
Federal Reserve Release



H.2

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

No. 27

Week Ending July 3, 2021

Enforcement

First Vision Bank, Tullahoma, Tennessee -- consent order of assessment of a civil money penalty, pursuant to the National Flood Insurance Act.

- Announced, July 1, 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

St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 510 Broadway, Chula Vista, California.

- Approved, June 30, 2021

New York

Five Star Bank, Warsaw, New York -- to establish a branch at 100 West Water Street, Elmira, New York.

- Approved, July 1, 2021

Bank Holding Companies

San Francisco

BankGuam Holding Company, Hagatna, Guam -- to acquire additional voting shares of ASC Trust, LLC, Hagatna, Guam, and thereby engage in employee benefits consulting services and trust company functions pursuant to 12 CFR 225.28(b)(9)(ii) and 225.28(b)(5).

- Approved, June 28, 2021

Chicago

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.

- Returned, July 1, 2021

Bank Holding Companies

Kansas City

Gateway First Bancorp, Inc., Jenks, Oklahoma -- to become a bank holding company by acquiring Gateway First Bank, Jenks, Oklahoma.

- Approved, June 28, 2021

Kansas City

Vintage Bancorp, Inc., Wichita, Kansas -- waiver of application to indirectly acquire Towanda State Bank (TSB), Towanda, in connection with the merger of TSB with and into Vintage Bank, Leon, Kansas.

- Granted, June 24, 2021

(A/C)

Change in Bank Control

Minneapolis

Cando Holding Company, Inc., Cando, North Dakota -- Bruce Olsen and Bradley Bergdahl, both of Cando, North Dakota, to retain voting shares of Cando Holding Company, Inc. and thereby indirectly retain voting shares of First State Bank of Cando, Cando, North Dakota, and for Mr. Bergdahl to remain a member of the Bergdahl family shareholder group, a group acting in concert.

- Permitted, July 2, 2021

New York

Community Bank System, Inc., DeWitt, New York -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including 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 additional voting shares of Community Bank System, Inc., and thereby acquire additional voting shares of Community Bank, National Association, Canton, New York.

- Permitted, June 29, 2021

Change in Bank Control

Chicago

F.N.B.C. of La Grange, Inc., La Grange, Illinois -- Suzanne Rooney, Hobe Sound, Florida; Michael Rooney, Hinsdale, Illinois; and Therese Rooney, Hinsdale, Illinois, together, as a group acting in concert, to join Phillip Rooney, Hobe Sound, Florida, to form the Rooney Family Control Group and to retain voting shares of FNBC of LaGrange and thereby indirectly retain voting shares of FNBC Bank and Trust, LaGrange, Illinois.

- Permitted, June 30, 2021

Chicago

First Midwest Bancorp, Inc., Chicago, Illinois -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including 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 additional voting shares of First Midwest Bancorp, Inc. and thereby acquire additional voting shares of First Midwest Bank, Chicago, Illinois.

- Permitted, June 29, 2021

Minneapolis

GebSCO, Inc., Mondovi, Wisconsin -- 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. and thereby indirectly retain voting shares of Alliance Bank, Mondovi, Wisconsin.

- Permitted, June 30, 2021

Change in Bank Control

Dallas

Groesbeck Bancshares, Inc., Groesbeck, Texas -- Stephen McBay Bradley, Mark Read Bradley, and Robin Elizabeth Bradley, and the 2012 Irrevocable Trust f/b/o a minor child, all of Groesbeck, Texas, to retain shares of Groesbeck Bancshares, Inc. (Company) and indirectly retain shares of Farmers State Bank, Groesbeck, Texas, and to therefore join the Bradley Family Group; and Lindsey Bradley Hale, Mansfield, Texas, and Benjamin Bradley, Tampa Bay, Florida, to acquire shares of Company and to therefore join the Bradley Family Group.

- Permitted, June 29, 2021

Minneapolis

Inver Grove Bancshares, Inc., Inver Grove Heights, Minnesota -- John C. Feltl, Chanhassen, Minnesota, individually and as trustee of the JCF Trust, Minnetonka, Minnesota, and Elizabeth F. Frye, individually and as trustee of the EFF Trust, both of Minnetrista, Minnesota, and all together as a group acting in concert to retain voting shares of Inver Grove Bancshares, Inc. and thereby retain voting shares of Key Community Bank, Inver Grove Heights, Minnesota.

