
Federal Reserve Release



H.2

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

No. 23

Week Ending June 5, 2021

Forms

Forms -- initial Board review to extend without revision the Basel II Interagency Pillar 2 Supervisory Guidance (FR 4199); and final Board review to extend without revision the Recordkeeping Provisions Associated with Stress Testing Guidance (FR 4202), Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company (FR Y-3F), International Applications and Prior Notifications under Subpart B of Regulation K (FR K-2), and Recordkeeping Requirements Associated with Changes in Foreign Investments (Made Pursuant to Regulation K) (FR 2064).

- Approved, June 3, 2021

Enforcement

BBVA USA, Birmingham, Alabama -- consent order of prohibition against Jennifer Bradford, a former institution-affiliated party.

- Announced, June 3, 2021

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

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

Bank Branches, Domestic

Richmond

HomeTrust Bank, Asheville, North Carolina -- to establish branches at 6310 Fairview Road, Charlotte, and 4700 Six Forks Road, Raleigh (two applications).

- Approved, June 2, 2021

St. Louis

Independence Bank of Kentucky, Owensboro, Kentucky -- to establish a branch at 1900 Colonel Sanders Lane, Louisville.

- Approved, May 31, 2021

Minneapolis

North American Banking Company, Roseville, Minnesota -- to establish a branch at the northeast corner of Hemlock Lane North and Village Drive, Maple Grove.

- Approved, June 1, 2021

Cleveland

The Ohio Valley Bank Company, Gallipolis, Ohio -- to establish a branch at 2509 Jackson Avenue, Point Pleasant, West Virginia.

- Approved, June 4, 2021

Bank Holding Companies

Chicago

AC Bancorp, Inc., Petersburg, Illinois -- waiver of application to acquire Firststate Bancorp, Inc., Mason City, in connection with the merger of 1st State Bank of Mason City, with and into Alliance Community Bank, Petersburg.

- Granted, May 26, 2021

(A/C)

Chicago

Community Capital Bancorp, Inc., Waukesha, Wisconsin -- to become a bank holding company by acquiring Collins Bankcorp, Inc., Collins, and thereby indirectly acquire Collins State Bank.

- Returned, June 4, 2021

Philadelphia

Fidelity D&D Bancorp, Inc., Dunmore, Pennsylvania -- waiver of application to acquire Landmark Bancorp, Inc., Pittston, and thereby indirectly acquire Landmark Community Bank (Landmark), in connection with the merger of Landmark with and into The Fidelity Deposit and Discount Bank, Dunmore.

- Granted, June 3, 2021

San Francisco

Peak Bancorp, Inc, McCall, Idaho -- to become a bank holding company by acquiring Idaho First Bank, McCall.

- Approved, June 2, 2021

Chicago

PFB Holding Company, Joliet, Illinois -- to become a bank holding company by acquiring PeopleFirst Bank.

- Returned, June 3, 2021

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (three requests).

- Approved, June 3, 2021

Change in Bank Control

Chicago

Chebelle Corporation, Belle Plaine, Iowa -- Karlene M. Lindseth 2020 Chebelle Trust, Michael J. Lindseth, as trustee, both of Eden Prairie, Minnesota, to become members of the Erusha Family Control Group (approved October 11, 2019), a group acting in concert, to retain voting shares of Chebelle Corporation and thereby retain voting shares of Chelsea Savings Bank, Belle Plaine, Iowa.

- Permitted, June 2, 2021

Chicago

First Lena Corporation, Lena, Illinois -- Steven V. Chesney, Las Vegas, Nevada, to acquire voting shares of First Lena Corporation and thereby indirectly acquire voting shares of Citizens State Bank, Lena.

