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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. 51*

*Week Ending December 19, 2020*

### **Advisory Councils**

Community Advisory Council -- five new members of the council.

- Announced, December 17, 2020

Community Depository Institutions Advisory Council -- members and designation of Dorothy A. Savarese as president for 2021.

- Announced, December 17, 2020

### **Extensions of Time**

SVB Financial Group, Santa Clara, California -- extension of the Volcker rule conformance period with respect to certain investments of a newly acquired subsidiary.

- Granted, December 18, 2020

### **Forms**

Forms -- Final Board review to extend with revision the Reports of Deposits (FR 2900 and 2915).

- Approved, December 17, 2020

Forms -- (1) initial Board review to extend with revision the Interagency Notice of Change in Control (FR 2081a), Interagency Notice of Change in Director or Senior Executive Officer (FR 2081b), and Interagency Biographical and Financial Report (FR 208c), and to extend without revision the Margin Credit Reports (FR G-1, FR G-2, FR G-3, FR G-4, FR T-4, FR U-1) and Interagency Bank Merger Act Application (FR 2070); and (2) final Board review to extend with revision the Notifications Related to Community Development and Public Welfare Investments of State Member Banks (FR H-6).

- Approved, December 17, 2020

**Regulations and Policies**

Computer-Security Incident Notifications -- interagency notice of proposed rulemaking with request for comment on computer-security incident notification requirements for banking organizations and their bank service providers.

- Approved, December 17, 2020

Countercyclical Capital Buffer (CCyB) -- to affirm at 0 percent the current CCyB for U.S.-based private-sector credit exposures.

- Approved, December 18, 2020

Global Insurance Forums -- annual report, "Efforts of the U.S. Department of the Treasury and the Board of Governors of the Federal Reserve System with respect to Global Insurance Regulatory or Supervisory Forums."

- Published, December 18, 2020

**Supervision and Regulation**

Stress Tests -- (1) revised authorization for firms with \$100 billion or more in total assets to make capital distributions in the first quarter of 2021, and (2) extension of time to notify such firms of whether the Board will recalculate their stress capital buffer requirements.

- Approved, December 17, 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**

## St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to establish a branch at 1375 NE Loop 286, Paris, Texas.

- Approved, December 15, 2020

## Richmond

First Bank, Southern Pines, North Carolina -- to establish a branch at 3620 Six Forks Road, Raleigh.

- Approved, December 16, 2020

## Dallas

Frost Bank, San Antonio, Texas -- to establish branches at 11839 Culebra Road, San Antonio, and 20002 Northwest Freeway, Houston (two applications).

- Approved, December 18, 2020

## Secretary

Peapack-Gladstone Bank, Bedminster, New Jersey -- to establish a branch at 104 Ely Place, Boonton.

- Approved, December 15, 2020

## Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 1861 West Tennessee Street, Tallahassee, Florida.

- Approved, December 18, 2020

**Bank Branches, Domestic**

Philadelphia

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish a branch at 1980 S. Easton Road, Doylestown.

- Approved, December 16, 2020

**Bank Holding Companies**

Chicago

AgCom Holdings, Inc., Holstein, Iowa -- to become a bank holding company by acquiring Maxwell State Bank, Maxwell.

- Approved, December 16, 2020

Minneapolis

PB Bancshares, Inc., Maplewood, Minnesota -- to become a bank holding company by acquiring Premier Bank, Maplewood.

- Approved, December 16, 2020

**Bank Mergers**

Kansas City

AmeriState Bank, Atoka, Oklahoma -- (1) to purchase certain assets and assume certain liabilities of a branch of BancFirst, Oklahoma City, located at 101 E. Jackson Street, Hugo, and (2) to increase its investment in bank premises.

- Approved, December 16, 2020

**Banks, Nonmember, and Miscellaneous Institutions**

Philadelphia

Patriot Financial Partners GP II, L.P., et al., Philadelphia, Pennsylvania -- relief from certain commitments.

- Granted, December 17, 2020

**Banks, Nonmember, and Miscellaneous Institutions**

Philadelphia

Red Mountain Capital Partners LLC, Los Angeles California, et al. -- relief from certain commitments.