- Permitted, June 29, 2021

Cleveland

The North Side Bank and Trust Company, Cincinnati, Ohio -- the Coors Family Group, a group acting in concert, consisting of Raymond B. Coors, Jr. (Naples, Florida); Dianne D. Coors (Naples, Florida); Martha B. Coors (Loveland, Ohio); Melissa Hoffman (Maineville, Ohio); and the Raymond B. Coors, Jr. Non-Exempt Trust and Raymond B. Coors, Jr. GST Exempt Trust, the Martha B. Coors Non-Exempt Trust and Martha B. Coors GST Exempt Trust, the Melissa Hoffman Trust, the Lisa A. Coors Trust, the John A. Coors Trust, the Mary Ann Coors Trust, and the Janet Cottingham Trust (all of Naples, Florida), with Raymond B. Coors, Jr. and Martha B. Coors as co-trustees, to retain voting shares of The North Side Bank and Trust Company.

- Permitted, June 28, 2021

Change in Bank Control

Secretary

Prosperity Bancshares, Inc., Houston, Texas -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including 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 additional voting shares of Prosperity Bancshares, Inc., and thereby acquire additional voting shares of Prosperity Bank, El Campo, Texas.

- Permitted, June 29, 2021

San Francisco

Westamerica Bancorporation, San Rafael, California -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including 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 additional voting shares of Westamerica Bancorporation, and thereby acquire additional voting shares of Westamerica Bank, San Rafael, California.

- Permitted, June 29, 2021

Extensions of Time

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska -- extension to October 1, 2021, to acquire additional voting shares of Banner County Ban Corporation and thereby indirectly acquire additional shares of Banner Capital Bank, both of Harrisburg, Nebraska.

- Granted, July 1, 2021

Financial Holding Companies

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- election to become a financial holding company.

- Effective, July 2, 2021

Supervision and Regulation

General Counsel

DWS USA Corporation, New York, New York -- application for approval of proposed internal debt "conversion trigger" that would allow the Board to order the conversion of DWS US's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, June 29, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending July 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 18C	Independent Bancorp, Rockland, Massachusetts and Bradford Merger Sub Inc. (a to be formed merger entity) request approval to acquire Meridian Bancorp, Inc., Peabody, Massachusetts by merger and thereby Meridian's wholly owned subsidiary bank, East Boston Savings Bank, Boston, Massachusetts, pursuant to section 3(a)(1), 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended and section 225.15 of the Board's Regulation Y.	Newspaper:	Not available
	* 3A1		Federal Register:	Not available
	* 3A3			
	* 3A5			
READING CO-OPERATIVE BANK	* 18C	Reading Cooperative Bank, Reading, Massachusetts, files an Interagency Bank Merger Act application for the purchase and assumption of two branches located at 400 Broadway, Lynn and 28 Nahant Road, Nahant both in Massachusetts, from Coastal Heritage Bank, Weymouth, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
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:	07/22/2021
	* 3A1		Federal Register:	07/26/2021
	* 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		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending July 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELMIRA SAVINGS BANK	* Branch	Elmira Savings Bank, Elmira, New York, to establish a branch office to be located at 84 Court Street, Binghamton, New York.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending July 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

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:

- 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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SANDY SPRING BANK	* Branch	Sandy Spring Bank, Olney, Maryland, to establish a branch at 7565 Greenbelt Road, Greenbelt, Maryland.	Newspaper:	07/16/2021
			Federal Register:	Not applicable
UNITED BANK	* 18C	United Bank, Fairfax, Virginia, to merge with Essex Bank, Richmond, Virginia, and to establish branches at certain locations of the target bank.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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 July 3, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE NOLA BANCORP, INC.	CIC	Heritage Bank of St. Tammany ESOP, Covington, Louisiana; to acquire additional voting shares of Heritage NOLA Bancorp, Inc., and thereby indirectly acquire voting shares of Heritage Bank of St. Tammany, both of Covington, Louisiana.	Newspaper:	07/13/2021
			Federal Register:	07/15/2021
REGIONS BANK	* 18C * Branch	Regions Bank, Birmingham, Alabama, to merge with EnerBank USA, Salt Lake City, Utah, and thereby establish a branch at the main office location of EnerBank USA.	Newspaper:	07/27/2021
			Federal Register:	Not applicable
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make three public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
UNITED COMMUNITY BANKS, INC.	4c8	United Community Banks, Inc., Blairsville, Georgia to acquire 100 percent of the outstanding shares of FinTrust Capital Partners, Greenville, South Carolina and thereby engage in certain listed nonbanking activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WASHINGTON STATE BANCSHARES, INC.	CIC	The Sue Soileau Trust, Lafayette, Louisiana (Steven G. Durio and Anthony Kip Bertrand, Co-Trustees) and The David C. Brignac, Jr. Trust, Lafayette, Louisiana (Steven G. Durio, Trustee), to acquire outstanding voting shares and to retain voting shares with the Washington State Bancshares, Inc. Employee Stock Ownership Plan (Steven G. Durio, Trustee), and thereby control, Washington State Bancshares, Inc., and its subsidiary, Washington State Bank, both of Washington, Louisiana.	Newspaper:	07/21/2021
			Federal Register:	07/19/2021

