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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. 22*

*Week Ending May 29, 2021*

**Bank Holding Companies**

Huntington Bancshares Incorporated, Columbus, Ohio -- to acquire TCF Financial Corporation, Detroit, Michigan, and thereby indirectly acquire TCF National Bank, Sioux Falls, South Dakota.

- Approved, May 24, 2021

**Regulations and Policies**

Payment System Risk Policy -- notice and request for comment on proposed changes to expand access to collateralized intraday credit, clarify access to uncollateralized credit, and support the deployment of the FedNow Service.

- Approved, May 26, 2021

Regulation D (Reserve Requirements of Depository Institutions) -- final rule to eliminate references to interest rates on required and excess reserves and replace them with a single reference to an "interest on reserve balances" rate, simplify the formula used to calculate the amount of interest to be paid on such balances, and make other conforming changes.

- Approved, May 28, 2021

Regulation J (Collection of Checks and Other Items by Federal Reserve Banks and Fund Transfers Through Fedwire) -- notice of proposed rulemaking and request for comment on amendments to govern funds transfers through the Federal Reserve Banks' new FedNow Service and make other clarifying and technical changes.

- Approved, May 28, 2021

**S&R** Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**MA** Monetary Affairs

**Bank Branches, Domestic**

## Richmond

Atlantic Union Bank, Richmond, Virginia -- to establish a branch at 1406 Roseneath Road, Richmond.

- Approved, May 27, 2021

## Kansas City

Bank of Jackson Hole, Jackson, Wyoming -- to establish a branch at 80 East Eagle Gate Drive, Eagle, Idaho (to be known as Bright Bank, a division of Bank of Jackson Hole, Eagle Branch).

- Approved, May 27, 2021

## Cleveland

Community Trust Bank, Inc., Pikeville, Kentucky -- to establish a branch at 315 Pleasant View Drive, Georgetown.

- Approved, May 26, 2021

## Minneapolis

Opportunity Bank of Montana, Helena, Montana -- to establish a branch at 1112 Shiloh Crossing Boulevard, Billings.

- Approved, May 27, 2021

## Dallas

Susser Bank, Bedford, Texas -- to establish a branch at 11503 North West Military Highway, San Antonio.

- Approved, May 26, 2021

**Bank Holding Companies**

General Counsel

Clinton Bancshares, Inc., Clinton, Oklahoma -- modification of certain commitments.  
- Granted, May 25, 2021

Dallas

Crossroads Systems, Inc., Dallas, Texas -- to become a bank holding company by acquiring Rice Bancshares, Inc., Rice, and indirectly, The First State Bank.  
- Withdrawn, May 28, 2021

Director, S&R

Itaú Unibanco S.A., São Paulo, Brazil; Itaú Unibanco Holding S.A.; IUPAR Itaú Unibanco Participações S.A.; Itaúsa S.A.; and Companhia E. Johnston de Participações -- relief from certain commitments.  
- Granted, May 28, 2021

**Bank Mergers**

Richmond

First Bank, Strasburg, Virginia -- to merge with The Bank of Fincastle, Fincastle, and thereby establish a branch.  
- Approved, May 28, 2021

Minneapolis

The Yellowstone Bank, Laurel, Montana -- to merge with 1st Bank, Broadus, and thereby establish branches.  
- Approved, May 28, 2021

**Banks, Foreign**

Director, S&R

Adyen, N.V., Amsterdam, The Netherlands -- to establish a branch in San Francisco, California.

- Approved, May 24, 2021

**Banks, State Member**

Secretary

The Northern Trust Company, Chicago, Illinois -- to make a public welfare investment.

- Approved, May 21, 2021

(A/C)

**Change in Bank Control**

Atlanta

Clinton Bancshares, Inc., Clinton, Louisiana -- Dennis Randall Aucoin, Slaughter, to retain voting shares of Clinton Bancshares, Inc., and thereby indirectly retain voting shares of Landmark Bank, Clinton.

