
Federal Reserve Release



H.2

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

No. 28

Week Ending July 10, 2021

Bank Holding Companies

First Bank Corp., Fort Smith, Arkansas -- to acquire Central Bancshares of Poteau, Inc. and indirectly acquire The Central National Bank of Poteau, both of Poteau, Oklahoma.

- Approved, July 9, 2021

Forms

Forms -- (1) initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation B (FR B) and Reporting, Recordkeeping, and Disclosure Requirements Associated with the Home Mortgage Disclosure Act Loan/Application Register required by Regulation C (FR HMDA LAR) and (2) final Board review to extend without revision the Recordkeeping Requirements Associated with Regulation GG (FR GG) and Disclosure Requirements Associated with the CFPB's Regulation M (FR M).

- Approved, July 8, 2021

Monetary and Financial Policy

Monetary Policy Report -- semiannual report to Congress.

- Published, July 9, 2021

Personnel

Division of Supervision and Regulation -- appointment of Kate Fulton as deputy director.

- Announced, July 8, 2021

Regulations and Policies

Third-Party Risk Management -- proposed interagency guidance and request for comment on managing risks associated with third-party relationships.

- Approved, July 4, 2021

Supervision and Regulation

Stress capital buffer (SCB) requirements, supervisory stress tests, and capital distributions -- delegation of authority to the director of the Division of Supervision and Regulation and the director of the Division of Financial Stability, with the concurrence of the Vice Chair for Supervision, to provide firms subject to the capital plan rule with notice of their SCB requirement, an explanation of the results of the supervisory stress test, their final SCB requirement, and confirmation of their final planned capital distributions.

- Approved, June 21, 2021

(A/C)

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

Atlanta

Anchor Bank, Juno Beach, Florida -- to establish a branch at 6805 Lake Worth Road, Greenacres, Florida.

- Approved, July 8, 2021

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 690 Bald Eagle Drive, Marco Island, Florida.

- Returned, July 7, 2021

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 711 Broadway Street, San Antonio, Texas.

- Approved, July 7, 2021

Chicago

Marquette Bank, Chicago, Illinois -- to establish a branch at 16700 South Oak Park Avenue, Tinley Park, Illinois.

- Approved, July 5, 2021

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to establish a branch at 175 Johnstown Drive, Rogersville, Missouri.

- Approved, July 6, 2021

Bank Holding Companies

Kansas City

BSB Bancshares, Inc., Brunswick, Nebraska -- to engage in lending activities.

- Approved, July 9, 2021

Cleveland

Peoples Bancorp Inc., Marietta, Ohio -- to acquire Premier Financial Bancorp, Inc. and thereby indirectly acquire Premier Bank, Inc., both of Huntington, West Virginia, and Citizens Deposit Bank & Trust, Inc., Vanceburg, Kentucky.

- Approved, July 8, 2021

Chicago

Readlyn Bancshares, Inc., Saint Paul, Minnesota -- (1) to merge with Tripoli Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly acquire American Savings Bank, Tripoli, Iowa, and (2) to acquire additional voting shares of Nashua Bancshares, Inc., Saint Paul, Minnesota.

- Returned, July 9, 2021

Atlanta

United Bancorporation of Alabama, Inc., Atmore, Alabama -- to acquire Town-Country National Bank, Camden, Alabama.

- Approved, July 9, 2021

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- to acquire FinTrust Capital Partners, Greenville, South Carolina, and thereby engage in certain nonbanking activities.

- Withdrawn, July 1, 2021

(A/C)

Bank Mergers

San Francisco

Friendly Hills Bank, Whittier, California -- (1) to acquire certain deposit liabilities, assume leases, and purchase certain fixed assets, of three branches of Bank of Southern California, National Association (BSC), San Diego, California, and (2) consolidate one of the acquired BSC branches into an existing Friendly Hills Bank branch.

- Approved, July 9, 2021

Cleveland

Peoples Bank, Marietta, Ohio -- to merge with Premier Bank, Inc., Huntington, West Virginia, and Citizens Deposit Bank & Trust, Inc., Vanceburg, Kentucky, and thereby acquire branches.

