
Federal Reserve Release



H.2

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

No. 32

Week Ending August 7, 2021

Supervision and Regulation

Stress tests -- (1) affirming the stress capital buffer requirement for HSBC North America Holdings, Inc., in response to its request for reconsideration and (2) directing staff to conduct a closer examination of issues raised in the reconsideration process to inform continuing improvements in the stress testing methodology.

- Approved, August 5, 2021

Enforcement

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

- Announced, August 3, 2021

JPMorgan Chase & Co., New York, New York -- cease-and-desist order dated May 20, 2015, terminated August 3, 2021.

- Announced, August 5, 2021

Regions Bank, Birmingham, Alabama -- consent order of prohibition against Kristyn Kelly, a former institution-affiliated party.

- Announced, August 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

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch on South Memorial Parkway, Huntsville, Alabama.

- Approved, August 5, 2021

Secretary

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

- Approved, August 6, 2021

Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at 2608 California Road, Elkhart, Indiana.

- Approved, August 4, 2021

Bank Holding Companies

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- waiver of application to acquire Altabancorp and indirectly acquire Altabank, both of American Fork, Utah, in connection with the merger of Altabank with and into Glacier Bank, Kalispell, Montana.

- Granted, August 4, 2021

Bank Holding Companies

Boston

TruNorth Bancorp, MHC, and TruNorth Bancorp, Inc., both of North Brookfield, Massachusetts -- to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring North Brookfield Savings Bank, North Brookfield, Massachusetts.

- Approved, August 2, 2021

Bank Mergers

Atlanta

Regions Bank, Birmingham, Alabama -- to merge with EnerBank USA, Salt Lake City, Utah, and thereby establish a branch at the main office of EnerBank USA.

- Approved, August 4, 2021

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, Florida -- to make a public welfare investment.

- Approved, August 5, 2021

Change in Bank Control

Chicago

Community Bank Corp., Park Ridge, Illinois -- the Thomas E. Carter, Sr. Trust, Thomas E. Carter, Sr., individually, and Allison M. Carter, individually, as co-trustees, both of Park Ridge, Illinois; the Allison M. Carter Trust, Allison M. Carter, individually, and Thomas E. Carter, Sr., individually, as co-trustees, both of Park Ridge, Illinois; Gwen M. Carter, Park Ridge, Illinois; Joseph G. Carter, Arlington Heights, Illinois; Louis J. Carter, Chicago, Illinois; Mack N. Carter, Park Ridge, Illinois; Mary C. Carter Seidel, Apex, North Carolina; Paul P. Carter, Chicago, Illinois; Samuel K. Carter, Park Ridge, Illinois; Sarah J. Carter, Park Ridge, Illinois; Thomas E. Carter, Jr., Park Ridge, Illinois; certain minor children in the Carter family, all of Park Ridge, Illinois; and Geoffrey Yerke, Chicago, Illinois, to form the Carter Family Control Group, to retain voting shares of Community Bank Corp. and thereby indirectly retain voting control of Park Ridge Community Bank, Park Ridge, Illinois.

- Permitted, August 6, 2021

Kansas City

Emerald Bank, Burden, Kansas -- Jason D. Catlin, Dexter, Kansas, to acquire voting shares of Emerald Bank and join the Catlin Family Group, a group acting in concert.

- Permitted, August 5, 2021

Kansas City

Emerald Bank, Burden, Kansas -- 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.

- Permitted, August 5, 2021

Change in Bank Control

Chicago

Goodenow Bancorporation, Okoboji, Iowa -- Abigail Goodenow, West Des Moines, Iowa; Nicholas Goodenow, Okoboji, Iowa; John M. Blum, Centennial, Colorado; and Katie Blum Cone, Storm Lake, Iowa, to join the Goodenow Family Control Group, a group acting in concert, to retain voting shares of Goodenow Bancorporation and thereby indirectly retain voting shares of Bank Midwest, Spirit Lake, Iowa.

- Permitted, August 5, 2021

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to November 6, 2021, to acquire additional shares of 473 Broadway Holding Corporation and of The Adirondack Trust Company, both of Saratoga Springs, New York.

- Granted, August 2, 2021

Atlanta

Catalyst Bancorp, Inc., Opelousas, Louisiana -- extension to November 4, 2021, to become a bank holding company by acquiring St. Landry Homestead Federal Savings Bank (Savings Bank), Opelousas, Louisiana, in connection with the mutual-to-stock conversion of Savings Bank.

- Granted, August 5, 2021

Extensions of Time

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- extension to November 28, 2021, (1) 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, all of Missouri, and with Central Bank of Oklahoma, Tulsa, Oklahoma, and (2) to retain the acquired facilities as branches.

