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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. 46*

*Week Ending November 14, 2020*

### **Testimony and Statements**

Supervision and Regulation Report -- semiannual statement by Vice Chair for Supervision Quarles before the Senate Committee on Banking, Housing, and Urban Affairs on November 10 and before the House Committee on Financial Services on November 12, 2020.

- Published, November 10, 2020

### **Forms**

Forms -- initial Board review to extend with revision the Government-Administered, General-Use Prepaid Card Surveys (FR 3063) and Application for Employment with the Board of Governors of the Federal Reserve System (FR 28); initial Board review to extend without revision the Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans and Quarterly Report of Credit Card Plans (FR 2835 and FR 2835a); and final Board review to extend with revision the Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225).

- Approved, November 13, 2020

### **Monetary and Financial Policy**

Financial Stability Report -- semiannual report.

- Published, November 9, 2020

### **Reserve Bank Services**

Federal Reserve Priced Services -- 2021 private sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, November 9, 2020

**Enforcement**

Farmers Bank & Trust Company, Blytheville, Arkansas -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.  
- Announced, November 10, 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**

## Kansas City

Citizens State Bank, Wisner, Nebraska -- to establish a mobile branch to operate from its office at 2020 West 8th Avenue, Plattsmouth.

- Approved, November 9, 2020

## Dallas

Comerica Bank, Dallas, Texas -- to establish branches in Michigan at 29333 Northwestern Highway, Southfield, and 323 South Main Street, Royal Oak (two applications).

- Approved, November 13, 2020

## Kansas City

High Plains Bank, Flagler, Colorado -- to establish de novo branches at TBD Market Street, Keenesburg, and 2306 17th Avenue, Longmont (two applications).

- Approved, November 10, 2020

**Bank Holding Companies**

## San Francisco

CW Bancorp, Irvine, California -- to become a bank holding company by acquiring CommerceWest Bank, Irvine.

- Approved, November 12, 2020

**Bank Holding Companies**

Chicago

Merchants Bancorp, Carmel, Indiana -- to increase its interest in Arcline Lending, LLC, Mount Laurel, New Jersey, and thereby engage in making and servicing loans and real estate settlement servicing.

- Withdrawn, November 13, 2020

Minneapolis

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., and thereby engage in insurance agency activities in a community with a population not exceeding 5,000.

- Approved, November 4, 2020

(A/C)

Dallas

Snyder Holding Company, Andrews, Texas -- to become a bank holding company by acquiring West Texas State Bank, Snyder.

- Approved, November 13, 2020

**Banks, Foreign**

Boston

Banco Santander, S.A., Madrid, Spain -- relief from certain commitments.

- Granted, November 10, 2020

**Change in Bank Control**

Minneapolis

Ameriprise Financial, Inc., Minneapolis, Minnesota -- change in control notice by The Vanguard Group et. al for Ameriprise Financial, Inc., and its subsidiary, Ameriprise Bank, FSB, Minneapolis.

- Permitted, November 10, 2020

**Change in Bank Control**

Secretary

Citizens Financial Group, Inc., Providence, Rhode Island -- change in control notice by The Vanguard Group et. al for Citizens Financial Group, Inc., and its subsidiary, Citizens Bank, National Association, Providence.

- Permitted, November 10, 2020

New York

M&T Bank Corporation, Buffalo, New York -- change in control notice by The Vanguard Group et. al for M&T Bank Corporation and its subsidiaries, Manufacturers and Traders Trust Company, Buffalo, and Wilmington Trust, National Association, Wilmington, Delaware.

- Permitted, November 10, 2020

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- change in control notice by The Vanguard Group et. al for Regions Financial Corporation and its subsidiary, Regions Bank, Birmingham.

- Permitted, November 10, 2020

**Extensions of Time**

Dallas

Central Bank, Houston, Texas -- extension to April 3, 2021, to establish a branch at 2799 Katy Freeway, Houston.

- Granted, November 10, 2020

**Savings and Loan Holding Companies**

Atlanta

Community First Bancshares, MHC, Covington, Georgia -- (1) to convert from mutual to stock form and to merge with Community First Bancshares, Inc., Covington; (2) for Community First Bancshares, Inc., to merge with Affinity Bancshares Inc. (Affinity) (a newly formed Maryland corporation), Covington; and (3) for Affinity to become a savings and loan holding company by acquiring Newton Federal Bank, Covington.

- Approved, November 10, 2020

Philadelphia

Greene County Bancorp, MHC, Catskill, New York; and Greene County Bancorp, Inc. -- proposed bylaw amendment.

