Providence, Rhode Island.	Newspaper:	Not available
			Federal Register:	10/02/2020

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 October 3, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	10/23/2020
			Federal Register:	10/30/2020

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending October 3, 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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending October 3, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MUTUAL HOLDING CO.	* SLHC Acquisition	Application by First Mutual Holding Company, Lakewood, Ohio, to acquire 100 percent of Martinsville First Savings Bank, Martinsville, Virginia, pursuant to Section 10(e) of the Home Owners Loan Act.	Newspaper:	11/02/2020
			Federal Register:	Not available
NORTHWEST BANCSHARES INC	* 3A1	Northwest Bancshares, Inc., Warren, Pennsylvania, proposes to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act of 1956.	Newspaper:	10/24/2020
			Federal Register:	09/29/2020
VANGUARD GROUP, INC.	CIC	Change in Control notice 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 increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of KeyCorp, Cleveland, Ohio, parent of KeyBank, NA, Cleveland, Ohio.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Change in Control notice 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 increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Fifth Third Bancorp, Inc., Cincinnati, Ohio, parent of Fifth Third Bank, NA, Cincinnati, Ohio.	Newspaper:	10/24/2020
			Federal Register:	Not available

District: 4
Federal Reserve Bank of Cleveland

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.

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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 3, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF DELMARVA, THE	Member	The Bank of Delmarva, Seaford, Delaware, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

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 **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 October 3, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PINNACLE FINANCIAL CORPORATION	CIC	After-the-fact change in control notice filed by L. Jackson McConnell, Jr.; Jenelle B. McConnell; The L. Jackson McConnell, Jr. Family Trust (L. Jackson McConnell, Jr., trustee); The Mary Margaret McConnell Trust (L. Jackson McConnell, Jr., trustee); The Lawson C. McConnell Trust (L. Jackson McConnell, Jr., trustee); and the Pinnacle Bank Employee Stock Ownership Plan (L. Jackson McConnell, Jr., trustee), each of Elberton, Georgia; The Kathleen L. Korotzer Family Trust (Kathleen L Korotzer, trustee); Turner J. Korotzer; and Nicholas C. Korotzer, each of Orinda, California; The Alice M. Eberhardt Revocable Trust (Alice M. Eberhardt and Laura E. Still, cotrustees); The Linton W. Eberhardt, III Revocable Trust (Alice M. Eberhardt and Laura E. Still, cotrustees); and The Laura E. Stille Revocable Trust (Laura E. Stille, trustee), each of Spartanburg, South Carolina; and Linton Eberhardt, IV of Atlanta, Georgia, to retain control of Pinnacle Financial Corporation and its subsidiary Pinnacle Bank, both of Elberton, Georgia.	Newspaper:	10/20/2020
			Federal Register:	10/19/2020

District: 6
Federal Reserve Bank of Atlanta

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.

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 3, 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:	10/10/2020
			Federal Register:	10/02/2020
BRICKYARD BANCORP, INC.	CIC	Notice by the Nathan & Shirley Rothner Family Trust II, Evanston, Illinois, Eric A. Rothner, Chicago, Illinois, trustee; and the Rachel Rothner Accumulation Trust II, the Melissa Rothner Accumulation Trust II, the William Rothner Accumulation Trust II, the Daniel Rothner Accumulation Trust II, the Adam Vales Accumulation Trust II, the Kimberly Vales Accumulation Trust II, and the Kathryn Vales Accumulation Trust II, all of Evanston, Illinois, Gale F. Rothner, Chicago, Illinois, and David M. Aronin, Skokie, Illinois, co-trustees; to join Eric A. Rothner and form the Rothner Family Control Group, a group acting in concert, and retain 100 percent of the voting shares of Brickyard Bancorp, Inc., and thereby indirectly control Brickyard Bank, both of Lincolnwood, Illinois.	Newspaper:	Not available
			Federal Register:	10/16/2020
JOHNSON BANK	* Branch	Johnson Bank, Racine, Wisconsin to establish a branch located at 535 E Wells Street, Milwaukee, Wisconsin.	Newspaper:	10/09/2020
			Federal Register:	Not applicable
NORTHWOOD FINANCIAL SERVICES CORPORATION	* 3A3	Northwood Financial Services Corporation, Northwood, Iowa, to acquire 100 percent of Titonka Savings Bank, Titonka, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
RESOURCE BANCSHARES, INC.	CIC	Notice by the Richard J. Katz Trust No. 101, with Richard J. Katz as trustee both of Sycamore, Illinois; the Kathleen S. Katz Trust No. 102, with Kathleen S. Katz as trustee both of Sycamore, Illinois; Brian J. Katz, Tampa, Florida; Stephanie K. Korth, Sycamore, Illinois; Adam Katz, Sycamore, Illinois; the Richard J. Katz Irrevocable Trust, with Peter J. Wilder as trustee, both of Milwaukee, Wisconsin; and minor grandchildren to acquire and retain 25 percent or more control of the voting shares of Resource Bancshares, Inc. and thereby indirectly control Resource Bank, National Association, both of DeKalb, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7
Federal Reserve Bank of Chicago