- Granted, July 30, 2021

(A/C)

Secretary

Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers Through Fedwire (Regulation J) -- extension of the comment period to September 9, 2021, for the notice of proposed rulemaking on amendments to govern funds transfers through the Federal Reserve Banks' new FedNow Service and make other clarifying and technical changes.

- Granted, July 30, 2021

(A/C)

Director, S&R

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

- Granted, July 28, 2021

(A/C)

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to November 13, 2021, to acquire additional shares of Southeast Financial Bankstock Corp. and thereby increase its indirect control of McGehee Bank, both of McGehee, Arkansas.

- Granted, August 4, 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, August 7, 2021

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending August 7, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCORP OF BERKSHIRES MHC	* 3A1	Community Bancorp of the Berkshires, MHC (in formation), and Community Bancorp of the Berkshires, Inc. (in formation), both of Adams, Massachusetts to become mutual bank holding and stock bank holding, respectively, by acquiring Adams Community Bank, Adams, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	09/08/2021
EASTERN BANKSHARES INC	* 3A3	Eastern Bankshares, Boston, Massachusetts, to acquire Century Bancorp, Inc., Medford, Massachusetts, and its subsidiary, Century Bank & Trust Company, Medford, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	08/30/2021
READING CO-OPERATIVE BANK	* 18C	Reading Cooperative Bank, Reading, Massachusetts, files an Interagency Bank Merger Act application for the purchase and assumption of two branches located at 400 Broadway, Lynn and 28 Nahant Road, Nahant both in Massachusetts, from Coastal Heritage Bank, Weymouth, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the 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 (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Independent Bank Corp., parent of Rockland Trust Company, both of Rockland, Massachusetts.	Newspaper:	08/08/2021
			Federal Register:	08/18/2021

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		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending August 7, 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					

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 August 7, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANK MHC	4c8	Columbia Bank MHC and Columbia Financial, Inc., parent holding companies of Columbia Bank, a federal savings bank that has made an election to operate as a "Covered Savings Association", all of Fair Lawn, NJ, to acquire Freehold MHC and Freehold Bancorp, respectively, and to indirectly acquire and operate Freehold Bank, all of Freehold, NJ, pursuant to Section 4(c)(8) of the Bank Holding Company Act, following the conversion of Freehold Bank from a state savings bank to a federal savings association.	Newspaper:	Not applicable
			Federal Register:	09/09/2021
RHODIUM BA HOLDINGS, LLC	* SLHC Formation	Rhodium BA Holdings, LLC, New York, NY to become a savings and loan holding company by acquiring Sunnyside Bancorp, Inc., and indirectly acquire Sunnyside Federal Savings and Loan Association of Irvington, both of Irvington, NY.	Newspaper:	09/10/2021
			Federal Register:	09/03/2021

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 7, 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

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		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending August 7, 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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending August 7, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 3704 Dauphin St, Mobile, AL 36608.	Newspaper:	08/19/2021
			Federal Register:	Not applicable

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MICHIGAN FINANCIAL	* 3A1	Bank Michigan Financial, Brooklyn, Michigan, to become a bank holding company by acquiring Bank Michigan, Brooklyn, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
DRAKE HOLDING COMPANY	CIC	Notice by the Richard R. Drake Family Trust - B, 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:	08/02/2021
			Federal Register:	08/04/2021
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:	07/25/2021
			Federal Register:	09/03/2021
LAKE CITY BANK	* Branch	Lake City Bank, Warsaw, Indiana, to establish a branch bank at 2608 California Road, Room 8102, Elkhart, Indiana 46514.	Newspaper:	Not available
			Federal Register:	Not applicable
MILLEDGEVILLE BANCORP, INC.	CIC	Notice by Cheryl Allen, Sterling, Illinois; Gregg DeVries, Byron, Illinois; Sandra K. DeVries Trust, Sandra K. DeVries, as trustee, both of Milledgeville, Illinois; and Roger P. DeVries Trust, Roger P. DeVries, as trustee, both of Milledgeville, Illinois, as a group acting in concert to retain and acquire 10 percent or more of the voting shares of Milledgeville Bancorp, Inc., and thereby indirectly control Milledgeville State Bank, both of Milledgeville, Illinois. In addition, Edward M. Tyne, Polo, Illinois; Kay F. Tyne, Polo, Illinois; Margaret A. Tyne, Polo, Illinois; and Courtney Tyne, Washington, D.C., as a group acting in concert to retain and acquire 25 percent or more of the voting shares of Milledgeville Bancorp, Inc., and thereby indirectly control Milledgeville State Bank, both of Milledgeville, Illinois.	Newspaper:	Not available
			Federal Register:	08/24/2021
NICOLET BANKSHARES, INC.	* 3A5	Nicolet Bankshares, Inc., Green Bay, Wisconsin, to merge with County Bancorp Inc., Manitowoc, Wisconsin, and thereby indirectly acquire Investors Community Bank, Manitowoc, Wisconsin.	Newspaper:	08/18/2021
			Federal Register:	08/25/2021

