
Federal Reserve Release



H.2

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

No. 26

Week Ending June 26, 2021

Testimony and Statements

The Federal Reserve's Response to the Coronavirus Pandemic -- statement by Chair Powell before the House Select Subcommittee on the Coronavirus Crisis on June 22, 2021.

- Published, June 22, 2021

Monetary and Financial Policy

Paycheck Protection Program Liquidity Facility (PPPLF) -- extension of the termination date of the PPPLF to July 30, 2021; and report to Congress pursuant to section 13(3) of the Federal Reserve Act.

- Approved, June 25, 2021

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

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

Bank Branches, Domestic

St. Louis

Du Quoin State Bank, Du Quoin, Illinois -- to establish a branch at 102 Chestnut Street, De Soto.

- Approved, June 23, 2021

New York

Fieldpoint Private Bank & Trust, Greenwich, Connecticut -- to establish branches at 270 West New England Avenue, Winter Park, Florida, and 2020 Salzedo Street, Coral Gables.

- Approved, June 24, 2021

Bank Holding Companies

Kansas City

Bruning Bancshares, Inc., Bruning, Nebraska -- relief from certain commitments.

- Granted, June 21, 2021

Philadelphia

LINKBANCORP, Camp Hill, Pennsylvania -- to acquire GNB Financial Services, Inc., Gratz, and indirectly acquire The Gratz Bank, in connection with its merger with and into LINKBANK, Camp Hill.

- Approved, June 24, 2021

Banks, State Member

Chicago

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

- Approved, June 23, 2021

Change in Bank Control

Richmond

Affinity Bancshares, Inc., Covington, Georgia -- Kenneth R. Lehman, Fort Lauderdale, Florida, to control shares of Affinity Bancshares, Inc. and thereby indirectly control Affinity Bank, Covington, Georgia.

- Permitted, June 21, 2021

Dallas

Albany Bancshares, Inc., Albany, Texas -- the Jon Rex Jones ("JRJ") Loyal Trust ("Proxy"), Jon Rex Jones, both of Albany; 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; 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; and the Stephen Martin Jones ("SMJ") Trust V, the SMJ Loyal Trust ("Proxy"), Stephen Martin Jones, as trustee, all of Abilene (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, Albany.

- Withdrawn, June 24, 2021

Dallas

Central Bancshares, Inc., Houston, Texas -- Gus K. Eifler, Houston, to acquire voting shares of Central Bancshares, Inc., by becoming a trustee of both the Carolyn J. Young 2012 Trust and John H. Young 2020 Trust, and thereby indirectly acquire voting shares of Central Bank, all of Houston, and to become a member of the Young Family Control Group, a group acting in concert.

- Permitted, June 25, 2021

Change in Bank Control

Atlanta

Eureka Homestead Bancorp, Inc., Metairie, Louisiana -- Eureka Homestead Employee Stock Ownership Plan to acquire additional voting shares of Eureka Homestead Bancorp, Inc. and thereby indirectly acquire voting shares of Eureka Homestead, Metairie.

- Permitted, June 24, 2021

Kansas City

Farmers State Bancshares, Inc., Dodge, Nebraska -- Christopher D. Stull and Andrea L. Stull, both of Timnath, Colorado; Douglas L. Hadden and Julie B. Hadden, both of Bridgeport, Nebraska; and Colton E. Stull and Jayden J. Stull, both of Hickman, to acquire voting shares of Farmers State Bancshares, Inc. and join the Stull Family Group, a group acting in concert, and thereby indirectly acquire voting shares of Farmers State Bank, Dodge. Also, the Richard A. Stull Trust, Richard A. Stull, trustee, both of Bridgeport; the Ogard Family Revocable Trust, Monty C. Ogard and Judy K. Ogard, trustees, all of Bridgeport; and the Louis Marcuzzo Revocable Trust, Louis J. Marcuzzo, trustee, both of Omaha, each to join the Stull Family Group, a group acting in concert, and retain voting shares of Farmers State Bancshares, Inc.

- Permitted, June 25, 2021

Extensions of Time

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to September 23, 2021, to acquire additional voting shares of Community Bancshares of Mississippi, Inc. and thereby indirectly acquire its subsidiary, Community Bank of Mississippi, Forest.

- Granted, June 25, 2021

Extensions of Time

Secretary

Regulation II (Debit Card Interchange Fees and Routing) -- extension of the comment period until August 11, 2021, for the notice of proposed rulemaking (Docket No. R-1748).

- Granted, June 21, 2021

Membership

Kansas City

Midwest Bank National Association, Pierce, Nebraska -- to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.