- Permitted, May 25, 2021

Atlanta

Clinton Bancshares, Inc., Clinton, Louisiana -- Lynette Elaine Ligon, Robert David Ligon, both of Clinton, and Alison Leslie Ligon, Ethel, to join the Ligon Family Control Group, a group acting in concert, to retain voting control of Clinton Bancshares, Inc., and thereby indirectly retain voting shares of Landmark Bank, Clinton.

- Permitted, May 25, 2021

**Change in Bank Control**

St. Louis

Fredonia Valley Bancorp, Inc., Fredonia, Kentucky -- Kimberly B. Brown and Barry K. Brown, both of Princeton, to retain voting shares of Fredonia Valley Bancorp, Inc., and thereby indirectly retain voting shares of Fredonia Valley Bank, Fredonia.

- Permitted, May 26, 2021

Dallas

Louise Bancshares, Inc., Louise, Texas -- Lloyd Myatt Hancock, Anita Ramsey Richards, both of Sugarland; John W. Hancock, Jr., Karen Irene Jenkins, William R. Jenkins, Jr., William R. "Chip" Jenkins III, Susan Richards, all of El Campo; John W. "Trey" Hancock III, Austin; Richard Myatt Ramsey, Danevang; and Phyllis Ramsey Lawhon, Lampasas (the "Control Group"), to retain voting shares of Louise Bancshares, Inc. ("Company") and thereby indirectly retain voting shares of First State Bank, Louise, and Dilley State Bank, Dilley. Additionally, the John W. Hancock, Jr. SB Trust, Rita Hancock, as trustee, both of El Campo, to acquire voting shares of Company and to join the Control Group.

- Permitted, May 24, 2021

**Extensions of Time**

Richmond

Atlantic Union Bank, Richmond, Virginia -- extension to August 27, 2021, to establish a branch at 7100 Columbia Gateway Drive, Columbia, Maryland.

- Granted, May 27, 2021

Dallas

Bright Force Holdings, LLC, Dallas, Texas -- extension to August 22, 2021, to engage in activities permitted by 12 C.F.R. 225.28(b)(1) by extending credit, and specifically, purchasing loan participations, loans, and other real estate owned from its subsidiary American Bank, National Association, Dallas, including purchasing loan participations from third-party financial institutions.

- Granted, May 26, 2021

**Extensions of Time**

Director, S&R

HSBC North America Holdings Inc., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, May 25, 2021

Richmond

New Republic Partners, Inc., Charlotte, North Carolina -- extension to August 24, 2021, to engage de novo in financial and investment advisory activities and agency transactional services through a newly formed subsidiary, New Republic Securities, LLC, Charlotte, pursuant to 12 C.F.R. 225.28(6) and (7).

- Granted, May 24, 2021

**International Operations**

New York

The Bank of New York Mellon (BNYM), New York, New York, and BNYM Corporation -- to make an investment pursuant to 12 C.F.R. 211.9(f).

- No Objection, May 27, 2021

**Membership**

Atlanta

First National Bank of Picayune, Picayune, Mississippi -- to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank (to be known as FNB Picayune Bank).

- Approved, May 28, 2021

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending May 29, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKNEWPORT	* Branch	Application by BankNewport, Newport, Rhode Island, to establish a branch at 27 Strawberry Field Road, Warwick, Rhode Island, pursuant to Section 208.6 of Regulation H.	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 May 29, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIELDPOINT PRIVATE BANK & TRUST	* Branch	Fieldpoint Private Bank & Trust, Greenwich, Connecticut, to establish two branch facilities to be located at (1) 270 W. New England, Suite 268/272, Winter Park, Florida and (2) 2020 Salzedo Street, Suite 300, Coral Gables, Florida.	Newspaper:	06/09/2021
			Federal Register:	Not applicable
NEW YORK COMMUNITY BANCORP, INC.	* 4c8	New York Community Bancorp, Inc., Westbury, New York, to acquire 100 percent of Flagstar Bancorp, Inc., and thereby indirectly acquire Flagstar Bank, FSB, both of Troy, Michigan, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.	Newspaper:	Not available
			Federal Register:	07/01/2021

\* Subject to the provisions of the Community Reinvestment Act

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

**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.

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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: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending May 29, 2021**