- Approved, November 13, 2020

Philadelphia

The Seneca Falls Savings Bank, MHC, Seneca Falls, New York -- (1) to convert from mutual to stock form and to merge with Seneca-Cayuga Bancorp, Inc., Seneca Falls; (2) for Seneca-Cayuga Bancorp, Inc., to merge with Generations Bancorp NY, Inc. (Generations) (a newly formed Maryland corporation), Seneca Falls; and (3) for Generations to become a savings and loan holding company by acquiring Generations Bank, Seneca Falls.

- Approved, November 10, 2020

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending November 14, 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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 14, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BASSWOOD CAPITAL MANAGEMENT, LC	CIC	Notice by Basswood Capital Management, LLC, New York, New York, and its subsidiaries and affiliates, of its proposed acquisition of more than 10% of the outstanding voting stock of Esquire Financial Holdings, Jericho, New York.	Newspaper:	Not available
			Federal Register:	Not available

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending November 14, 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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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 14, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DOLLAR MUTUAL BANCORP	* SLHC Acquisition	Application by Dollar Mutual Bancorp, Pittsburgh, Pennsylvania, to acquire Standard AVB Financial Corp. and Standard Bank, PaSB, both of Murrysville, %%Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending November 14, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			



**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
619327	FARMERS BK WINDSOR VA, WINDSOR, VIRGINIA	02/03/2020	11/07/2020	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 14, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BBVA USA	PWI	BBVA USA (formerly known as Compass Bank), Birmingham, Alabama, request for approval to make five public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMMUNITY BANK & TRUST - WEST GEORGIA	CIC	Prior change in control notice filed by Jeremy Francis Gilpin, South Lake Tahoe, California, and Jeffrey Alan Smith, Atlanta, Georgia (collectively Notificants); as a group acting in concert, to acquire shares and thereby acquire control of Community Bankshares, Inc., and its subsidiary, Community Bank and Trust - West Georgia, both of LaGrange, Georgia.	Newspaper:	12/07/2020
			Federal Register:	Not available
MERIT HOLDINGS LLC	CIC	Prior change in control notice filed by Falciani Investments I, LLC, James C. Falciani, managing member; James C. Falciani 2019 Family Trust; Jasalyn Falciani, individually and as trustee, all of Decatur, Alabama, to obtain shares of Merit Holdings, LLC, and its subsidiary, Merit Bank, both of Huntsville, Alabama, and join the previously approved Organizing Control Group.	Newspaper:	11/24/2020
			Federal Register:	11/23/2020

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

**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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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 14, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLIANCE BANCORP	CIC	Alliance Bancorp Employee Stock Ownership Plan, Francesville, Indiana, together with Shane Pilarski, Ron Kruger, and Alyssa Chapman, as administrators, and as a group acting in concert, to acquire 10 percent of the voting shares of Alliance Bancorp, Francesville, Indiana, and thereby indirectly control Alliance Bank, Francesville, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
CBI BANK & TRUST	* 18C * Branch	CBI Bank & Trust, Muscatine, Iowa to merge with The Farmers and Mechanics Bank, Galesburg, Illinois and thereby establish branches at the following locations: 1230 N Henderson St, Galesburg, Illinois; 2616 Veterans Dr, Galesburg, Illinois; 21 E Main St, Galesburg, Illinois; 123 E Knoxville St, Brimfield, Illinois; and 4900 N Glen Park Pl, Peoria, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST MID BANCSHARES, INC.	* 3A5	First Mid Bancshares Inc., Mattoon, Illinois to acquire 100 percent of LINCO Bancshares, Inc., and thereby indirectly acquire Providence Bank, both of Columbia, Missouri.	Newspaper:	Not available
			Federal Register:	12/18/2020
FIRST STATE BANK HOLDING COMPANY	CIC	Notice by CCG Trust, Pleasant Hill, Iowa, Curtis Gause, Pleasant Hill, Iowa, as trustee, and Stephen J. Barnhouse, Vero Beach, Florida, to join the Gause Family Control Group approved on August 3, 2012, and retain control of 25 percent or more of First State Bank Holding Company, and thereby indirectly control of First State Bank, both of Lynnville, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
INDEPENDENCE BANCSHARES, INC.	* 3A3	Independence Bancshares, Inc., Independence, Iowa, to acquire 100 percent of First State Bank, Sumner, 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:	10/28/2020

