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**Federal Reserve Release**

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*H.2*

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

*No. 24*

*Week Ending June 12, 2021*

**Bank Holding Companies**

SVB Financial Group, Santa Clara, California -- (1) to merge with Boston Private Financial Holdings, Inc., Boston, Massachusetts, and thereby indirectly acquire Boston Private Bank & Trust Company (BP Bank); (2) for Silicon Valley Bank (SVB Bank), Santa Clara, California, to merge with BP Bank and establish branches at the main-office and branch locations of BP Bank; and (3) for SVB Bank to change the general character of its business to engage in trust activities.

- Approved, June 9, 2021

**Enforcement**

SunTrust Bank, Atlanta, Georgia -- consent order dated November 19, 2019, terminated June 10, 2021.

- Announced, June 10, 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**

Kansas City

Adams Bank & Trust, Ogallala, Nebraska -- to establish branches at 1359 Interquest Parkway, Colorado Springs, Colorado, and 7251 West 20th Street, Greeley (two applications).

- Approved, June 11, 2021

St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 878 Eastlake Parkway, Chula Vista, California.

- Approved, June 9, 2021

Richmond

The Freedom Bank of Virginia, Fairfax, Virginia -- to establish a branch at 7900 Westpark Drive, McLean.

- Approved, June 8, 2021

**Bank Holding Companies**

San Francisco

Friendly Hills Bancorp, Whittier, California -- to become a bank holding company by acquiring Friendly Hills Bank, Whittier.

- Approved, June 11, 2021

Chicago

FWB Financial, Inc., Chicago, Illinois -- to become a bank holding company by acquiring FW Bank, Chicago, a de novo bank.

- Approved, June 7, 2021

**Bank Holding Companies**

Minneapolis

Global Innovations Holdings, Incorporated, Rapid City, South Dakota -- to become a bank holding company by acquiring Global Innovations Bank, Kiester, Minnesota.

- Approved, June 9, 2021

Chicago

High Point Financial Services, Inc., Forresteron, Illinois -- to acquire Durand Bancorp, Inc., Durand, and thereby indirectly acquire Durand State Bank.

- Approved, June 10, 2021

St. Louis

OakStar Bancshares, Inc., Springfield, Missouri -- to acquire First Colorado National Bank, Paonia, Colorado.

- Approved, June 10, 2021

**Bank Mergers**

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to merge with Central Bank of Audrain County, Mexico; Central Bank of Boone County, Columbia; Central Bank of Branson, Branson; Central Bank of Lake of the Ozarks, Osage Beach; Central Bank of Moberly, Moberly; Central Bank of Sedalia, Sedalia; Central Bank of St. Louis, Clayton; Central Bank of the Midwest, Lee's Summit; Central Bank of the Ozarks, Springfield; Central Bank of Warrensburg, Warrensburg; Jefferson Bank of Missouri, Jefferson City; and Central Bank of Oklahoma, Tulsa, Oklahoma, and to retain the acquired facilities as branches.

- Approved, May 28, 2021

(A/C)

**Bank Mergers**

Chicago

Iowa State Bank, Hull, Iowa -- to merge with Melvin Savings Bank, Melvin, and thereby establish branches at 260 Main Street, Melvin, and 721 2nd Avenue, Sibley.

- Approved, June 10, 2021

**Change in Bank Control**

Kansas City

Bruning Bancshares, Inc., Bruning, Nebraska -- Fred D. Bruning, Bruning, and Jane A. Tonniges, Omaha, as members of the Bruning Family Group, individually, and as trustees of family trusts listed below, to retain voting shares of Bruning Bancshares, Inc. (Bancshares). In addition, the Frank L. Bruning Nonqualifying Trust Share created under the Last Will and Testament of Frank L. Bruning, Bruning, Fred D. Bruning and Jane A. Tonniges, co-trustees; the Fred D. Bruning 2020 Irrevocable Trust, Penni J. Bruning, trustee, both of Bruning, and Dennis C. Stara, special-purpose trustee, Lincoln; the Jane A. Tonniges Revocable Trust, Omaha, Jane A. Tonniges, trustee; the Mary B. Bruning Revocable Trust, Mary B. Bruning, co-trustee, both of Bruning, and Fred D. Bruning and Jane A. Tonniges, co-trustees; Adam F. Bruning, Hebron; Reiss L. Bruning, Bruning; Christopher Tonniges, Omaha; and Dennis C. Stara, Lincoln, to join the Bruning Family Group, a group acting in concert, to retain voting shares of Bancshares and indirectly retain voting shares of Bruning Bank, Bruning.

