
Federal Reserve Release



H.2

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

No. 25

Week Ending June 19, 2021

Enforcement

Craco, Inc., Vinita, Oklahoma -- written agreement dated November 13, 2020,
terminated June 9, 2021.

- Announced, June 17, 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

Cleveland

The Croghan Colonial Bank, Fremont, Ohio -- to establish a branch at 33 Park Street, Milan.

- Approved, June 18, 2021

Cleveland

First Financial Bank, Cincinnati, Ohio -- to establish a branch at 5396 Medpace Way, Cincinnati.

- Approved, June 16, 2021

Bank Holding Companies

San Francisco

Bank of Marin Bancorp, Novato, California -- waiver of application to merge with American River Bankshares, Rancho Cordova, and thereby indirectly acquire American River Bank (ARB), Sacramento, in connection with the merger of ARB with and into Bank of Marin, Corte Madera.

- Granted, June 11, 2021

(A/C)

St. Louis

Enterprise Financial Services Corp., Clayton, Missouri -- waiver of application to acquire through merger First Choice Bancorp, Cerritos, California, and thereby acquire First Choice Bank (FCB), in connection with the merger of Enterprise Bank and Trust, Clayton, Missouri, with FCB.

- Granted, June 18, 2021

Bank Holding Companies

Chicago

First Bancorp of Taylorville, Inc., Taylorville, Illinois -- to merge with Mackinaw Valley Financial Services, Inc., Mackinaw, and thereby indirectly acquire First Security Bank.

- Withdrawn, June 17, 2021

Director, S&R

Maham Beteiligungsgesellschaft AG, Zurich, Switzerland -- request by Muhammad Habib and Hamza Habib for relief from certain commitments.

- Granted, June 14, 2021

Banks, State Member

Chicago

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

- Approved, June 15, 2021

Secretary

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

- Approved, June 16, 2021

San Francisco

Westamerica Bank, San Rafael, California -- to make a public welfare investment.

- Approved, June 17, 2021

Change in Bank Control

Kansas City

Eberly Investment Co., Stanton, Nebraska -- the John B. and Lois J. Eberly Real Estate Trust (RE Trust), John B. and Lois J. Eberly, co-trustees, all of Stanton, to retain shares of Eberly Investment Co. (the company) and thereby retain shares of the Stanton State Bank, Stanton. Additionally, the RE Trust, Lois J. Eberly and Louise G. Eberly, all of Stanton, to retain shares of the company as members of the Eberly Family Group. John B. Eberly was previously approved to acquire control of company.

- Permitted, June 14, 2021

Kansas City

FNB Financial Corporation, Las Vegas, New Mexico -- Michael Quintana, Las Vegas, to acquire voting shares of FNB Financial Corporation and thereby indirectly acquire voting shares of Community 1st Bank Las Vegas, Las Vegas.

- Permitted, June 14, 2021

Dallas

Giddings Bancshares, Inc., Giddings, Texas -- Fred Luecke, Giddings; Susan Luecke Walther, Lincoln; Jimmie Luecke, Giddings; and Jimmie Luecke, Giddings, as the general partner of the Jimmie Luecke Children Partnership, Ltd. (together, the Luecke family group), to own and retain voting shares of Giddings Bancshares, Inc. and thereby indirectly retain voting shares of First National Bank of Giddings, Giddings.

- Permitted, June 18, 2021

Atlanta

Greater Community Bancshares, Inc., Rome, Georgia -- Greater Community Bank Employee Stock Ownership and 401(k) Plan, Rome (trustees David J. Lance, Calhoun; Robert L. Berry, Rome; and Kenneth Wayne Jones, Jr., Rome) to retain voting shares of Greater Community Bancshares, Inc. and thereby indirectly retain voting shares of Greater Community Bank, Rome.

- Permitted, June 15, 2021

Change in Bank Control

Dallas

Jefferson Bancshares, Inc., San Antonio, Texas -- Paul E. McSween IV Family 2020 Trust One, Paul E. McSween IV, trustee; Paul E. McSween IV Family 2020 Trust Two, Paul E. McSween IV, trustee; Thomas D. McSween Family 2020 Trust One, Thomas D. McSween, trustee; Thomas D. McSween Family 2020 Trust Two, Thomas D. McSween, trustee; Benjamin L. McSween Family 2020 Trust One, Benjamin L. McSween, trustee; and Benjamin L. McSween Family 2020 Trust Two, Benjamin L. McSween, trustee, all of San Antonio, to become members of the McSween Family Control Group, a group acting in concert, to retain voting shares of Jefferson Bancshares, Inc. and thereby indirectly retain voting shares of Jefferson Bank, San Antonio.