- Granted, December 17, 2020

**Banks, State Member**

Chicago

Ally Bank, Sandy, Utah -- to make a public welfare investment.

- Approved, December 14, 2020

**Change in Bank Control**

New York

The Bessemer Group, Incorporated, Woodbridge, New Jersey -- change in bank control of The Bessemer Group, Incorporated, and its subsidiaries, Bessemer Trust Company, Woodbridge, and Bessemer Trust Company, National Association, New York, New York.

- Permitted, December 16, 2020

Kansas City

Fairview Bancshares, Inc., Fairview, Oklahoma -- to retain control of Fairview Bancshares, Inc., and its subsidiary, Farmers and Merchants National Bank, Fairview.

- Permitted, December 16, 2020

Kansas City

Grand Capital Corporation, Tulsa, Oklahoma -- change in bank control of Grand Capital Corporation and its subsidiary, Grand Bank, Tulsa.

- Permitted, December 17, 2020

**Change in Bank Control**

Chicago

Holcomb Bancorp, Inc., Rochelle, Illinois -- to retain control of Holcomb Bancorp, Inc., and its subsidiary, Holcomb Bank, Rochelle.

- Permitted, December 18, 2020

Dallas

Jefferson Bancshares, Inc., San Antonio, Texas -- change in bank control of Jefferson Bancshares, Inc., and its subsidiary, Jefferson Bank, San Antonio (two notices).

- Permitted, December 18, 2020

Atlanta

Merit Holdings LLC, Huntsville, Alabama -- change in bank control of Merit Holdings, LLC, and its subsidiary, Merit Bank, Huntsville, Alabama.

- Permitted, December 16, 2020

Chicago

Milford Bancorporation, Milford, Iowa -- change in bank control of Milford Bancorporation and its subsidiary, United Community Bank, Milford.

- Permitted, December 18, 2020

Chicago

Pioneer Development Company, Sergeant Bluff, Iowa -- change in bank control of Pioneer Development Company and its subsidiary, Pioneer Bank, Sergeant Bluff.

- Permitted, December 18, 2020

**Change in Bank Control**

Secretary

Republic Financial Corporation, Wichita, Kansas -- to retain control of Republic Financial Corporation and its subsidiary, Southwest National Bank, Wichita.

- Permitted, December 14, 2020

Chicago

Veedersburg Bank Corporation, Veedersburg, Indiana -- to retain control of Veedersburg Bank Corporation and its subsidiary, CentreBank, Veedersburg.

- Permitted, December 15, 2020

**Extensions of Time**

Chicago

Bath State Bancorp Employee Stock Ownership Plan with 401(k) Provisions (ESOP), Bath, Indiana -- extension to April 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, December 18, 2020

Director, S&R

Credit Suisse AG, Zurich, Switzerland -- extension of time to conform or divest a merchant banking investment.

- Granted, December 14, 2020

Director, S&R

Morgan Stanley, New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, December 17, 2020



**Financial Holding Companies**

St. Louis

First Arkansas Bancshares, Inc., Jacksonville, Arkansas -- election to become a financial holding company.

- Effective, December 14, 2020

Director, S&R

The Korea Development Bank, Seoul, Republic of Korea -- election to be treated as a financial holding company.

- Effective, December 17, 2020

Chicago

Mid-Iowa Bancshares Co., Algona, Iowa -- election to become a financial holding company.

- Effective, December 18, 2020

**Membership**

San Francisco

UniBank, Lynnwood, Washington -- to become a member of the Federal Reserve System.

- Approved, December 17, 2020

**Regulations and Policies**

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size thresholds used to define a small bank, small savings association, intermediate small bank, and intermediate small savings association under the Community Reinvestment Act regulations.