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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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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: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending May 29, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEOPLES BANCORP INC.	* 3A3	Peoples Bancorp, Inc., Marietta, Ohio to acquire Premier Financial Bancorp, Inc., Huntington, West Virginia, and, thereby, indirectly acquire Premier Bank, Inc., Huntington, West Virginia and Citizens Deposit and Trust, Inc., Vanceburg, Kentucky.	Newspaper:	06/28/2021
	* 3A5		Federal Register:	Not available

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

**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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending May 29, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SHORE BANCSHARES, INC.	4c8	Shore Bancshares, Inc., Easton, Maryland, to acquire 100% of the voting securities of Severn Bancorp, Inc., Annapolis, Maryland, and thereby indirectly acquire Severn Savings Bank, FSB, Annapolis, Maryland.	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.

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: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending May 29, 2021**

<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 six public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BBVA USA	PWI	BBVA USA (formerly known as Compass Bank), Birmingham, Alabama, request for approval to make six public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST NATIONAL BANK OF PICAYUNE	Member	First National Bank of Picayune, Picayune, Mississippi, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**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.

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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 29, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DRAKE HOLDING COMPANY	CIC	Notice by the Richard R. Drake Family Trust, Radcliffe, Iowa, with Cynthia A. Shirar, Marshalltown, Iowa, Edwin A. Drake, West Des Moines, Iowa, and Bryan S. Drake, Radcliffe, Iowa, all individually and as co trustees, to join the Drake Family Control Group, a group acting in concert, to retain voting shares of Drake Holding Company, and indirectly retain voting shares of Security State Bank, both of Radcliffe, Iowa.	Newspaper: Federal Register:	Not available 05/07/2021
FIRST BANCORP OF TAYLORVILLE, INC.	* 3A5	First Bancorp of Taylorville, Inc., Taylorville, Illinois to merge with Mackinaw Valley Financial Services, Inc. and thereby indirectly acquire First Security Bank, both of Mackinaw, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL BANCSHARES, INC.	CIC	Notice by the Foote family regarding their control of First National Bancshares, Inc., East Lansing, Michigan and indirect control of First National Bank of America, East Lansing, Michigan.	Newspaper: Federal Register:	Not available 05/26/2021
GRINNELL BANCSHARES, INC.	CIC	Notice by F. Addison Jones, as trustee of the F. Addison Survivor Trust and the Marion A Jones Descendant Trust, all of Grinnell, Iowa; Grinnell State Bank and F. Addison Jones as Co-Trustees of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa; Anthony Joseph Jones, Cumming, Iowa; Fitzpatrick A Jones, Grinnell, Iowa; David Aric Jones, Grinnell, Iowa; Alyson Marie Jones, Grinnell, Iowa; Kelsey Megan McCulley, Wellman, Iowa; and Miranda Austin Bradberry, Tiffin, Iowa; to become members of the Jones Family Control Group, a group acting concert, by retaining voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa.	Newspaper: Federal Register:	Not available 06/04/2021
NORTHERN TRUST COMPANY, THE	Foreign Branch	Northern Trust Global Services Limited, Luxembourg, the foreign bank subsidiary of The Northern Trust Company, Chicago, Illinois, proposes to establish a foreign branch to be located in Basel, Switzerland, pursuant to section 211.3(b)(3) of regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
WATERSTONE FINANCIAL, INC.	CIC	Notice by WaterStone Bank SSB 2015 Amended and Restated Employee Stock Ownership Plan and WaterStone Bank SSB 401(K) Plan to acquire voting shares of WaterStone Financial, Inc., and thereby indirectly control WaterStone Bank, both of Wauwatosa, Wisconsin.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

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

**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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending May 29, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RICH LAND BANCORP, INC.	CIC	Notice by Rich Land Bancorp, Inc. ESOP (the ESOP) and Dan L. Eichelberger, individually and as trustee of the ESOP, both of Olney, Illinois, to retain control of Rich Land Bancorp, Inc., and thereby indirectly retain control of TrustBank, both of Olney, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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