- Permitted, June 11, 2021

(A/C)

St. Louis

Lake Valley Bancorp, Inc., Taylorsville, Kentucky -- W. Brian Porter, as trustee of the GST Exempt Lifetime Trust (Electing Small Business Trust), both of Louisville, and Kelly P. Coffey, as trustee of the GST Exempt Lifetime Trust (Electing Small Business Trust), both of Danville, to retain control of Lake Valley Bancorp, Inc. and thereby indirectly control Peoples Bank, Taylorsville.

- Permitted, June 14, 2021

Extensions of Time

Secretary

Barclays Bank plc, New York, New York -- extension of time to comply with the Board's single-counterparty credit limit (SCCL) rule with respect to its combined U.S. operations only.

- Granted, June 16, 2021

Financial Holding Companies

Dallas

Clovis Bancshares, Inc., Clovis, New Mexico -- election to become a financial holding company.

- Effective, June 14, 2021

Membership

San Francisco

Farmington State Bank, Farmington, Washington -- to become a member of the Federal Reserve System.

- Approved, June 17, 2021

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
TruNorth Bancorp MHC	* 18C	TruNorth Bancorp, MHC and TruNorth Bancorp, Inc., both of North Brookfield, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring North Brookfield Savings Bank, North Brookfield, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended, and section 18(c) of the Bank Merger Act.	Newspaper:	Not available
	* 3A1		Federal Register:	Not available
	* 3A3			

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending June 19, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CYPRESS CAPITAL GROUP, INC.	* 3A1 4c8	Cypress Capital Group, Inc., Palm Beach, Florida, to become a bank holding company concurrently with the conversion of its wholly-owned subsidiary, Cypress Trust Company, Palm Beach, to a Florida state-chartered non-member bank under the name %Cypress Bank & Trust%; and Cypress Capital Group, Inc. to engage in investment advisory activities pursuant to section 225.28(b)(6) of the Board's Regulation Y.	Newspaper: Federal Register:	07/14/2021 07/26/2021
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANCORPORATION OF ALABAMA, INC.	* 3A3	United Bancorporation of Alabama, Atmore, Alabama, to acquire Town-Country National Bank, Camden, Alabama, pursuant to section 3(a)(3) of the BHC Act.	Newspaper: Federal Register:	07/03/2021 07/06/2021

