
Federal Reserve Release



H.2

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

No. 12

Week Ending March 21, 2020

Monetary and Financial Policy

Commercial Paper Funding Facility (CPFF) -- establishment of the CPFF to support the flow of credit to households and businesses.

- Approved, March 17, 2020

Discount Window -- interagency statement encouraging banks to use the Federal Reserve's discount window to support the smooth flow of credit to households and businesses.

- Announced, March 16, 2020

Liquidity and Market Functioning -- expansion of program to support the flow of credit to the economy and enhance the liquidity and functioning of state and municipal money markets.

- Approved, March 20, 2020

Money Market Mutual Fund Liquid Facility (MMLF) -- establishment of the MMLF to broaden support for the flow of credit to households and businesses.

- Approved, March 18, 2020

Primary Dealer Credit Facility (PDCF) -- establishment of the PDCF to support the credit needs of households and businesses.

- Approved, March 17, 2020

Personnel

Legal Division -- appointment of Charles Gray as senior associate general counsel and chief of staff.

- Approved, March 19, 2020

Regulations and Policies

Money Market Mutual Fund Liquidity Facility (MMLF) -- interagency interim final rule with request for comment to allow banking organizations to neutralize the regulatory capital effects of participating in the MMLF.

- Approved, March 19, 2020

Regulation YY (Enhanced Prudential Standards) -- interim final rule with request for comment to revise the definition of "eligible retained income" for purposes of the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, March 21, 2020

Regulatory Capital Rule -- interagency interim final rule with request for comment to revise the definition of "eligible retained income" for banking organizations subject to the agencies' capital rule.

- Approved, March 17, 2020

Section 23A and Regulation W -- policy to provide exemptions from section 23A of the Federal Reserve Act and the Board's Regulation W to permit member banks to purchase certain assets from their affiliated money market mutual funds.

- Approved, March 17, 2020

Section 23A and Regulation W -- policy to provide exemptions from section 23A of the Federal Reserve Act and the Board's Regulation W to permit member banks to purchase certain assets from their affiliated broker-dealers.

- Approved, March 18, 2020

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

Dallas

American State Bank, Arp, Texas -- to establish a branch at 1601 South Chestnut Street, Lufkin.

- Approved, March 18, 2020

Kansas City

High Country Bank, Salida, Colorado -- to establish a branch at 110 Main Street, Longmont.

- Approved, March 20, 2020

Boston

Hometown Bank, Oxford, Massachusetts -- to establish a de novo branch at 270 Grove Street, Worcester.

- Approved, March 17, 2020

St. Louis

OakStar Bank, Springfield, Missouri -- to establish a branch at 1831 East 20th Street, Joplin.

- Approved, March 18, 2020

Bank Holding Companies

San Francisco

Commencement Bancorp, Inc., Tacoma, Washington -- (1) to become a bank holding company by acquiring Commencement Bank, Tacoma; and (2) election to become a financial holding company.

- Approved, March 20, 2020

Bank Holding Companies

New York

Evans Bancorp, Inc., Angola, New York -- waiver of application to acquire FSB Bancorp, Inc., Fairport, and Fairport Savings Bank (Savings Bank), in connection with the merger of Savings Bank with and into Evans Bank, National Association, Angola.

- Granted, March 20, 2020

Chicago

First Equity Corp., Skokie, Illinois -- to merge with Northwest Equity Corp., Buffalo Grove, and thereby indirectly acquire 1st Equity Bank Northwest.

- Approved, March 16, 2020

Kansas City

First State Holding Co., Lincoln, Nebraska -- to acquire Schneider Bancorporation, Plattsmouth, and thereby acquire Plattsmouth State Bank.

- Approved, March 17, 2020

St. Louis

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

- Approved, March 16, 2020

New York

SBD Bancorp, Inc., Danbury, Connecticut -- to become a bank holding company by acquiring The Savings Bank of Danbury, Danbury.

- Withdrawn, March 18, 2020

Change in Bank Control

Chicago

FirState Bancorp, Inc., Mason City, Illinois -- change in bank control of FirState Bancorp, Inc., and its subsidiary, 1st State Bank of Mason City, Mason City.