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 14, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VEEDERSBURG BANK CORPORATION	CIC	Notice by David A. Songer, Veedersburg, Indiana, through joint ownership and as president of Songer Farms, Inc., Veedersburg, Indiana, individually, and together with Jahn S. Songer, Beverly D. Songer, and minor children, all of Veedersburg, Indiana; Tracy Songer Wright, Columbus, Indiana; Barbara L. Songer, Rotonda West, Florida; Suzanne N. Kunkle and Aaron H. Kunkle, both of Indianapolis, Indiana; and Marci S. Roark, Navarre, Florida, to join Stephen A. Songer, Veedersburg, Indiana, and form the Songer Family Control Group, a group acting in concert to retain 25 percent or more of the voting shares of Veedersburg Bank Corporation, and thereby indirectly control CentreBank, both of Veedersburg, Indiana.	Newspaper: Federal Register:	Not available 11/17/2020

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 14, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DIETERICH BANK	* Branch	Dieterich Bank, Effingham, Illinois, to establish a branch facility to be located at 2159 South State Route 157, Edwardsville, Illinois.	Newspaper:	11/19/2020
			Federal Register:	Not applicable
FIRST FSB OF MASCOUTAH	Member	First Federal Savings Bank of Mascoutah, Mascoutah, Illinois, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 14, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS & MERCHANTS AGENCY, INC.	CIC	Todd J. Zaun, Sartell, Minnesota, individually and as trustee of the Todd J. Zaun Grantor Trust, as modified (TJZ Grantor Trust), and the Todd Zaun Revocable Trust, each of Sartell, Minnesota; and Steven M. Zaun, Pacific Palisades, California, individually and as trustee of the Steven M. Zaun Grantor Trust, as modified (SMZ Grantor Trust), and the SMZ Trust, each of Pacific Palisades, California; to retain or acquire 25 percent or more of the voting shares of Farmers & Merchants Agency, Inc., (Company) and thereby indirectly retain or acquire shares of Farmers & Merchants State Bank of Pierz (Bank), both of Pierz, Minnesota. Additionally, the TJZ Grantor Trust and SMZ Grantor Trust to acquire voting shares and thereby join the Zaun Family Group, a group acting in concert that owns voting shares of Company and thereby indirectly owns voting shares of Bank.	Newspaper: Federal Register:	Not available 11/23/2020
SECURITY BANCSHARES CO.	* 3A3	Security Bancshares Company, Glencoe, Minnesota, to acquire up to 15.27% of Flagship Financial Group, Inc., Eden Prairie, Minnesota, and thereby indirectly acquiring, Flagship Bank Minnesota, Wayzata, Minnesota.	Newspaper: Federal Register:	Not available 12/04/2020

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

**Availability of CRA Public Evaluations**

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NONE		

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending November 14, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CLEO BANCSHARES INC.	CIC	Notice submitted by the Susan P. Mittasch Family Trust, and Susan Holmes Parker, as trustee, both of Perry, Oklahoma, to acquire shares of Cleo Bancshares, Inc. (Bancshares), parent of Cleo State Bank, both in Cleo Springs, Oklahoma. The Susan P. Mittasch Family Trust and Susan Holmes Parker were previously approved as members of the Parker Family Group which controls Bancshares.	Newspaper:	Not available
			Federal Register:	Not available
FAIRVIEW BANCSHARES, INC.	CIC	Notice submitted by L. Bruce Boehs, Fairview, Oklahoma, to retain shares of Fairview Bancshares, Inc. (Fairview), parent of Farmers and Merchants National Bank, both of Fairview, Oklahoma. In addition, L. Bruce Boehs and Sherry Boehs, both of Fairview, Oklahoma, Jared Boehs, Piedmont, Oklahoma; Tess Boehs Wicks, Edmond, Oklahoma; Randall Boehs, Enid, Oklahoma; the Randall Boehs Living Trust, Randall Boehs, trustee; Jordan Boehs, Edmond, Oklahoma; and the Jordan Boehs Revocable Living Trust, Jordan Boehs, trustee; to retain shares and for approval as members of the Boehs Family Group that controls Fairview. In addition, L. Bruce Boehs, Donald Lee Martens, and Norlene Joyce Martens, all of Fairview, Oklahoma, and the Donald Lee Martens Revocable Trust, Donald Lee Martens and Norlene Joyce Martens, co-trustees; and the Norlene Joyce Martens Revocable Trust, Donald Lee Martens and Norlene Joyce Martens, co-trustees; to retain shares and for approval as members of the Boehs-Martens Control Group that controls Fairview.	Newspaper:	12/11/2020
			Federal Register:	Not available