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 July 3, 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 07/12/2021
GOODENOW BANCORPORATION	CIC	Notice by Abigail Goodenow, West Des Moines, Iowa; Nicholas Goodenow, Okoboji, Iowa; John M. Blum, Centennial, Colorado; and Katie Blum Cone, Storm Lake, Iowa; to join the Goodenow Family Control Group, a group acting in concert, to retain voting shares of Goodenow Bancorporation, Okoboji, Iowa, and thereby indirectly retain voting shares of Bank Midwest, Spirit Lake, Iowa.	Newspaper: Federal Register:	Not available 07/19/2021
HBT FINANCIAL, INC.	* 3A3	HBT Financial Inc., Bloomington, Illinois to acquire NXT Bancorporation, Inc., Central City, Iowa, and thereby indirectly acquire NXT Bank, Central City, Iowa.	Newspaper: Federal Register:	Not available Not available
READLYN BANCSHARES, INC.	* 3A5 CIC	Readlyn Bancshares, Inc., Readlyn, Iowa to merge with Tripoli Bancshares, Inc., Tripoli, Iowa, and thereby indirectly acquire American Savings Bank, Tripoli, Iowa. In addition, Readlyn Bancshares, Inc. to acquire an additional 15 percent, for a total of 35 percent of the voting shares of Nashua Bancshares, Inc., Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available Not available

