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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. 48*

*Week Ending November 28, 2020*

**Monetary and Financial Policy**

Lending Facilities -- extension of the termination date to March 31, 2021, for the Commercial Paper Funding Facility (CPFF), Money Market Mutual Fund Liquidity Facility (MMLF), Primary Dealer Credit Facility (PDCF), and Paycheck Protection Program Liquidity Facility (PPPLF); and report to Congress pursuant to section 13(3) of the Federal Reserve Act.

- Approved, November 28, 2020

**Personnel**

Division of Supervision and Regulation -- appointment of Emily Wells as assistant director.

- Announced, November 23, 2020

**Enforcement**

Florida First City Banks, Inc., Fort Walton Beach, Florida -- written agreement dated February 26, 2010, terminated November 5, 2020.

- Announced, November 24, 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**

#### Secretary

Centennial Bank, Conway, Arkansas -- to establish a branch at 4601 Sheridan Street, Hollywood, Florida.

- Approved, November 24, 2020

#### St. Louis

Dieterich Bank, Effingham, Illinois -- to establish a branch at 2159 South State Route 157, Edwardsville.

- Approved, November 24, 2020

#### Kansas City

The Union State Bank of Everest, Everest, Kansas -- to establish a de novo branch at 8300 Booth Avenue, Kansas City, Missouri.

- Approved, November 24, 2020

### **Bank Holding Companies**

#### St. Louis

Midwest Bancorporation, Inc., Poplar Bluff, Missouri -- to acquire through merger Poplar Bluff Banc Company, Poplar Bluff, and thereby acquire First Midwest Bank of Poplar Bluff.

- Approved, November 24, 2020

**Bank Holding Companies**

Chicago

Peoples Financial Corp. of Illinois, Inc., Kewanee, Illinois -- waiver of application to acquire Reynolds State Bank (RS Bank), Reynolds, in connection with the merger of RS Bank with and into National Bank of Kewanee, Kewanee.

- Granted, November 23, 2020

**Change in Bank Control**

Minneapolis

Leackco Bank Holding Company, Inc., Wolsey, South Dakota -- change in bank control of Leackco Bank Holding Company, Inc., and its subsidiary, American Bank & Trust, Wessington Springs.

- Permitted, November 23, 2020

Atlanta

Pinnacle Financial Corporation, Elberton, Georgia -- to retain control of Pinnacle Financial Corporation and its subsidiary, Pinnacle Bank, Elberton.

- Permitted, November 23, 2020

Chicago

Resource Bancshares, Inc., DeKalb, Illinois -- change in bank control of Resource Bancshares, Inc., and its subsidiary, Resource Bank, National Association, DeKalb.

- Permitted, November 25, 2020

### **Extensions of Time**

#### Chicago

Forward Mutual Holding Company, Marshfield, Wisconsin; and Forward Financial, Inc. -- extension to February 28, 2021, (1) to convert from bank holding companies to a mutual holding company and a mid-tier stock savings and loan holding company, respectively, through the retention of Forward Bank, Marshfield, a state savings bank; and (2) to indirectly engage in real estate development and management activities.

- Granted, November 24, 2020

### **Financial Holding Companies**

#### Dallas

County Bancshares, Inc., Orange, Texas -- election to become a financial holding company.

- Effective, November 25, 2020

### **Regulations and Policies**

#### Chair

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

- Approved, November 21, 2020

(A/C)

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MARTHA'S VINEYARD SAVINGS BANK	* Branch	Application by Martha's Vineyard Savings Bank, Edgartown, Massachusetts, to establish a branch office at 84 Main Street, Falmouth, Massachusetts 02540. The branch is intended to be a full service branch for consumers and businesses.	Newspaper:	Not available
			Federal Register:	Not applicable

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**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 28, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALDEN STATE BANK	* Branch Premises	Alden State Bank, Alden, New York, to establish a branch office to be located at 6545 Transit Road, East Amherst, New York, and to make an additional investment in bank premises pursuant to Section 24 A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	12/02/2020 Not applicable
BASSWOOD CAPITAL MANAGEMENT, LC	CIC	Notice of Change in Control by Basswood Capital Management, LLC, New York, New York; funds for which Basswood Partners LLC serves as General Partner and Basswood Capital Management, LLC serves as investment manager (Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP); Basswood Capital Management, LLC serves as investment manager (Basswood Opportunity Fund, Inc. and Basswood Financial Fund, Inc.); certain managed accounts for which Basswood Capital Management, LLC serves as the investment adviser; Matthew Lindenbaum and Bennett Lindenbaum, all of New York, New York, to collectively acquire up to 24.9 % of the outstanding voting shares of Esquire Financial Holdings, Inc, and indirectly its subsidiary bank, Esquire Bank NA, both of Jericho, New York.	Newspaper: Federal Register:	Not available Not available
EMPIRE STATE BANK	* Branch	Empire State Bank, Newburgh, New York, to establish two branch offices to be located at: (1) 1441 South Avenue, and (2) 2212 Hylan Boulevard, both of Staten Island, New York.	Newspaper: Federal Register:	12/02/2020 Not applicable
METROPOLITAN COMMERCIAL BANK	* Branch	Metropolitan Commercial Bank, New York, New York, to establish a branch office to be located at 311 Boulevard of the Americas, Lakewood, New Jersey.	Newspaper: Federal Register:	12/23/2020 Not applicable