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:

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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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 3, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK OF BRANSON	* Branch	Central Bank of Branson, Branson, Missouri, to establish a branch facility to be located at 18192 Business 13, Suite A, Branson West, Missouri.	Newspaper:	10/12/2020
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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 **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 October 3, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to acquire up to 36% of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly increase control of Bank Forward, Hannaford, North Dakota.	Newspaper:	10/19/2020
			Federal Register:	10/26/2020
CHARTER BANK	* 18C * Branch	Charter Bank, Eau Claire, Wisconsin, to purchase certain assets and assume certain liabilities of the Chetek branch of Bank First National Association, Manitowoc, Wisconsin and incident thereto proposes to establish a branch at 621 2nd Street, Chetek, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST HOLDING COMPANY OF PARK RIVER, INC	* 3A3	First Holding Company of Park River, Inc., Park River, North Dakota, to acquire 100% of Ramsey National Bank, Devils Lake, North Dakota	Newspaper:	Not available
			Federal Register:	Not available
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:	10/01/2020
			Federal Register:	Not applicable
KODA BANCOR, INC.	CIC	Peter Anderson, individually and together with Marie Anderson, Karen Schumacher, and Cole Anderson, members of the Anderson Family Group, a group acting in concert, all of Drayton, North Dakota, to retain control of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain control of KodaBank, Drayton, North Dakota; Wall Street Holding Company, Hamilton, North Dakota; and Bank of Hamilton, Hamilton, North Dakota.	Newspaper:	09/29/2020
			Federal Register:	10/02/2020
KODA BANCOR, INC.	CIC	The KodaBank Employee Stock Ownership Plan, Drayton, North Dakota; Peter Anderson, Drayton, North Dakota; Douglas Taylor; Grand Forks, North Dakota; and Dean Crotty, Bemidji, Minnesota; as trustees, a group acting in concert, to retain control of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain control of KodaBank, Drayton, North Dakota; Wall Street Holding Company, Hamilton, North Dakota; and Bank of Hamilton, Hamilton, North Dakota.	Newspaper:	10/13/2020
			Federal Register:	10/02/2020

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 3, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Scott A. Erickson, Sioux Falls, South Dakota to retain (individually) and acquire (as trustee of the 2020 Jeffory A. Erickson Irrevocable Trust No. 1, the 2020 Jeffory A. Erickson Irrevocable Trust No. 2, the 2020 Jeffory A. Erickson Irrevocable No. 3, and the 2020 Jeffory A. Erickson Irrevocable Trust No. 4, all of Sioux Falls, South Dakota, (collectively, the "Erickson Trusts")) control of voting shares of Leackco Bank Holding Company ("Leackco"), Wolsey, South Dakota and thereby indirectly acquire American Bank and Trust, Wessington Springs, South Dakota ("Bank"). In addition, Scott A. Erickson and the Erickson Trusts to join the Erickson family shareholder group. Leackco controls American Bank & Trust, Wessington Springs, South Dakota.	Newspaper: Federal Register:	Not available 10/20/2020
NAPOLEON BANCORPORATION, INC.	4c8	Napoleon Bancorporation, Inc., Napoleon, North Dakota, through its subsidiary, Stock Growers Insurance Agency, Inc., to purchase the assets and assume certain liabilities of Sargent County Insurance & Real Estate, Inc., Forman, North Dakota, and thereby indirectly engage in insurance agency activities in a place with a population not exceeding 5,000.	Newspaper: Federal Register:	Not applicable Not available
VANGUARD GROUP, INC.	CIC	Change in Control notice 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 increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Ameriprise Financial, Inc., Minneapolis, Minnesota, parent of Ameriprise Bank, FSB, Minneapolis, Minnesota.	Newspaper: Federal Register:	Not available 10/07/2020