- Permitted, June 9, 2021

Chicago

Drake Holding Company, Radcliffe, Iowa -- the Richard R. Drake Family Trust, Radcliffe, with Cynthia A. Shirar, Marshalltown; Edwin A. Drake, West Des Moines; and Bryan S. Drake, Radcliffe, 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, Radcliffe.

- Withdrawn, June 9, 2021

**Change in Bank Control**

## San Francisco

East West Bancorp, Inc., Pasadena, 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 East West Bancorp, Inc., and thereby acquire additional voting shares of East West Bank, Pasadena.

- Permitted, June 11, 2021

## Kansas City

First Centralia Bancshares, Inc., Centralia, Kansas -- the Bruce L. Bachman Trust for Whitney E. Martin dated December 29, 2020, and Whitney E. Martin, as trustee, both of Leawood, and the Bruce L. Bachman Trust for Tyler J. Bachman dated December 29, 2020 (TJB Trust), Tyler J. Bachman, trustee, both of Shawnee, to retain shares of First Centralia Bancshares, Inc. and to join the Bachman Family Control Group, a group acting in concert, and thereby indirectly retain shares of First Heritage Bank, Centralia. Tyler J. Bachman, trustee of the TJB Trust, previously was approved as a member of the Bachman Family Control Group.

- Permitted, June 7, 2021

## Cleveland

Huntington Bancshares, Inc., Columbus, Ohio -- 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 Huntington Bancshares, Inc. and thereby indirectly acquire additional voting shares of Huntington National Bank, Columbus.

- Permitted, June 11, 2021

**Change in Bank Control**

## Kansas City

NBM Corporation McAlester, Oklahoma -- Matthew M. McGowan, McAlester, as trustee of various family trusts listed below, and as trustee of the NBM Corporation 401(k) Employee Stock Option Plan, McAlester; the Matthew M. McGowan Revocable Trust and the McGowan Children's Trust, both of Oklahoma City, Matthew M. McGowan, trustee; the Mary Nancy McGowan Revocable Trust UTA, Oklahoma City, Mary N. McGowan, trustee, McAlester; the Michelle Tompkins Living Trust, Michelle McGowan Tompkins, trustee, both of Oklahoma City; Michal Shannon McGowan Helvey and Hannah McGowan Hughes, both of Edmond; William McGowan and Madeline McGowan, both of McAlester; Michael J. Tompkins, Tulsa; Pendleton T. Tompkins, Oklahoma City; and certain minor children of the listed individuals to join the McGowan Family Group, a group acting in concert, to retain voting shares of NBM Corporation and thereby indirectly retain voting shares of The Bank, National Association, McAlester.

- Permitted, June 7, 2021

## New York

Sterling Bancorp, Pearl River, 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 Sterling Bancorp and thereby indirectly acquire additional voting shares of Sterling National Bank, Pearl River.

- Permitted, June 11, 2021

**Change in Bank Control**

Boston

Webster Financial Corporation, Waterbury, Connecticut -- 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 Webster Financial Corporation and thereby indirectly acquire additional voting shares of Webster Bank, National Association, Waterbury.

- Permitted, June 11, 2021

**Extensions of Time**

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to September 6, 2021, to acquire shares of UBT Bancshares, Inc., Marysville, and thereby indirectly acquire United Bank & Trust.

- Granted, June 7, 2021

Director, S&R

Citigroup Inc., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, June 8, 2021

Secretary

First Bank Corp., Fort Smith, Arkansas -- commenter's request to extend the comment period on the application to acquire by merger Central Bancshares of Poteau, Inc., Poteau, Oklahoma, and thereby indirectly acquire Central National Bank of Poteau.

- Denied, June 11, 2021



**Extensions of Time**

Richmond

First Sentinel Bank, Richlands, Virginia -- extension to October 8, 2021, to establish a branch at 329 Ingleside Road, Princeton, West Virginia.

- Granted, June 8, 2021

St. Louis

The Peoples Bancorp, Inc., Newton, Illinois -- extension to September 16, 2021, to become a bank holding company by acquiring The Peoples State Bank of Newton, Illinois, Newton.

- Granted, June 10, 2021

**Financial Holding Companies**

Dallas

Veritex Holdings, Inc., Dallas, Texas -- election to become a financial holding company.