- Approved, June 25, 2021

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 26, 2021

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

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending June 26, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 26, 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		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 26, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending June 26, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
590220	UWHARRIE BK, ALBEMARLE, NORTH CAROLINA	11/16/2020	06/20/2021	S	Int Small Bank

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 26, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE NOLA BANCORP, CIC INC.		Heritage Bank of St. Tammany ESOP, Covington, Louisiana; to acquire additional voting shares of Heritage NOLA Bancorp, Inc., and thereby indirectly acquire voting shares of Heritage Bank of St. Tammany, both of Covington, Louisiana.	Newspaper:	07/13/2021
			Federal Register:	07/13/2021
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: Hammonds Crossing Branch, at the intersection of Browns Bridge Road and Keith Bridge Road, Cumming, GA.	Newspaper:	07/08/2021
			Federal Register:	Not applicable
WASHINGTON STATE BANCSHARES, INC.	CIC	The Sue Soileau Trust, Lafayette, Louisiana (Steven G. Durio and Anthony Kip Bertrand, Co-Trustees) and The David C. Brignac, Jr. Trust, Lafayette, Louisiana (Steven G. Durio, Trustee), to acquire outstanding voting shares and to retain voting shares with the Washington State Bancshares, Inc. Employee Stock Ownership Plan (Steven G. Durio, Trustee), and thereby control, Washington State Bancshares, Inc., and its subsidiary, Washington State Bank, both of Washington, Louisiana.	Newspaper:	07/21/2021
			Federal Register:	Not available

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.

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 26, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK CORP.	CIC	Notice by the Thomas E. Carter, Sr. Trust Dated October 27, 2000, Thomas E. Carter, Sr., individually, as trustee, both of Park Ridge, Illinois, together with the Allison M. Carter Trust Dated October 27, 2000, Allison M. Carter, as Trustee, both of Park Ridge, Illinois; Gwen M. Carter, Park Ridge, Illinois; Joseph G. Carter, Arlington Heights, Illinois; Louis J. Carter, Chicago, Illinois; Mack N. Carter, Park Ridge, Illinois; Mary C. Carter Seidel, Apex, North Carolina; Paul P. Carter, Chicago, Illinois; Samuel K. Carter, Park Ridge, Illinois; Sarah J. Carter, Park Ridge, Illinois; Thomas E. Carter, Jr., Park Ridge, Illinois; certain minor children in the Carter family, and Geoffrey Yerke, Chicago, Illinois, as a group acting in concert to retain 25 percent or more of the voting shares of Community Bank Corp., and thereby indirectly control Park Ridge Community Bank, both of Park Ridge, Illinois.	Newspaper: Federal Register:	Not available 07/12/2021
FIRST LENA CORPORATION	CIC	Notice by Craig Holmes, Pearl City, Illinois, David Holmes, Erie, Pennsylvania, Kevin Holmes, Mesa, Arizona, and Kay Overson, San Diego, California, to join the Holmes Family Control Group, a group acting in concert, and retain 10 percent or more of the voting shares of First Lena Corporation and thereby indirectly retain voting shares of Citizens State Bank, both of Lena, Illinois.	Newspaper: Federal Register:	Not available Not available
GRINNELL BANCSHARES, INC.	CIC	Notice by F. Addison Jones, as trustee of the F. Addison Survivor Trust and the Marion A Jones Descendant Trust, all of Grinnell, Iowa; Grinnell State Bank and F. Addison Jones as Co-Trustees of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa; Anthony Joseph Jones, Cumming, Iowa; Fitzpatrick A Jones, Grinnell, Iowa; David Aric Jones, Grinnell, Iowa; Alyson Marie Jones, Grinnell, Iowa; Kelsey Megan McCulley, Wellman, Iowa; and Miranda Austin Bradberry, Tiffin, Iowa; to become members of the Jones Family Control Group, a group acting concert, by retaining voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa.	Newspaper: Federal Register:	06/30/2021 06/25/2021

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.