- Approved, December 15, 2020

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 19, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Vineyard Bancorp, MHC	* 18C	Vineyard Bancorp, MHC, Edgartown, Massachusetts, to become a mutual bank holding company by acquiring Martha's Vineyard Savings Bank, Edgartown, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and 18(c) of the Bank Merger Act.	Newspaper:	Not available
	* 3A1		Federal Register:	Not available
	* 3A3			

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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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**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending December 19, 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 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:	12/22/2020
			Federal Register:	12/18/2020

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

**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**

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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 December 19, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HYPERION BANCSHARES, INC	* 3A1	Hyperion Bancshares, Inc. Philadelphia, PA, to become a bank holding company via the merger of Hyperion Interim Bank and Hyperion Bank ("Hyperion Bank"), both of Philadelphia, PA, and thereby indirectly acquire Hyperion Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act.	Newspaper:	01/16/2021
			Federal Register:	Not available
JBT Bancorp, Inc.	3A1	Jonestown Bank and Trust Company, Jonestown, PA, has determined to reorganize into a bank holding company structure and become a subsidiary of JBT Bancorp, Inc., Jonestown, PA.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**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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- O = Outstanding
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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: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending December 19, 2020**

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



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

**Availability of CRA Public Evaluations**

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
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- 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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 19, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY FIRST BANCORPORATION	* 4c8	Community First Bancorporation, Walhalla, South Carolina, to acquire 100% of the voting securities of SFB Bancorp, Inc., Elizabethton, Tennessee, and thereby indirectly acquire Security Federal Bank, Elizabethton, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
FIRST CITIZENS BANCSHARES, INC.	* 3A3	First Citizens BancShares, Inc., Raleigh, North Carolina, to acquire 100% of the voting securities of CIT Group, Inc., New York, New York, and thereby indirectly acquire CIT Bank, National Association, Pasadena, California.	Newspaper:	01/16/2021
			Federal Register:	01/13/2021
FIRST-CITIZENS BANK & TRUST COMPANY	Other Foreign	First Citizens Bank & Trust Company, Raleigh, North Carolina, to establish an Edge Corporation subsidiary.	Newspaper:	Not applicable
			Federal Register:	Not available

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

**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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- 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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 19, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRSTBANC OF ALABAMA, INC.	4c8	Firstbanc of Alabama, Inc., Talladega, Alabama to merge with SouthFirst Bank, Sylacauga, Alabama and thereby indirectly acquire First Bank of Alabama, Talladega, Alabama.	Newspaper:	Not applicable
			Federal Register:	Not available
MONTICELLO BANCSHARES, INC.	CIC	After the fact change in control notice filed by Donald B. Kelly and Louise N. Kelly, both of Monticello, Georgia; Donald Bruce Kelly, Jr., Melissa A. Kelly, Donald Bruce Kelly, III, and Taylor Anne Kelly, all of Bogart, Georgia; E. Clyde Kelly, III, of Macon, Georgia; Jennifer Kelly, of Smyrna, Georgia; and Keryn K. Arnett, of Cumming, Georgia to retain control of Monticello Bancshares, Inc., and thereby indirectly retain voting shares of Bank of Monticello, both of Monticello, Georgia.	Newspaper:	01/06/2021
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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- 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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending December 19, 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: Federal Register:	Not available 12/08/2020
INDEPENDENCE BANCSHARES, INC.	* 3A3	Independence Bancshares, Inc., Independence, Iowa, to acquire 100 percent of First State Bank, Sumner, Iowa.	Newspaper: Federal Register:	Not available 12/21/2020
MARATHON MHC	* 3A1	Marathon MHC and Marathon Bancorp, Inc. both of Wausau, Wisconsin, to become a mutual bank holding company and mid-tier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of Marathon Bank, Wausau, Wisconsin, in connection with the conversion of Marathon Bank from mutual to stock form and a minority stock issuance by the mid-tier holding company.	Newspaper: Federal Register:	Not available 01/22/2021
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Notice by The Lynette G. Drake Trust dated January 4, 2017, with Lynette G. Drake and Alan D. Drake as trustees; L Drake Commons LLC, with Jeffrey Roberts as Manager; and J Roberts Commons LLC, with Lynette Drake as Manager; all of Bad Axe, Michigan, to join the Roberts Family Control Group, as previously approved by the Federal Reserve on December 18, 2019, and Notice by The Jerry A. Peplinski Trust dated May 26, 2017, with Jerry A. Peplinski as trustee; F Peplinski Commons LLC, with Lynda Watchowski as manager; J Peplinski Commons LLC, with Frank A. Peplinski as manager; D Peplinski Commons LLC, with Jerry Peplinski as manager; T Peplinski Commons LLC, with David Peplinski as manager; and L Watchowski Commons LLC, with Terry Peplinski as Manager; all of Bad Axe, Michigan, to join the Peplinski Family Control Group, as previously approved by the Federal Reserve on December 18, 2019, for each family to control Northstar Financial Group, Inc., Bad Axe, Michigan, and indirectly control Northstar Bank, Bad Axe, Michigan and West Michigan Community Bank, Hudsonville, Michigan.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 19, 2020