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		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 3, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY FINANCIAL CORPORATION	* 3A1	Fidelity Financial Corporation, Wichita, Kansas, to acquire, through its newly formed subsidiary, FFC Merger Sub, Inc., Wichita, Kansas, 100 percent of the voting shares of Yorktown Financial Holdings, Inc., Tulsa, Oklahoma, parent of Yorktown Bank, Pryor, Oklahoma.	Newspaper:	Not available
	* 3A3		Federal Register:	10/28/2020
	* 3A5			
FIRST NEBRASKA BANCS, INC.	4c8	First Nebraska Bancs, Inc., Sidney, Nebraska, proposes to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SPEARVILLE BANCSHARES, INC.	CIC	The Stein Bank Stock Trust, Kevin and Gari-Ann Stein, trustees, all of Spearville, Kansas, to acquire voting shares of Spearville Bancshares, Inc. (Spearville), parent of First National Bank of Spearville, both in Spearville, Kansas, establishing the Stein Family Control Group. Kevin Stein previously was approved to control shares of Spearville.	Newspaper:	Not available
			Federal Register:	09/30/2020

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 **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 October 3, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch located at 29333 Northwestern Hwy., Southfield, MI 48034	Newspaper:	10/03/2020
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch located at 323 S. Main Street, Royal Oak, MI 48067	Newspaper:	10/03/2020
			Federal Register:	Not applicable
CULLEN/FROST BANKERS, INC.	CIC	Change in control notice filed by The Vanguard Group, Inc., and its subsidiaries and affiliates, Malvern, Pennsylvania, to acquire additional voting shares of Cullen/Frost Bankers, Inc., and thereby, indirectly acquire additional voting shares of Frost Bank, both of San Antonio, Texas	Newspaper:	Not available
			Federal Register:	Not available
LOUISE BANCSHARES, INC.	* 3A3	Louise Bancshares, Inc., Louise, Texas, to acquire Dilley State Bank, Dilley, Texas	Newspaper:	10/31/2020
			Federal Register:	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:	Not available
			Federal Register:	08/13/2020

District: 11
Federal Reserve Bank of Dallas

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.

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- 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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending October 3, 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
LENDINGCLUB CORPORATION	* 3A1 4c8	LendingClub Corporation, San Francisco, California, to become a bank holding company, by acquiring the voting shares of Radius Bancorp, Inc. and thereby indirectly acquire Radius Bank, both of Boston, Massachusetts, upon the conversion of Radius Bank from a federal savings bank to a national bank, and (2) LendingClub Corporation, directly and indirectly through its wholly-owned subsidiaries, LendingClub Warehouse I, LLC, LendingClub Warehouse II, LLC, and Consumer Loan Underlying Bond Depositor, LLC, all of San Francisco, California, to engage de novo in extending credit and servicing loans pursuant to Section 225.28(b)(1), activities related to extending credit pursuant to Section 225.28(b)(2), and data processing pursuant to Section 225.28(b)(14) of Regulation Y.	Newspaper:	Not available
			Federal Register:	11/05/2020
MISSION BANK	* Branch	Mission Bank, Bakersfield, California, proposes to establish a branch office at 1150 Osos Street, Suite 202, San Luis Obispo, California.	Newspaper:	10/13/2020
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco

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.

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- 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