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

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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 26, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTON BANCSHARES, INC.	CIC	Notice by Kendall L. Combs & Patricia A. Combs as Trustees of the Combs Family Revocable Alton Bancshares Trust of Hollister, Missouri, Randall G. Combs or Beckie D. Combs of Alton, Missouri, Michael D. Combs and Sandra L Combs as Trustees of the Michael and Sandra Combs Revocable Alton Bancshares Trust of Walnut Shade, Missouri, to retain control of Alton Bancshares, Inc, Alton, Missouri.	Newspaper:	07/06/2021
			Federal Register:	07/14/2021
ARVEST BANK GROUP, INC.	CIC	Notice by Steuart L. Walton, Thomas L. Walton, Alice A. Proietti, and James M. Walton, all of Bentonville, Arkansas, to retain control of Arvest Bank Group, Inc., Bentonville, Arkansas, and become members of the Walton Family Group.	Newspaper:	07/19/2021
			Federal Register:	Not available
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 711 Broadway Street, Suite 350, San Antonio, Texas.	Newspaper:	07/01/2021
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri to establish a branch to be located at 510 Broadway, Suite 8, Chula Vista, California.	Newspaper:	06/26/2021
			Federal Register:	Not applicable
OLD NATIONAL BANCORP	* 3A5	Old National Bancorp, Evansville, Indiana, to acquire through merger First Midwest Bancorp, Inc., Chicago, Illinois, and there indirectly acquire First Midwest Bank, Chicago, Illinois.	Newspaper:	07/16/2021
			Federal Register:	07/26/2021

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.

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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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 26, 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
MARINE BANCSHARES, INC.	CIC	The Scott C. Johnson and Jan L. Johnson Trust under agreement dated August 16, 2019 (the "Johnson Trust"), Scott C. Johnson and Jan L. Johnson, co-trustees of the Johnson Trust, and Jan L. Johnson, all of Stillwater, Minnesota; to become members of the Johnson Family Control Group, a group acting in concert, to acquire voting shares of Marine Bancshares, Inc., Marine on St. Croix, MN, and thereby indirectly acquire voting shares of Security State Bank of Marine, Marine on St. Croix, MN.	Newspaper:	Not available
			Federal Register:	07/14/2021
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
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:	Not available
			Federal Register:	07/07/2021
SECURITY FINANCIAL BANK	* 18C * Branch	Security Financial Bank, Durand, Wisconsin, to merge with Jackson County Bank, Black River Falls, Wisconsin, and incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	Not applicable

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
920854	PIONEER BK, MAPLETON, MINNESOTA	01/25/2021	06/21/2021	O	Int Small Bank

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 26, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BSB BANCSHARES, INC.	4c8	BSB Bancshares, Inc., Brunswick, Nebraska to engage in lending activities.	Newspaper:	Not applicable
			Federal Register:	07/02/2021
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:	07/06/2021
			Federal Register:	07/01/2021
EMERALD BANK	CIC	Jason D. Catlin, Dexter, Kansas, to acquire voting shares of Emerald Bank, Burden, Kansas and join the Catlin Family Group, a group acting in concert.	Newspaper:	07/08/2021
			Federal Register:	07/09/2021
EMERALD BANK	CIC	Michael H. Slack and Janice K Slack, Oxford, Kansas, individually and as members of the Catlin Family Group, a group acting in concert, to acquire additional voting shares of Emerald Bank, Burden, Kansas.	Newspaper:	07/08/2021
			Federal Register:	07/09/2021
EQUITY BANK	* 18C	Equity Bank to merge with American State Bank & Trust Company, Wichita, Kansas, and incident thereto, to establish several branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
LEAD FINANCIAL GROUP, INC.	CIC	SRT 2015 LFG Trust, Sarah Elizabeth ("Liza") Rowland Townsend as co-trustee, both of Kansas City, Missouri; MHR 2015 LFG Trust, Matthew Hill Rowland as co-trustee, both of Santa Monica, California; with Sarah Rowland, Kansas City, Missouri, as co-trustee of both trusts; to join the Rowland Family Group, a group acting in concert, to acquire voting shares of Lead Financial Group, Inc., and thereby indirectly acquire voting shares of Lead Bank, both of Kansas City, Missouri.	Newspaper:	07/14/2021
			Federal Register:	07/13/2021
MIDWEST BANK NATIONAL ASSOCIATION	Member	Midwest Bank National Association, Pierce, Nebraska, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending June 26, 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
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	08/13/2020
TEXAS FIRST BANK	* Branch	Texas First Bank, Texas City, Texas, to establish a branch at 6363 Phelan Boulevard, Beaumont, Texas 77706	Newspaper:	Not available
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 26, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRIENDLY HILLS BANK	* 18C	Friendly Hills Bank, Whittier, California, to acquire certain deposit liabilities, assume the leases, and purchase certain fixed assets, of three branch locations of Bank of Southern California National Association, San Diego, California. Friendly Hills Bank will also consolidate one of the acquired Bank of Southern California, National Association branches into an existing Friendly Hills Bank branch.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act