- Approved, July 8, 2021

Minneapolis

Security Financial Bank, Durand, Wisconsin -- to merge with Jackson County Bank, Black River Falls, Wisconsin, and thereby establish branches.

- Approved, July 6, 2021

Banks, State Member

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to make certain public welfare investments.

- Approved, July 8, 2021

Atlanta

BBVA USA (formerly known as Compass Bank), Birmingham, Alabama -- to make certain public welfare investments.

- Approved, June 25, 2021

(A/C)

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.
- Approved, July 6, 2021

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.
- Approved, July 7, 2021

Change in Bank Control

St. Louis

Farmers & Merchants Bancorp, Inc., Hannibal, Missouri -- Michael J. Bukstein, M.D., William H. Craigmiles, and Paul L. Richards (individually and as trustees of the George Riedel Foundation); Donald M. Bastian, Hallie M. Bastian, James H. Bastian, Alvin E. Ehrhardt, the Alvin E. Ehrhardt Trust, Alvin E. Ehrhardt, trustee; Heather Ehrhardt, Scott Ehrhardt, Phillip L. Smith, Gordon V. Spilker, and Carl C. Watson, all of Hannibal, Missouri, to acquire control of Farmers & Merchants Bancorp., Inc. and thereby indirectly control F&M Bank and Trust Company, Hannibal, Missouri.
- Permitted, July 9, 2021

Atlanta

First National Corporation of Picayune, Picayune, Mississippi -- the Merry Rea Thomson Revocable Trust, Merry Rea Thomson, as trustee, both of Pass Christian, Mississippi; John C. Thomson, Port Orange, Florida; Susan T. Eaves and Richard S. Thomson, Jr., both of Hattiesburg, Mississippi, to become members of the Thomson Family Control Group, a group acting in concert, to retain voting shares of First National Corporation of Picayune and thereby indirectly retain voting shares of First National Bank of Picayune, Picayune, Mississippi.
- Permitted, July 8, 2021

Change in Bank Control

Chicago

Grinnell Bancshares, Inc., Grinnell, Iowa -- 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, Grinnell, Iowa.

- Permitted, July 8, 2021

Chicago

Schaumburg Bancshares, Inc., Schaumburg, Illinois -- John R. Madden, as trustee of the Lenore Madden Marital Trust and the John R. Madden Revocable Trust, all of LaGrange,, Illinois; Kiera Kelly, Evanston, Illinois; and Mary Hayes, LaGrange Park, Illinois, to join the Madden Family Control Group, a group acting in concert, to retain voting shares of Schaumburg Bancshares Inc. and thereby indirectly retain voting shares of Heritage Bank of Schaumburg, Schaumburg, Illinois.

- Permitted, July 9, 2021

Chicago

WaterStone Financial, Inc., Wauwatosa, Wisconsin -- 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, Wauwatosa, Wisconsin.

- Permitted, July 7, 2021

Extensions of Time

Secretary

Banco Bilbao Vizcaya Argentaria, S.A., Madrid, Spain -- extension of time to comply with certain regulatory and reporting requirements, in connection with the acquisition of BBVA USA Bancshares, Inc., Houston, Texas, by The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania.

- Granted, July 9, 2021

New York

Popular Bank, New York, New York -- extension to December 18, 2021, to establish a branch at 3457 North University Drive, Sunrise, Florida.

- Granted, July 9, 2021

New York

Popular Bank, New York, New York -- extension to January 2, 2022, to establish a branch at 7306 Collins Avenue, Miami Beach, Florida.

- Granted, July 9, 2021

Supervision and Regulation

Director, S&R

Dodd-Frank Act Stress Tests (DFAST), stress capital buffer (SCB) requirements, and capital distributions -- publication of 2021 DFAST results, notification to each firm subject to the capital plan rule that its SCB requirement will not be recalculated, and authorization under the capital rule to make certain capital distributions.

- Results published and firms notified, June 24, 2021

(A/C)

Supervision and Regulation

Director, S&R, and Director, Financial Stability

Stress capital buffer (SCB) requirements and supervisory stress tests -- notification of SCB requirements to firms subject to the capital plan rule and an explanation of their supervisory stress test results.