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH SHORE, MHC	MHC Activity	North Shore MHC, Waukegan, IL, is seeking the inclusion of non-interest bearing demand accounts in the offering priority for the upcoming MHC full conversion to be submitted in September 2021. By default, Regulation MM requires the exclusion of all non-interest bearing demand deposit accounts from the stock offering priority. North Shore MHC is requesting a review of their support for the request prior to submitting the full conversion application.	Newspaper:	Not applicable
			Federal Register:	Not available
OTTAWA BANCORP, INC.	* 3A1	Ottawa Bancorp, Inc., Ottawa, Illinois to become a bank holding company as a result of the conversion of Ottawa Savings Bank, Ottawa, Illinois from a federally chartered savings association to a state chartered bank.	Newspaper:	Not available
			Federal Register:	Not available
SCHAUMBURG BANCSHARES, INC.	CIC	Notice by the Brian Herbstritt Revocable Trust, Chicago, Illinois, Brian Herbstritt, as trustee, River Forest, Illinois; the Deborah Herbstritt Revocable Trust, Chicago, Illinois, Deborah Maloney, as trustee, River Forest, Illinois; and the Amy Reardon Revocable Trust, Chicago, Illinois, Amy Reardon as Trustee, River Forest, Illinois to join the Herbstritt Family Control Group, a group acting in concert, to retain voting shares of Schaumburg Bancshares, and thereby indirectly retain voting shares of Heritage Bank of Schaumburg, both of Schaumburg, Illinois.	Newspaper:	08/05/2021
			Federal Register:	08/03/2021
WOODTRUST FINANCIAL CORPORATION	CIC	The Steven C. Bell 2021 Investment Trust, Paula Bell, as trustee, both of Wisconsin Rapids, Wisconsin; and the Linda J. Growney Investment Trust, Madison, Wisconsin, Chad Kane, Wausau, Wisconsin; to join the Bell Family Control Group, a group acting in concert, to acquire voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin. Additionally, Paula Bell, a current member of the Bell Family Control Group, to individually, and as trustee of the Steven C. Bell 2021 Investment Trust, both of Wisconsin Rapids, Wisconsin; acquire control of 25 percent or more of the voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/23/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 7, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOYLE BANCORP, INC.	CIC	Notice by The Peter Mahurin Revocable Trust, Peter Mahurin, Trustee, Bowling Green, Kentucky, and Sarah J. Mahurin, New Haven, Connecticut, to retain 10 percent or more of the voting shares of Boyle Bancorp, Inc., Danville, Kentucky.	Newspaper:	08/16/2021
			Federal Register:	08/19/2021
PINE KNOB HOLDINGS, LLC * 3A1		Pine Knob Holdings, LLC, Bowling Green, Kentucky, to become a bank holding company by acquiring 48.14 percent of First Cecilian Bancorp, Inc., Cecilia, Kentucky, and thereby indirectly acquire Cecilian Bank, Cecilia, Kentucky; 35.52 percent of Albany Bancorp, Inc., Albany, Kentucky, and thereby indirectly acquire First & Farmers National Bank, Somerset, Kentucky; 16.36 percent of Jackson Financial Corporation, Mayfield, Kentucky, and thereby indirectly acquire FNB Bank, Inc., Mayfield, Kentucky.	Newspaper:	08/27/2021
			Federal Register:	09/03/2021

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 August 7, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB FINANCIAL CORPORATION	CIC	The Beth S. Schnell Revocable Trust, Orono, Minnesota - Beth S. Schnell, Trustee, Orono, Minnesota, as a member of the Sparboe family shareholder group acting in concert, to retain 25 percent or more of the shares and thereby control of CNB Financial Corporation, Litchfield, Minnesota. CNB Financial Corporation controls Center National Bank, Litchfield, Minnesota.	Newspaper: Federal Register:	08/11/2021 08/23/2021
FIRST BANK OF BALDWIN, THE	* Branch	The First Bank of Baldwin, Baldwin, Wisconsin, to establish a branch facility at 327 3rd Avenue, Clear Lake, Wisconsin.	Newspaper: Federal Register:	08/12/2021 Not applicable
IPSWICH COMMUNITY BANCSHARES, INC.	CIC	Patty Beyers, Roscoe, South Dakota, to retain voting shares of Ipswich Community Bancshares, Inc. and thereby indirectly retain voting shares of Ipswich State Bank, both of Ipswich, South Dakota.	Newspaper: Federal Register:	08/17/2021 Not available
SAUK CENTRE FINANCIAL SERVICES, INC.	CIC	Allan C. Minnerath, Alexandria, Minnesota, individually and as trustee of the Scott A. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended; the Rachel K. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended; and the Ryan J. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended, all of Alexandria, Minnesota, (co-trustees of the trusts, Mark W. Greiner, Tonka Bay, Minnesota, and John A. Minnerath, Alexandria, Minnesota) to retain additional voting shares of Sauk Centre Financial Services, Inc. and thereby indirectly retain additional voting shares of Minnesota National Bank, both of Sauk Centre, Minnesota.	Newspaper: Federal Register:	08/11/2021 08/19/2021