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

**Availability of CRA Public Evaluations**

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

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Institution	Location	Quarter
NONE		

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP, INC.	CIC	The Vanguard Group, Inc. and The Vanguard Funds, both of Malvern, Pennsylvania, to acquire up to 24.9% of the issued and outstanding common stock of Synchrony Financial, of Stamford, Connecticut, and thereby indirectly control its wholly own subsidiary Synchrony Bank, of Draper, Utah.	Newspaper:	12/13/2020
			Federal Register:	12/16/2020

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**District: 3**  
**Federal Reserve Bank of Philadelphia**

**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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$7.0MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$5.4MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF MARION, THE	Premises	The Bank of Marion, Marion, Virginia, to increase its investment in bank premises in the amount of up to \$150,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, Southern Pines, North Carolina, to establish a branch at 3620 Six Forks Road, Raleigh, North Carolina	Newspaper:	12/07/2020
			Federal Register:	Not applicable

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**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		

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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 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SYNOVUS BANK	PWI	Synovus Bank, Columbus, Georgia, request for blanket approval to make public welfare investments equal to up to 10% of its capital plus surplus.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 1861 W. Tennessee Street, Suite 230, known as the Varsity Plaza Branch, Tallahassee, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable

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

**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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 28, 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 with 401(k) Provisions, Francesville, Indiana, together with Shane R. Pilarski, Francesville, Indiana, Ronald K. Kruger, Francesville, Indiana, and Alyssa M. Chapman, Winamac, Indiana, as administrators, and as a group acting in concert, to retain control of 10 percent or more of the voting shares of Alliance Bancorp, Francesville, Indiana, and thereby indirectly control Alliance Bank, Francesville, Indiana.	Newspaper:	Not available
			Federal Register:	12/08/2020
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
DELHI BANCSHARES, INC.	CIC	Tamara L. Danover, Marion, Iowa, and Terry D. Cooper, Cedar Rapids, Iowa, individually and as trustees of the Delhi Bancshares, Inc. Subtrust, Marion, Iowa, the Delhi Bancshares, Inc. Subtrust, Marion, Iowa, together with Barbara A. Cooper, Robins, Iowa, individually and as trustee of the Delhi Bancshares, Inc. Revocable Trust, Robins, Iowa, the Delhi Bancshares, Inc. Revocable Trust, Robins, Iowa, Tad C. Cooper, Cedar Rapids, Iowa, and Tony A. Cooper, Batavia, Illinois, as a group acting in concert, to retain 25 percent or more of the shares and thereby control of Delhi Bancshares, Inc. and indirectly control Heritage Bank, both of Marion, Iowa.	Newspaper:	12/14/2020
			Federal Register:	12/10/2020
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:	12/02/2020
			Federal Register:	12/18/2020
INDEPENDENCE BANCSHARES, INC.	* 3A3	Independence Bancshares, Inc., Independence, Iowa, to acquire 100 percent of First State Bank, Sumner, Iowa.	Newspaper:	Not available
			Federal Register:	12/21/2020
TOWN AND COUNTRY BANK	* Branch	Town and Country Bank, Springfield, Illinois, to establish a Branch at 404 North Hershey Road, Suite B, Bloomington, Illinois.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 28, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP, INC.	CIC	Notice by The Vanguard Group, Inc., Malvern, Pennsylvania, 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, to acquire aggregate control of 15 percent or more of the voting shares of Northern Trust Corporation, parent of The Northern Trust Company, both of Chicago, Illinois.	Newspaper: Federal Register:	Not available 12/16/2020
VANGUARD GROUP, INC.	CIC	Notice by The Vanguard Group, Inc., Malvern, Pennsylvania, 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, to acquire aggregate control of 15 percent or more of the voting shares of Discover Financial Services, Riverwoods, Illinois, parent of Discover Bank, Greenwood, Delaware.	Newspaper: Federal Register:	Not available 12/16/2020