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PONTIAC BANCORP, INC.	* 18C * Branch	Pontiac Bancorp, Inc., Pontiac, Illinois requests a waiver from filing a section 3 application pursuant to section 225.12(d) (2) of Regulation Y to acquire Minier Financial, Inc., Minier, Illinois. Bank of Pontiac, Pontiac, Illinois to merge with First Farmers State Bank, Minier, Illinois and thereby establish branches at the following locations: 101 S Main Street, Minier, Illinois; 4001 General Electric Road, Bloomington, Illinois; and 301 N Locust Street, Delavan, Illinois.	Newspaper: Federal Register:	Not available Not applicable
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:	12/13/2020 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:	12/13/2020 12/16/2020

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
671147	PRIMEBANK, LE MARS, IOWA	09/21/2020	12/14/2020	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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 19, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EUREKA BANCSHARES, INC.	CIC	Notice by Charles Taff Cross and John Fuller Cross, Jr. both of Eureka Springs, Arkansas, to acquire additional voting shares of Eureka Bancshares, Inc., Eureka Springs, Arkansas, the parent company of CS Bank (Formerly Known As Cornerstone Bank), Eureka Springs, Arkansas.	Newspaper:	01/10/2021
			Federal Register:	01/06/2021

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**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 December 19, 2020**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MARINE BANCSHARES, INC.	CIC	Change in Control by Angela K. Rassas, Potomac Falls, VA; Dianne K. Johnson Trust, trustee Dianne K. Johnson, both of Forest Lake, MN; Dianne K. Johnson, as a trustee of the Dianne K. Johnson Trust, and as a trustee of the Mignon L. Johnson Trust, Forest Lake, MN; Edsel F. Johnson Disclaimer Trust, trustee Scott C. Johnson, both of Stillwater, MN; Jill E. King, Arden Hills, MN; Mackenzie L. Farrill, Hudson, WI; and Scott C. Johnson, through direct ownership of shares and as trustee of the Edsel F. Johnson Disclaimer Trust to retain shares and thereby join the Johnson Family shareholder group acting in concert, which owns 25 percent or more of the shares and thereby control of Marine Bancshares, Inc., Marine on St. Croix, MN. Marine Bancshares, Inc. controls Security State Bank of Marine, Marine on St. Croix, MN.	Newspaper: Federal Register:	Not available Not available
MSB BANKSHARES, INC.	CIC	MoCorp, Inc., Iron River, Michigan, 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: Federal Register:	Not available 12/21/2020
NAPOLEON BANCORPORATION, INC.	CIC	Change in control notice by Steven and Laurel Klefstad, Forman, North Dakota, to retain voting shares of Napoleon Bancorporation, Inc., Napoleon, North Dakota, which owns Stock Growers Bank, Forman, North Dakota, and thereby join the McLaen family shareholder group, a group acting in concert, which owns 25% or more of the voting shares of Napoleon Bancorporation, Inc.	Newspaper: Federal Register:	Not available 01/06/2021
VALLEY PREMIER BANK EMPLOYEE STOCK OWNERSHIP PLAN & TRUST	CIC	Teresa L. Kuhn, Dilworth, Minnesota; to acquire control of voting shares of Bankshares of Hawley, Inc. (Bankshares), by becoming a trustee of Valley Premier Bank Employee Stock Ownership Plan and Trust, which owns Bankshares and thereby indirectly owns Valley Premier Bank, all of Hawley, Minnesota.	Newspaper: Federal Register:	Not available 12/24/2020

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

**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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending December 19, 2020**