**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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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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending May 29, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GEBSICO, INC.	CIC	Daniel J. Heike, Mondovi, Wisconsin; Heidi R. Weber, Mondovi, Wisconsin; Sarah E. Robertson, Eau Claire, Wisconsin; and Frederick Arthur Robertson III Living Trust, Frederick A. Robertson III, as trustee, both of Madison, Wisconsin; to become members of the Heike Family Control Group, a group acting in concert, to retain voting shares of GebSCO, Inc., Mondovi, Wisconsin, and thereby indirectly retain voting shares of Alliance Bank, Mondovi, Wisconsin.	Newspaper: Federal Register:	Not available 06/01/2021
RUSHFORD STATE BANCORP, INC.	CIC	James T. Robertson, Ramsey, Minnesota, to retain voting shares of Rushford State Bancorp, Inc., and thereby indirectly retain voting shares of Rushford State Bank, both of Rushford, Minnesota.	Newspaper: Federal Register:	Not available Not available
SECURITY FINANCIAL BANK	* 18C	Security Financial Bank, Durand, Wisconsin, to merge with Jackson County Bank, Black River Falls, Wisconsin, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
WNB HOLDING COMPANY	CIC	Elizabeth King Bach Trust under Agreement dated July 19, 2019; E.L. King Jr. Marital Trust FBO E.L. King III; E.L. King Jr. Marital Trust FBO Elizabeth King Bach; E.L. King, Jr. Generation Skip Trust FBO E.L. King III; and E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach; all of Winona, Minnesota (WNB Financial, National Association, Winona, Minnesota (Bank), and Kent Gernander, Rushford, Minnesota, are co-trustees for these five trusts); and David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota (Bank is trustee and Kent Gernander has proxy with power to vote the shares for this trust), to become members of the Gernander group, a group acting in concert, to retain 25% or more of the voting shares of WNB Holding Company, Winona, Minnesota, and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	02/22/2021 06/16/2021



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending May 29, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WNB HOLDING COMPANY	CIC	Daniel King, North Plains, Oregon; Sarah King, Henderson, Nevada; Heather Bach, LaCrosse, Wisconsin; Nicolle Jensen, Santa Fe, New Mexico; Sarah Bach-Lumsden, Winona, Minnesota; and the Frederick R. King Marital Trust U/W and Frederick R. King Family Trust U/W, both of Winona, Minnesota, (WNB Financial, National Association, Winona, Minnesota (Bank) and Elizabeth King Bach, Winona, Minnesota are co-trustees for these two trusts) to become members of the King group, a group acting in concert, to retain 25% or more of the voting shares of WNB Holding Company, Winona, Minnesota, and thereby indirectly retain voting shares of Bank.	Newspaper:	02/22/2021
			Federal Register:	06/16/2021
YELLOWSTONE BANK, THE	* 18C	The Yellowstone Bank, Laurel, Montana to merge with 1st Bank, Broadus, Montana, and incident thereto, establish branches.	Newspaper:	05/21/2021
	* Branch		Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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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: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending May 29, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GATEWAY FIRST BANCORP, * 3A1 INC.		Gateway First Bancorp, Inc., Jenks, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Gateway First Bank, Jenks, Oklahoma.	Newspaper:	06/15/2021
			Federal Register:	06/21/2021

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
303952	FARMERS BK OF NORTHERN MO, UNIONVILLE, MISSOURI	02/08/2021	05/24/2021	S	Int Small Bank
955959	SECURITY ST BK, BASIN, WYOMING	03/08/2021	05/27/2021	S	Int Small Bank