- Firms notified, June 24, 2021

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending July 10, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK CORP.	* 3A1	Independent Bank Corp., 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
	* 3A3		Federal Register:	Not available
	* 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

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 10, 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.

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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 10, 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

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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- S = Satisfactory
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- 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 10, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BBVA USA	PWI	BBVA USA, Birmingham, Alabama, requests prior approval to make two public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 10, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/31/2021
	* 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 10, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch on South Memorial Parkway, Huntsville, Alabama.	Newspaper:	07/17/2021
			Federal Register:	Not applicable
COMMUNITY BANKSHARES, INC.	CIC	Prior change in control notice filed by Jeremy Francis Gilpin, South Lake Tahoe, California, and Jeffrey Alan Smith, Atlanta, Georgia (collectively Notificants); as a group acting in concert, to acquire shares and thereby acquire control of Community Bankshares, Inc., LaGrange, Georgia and its subsidiaries, Community Bank and Trust - West Georgia, LaGrange, Georgia, and Community Bank and Trust - Alabama, Union Springs, Alabama.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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 10, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK CORP.	CIC	The Thomas E. Carter, Sr. Trust, Thomas E. Carter, Sr., individually, and Allison M. Carter, individually, as co-trustees, both of Park Ridge, Illinois, the Allison M. Carter Trust, Allison M. Carter, individually, and Thomas E. Carter, Sr., individually, as co-trustees, 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, all of Park Ridge, Illinois, and Geoffrey Yerke, Chicago, Illinois, to form the Carter Family Control Group, 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:	Not available
			Federal Register:	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:	07/21/2021
			Federal Register:	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:	Not available
			Federal Register:	07/09/2021

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		

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending July 10, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at 155 East 150th Place South, Glenpool, Oklahoma.	Newspaper:	07/16/2021
			Federal Register:	Not applicable
CENTRAL TRUST BANK, THE	* Branch	Central Trust Bank, Jefferson City, Missouri to establish a branch located at 3701 Tamiami Trail North, Naples, Florida.	Newspaper:	07/24/2021
			Federal Register:	Not applicable
FIRST BANK	PWI	First Bank, Creve Coeur, Missouri, proposes to make a \$3 million public welfare investment in Eagle Fund V, LP, St. Louis, Missouri, a Small Business Investment Company.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	07/23/2021

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 10, 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	The Ronald G. Chamberlin Irrevocable Trust, Nathan A. Wurm and Eric D. Wurm as trustees; The Irrevocable Gifting Trust FBO Nathan A. Wurm, Nathan A. Wurm as trustee; and The Irrevocable Gifting Trust FBO Eric D. Wurm, Eric D. Wurm as trustee, all of Caledonia, MN; to join the Wurm Family Control Group, a group acting in concert, to retain voting shares of Eitzen Independents, Inc., Eitzen, MN, and thereby indirectly retain voting shares of ESB Bank, Caledonia, MN.	Newspaper:	Not available
			Federal Register:	07/28/2021
HERITAGE BANCSHARES GROUP INC. ESOP	* 3A1	The Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust; to become a bank holding company by acquiring 32.6 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquiring voting shares of Heritage Bank, N.A., both of Spicer, Minnesota. Heritage Bancshares Group, Inc. Employee Stock Ownership Plan and Trust, Spicer, Minnesota elects to be a financial holding company.	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:	07/27/2021
			Federal Register:	07/14/2021

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending July 10, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDCOUNTRY ACQUISITION CORP.	* 3A3	MidCountry Acquisition Corp., Minneapolis, Minnesota, to acquire McGregor Banco, Inc., and thereby indirectly acquire Grand Timber Bank, both of McGregor, Minnesota.	Newspaper: Federal Register:	Not available 08/12/2021
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
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:	07/25/2021 07/19/2021
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 10, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period		
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:	08/06/2021	
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:	07/31/2021	
	* 3A3		Federal Register:	08/09/2021	
	* 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:	08/02/2021	
			Federal Register:	08/09/2021	

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		

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District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending July 10, 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:	07/10/2021
			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:	08/09/2021
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

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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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending July 10, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 12
Federal Reserve Bank of San Francisco

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