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending November 14, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FLO CORPORATION	CIC	The Aspen Living Trust II, Rebecca McClure and Miles McClure, individually and as co-trustees of The Aspen Living Trust II, all of Colorado Springs, Colorado, to retain shares and thereby control of First Flo Corporation, Florence, Colorado (the company). The company controls Rocky Mountain Bank and Trust, Florence, Colorado. Additionally, The Aspen Living Trust II, Rebecca McClure and Miles McClure, individually and as co-trustees of The Aspen Living Trust II, all of Colorado Springs, Colorado, The Jacobsen Family Living Trust, Timothy and Cynthia Jacobsen as co-trustees, all of Greenville, South Carolina, the Evergreen Revocable Trust, Cynthia Jacobsen as co-trustee of the Evergreen Revocable Trust, both of Greenville, South Carolina, Jon McClure, Stafford, Kansas, individually and as co-trustee of the Evergreen Revocable Trust, Greenville, South Carolina, Barbara Fox, Visalia, California, Marcus McClure, Exeter, California, and Mallori Miller, Alexandria, Virginia, intend to apply to retain shares of the company and become approved members of the McClure Control Group, which aggregately controls the company.	Newspaper: Federal Register:	Not available 12/02/2020
FIRSTAND CO.	CIC	Notification submitted by William Chris Anderson, Marquette, Nebraska; Richard Scott Anderson, Dallas, Texas; and James Curtis Anderson, Portland, Oregon, all individually and as members of the Anderson Family Group, to retain shares and thereby control of Firstand Company, parent of First State Bank, both in Hordville, Nebraska.	Newspaper: Federal Register:	12/04/2020 12/03/2020

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending November 14, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEOPLES BANKSHARES LTD., THE	CIC	Notification submitted by The 2017 Porter Loomis Legacy Trust, John Porter Loomis, trustee, both of Pratt, Kansas, to acquire voting shares of The Peoples Bankshares Ltd. (Bankshares), parent of The Peoples Bank, both in Pratt, Kansas. In addition, the Linda M. Loomis Revocable Trust, Linda M. Loomis, trustee; the Joseph F. Loomis Revocable Trust, Joseph F. Loomis and Linda M. Loomis, co-trustees, all of Iuka, Kansas; the Adele Krey Loomis Revocable Trust, Pratt, Kansas, Adele Krey Loomis (Stamford, Connecticut) and Anne Marie Sadowski Loomis (Pratt, Kansas), co-trustees; the Anne Marie Sadowski Loomis Trust, Anne Marie Sadowski Loomis and John Porter Loomis, co-trustees, all of Pratt, Kansas; the John Porter Loomis Revocable Trust, J. Porter Loomis and Anne Marie Sadowski Loomis, co-trustees, all of Pratt, Kansas; the KLW Stock Trust, Iuka Kansas, Linda M. Loomis (Iuka, Kansas) and Katherine L. Work (La Canada Flintridge, California), co-trustees; the Margaret P. Hellmuth Stock Trust, Iuka Kansas, Linda M. Loomis (Iuka, Kansas) and Margaret P. Hellmuth (Glencoe, Illinois), co-trustees; and the Victoria K. Thompson Stock Trust, Iuka, Kansas, Linda M. Loomis (Iuka, Kansas) and Victoria K. Thompson (Santa Cruz, California), co-trustees, to acquire/retain shares of Bankshares and for approval as members of the Loomis Family Group which controls Bankshares. John Porter Loomis was previously approved to control Bankshares. Linda M. Loomis, Joseph F. Loomis, Adele Krey Loomis, Anne Marie Sadowski Loomis and Katherine L. Work were previously approved as members of the Loomis Family Group.	Newspaper:	Not available
			Federal Register:	11/17/2020