- Effective, June 11, 2021

**Regulations and Policies**

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, June 8, 2021

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending June 12, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending June 12, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending June 12, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 12, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$3.0MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$7.0MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending June 12, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SHORE BANCSHARES, INC.	4c8	Shore Bancshares, Inc., Easton, Maryland, to acquire 100% of the voting securities of Severn Bancorp, Inc., Annapolis, Maryland, and thereby indirectly acquire Severn Savings Bank, FSB, Annapolis, Maryland.	Newspaper:	Not applicable
			Federal Register:	07/06/2021
VCC SOCIAL ENTERPRISES	* 3A1	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:	06/28/2021
	4c8		Federal Register:	07/09/2021

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending June 12, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANCHOR BANK	* Branch	Anchor Bank, Palm Beach Garden, Florida to establish a branch: Greenacres Branch, 6805 Lake Worth Road, Greenacres, Florida.	Newspaper:	06/20/2021
			Federal Register:	Not applicable
CB INVESTMENT HOLDINGS, LLC	* 3A1	CB Investment Holdings, LLC, Nashville, Tennessee, to become a bank holding company by acquiring control of no less than 51 percent of the outstanding shares of CSB&T Bancorp, Inc., and the indirect acquisition of its subsidiary, Citizens Savings Bank & Trust Company, both of Nashville, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
CYPRESS CAPITAL GROUP, INC.	* 3A1	Cypress Capital Group, Inc., Palm Beach, Florida, to acquire 100 percent of the outstanding shares of Cypress Trust Company, Palm Beach, Florida; and Cypress Capital Group, Inc., Palm Beach, Florida, to establish Cypress Trust Company, Palm Beach, Florida, and thereby engage in certain listed nonbanking activities.	Newspaper:	Not available
			Federal Register:	Not available
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

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending June 12, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
			Federal Register:	07/01/2021
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:	05/25/2021
			Federal Register:	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:	06/30/2021
			Federal Register:	06/24/2021
GRINNELL BANCSHARES, INC.	CIC	Notice by F. Addison Jones, as trustee of the F. Addison Survivor Trust and the Marion A Jones Descendant Trust, all of Grinnell, Iowa; Grinnell State Bank and F. Addison Jones as Co-Trustees of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa; Anthony Joseph Jones, Cumming, Iowa; Fitzpatrick A Jones, Grinnell, Iowa; David Aric Jones, Grinnell, Iowa; Alyson Marie Jones, Grinnell, Iowa; Kelsey Megan McCulley, Wellman, Iowa; and Miranda Austin Bradberry, Tiffin, Iowa; to become members of the Jones Family Control Group, a group acting concert, by retaining voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa.	Newspaper:	Not available
			Federal Register:	06/25/2021
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:	06/30/2021
			Federal Register:	06/17/2021

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
982348	IOWA ST BK, HULL, IOWA	03/08/2021	06/07/2021	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

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Institution	Location	Quarter
NONE		

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending June 12, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	07/09/2021
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:	07/06/2021
			Federal Register:	07/12/2021

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending June 12, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available
GEBSKO, 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:	05/27/2021
			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 activity through a lending office in a place that has a population not exceeding 5,000 pursuant to section 225.28(b)(11)(iii) (A) of Regulation Y. In addition, MAC elects to become a financial holding company to enable MidCountry Bank to retain its ownership of MidCountry Insurance Services, Inc. and MidCountry Insurance Agency, Inc, both of Bloomington, Minnesota.	Newspaper:	06/19/2021
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 12, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	Not available Not available
SECURITY FINANCIAL BANK	* 18C	Security Financial Bank, Durand, Wisconsin, to merge with Jackson County Bank, Black River Falls, Wisconsin, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending June 12, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BSB BANCSHARES, INC.	4c8	BSB Bancshares, Inc., Brunswick, Nebraska to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not available
COMMERCIAL STATE HOLDING COMPANY, INC.	CIC	Michael Waldo, Alma, Nebraska; and Dwight Waldo, Republican City, Nebraska; to establish the Waldo Family Group, a group acting in concert, and retain voting shares of Commercial State Holding Company, and thereby indirectly retain voting shares of Commercial State Bank, both of Republican City, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

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

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending June 12, 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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	06/11/2021

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending June 12, 2021**

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

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
645465	VISTA BK, DALLAS, TEXAS	03/01/2021	06/06/2021	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

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

**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		

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\* Subject to the provisions of the Community Reinvestment Act