- Permitted, June 2, 2021

Change in Bank Control

San Francisco

Greater Pacific Bancshares, Whittier, California -- Hamad Abdulmohsen Almarzouq, Abeer Abdullah Alsemait, Abdulaziz Yacoub Alnafisi, Ahmad Abdulaziz Alnafisi, Aljuohara Abdulaziz Alnafisi, Dalal Abdulaziz Alnafisi, Farah Abdulaziz Alnafisi, all of Yarmouk, Kuwait; Ghaida Husain Alhusain, Duaij Khalifah Khalaf Alenezi, Samir Yaqoub Alnafisi, Suliman Khalifah Khalaf Alenezi, all of Kuwait City, Kuwait; Abrar Khaled Alsabah, Jaber Khaled Alsabah, Ohoud Salem Alsabah, Salem Khaled Alsabah, Shaikhah Khaled Alsabah, all of Qortuba, Al Asimah, Kuwait; Khalid Abdullah Alsumait, Shatha Abdullah Alsamait, both of Dahiya Abdullah Salem, Kuwait; Areej Abdullah Alsamait, Shuwaikh, Kuwait; Issam Abdulmohsen Almarzooq, Abdullah Alsalem, Kuwait; as a group acting in concert to acquire voting shares of Greater Pacific Bancshares, and thereby indirectly acquire voting shares of Bank of Whittier, National Association, both of Whittier, California.

- Withdrawn, June 1, 2021

Dallas

Maypearl Bancshares, Inc., Maypearl, Texas -- Jane C. Wilemon, individually, and as trustee of the Wilemon Family Trust and the Wilemon Survivors Trust, comprising the Jane C. Wilemon Family Control Group, a group acting in concert, to retain voting shares of Maypearl Bancshares, Inc. and thereby indirectly retain voting shares of The Cowboy Bank of Texas, all of Maypearl, Texas.

- Permitted, June 4, 2021

Chicago

Solon Financial, Inc., Solon, Iowa -- Karlene M. Lindseth 2020 Solon Trust, Michael J. Lindseth, as trustee, and the Michael J. Lindseth 2020 Solon Trust, Karlene M. Lindseth, as trustee, all of Eden Prairie, Minnesota, to become members of the Erusha Family Control Group (approved May 31, 2019), a group acting in concert, to retain voting shares of Solon Financial, Inc. and thereby indirectly retain voting shares of Solon State Bank, Solon, Iowa.

- Permitted, June 2, 2021

Extensions of Time

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 01/01/16), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- extension to September 4, 2021, to acquire shares of Woodforest Financial Group, Inc., The Woodlands, and indirectly acquire Woodforest National Bank.

- Granted, June 4, 2021

Financial Holding Companies

Kansas City

Gemini Bancshares, Inc., Monument, Colorado -- election to become a financial holding company.

- Effective, June 2, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending June 5, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKNEWPORT	* Branch	Application by BankNewport, Newport, Rhode Island, to establish a branch at 27 Strawberry Field Road, Warwick, Rhode Island, pursuant to Section 208.6 of Regulation H.	Newspaper:	06/11/2021
			Federal Register:	Not applicable
WEBSTER FINANCIAL CORPORATION	* 3A3	Webster Financial Corporation, Waterbury, Connecticut, to merge with Sterling Bancorp, Pearl River, New York and thereby indirectly acquire Sterling National Bank, Pearl River, New York, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	06/28/2021
	* 3A5		Federal Register:	07/08/2021

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 June 5, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIVE STAR BANK	* Branch	Five Star Bank, Warsaw, New York, to establish a branch office to be located at 100 West Water Street, Elmira, New York.	Newspaper:	06/11/2021
			Federal Register:	Not applicable
NEW YORK COMMUNITY BANCORP, INC.	* 4c8	New York Community Bancorp, Inc., Westbury, New York, to acquire 100 percent of Flagstar Bancorp, Inc., and thereby indirectly acquire Flagstar Bank, FSB, both of Troy, Michigan, pursuant to Section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and Section 225.24 of Regulation Y.	Newspaper:	06/19/2021
			Federal Register:	07/01/2021

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 5, 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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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 5, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANCORP INC.	* 3A3	Peoples Bancorp, Inc., Marietta, Ohio to acquire Premier Financial Bancorp, Inc., Huntington, West Virginia, and, thereby, indirectly acquire Premier Bank, Inc., Huntington, West Virginia and Citizens Deposit and Trust, Inc., Vanceburg, Kentucky.	Newspaper:	06/28/2021
	* 3A5		Federal Register:	07/01/2021

District: 4
Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 5, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SHORE BANCSHARES, INC.	4c8	Shore Bancshares, Inc., Easton, Maryland, to acquire 100% of the voting securities of Severn Bancorp, Inc., Annapolis, Maryland, and thereby indirectly acquire Severn Savings Bank, FSB, Annapolis, Maryland.	Newspaper:	Not applicable
			Federal Register:	Not available
VCC SOCIAL ENTERPRISES	* 3A1 4c8	VCC Social Enterprises, Richmond, Virginia, to become a bank holding company through the acquisition of 99.6% of the voting securities of VCC Bank, Richmond, Virginia.	Newspaper:	Not available
			Federal Register:	06/24/2021

District: 5
Federal Reserve Bank of Richmond

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: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending June 5, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	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.