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

**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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 14, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BEAL FINANCIAL CORPORATION	* 3A1	Beal Financial Corporation, Plano, Texas; to become a bank holding company through the conversion of the charter of its existing wholly owned subsidiary bank, Beal Bank SSB, Plano, Texas, and to continue the operation as a bank of a Nevada thrift company, Beal Bank USA, Las Vegas, Nevada	Newspaper: Federal Register:	11/03/2020 11/20/2020
JEFFERSON BANCSHARES, INC.	CIC	Retroactive notice by Paul E. McSween III, individually, together with the other members of the McSween Family Group acting in concert, consisting of Linda Lewis McSween, Crain McSween Canavan, William Jackson Canavan, Josephine Grace Canavan, Walker Cole Canavan, Juliet McSween Zacher, August Andrew Zacher, Annabelle McSween Zacher, Linda McSween Satel, Caroline M. Satel, Katherine Ann Satel, Emily Grace Satel, Joseph S. Satel, Jr., Paul E. McSween IV, Thomas D. McSween, and Benjamin Lewis McSween with multiple trusts included, all of San Antonio, Texas, acting in concert, to become members of the McSween Family Group, to acquire the voting shares Jefferson Bancshares, Inc., and thereby indirectly acquire voting shares of Jefferson Bank, both of San Antonio, Texas.	Newspaper: Federal Register:	11/15/2020 11/27/2020
JEFFERSON BANCSHARES, INC.	CIC	Retroactive notice by Laurie Lewis Saunders, individually, together with the other members of the Lewis Family Group acting in concert, consisting of Grace Saunders LePere, John T. Saunders III, Christina M. Saunders, Steve C. Lewis, Susan C. Lewis, Richard S. Lewis II, Barclay C. Adams, A.J. Lewis III, A.J. Lewis IV, Frances M. Lewis, Sallie W. Lewis, all of San Antonio, Texas, with multiple trusts included, all of San Antonio, Texas, and Kenneth S. Adams IV, Nashville, Tennessee all acting in concert, to become members of the Lewis Family Group, to acquire the voting shares of Jefferson Bancshares, Inc., and thereby indirectly acquire voting shares of Jefferson Bank, both of San Antonio, Texas.	Newspaper: Federal Register:	11/15/2020 11/27/2020

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending November 14, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper: Federal Register:	Not available 08/13/2020
TEXAS HERITAGE BANCSHARES, INC.	* 3A5	Texas Heritage Bancshares, Inc., Hondo, Texas, to acquire Medina Community Bancshares, Inc., Hondo, Texas and indirectly, Community National Bank, Hondo, Texas.	Newspaper: Federal Register:	12/02/2020 Not available
VBT FINANCIAL CORPORATION	CIC	Elizabeth L. Morgan, Austin, Texas, to acquire voting securities of VBT Financial Corporation, San Antonio, Texas, by virtue of her appointment as trust protector of family trusts that control VBT Financial Corporation. Together with the appointment of Ms. Morgan as trust protector, Mayfair Private Trust Company, McAllen, Texas, will be appointed trustee of the family trusts that control VBT Financial Corporation and, indirectly, Vantage Bank Texas, both of San Antonio, Texas.	Newspaper: Federal Register:	Not available Not available
WSB BANCSHARES, INC.	CIC	Retroactive Notice of Change in Bank Control filed by Lori Heather Holton Barber, Jessica Ann Holton Farmer, and John E. Holton III with respect to WSB Bancshares, Inc. ("Company") and indirectly, Wellington State Bank, both of Wellington, Texas, to retain less than 1% of the outstanding common stock of the Company and to join the Holton Family Group, a group acting in concert previously cleared in 2019, pursuant to a filing under the Change in Bank Control Act, and which controls 25% or more of the shares of Company.	Newspaper: Federal Register:	12/01/2020 Not available



**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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending November 14, 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
BROADWAY FINANCIAL CORPORATION	* 3A1 * 4c8	Broadway Financial Corporation, Los Angeles, California, to become a bank holding company by acquiring 100 percent of CFBanc Corporation and thereby indirectly acquire City First Bank of D.C., N.A., both of Washington, D.C.	Newspaper:	Not available
			Federal Register:	12/07/2020
CITY FIRST ENTERPRISES, INC.	* 3A3 * 4c8	City First Enterprises, Inc., Washington, D.C., to acquire Broadway Financial Corporation, Los Angeles, California. In addition, City First Enterprises, Inc., Washington, D.C., to acquire Broadway Federal Bank, FSB, Los Angeles, California, for a moment in time and thereby engage in nonbanking activities.	Newspaper:	Not available
			Federal Register:	12/07/2020
DMG Bancshares, Inc.	* 3A1	DMG Bancshares, Inc., to become a bank holding company by acquiring 100 percent of California First National Bank, both of Irvine, California.	Newspaper:	Not available
			Federal Register:	Not available
GOLDEN PACIFIC BANCORP, CIC INC.		Change in Control Notice filed by Richard B. Fowler II, Carmichael, California, and Karl K. Klessig, Santa Fe, New Mexico, as a group acting in concert, to acquire additional voting shares of Golden Pacific Bancorp, Inc., and thereby indirectly control Golden Pacific Bank, National Association, both of Sacramento, California.	Newspaper:	11/22/2020
			Federal Register:	09/28/2020
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, proposes to make a public welfare investment of \$66.0 million in Alliant Tax Credit Fund 106, LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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