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 19, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK CORP.	CIC	Notice by the Thomas E. Carter, Sr. Trust Dated October 27, 2000, Thomas E. Carter, Sr., individually, as trustee, both of Park Ridge, Illinois, together with the Allison M. Carter Trust Dated October 27, 2000, Allison M. Carter, as Trustee, both of Park Ridge, Illinois; Gwen M. Carter, Park Ridge, Illinois; Joseph G. Carter, Arlington Heights, Illinois; Louis J. Carter, Chicago, Illinois; Mack N. Carter, Park Ridge, Illinois; Mary C. Carter Seidel, Apex, North Carolina; Paul P. Carter, Chicago, Illinois; Samuel K. Carter, Park Ridge, Illinois; Sarah J. Carter, Park Ridge, Illinois; Thomas E. Carter, Jr., Park Ridge, Illinois; certain minor children in the Carter family, and Geoffrey Yerke, Chicago, Illinois, as a group acting in concert to retain 25 percent or more of the voting shares of Community Bank Corp., and thereby indirectly control Park Ridge Community Bank, both of Park Ridge, Illinois.	Newspaper: Federal Register:	Not available Not available
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 06/25/2021
MARQUETTE BANK	* Branch	Marquette Bank, Chicago, Illinois, to establish a branch at 16700 South Oak Park Avenue, Tinley Park, Illinois.	Newspaper: Federal Register:	06/28/2021 Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHERN BANK	* Branch	Southern Bank, Poplar Bluff, Missouri, to establish a branch facility to be located at 175 Johnstown Drive, Rogersville, Missouri.	Newspaper:	06/30/2021
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 19, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period		
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to acquire 39.79% of the voting shares of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly acquire voting shares of Bank Forward, Hannaford, North Dakota.	Newspaper:	Not available	
			Federal Register:	07/19/2021	
MIDCOUNTRY ACQUISITION CORP.	* 3A1	MidCountry Acquisition Corp., Minneapolis, Minnesota (MAC), a savings and loan holding company, to become a bank holding by merging with J & B Financial Holdings, Inc., Minneapolis, Minnesota, and thereby indirectly acquiring 1st United Bank, Faribault, Minnesota; First State Bank of Sauk Centre, Sauk Centre, Minnesota; and Red Rock Bank, Sanborn, Minnesota; and merging with Northfield Bancshares, Inc, Northfield, Minnesota, and thereby indirectly acquiring Community Resource Bank, Northfield, Minnesota. MAC also to retain MidCountry Bank, Bloomington, Minnesota, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y. MAC also to acquire First State Agency, Inc., Sauk Centre, Minnesota, and thereby indirectly engage in general insurance agency activity through a lending office in a place that has a population not exceeding 5,000 pursuant to section 225.28(b)(11)(iii) (A) of Regulation Y. In addition, MAC elects to become a financial holding company to enable MidCountry Bank to retain its ownership of MidCountry Insurance Services, Inc. and MidCountry Insurance Agency, Inc, both of Bloomington, Minnesota.	Newspaper:	06/19/2021	
	* 3A3		Federal Register:	07/16/2021	
	4c8				
	* 4c8				
RANDALL BANCORP, INC.	CIC	The Amended and Restated Kermit J. Zaffke A/K/A John Zaffke Revocable Trust, Kermit J. Zaffke and Karen J. Zaffke as trustees, both of Green Valley, Arizona; and The Amended and Restated Karen J. Zaffke Revocable Trust, Karen J. Zaffke and Kermit J. Zaffke as trustees, both of Green Valley, AZ; a group acting in concert to retain voting shares of Randall Bancorp Inc., and thereby indirectly retain voting shares of Randall State Bank, both of Randall, Minnesota.	Newspaper:	Not available	
			Federal Register:	06/25/2021	

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ROSCOE COMMUNITY BANKSHARES, INC.	CIC	The Family Trust created under the Last Will and Testament of John R. Beyers dated August 17, 2017 and The RCB Marital Trust created under the Last Will and Testament of John R. Beyers dated August 17, 2017, Patty Beyers as trustee, all of Roscoe, South Dakota, to retain voting shares of Roscoe Community Bankshares, Inc. and thereby indirectly retain voting shares of the First State Bank of Roscoe, both of Roscoe, South Dakota.	Newspaper: Federal Register:	Not available 07/07/2021
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

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BSB BANCSHARES, INC.	4c8	BSB Bancshares, Inc., Brunswick, Nebraska to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not available
COMMERCIAL STATE HOLDING COMPANY, INC.	CIC	Michael Waldo, Alma, Nebraska; and Dwight Waldo, Republican City, Nebraska; to establish the Waldo Family Group, a group acting in concert, and retain voting shares of Commercial State Holding Company, and thereby indirectly retain voting shares of Commercial State Bank, both of Republican City, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
EMERALD BANK	CIC	Jason D. Catlin, Dexter, Kansas, to acquire voting shares of Emerald Bank, Burden, Kansas and join the Catlin Family Group, a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available
EMERALD BANK	CIC	Michael H. Slack and Janice K Slack, Oxford, Kansas, individually and as members of the Catlin Family Group, a group acting in concert, to acquire additional voting shares of Emerald Bank, Burden, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
EQUITY BANK	* 18C	Equity Bank to merge with American State Bank & Trust Company, Wichita, Kansas, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending June 19, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALBANY BANCSHARES, INC.	CIC	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.	Newspaper: Federal Register:	Not available Not available
CAPITAL BANCORP, INC.	CIC	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.	Newspaper: Federal Register:	Not available 06/11/2021

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	08/13/2020

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 19, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 12
Federal Reserve Bank of San Francisco

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