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

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 5, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
DRAKE HOLDING COMPANY	CIC	Notice by the Richard R. Drake Family Trust, Radcliffe, Iowa, with Cynthia A. Shirar, Marshalltown, Iowa, Edwin A. Drake, West Des Moines, Iowa, and Bryan S. Drake, Radcliffe, Iowa, all individually and as co trustees, to join the Drake Family Control Group, a group acting in concert, to retain voting shares of Drake Holding Company, and indirectly retain voting shares of Security State Bank, both of Radcliffe, Iowa.	Newspaper: Federal Register:	Not available 05/07/2021
FIRST BANCORP OF TAYLORVILLE, INC.	* 3A5	First Bancorp of Taylorville, Inc., Taylorville, Illinois to merge with Mackinaw Valley Financial Services, Inc. and thereby indirectly acquire First Security Bank, both of Mackinaw, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL BANCSHARES, INC.	CIC	Notice by the Foote family regarding their control of First National Bancshares, Inc., East Lansing, Michigan and indirect control of First National Bank of America, East Lansing, Michigan.	Newspaper: Federal Register:	Not available 05/26/2021
FOSTORIA BANKSHARES, INC.	CIC	Heather Cook, Ames, Iowa, to join the Simington Family Group, a group acting in concert, to retain voting shares of Fostoria Bankshares and thereby indirectly retain voting shares of Farmers Savings Bank, both of Fostoria, Iowa.	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 06/04/2021

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 5, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN TRUST COMPANY, THE	4c8	The Northern Trust Corporation, Chicago, Illinois, through the London Branch of The Northern Trust Company, Chicago, Illinois to engage de novo in the nonbanking activity of distributed ledger technology node operator and node validator services, and thereby engage in the nonbanking activity of data processing, pursuant to section 225.28(b)(14) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
PFB HOLDING COMPANY	3A1	PFB Holding Company, Joliet, Illinois to become a bank holding company by acquiring PeopleFirst Bank, Joliet, Illinois.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WATERSTONE FINANCIAL, INC.	CIC	Notice by WaterStone Bank SSB 2015 Amended and Restated Employee Stock Ownership Plan and WaterStone Bank SSB 401(K) Plan to acquire voting shares of WaterStone Financial, Inc., and thereby indirectly control WaterStone Bank, both of Wauwatosa, Wisconsin.	Newspaper:	Not available
			Federal Register:	06/17/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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 June 5, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DU QUOIN STATE BANK	* Branch	Du Quoin State Bank of Du Quoin, Illinois to establish a branch located at 102 Chestnut Street, De Soto, Illinois.	Newspaper:	06/18/2021
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri to establish a new branch located at 878 Eastlake Parkway, Suite 1310, Chula Vista, California.	Newspaper:	06/05/2021
			Federal Register:	Not applicable
FIRST STATE CAPITAL CORPORATION	* 3A5	First State Capital Corporation, Holly Springs, Mississippi to merge with M&F Bancorp, Inc., and thereby indirectly acquire Merchant and Farmers Bank both of Holly Springs, Mississippi.	Newspaper:	06/28/2021
			Federal Register:	06/04/2021
M&P COMMUNITY BANCSHARES, INC. 401(K) EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	The M&P Community Bancshares, Inc. 401(k) Employee Stock Ownership Plan, Newport, Arkansas, to acquire additional ownership of up to 39% of M&P Community Bancshares, Inc., Newport, Arkansas, and thereby increase its indirect control of Merchants and Planters Bank, Newport, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
RICH LAND BANCORP, INC.	CIC	Notice by Rich Land Bancorp, Inc. ESOP (the ESOP) and Dan L. Eichelberger, individually and as trustee of the ESOP, both of Olney, Illinois, to retain control of Rich Land Bancorp, Inc., and thereby indirectly retain control of TrustBank, both of Olney, Illinois.	Newspaper:	06/14/2021
			Federal Register:	06/23/2021

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:

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- 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 5, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GEBSICO, INC.	CIC	Daniel J. Heike, Mondovi, Wisconsin; Heidi R. Weber, Mondovi, Wisconsin; Sarah E. Robertson, Eau Claire, Wisconsin; and Frederick Arthur Robertson III Living Trust, Frederick A. Robertson III, as trustee, both of Madison, Wisconsin; to become members of the Heike Family Control Group, a group acting in concert, to retain voting shares of GebSCO, Inc., Mondovi, Wisconsin, and thereby indirectly retain voting shares of Alliance Bank, Mondovi, Wisconsin.	Newspaper:	Not available
			Federal Register:	06/01/2021
MIDCOUNTRY ACQUISITION CORP.	* 3A1 * 3A3 4c8 * 4c8	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 activities in a community 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:	Not available
			Federal Register:	Not available
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 5, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RUSHFORD STATE BANCORP, INC.	CIC	James T. Robertson, Ramsey, Minnesota, to retain voting shares of Rushford State Bancorp, Inc., and thereby indirectly retain voting shares of Rushford State Bank, both of Rushford, Minnesota.	Newspaper: Federal Register:	06/30/2021 06/11/2021
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
WNB HOLDING COMPANY	CIC	Elizabeth King Bach Trust under Agreement dated July 19, 2019; E.L. King Jr. Marital Trust FBO E.L. King III; E.L. King Jr. Marital Trust FBO Elizabeth King Bach; E.L. King, Jr. Generation Skip Trust FBO E.L. King III; and E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach; all of Winona, Minnesota (WNB Financial, National Association, Winona, Minnesota (Bank), and Kent Gernander, Rushford, Minnesota, are co-trustees for these five trusts); and David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota (Bank is trustee and Kent Gernander has proxy with power to vote the shares for this trust), to become members of the Gernander group, a group acting in concert, to retain 25% or more of the voting shares of WNB Holding Company, Winona, Minnesota, and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	02/22/2021 06/16/2021
WNB HOLDING COMPANY	CIC	Daniel King, North Plains, Oregon; Sarah King, Henderson, Nevada; Heather Bach, LaCrosse, Wisconsin; Nicolle Jensen, Santa Fe, New Mexico; Sarah Bach-Lumsden, Winona, Minnesota; and the Frederick R. King Marital Trust U/W and Frederick R. King Family Trust U/W, both of Winona, Minnesota, (WNB Financial, National Association, Winona, Minnesota (Bank) and Elizabeth King Bach, Winona, Minnesota are co-trustees for these two trusts) to become members of the King group, a group acting in concert, to retain 25% or more of the voting shares of WNB Holding Company, Winona, Minnesota, and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	02/22/2021 06/16/2021

District: 9
Federal Reserve Bank of Minneapolis

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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending June 5, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 June 5, 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 5, 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

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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 June 5, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKGUAM HOLDING COMPANY	4c8	BankGuam Holding Company, Hagatna, Guam, to acquire an additional 25 percent of the outstanding voting shares of ASC Trust, LLC, Hagatna, Guam, and thereby engage in employee benefits consulting services and trust company functions, pursuant to sections 225.28(b)(9)(ii) and 225.28(b)(5) of Regulation Y.	Newspaper: Federal Register:	Not applicable 06/23/2021
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: Federal Register:	Not available Not applicable
SVB FINANCIAL GROUP	* 18C * 3A5 * Branch	SVB Financial Group, Santa Clara, California, to merge with Boston Private Financial Holdings, Inc. and thereby indirectly acquire Boston Private Bank & Trust Company; both of Boston, Massachusetts; 2) Boston Private Bank & Trust Company, Boston, Massachusetts, to merge with and into Silicon Valley Bank, Santa Clara, California; 3) Silicon Valley Bank to acquire 19 branch offices of Boston Private Bank & Trust Company; and 4) Silicon Valley Bank, Santa Clara, California, to exercise trust powers.	Newspaper: Federal Register:	Not available 04/07/2021
TAIWAN COOPERATIVE BANK, LTD.	FBSEA	Taiwan Cooperative Bank, Ltd., Taipei, Taiwan, to establish a branch office in Houston, Texas, pursuant to section 211.24 (a)(1) of Regulation K and section 7(d) of FBSEA.	Newspaper: Federal Register:	06/13/2021 Not applicable
WESTAMERICA BANK	PWI	Westamerica Bank, San Rafael, California, requests prior approval to make a \$3,630,000 public welfare investment in RBC Community Investments California Fund-6 LP.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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CRA Examinations scheduled for **Quarter of**

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