**CRA Examinations scheduled for                      Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending May 29, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALBANY BANCSHARES, INC.	CIC	<p>Notice under the Change in Bank Control Act filed by the Jon Rex Jones ("JRJ") Loyal Trust ("Proxy"), Jon Rex Jones, both of Albany, Texas; the JRJ Dynasty Trust, , the Jon Rex Jones Jr. ("JRJ Jr.") Trust V, the JRJ Jr. Loyal Trust ("Proxy"), Jon Rex Jones, Jr., as trustee, the JRJ Jr. Dynasty Trust, Brenda Wilkinson Jones, as trustee, McArron GP LLC, all of Austin, Texas; the Julie Ann Jarvis ("JAJ") Trust V, the Debora L. Jones ("DLJ") Trust V, the JAJ Loyal Trust ("Proxy"), the DLJ Trust ("Proxy"), Julie Ann Jarvis, as trustee, all of Aledo, Texas; and the Stephen Martin Jones ("SMJ") Trust V, the SMJ Loyal Trust ("Proxy"), Stephen Martin Jones, as trustee, all of Abilene, Texas (the "Control Group"), in connection with entry into a Proxy and voting agreement, and shareholders agreement (collectively, the "Agreements"), to retain voting shares of Albany Bancshares, Inc., ("Company"), and thereby indirectly retain voting shares of First National Bank of Albany/Breckenridge, both of Albany, Texas.</p>	Newspaper:	Not available
			Federal Register:	Not available
CAPITAL BANCORP, INC.	CIC	<p>Retroactive notice under the Change in Bank Control Act filed by Lawrence W. Pickett of Monroe, LA, individually, and Lawrence W. Pickett, Dana Doshier DeGravelle, Marilyn Pickett Worsley, Rock W. Worsley, Lauren P. Davis, Pamela J. Pickett, Benjamin Clark Burch, an individual identified as Minor A and an individual identified as Minor B, each of Monroe, LA, Amanda Doshier Arledge of West Monroe, LA, Adam L. Pickett of San Francisco, CA, De-Ette Copes and Lonnie L. Copes of Delhi, LA, Charles E. Hixon, Jr. and Anne Ruth Hixon of Rayville, LA, Bonnie R. Holley and Willie R. Holley of Epps, LA, David Wesley Sullivan of Pioneer, LA, and Joshua D. Sullivan of New Orleans, LA, collectively a group acting in concert, have applied for permission to retain a controlling interest in the outstanding shares of common stock of Capital Bancorp, Inc., Delhi, Louisiana. Capital Bancorp, Inc. controls Commercial Capital Bank, Delhi, Louisiana.</p>	Newspaper:	Not available
			Federal Register:	06/11/2021

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending May 29, 2021**

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<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:	Not available
			Federal Register:	08/13/2020

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

**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.

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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: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending May 29, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, proposes to make three public welfare investments as follows: a maximum of \$6.0 million in NEF Hawaii Shared Investment Fund I, L.P., a maximum of \$16.0 million in CREA Corporate Tax Credit Fund 50, LLC and a maximum of \$265,326 in Hunt Capital Partners Tax Credit Fund 29, LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FRIENDLY HILLS BANK	* 18C	Friendly Hills Bank, Whittier, California, to acquire certain deposit liabilities, assume the leases, and purchase certain fixed assets, of three branch locations of Bank of Southern California National Association, San Diego, California. Friendly Hills Bank will also consolidate one of the acquired Bank of Southern California, National Association branches into an existing Friendly Hills Bank branch.	Newspaper:	Not available
			Federal Register:	Not applicable
PEAK BANCORP, INC	* 3A1	Peak Bancorp, Inc to become a bank holding company by acquiring Idaho First Bank, both of McCall, Idaho.	Newspaper:	Not available
			Federal Register:	05/05/2021
SVB FINANCIAL GROUP	* 18C	SVB Financial Group, Santa Clara, California, to merge with Boston Private Financial Holdings, Inc. and thereby indirectly acquire Boston Private Bank & Trust Company; both of Boston, Massachusetts; 2) Boston Private Bank & Trust Company, Boston, Massachusetts, to merge with and into Silicon Valley Bank, Santa Clara, California; 3) Silicon Valley Bank to acquire 19 branch offices of Boston Private Bank & Trust Company; and 4) Silicon Valley Bank, Santa Clara, California, to exercise trust powers.	Newspaper:	Not available
	* 3A5		Federal Register:	04/07/2021
	* Branch			
TAIWAN COOPERATIVE BANK, LTD.	FBSEA	Taiwan Cooperative Bank, Ltd., Taipei, Taiwan, to establish a branch office in Houston, Texas, pursuant to section 211.24 (a)(1) of Regulation K and section 7(d) of FBSEA.	Newspaper:	Not available
			Federal Register:	Not applicable



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

**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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