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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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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending November 28, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 301 West Avenue, Suite 120, Austin, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
FARMERS BANK & TRUST COMPANY	* Branch	Farmers Bank & Trust Company, Magnolia, Arkansas, to establish a branch facility to be located at 1375 NE Loop 286, Paris, Texas.	Newspaper:	12/04/2020
			Federal Register:	Not applicable
STATE HOLDING COMPANY	CIC	Notice by Catherine Hastings Owen and Harry Lee Hastings III, individually and as a part of a family control group that also includes Arkansas Bolt Company; Harry L. Hastings, Jr; Stanley T. Hastings Sr.; Harry L. Hastings Jr Family Trust and Rosalyn J. Hastings Family Trust with Harry L. Hastings III, Catherine Hastings Owen, & Stanley T. Hastings Sr. as Co-Trustees; Catherine Hastings Owen as trustee of the Catherine H. Owen Descendants Gift Trusts for Harper J. Holliday; Sara O. Holliday; Steven C. Owen Jr. and an unnamed minor grandchild's gift trust; Harry L. Hastings III as trustee of the Harry Lee Hastings III Descendants Gift Trusts for Andrew H. Hastings; Anne M. Hastings; Charles H. Hastings; Ellen B. Hastings; Harry L. Hastings IV; Harry L. Hasting V; Hollis R. Hastings; Huette M. Hastings; Mary H. Hastings; and Winston G. Hastings; and Stanley T. Hastings Sr. as trustee of the Stanley T. Hastings Sr. Descendants Gift Trusts for Alissa C. Hastings; Margo M. Hastings; Patrick T. Hastings; Stanley T. Hastings Jr.; Tyler M. Hastings; Oliver M. Hastings; and Andrew H. Hastings; Harry L. Hastings IV; Winston G. Hastings, to retain and acquire control of 25 percent or more of the voting shares of State Holding Company, all of Little Rock, Arkansas.	Newspaper:	12/06/2020
			Federal Register:	11/04/2020

**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		

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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 28, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MSB BANKSHARES, INC.	CIC	MoCorp, Inc. ("MoCorp") and its president Gene R. Mottes, both of Iron River, Michigan, a group acting in concert, to retain voting shares of MSB Bankshares, Inc., and thereby indirectly retain voting shares of The Miners State Bank, both of Iron River, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
OPPORTUNITY BANK OF MONTANA	* Branch	Opportunity Bank of Montana, Helena, Montana, to establish a branch facility located at 1821 South Avenue West, Missoula, Montana.	Newspaper:	12/04/2020
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 28, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERISTATE BANK	* 18C Premises	AmeriState Bank, Atoka, Oklahoma to purchase certain assets and assume certain liabilities of a branch of BancFirst, Oklahoma City, Oklahoma located at 101 E. Jackson, Hugo, Oklahoma, and to increase its investment in bank premises in the amount of \$594M.	Newspaper: Federal Register:	Not available Not applicable
BANK OF WYANDOTTE, THE	CIC	Notice submitted by The Trevor C. McNeill Revocable Trust B, Trevor McNeill, Dallas, Texas, as trustee, to acquire voting shares of Bank of Wyandotte, Wyandotte, Oklahoma.	Newspaper: Federal Register:	Not available 12/15/2020
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: Federal Register:	Not available 11/25/2020
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: Federal Register:	12/11/2020 12/10/2020

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending November 28, 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
GRAND CAPITAL CORPORATION	CIC	Notification submitted by Austin P. Buerge, individually, as trustee of two family trusts listed below, and as managing member of APB Investments, LLC, all of Tulsa, Oklahoma, to acquire shares and thereby control of Grand Capital Corporation, Tulsa, Oklahoma (Grand Capital). In addition, notification submitted by the Robin K. Buerge Spouses 2020 Trust, the Austin P. Buerge 2020 Separate Property Trust; and Austin P. Buerge, individually, all of Tulsa, Oklahoma, to acquire shares of Grand Capital and for approval as members of the Buerge Family Group that controls Grand Capital, parent of Grand Bank, Tulsa, Oklahoma.	Newspaper: Federal Register:	12/14/2020 12/10/2020

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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 28, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 11839 Culebra Road, San Antonio, TX 78253	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 20002 Northwest Freeway, Houston, Texas 77065	Newspaper:	Not available
			Federal Register:	Not applicable
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
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:	12/01/2020
			Federal Register:	12/09/2020

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
726953	UNITED TX BK, DALLAS, TEXAS	08/03/2020	11/22/2020	NI	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: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending November 28, 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:	11/29/2020
			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:	12/21/2020
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, 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 SVB Financial Group, parent of Silicon Valley Bank, both of Santa Clara, California.	Newspaper:	Not available
			Federal Register:	Not available

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

**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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