District: 9
Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 7, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY CAPITAL BANCORP, INC.	* 3A1	Community Capital Bancorp, Inc., Sour Lake, Texas, to become a bank holding company by acquiring First Security Bank, Beaver, Oklahoma.	Newspaper:	08/30/2021
			Federal Register:	09/07/2021
EQUITY BANK	* 18C	Equity Bank, Andover, Kansas, to purchase certain assets and assume certain liabilities of the branches of Security Bank of Kansas City, Kansas City, Kansas, located at 602 Edmond Street, St. Joseph, Missouri; 401 N. Woodbine Road, St. Joseph, Missouri; and 5348 Lake Avenue, St. Joseph, Missouri; and incident thereto, to establish three branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
TRI VALLEY BANCSHARES, INC.	* 3A3	Tri Valley Bancshares, Inc., Talmage, Nebraska; to acquire First State Bank, Scottsbluff, Nebraska.	Newspaper:	Not available
			Federal Register:	09/02/2021

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 August 7, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALBANY BANCSHARES, INC.	CIC	Jon Rex Jones; the Jon Rex Jones Dynasty Trust, Jon Rex Jones, Jr. and Brenda Wilkinson Jones, as co-trustees; the Jon Rex Jones Jr. Dynasty Trust, Brenda Wilkinson Jones, as trustee; the Jon Rex Jones, Jr. Trust V, Jon Rex Jones, Jr., as trustee; the Debora L. Jones Trust V and the Julie Ann Jarvis Trust V, Julie Ann Jarvis, as trustee to both trusts; and the Stephen Martin Jones Trust V, Stephen Martin Jones, as trustee, all of Austin, Texas; as a group acting in concert to retain voting shares of Albany Bancshares, Inc. and indirectly retain voting shares of First National Bank of Albany/Breckenridge, both of Albany, Texas. Additionally, Jon Rex Jones, Jr., in his capacity as proxy with power to exercise the largest block of voting shares, to acquire additional voting shares of Albany Bancshares and thereby indirectly acquire voting shares of First National Bank of Albany/Breckenridge.	Newspaper:	08/27/2021
			Federal Register:	08/18/2021
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, 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

Filings received during the week ending August 7, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY HOLDING COMPANY	CIC	Notice under the Change in Bank Control Act (?CIBCA?) by Security State Bank & Trust (?Bank?), Fredericksburg, Texas, to retain control of voting the shares of Security Holding Company ("Company"), Fredericksburg, Texas, as co-trustee of the Kathleen Keller 2016 Trust, Blanco County, Texas, and the Kay Durst Family 2016 Trust, Gillespie County, Texas, which owns Company stock and thereby indirectly owns Bank. Additionally, the Elliott Gage Hayne GST Trust, Elliott Gage Hayne, as Trustee; the James L. Hayne, Jr. GST Trust, James L. Hayne, Jr. , as Trustee; the Nancy Elliott Hayne GST Trust, Nancy Elliott Hayne, as Trustee; the Walter Catto Hayne GST Trust, and Walter Catto Hayne, as Trustee; all of San Antonio, Texas, have provided notification to join other members of the Bonnen/Durst/Hayne/Igler/Keller/Kemp/LeJeune/Loth control group, a group acting in concert, previously cleared by the Federal Reserve Board under CIBCA on June 15, 2015, or January 13, 2017, to retain 25 percent or more of the shares of Company and indirectly Bank	Newspaper:	Not available
			Federal Register:	Not available
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective January 1, 2016), and the related Woodforest Financial Group Employee Stock Ownership Trust, to acquire up to 32 percent of Woodforest Financial Group, Inc., all of The Woodlands, Texas, and indirectly acquire Woodforest National Bank, The Woodlands, Texas	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 7, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANKING SYSTEM, INC.	* 3A3	Columbia Banking System, Inc., Tacoma, Washington, to acquire Bank of Commerce Holdings, and thereby indirectly acquire Merchants Bank of Commerce, both of Sacramento, California, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper:	08/25/2021
	* 3A5		Federal Register:	09/07/2021
TRICO BANCSHARES	* 3A3	TriCo Bancshares, Chico, California, to acquire Valley Republic Bancorp, and thereby indirectly acquire Valley Republic Bank, both of Bakersfield, California, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
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