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 July 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK GROUP, INC.	CIC	Notice by Steuart L. Walton, Thomas L. Walton, Alice A. Proietti, and James M. Walton, all of Bentonville, Arkansas, to retain control of Arvest Bank Group, Inc., Bentonville, Arkansas, and become members of the Walton Family Group.	Newspaper:	07/19/2021
			Federal Register:	07/16/2021
LATHAM BANCSHARES, INC.	CIC	Notice by John B. Allee, individually, and as trustee of the John B. Allee Heritage Trust, both of Tipton, Missouri; and Lori A. Woratzeck as trustee of the Lori A. Woratzeck Heritage Trust, both of California, Missouri, to retain control of Latham Bancshares, Inc., Tipton, Missouri, and become members of the Allee Family Control Group.	Newspaper:	Not available
			Federal Register:	Not available
SIMMONS BANK	* 18C * Branch	Simmons Bank, Pine Bluff, Arkansas, to merge with Landmark Community Bank, Collierville, Tennessee, and to retain the acquired facilities as branch offices.	Newspaper:	08/02/2021
			Federal Register:	Not applicable
SIMMONS BANK	* 18C * Branch	Simmons Bank, Pine Bluff, Arkansas, to merge with Triumph Bank, Memphis, Tennessee, and to retain the acquired facilities as branch offices.	Newspaper:	08/02/2021
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 July 3, 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
EITZEN INDEPENDENTS, INC.	CIC	Bruce Olsen and Bradley Bergdahl, both of Cando, North Dakota; to retain voting shares of Cando Holding Company, Inc., and thereby indirectly retain voting shares of First State Bank of Cando, both of Cando, North Dakota, and for Mr. Bergdahl to remain a member of the Bergdahl family shareholder group, a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available
EITZEN INDEPENDENTS, INC.	CIC	Eitzen Independents, Inc., Eitzen, Minnesota	Newspaper:	Not available
			Federal Register:	Not available
Heritage Bancshares Group Inc. ESOP	* 3A1	The Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust %%(Applicant or ESOP) to acquire 148,4263 shares of voting common stock of Heritage Bancshares Group, Inc., a Minnesota corporation (the Company), which would increase Applicant's ownership interest in the Company from 1,416.5737 shares up to 1,565 shares (and 32.6% of the outstanding stock of the Company). The Company is the sole shareholder of Heritage Bank National Association, a national banking association with its%%principal office in Spicer, Minnesota (Bank).	Newspaper:	Not available
			Federal Register:	Not available
MARINE BANCSHARES, INC.	CIC	The Scott C. Johnson and Jan L. Johnson Trust under agreement dated August 16, 2019 (the "Johnson Trust"), Scott C. Johnson and Jan L. Johnson, co-trustees of the Johnson Trust, and Jan L. Johnson, all of Stillwater, Minnesota; to become members of the Johnson Family Control Group, a group acting in concert, to acquire voting shares of Marine Bancshares, Inc., Marine on St. Croix, MN, and thereby indirectly acquire voting shares of Security State Bank of Marine, Marine on St. Croix, MN.	Newspaper:	Not available
			Federal Register:	07/14/2021
MIDCOUNTRY ACQUISITION CORP.	* 3A3	MidCountry Acquisition Corp., Minneapolis, Minnesota, to acquire all of the capital stock of McGregor Banco, Inc. and its whollyowned, Minnesota state-chartered banking subsidiary, Grand Timber Bank, each located in McGregor, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending July 3, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 06/25/2021
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:	07/06/2021 07/07/2021
RUSHFORD STATE BANCORP, INC.	CIC	James T. Robertson, individually, and with the Lorene M. Robertson Testamentary Trust, both of Ramsey, Minnesota (James Robertson as trustee), to remain members of the Robertson Family Control Group, a group acting in concert, to retain voting shares of Rushford State Bancorp, Inc., Rushford, Minnesota, and thereby indirectly retain voting shares of Rushford State Bank, Rushford, Minnesota.	Newspaper: Federal Register:	06/30/2021 07/19/2021
SECURITY FINANCIAL BANK	* 18C * Branch	Security Financial Bank, Durand, Wisconsin, to merge with Jackson County Bank, Black River Falls, Wisconsin, and incident thereto, establish branches.	Newspaper: Federal Register:	06/30/2021 Not applicable
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc. Employee Stock Purchase Plan and Trust (the "ESOP"), Saint Cloud, Minnesota, to acquire additional common stock and increase its ownership interest in Stearns Financial Services, Inc., Saint Cloud, Minnesota, up to 23.6130% and thereby indirectly increase its control of (i) Stearns Bank, National Association, Saint Cloud, Minnesota; (ii) Stearns Bank of Upsala, Upsala, Minnesota; and (iii) Stearns Bank of Holdingford, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
EQUITY BANK	* 18C	Equity Bank to merge with American State Bank & Trust Company, Wichita, Kansas, and incident thereto, to establish several branches.	Newspaper:	07/18/2021
	* Branch		Federal Register:	Not applicable
FIRSTSUN CAPITAL BANCORP	* 3A3	FirstSun Capital Bancorp, Denver, Colorado, to merge with Pioneer Bancshares, Inc., and thereby indirectly acquire Pioneer Bank, SSB, both of Austin, Texas.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
RCB BANK	* 18C	RCB Bank, Claremore, Oklahoma, to merge with Oklahoma State Bank, Vinita, Oklahoma (Vinita Bank), and Lakeside State Bank, Oologah, Oklahoma (Oologah Bank), and incident thereto, to establish six branches. Immediately prior, RCB Holding Company, Inc., Claremore, Oklahoma, to merge with Oklahoma State Bancshares, Vinita, Oklahoma, and thereby indirectly acquire Vinita Bank and Oologah Bank.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* 3A5			
	* Branch			
SOONER SOUTHWEST BANKSHARES, INC.	* 3A3	Sooner Southwest Bankshares, Inc., Tulsa, Oklahoma, to merge with Capital Bank Holdings, Inc., and thereby indirectly acquire Oklahoma Capital Bank, both of Tulsa, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available

District: 10
Federal Reserve Bank of Kansas City

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: 11
Federal Reserve Bank of Dallas
Filings received during the week ending July 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	06/11/2021
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish three (3) branches at the following locations: 15720 Brixham Hill Avenue, Suite 300, Charlotte, Mecklenburg County, North Carolina 28277; 4509 Creedmoor Road, Suite 201, Raleigh, Wake County, North Carolina 27612; and 500 West 5th Street, Suite 800, Winston-Salem, Forsyth County, North Carolina 27101	Newspaper:	Not available
			Federal Register:	Not applicable
GRAHAMJB6 COMPANY	* 3A1	GrahamJB6 Co., Kingwood, Texas, to become a bank holding company by acquiring 100 percent of Security Bancshares, Inc., Waco, Texas, and indirectly, Citizens State Bank, Woodville, Texas	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	08/13/2020
TEXAS FIRST BANK	* Branch	Texas First Bank, Texas City, Texas, to establish a branch at 6363 Phelan Boulevard, Beaumont, Texas 77706	Newspaper:	07/06/2021
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 July 3, 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
Goldwater Bancorp, Inc.	3A1	Goldwater Bancorp, Inc. to become a bank holding company by acquiring 100 percent of Goldwater Bank, National Association, both of Phoenix, Arizona.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$36 million public welfare investment in RBC Community Investments California Fund-7, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

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