<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:	12/15/2020
			Federal Register:	11/25/2020
GRAND CAPITAL CORPORATION	CIC	Notification submitted by Nathan C. Buerge, Joplin, Missouri, and Summer K. Timperley, Overland Park, Kansas, to retain shares and thereby control of Grand Capital Corporation (Grand Capital), parent of Grand Capital Bank, both of Tulsa, Oklahoma, and to be approved as members of the Buerge Family Group that controls Grand Capital.	Newspaper:	Not available
			Federal Register:	12/30/2020
KATHRYN R. RYAN 2020 FAMILY TRUST	* SLHC Formation	The Kathryn R. Ryan 2020 Family Trust, Oklahoma City, Oklahoma, to become a savings and loan holding company by acquiring voting shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	01/15/2021
LEWELLEN NATIONAL CORP.	CIC	Notice submitted by Clarence J. Beard, individually, and Betty Beard, individually, both of Lewellen, Nebraska, to acquire voting shares and, thereby, control of Lewellen National Corp., parent of Bank of Lewellen, both of Lewellen, Nebraska, thus establishing the Lewellen Family Group.	Newspaper:	01/05/2021
			Federal Register:	Not available
MARTHA E. RECORDS 2020 FAMILY TRUST	* SLHC Formation	The Martha E. Records 2020 Family Trust, Oklahoma City, Oklahoma, to become a savings and loan holding company by acquiring voting shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	01/15/2021
PRISM GROUP, INC.	CIC	Notice submitted by The Kelly J. Green and Jessica E. Green Trust dated December 30, 2008 and Kelly J. Green and Jessica E. Green as trustees, all of Hamilton, Missouri; and Judson B. Snyder and Cara L. Snyder, Winnetka, Illinois to acquire voting shares and thereby control of The Prism Group, Inc., parent of The Hamilton Bank, both of Hamilton, Missouri, and be approved as members of the Snyder Family control group which controls The Prism Group, Inc. In addition, Blythe L. Heit and Brian A. Heit, Kansas City, Missouri to acquire voting shares and be approved as members of the Snyder Family control group.	Newspaper:	Not available
			Federal Register:	Not available

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending December 19, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUNDANCE BANKSHARES, INC.	CIC	Notice submitted by the Trudy M. Durfee Revocable Trust, Trudy M. Durfee, trustee, both of Sundance, Wyoming, to acquire voting shares and thereby control of Sundance Bankshares, Inc. (SBI), parent of Sundance State Bank, both in Sundance, Wyoming; In addition, notice submitted by The Danny K. Hopson and Janice Dee Hopson Family Trust, and Danny K Hopson and Janice Dee Hopson as co-Trustees, all of San Tan Valley, Arizona, to retain shares of SBI and be approved as members of the Richard Durfee Family Group which controls SBI. Trudy M. Durfee was previously approved as a member of the Richard Durfee Family Group.	Newspaper: Federal Register:	Not available 12/23/2020
WNB Holdings, LLC	* 3A1	WNB Holdings, LLC, North Platte, Nebraska, to become a bank holding company through the acquisition of 52 percent of the voting shares of Western Bancshares, Inc., parent of Western Nebraska Bank, both in Curtis, Nebraska.	Newspaper: Federal Register:	Not available Not available
WYOMING COMMUNITY BANK	* Branch	Wyoming Community Bank, Riverton, Wyoming, to establish a branch at 502 W. Ramshorn, Dubois, Wyoming.	Newspaper: Federal Register:	01/01/2021 Not applicable

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

**Availability of CRA Public Evaluations**

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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.

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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 December 19, 2020**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDTHWAITE BANCSHARES, INC.	CIC	Post-Notice of Change in Bank Control filed by Robert G. Good, Calvin J. Good, Hannah G. Good, all of Corrales, New Mexico; Cynthia Alysce Good, Robert A. Good, and Natalie G. Good, all of Arlington, Massachusetts ("Notificants"), with respect to Goldthwaite Bancshares, Inc. ("Company") and indirectly, MCBank ("Bank"), both of Goldthwaite, Texas, to retain less than 1% of the outstanding common stock of the Company, and to join the Graves-Good Family Group (the "Control Group"), a group acting in concert previously cleared in 2017, 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:	Not available 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: Federal Register:	Not available 08/13/2020

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**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 December 19, 2020

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<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
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:	12/16/2020

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**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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\* Subject to the provisions of the Community Reinvestment Act