- Withdrawn, March 17, 2020

Chicago

J. Carl H. Bancorporation Inc., Earling, Iowa -- to retain control of J. Carl. H. Bancorporation Inc. and its subsidiary, Farmers Trust & Savings Bank, Earling.

- Permitted, March 16, 2020

Extensions of Time

Chicago

First Midwest Bancorp, Inc., Chicago, Illinois -- (1) extension to August 13, 2020, to merge with Bankmanagers Corp., Milwaukee, Wisconsin, and thereby indirectly acquire Park Bank (PB); (2) and for First Midwest Bank, Chicago, to merge with PB and acquire five branches.

- Granted, March 19, 2020

Membership

Richmond

Bank of Oak Ridge, Oak Ridge, North Carolina -- to become a member of the Federal Reserve System.

- Approved, March 19, 2020

Membership

Dallas

Charles Schwab Bank, Henderson, Nevada (to be known as Charles Schwab Bank, SSB, Westlake, Texas) -- to become a member of the Federal Reserve System following its conversion from a federal to a state charter.

- Approved, March 19, 2020

Dallas

Charles Schwab Premier Bank, Henderson, Nevada (to be known as Charles Schwab Premier Bank, SSB, Westlake, Texas) -- to become a member of the Federal Reserve System following its conversion from a federal to a state charter.

- Approved, March 19, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
HB HOLDINGS MHC	* 3A1	Application on behalf of HB Holdings, MHC and Haverhill Bank, both of Haverhill, Massachusetts, to become a mutual bank holding company and stock cooperative bank, respectively, pursuant to sections 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	03/08/2020
			Federal Register:	03/17/2020

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 March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish a representative office in Sunnyvale, California, and a representative office in Irving, Texas, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a) (2)(i)(B)(2) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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

- 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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

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:

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

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

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSBH, LLC	* 3A1	CSBH, LLC, Baltimore, Maryland, to become a bank holding company through the acquisition of 100% of the voting securities of New Horizon Bank, N.A., Powhatan, Virginia.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BANK	* Branch	First Bank, Southern Pines, North Carolina, to establish a branch at 315 North Academy Street, Suite 101, Cary, North Carolina.	Newspaper:	03/23/2020
			Federal Register:	Not applicable
NEW PEOPLES BANK, INC.	* Branch	New Peoples Bank Inc., Honaker, Virginia, to establish a branch at 1999 East Stone Drive, Kingsport, Tennessee.	Newspaper:	03/26/2020
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FB FINANCIAL CORPORATION	* 3A3	FB Financial Corporation, Nashville, Tennessee, to merge with Franklin Financial Network, Inc., and thereby indirectly acquire Franklin Synergy Bank, both of Franklin, Tennessee. In Connection, FB Financial Corporation, Nashville, Tennessee, through its subsidiary, FirstBank, Nashville, Tennessee, to acquire Franklin Financial Network, Inc. and Franklin Synergy Bank, both of Franklin, Tennessee.	Newspaper:	04/13/2020
	* 3A5		Federal Register:	04/17/2020
St. Holdings, Inc.	* 3A1	St Hldgs, Inc., Orlando, Florida to become a bank holding company by acquiring outstanding shares of Rochelle State Bank, Rochelle, Georgia.	Newspaper:	Not available
			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.

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

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

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

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 21, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY FINANCIAL INC.	* 18C	Ally Financial, Inc., Detroit, Michigan, to acquire Cardholder Management Services, Inc., Woodbury, New York, and thereby indirectly acquire Merrick Bank, South Jordan, Utah. In addition, Ally Financial, Inc.'s subsidiary bank, Ally Bank, Sandy, Utah, to merge with Merrick Bank.	Newspaper:	Not available
	* 4c8		Federal Register:	Not available
AMBANK HOLDINGS, INC.	CIC	Forsyth Equity Partners, LP, and its general partner Rakesh Alla, both of Rock Island, Illinois, to acquire 10 percent or more of AmBank Holdings, Inc., and indirectly American Bank and Trust Company, N.A, both of Davenport, Iowa. In addition, Forsyth Equity Partners, LP is seeking to become qualified family partnership, pursuant to 12 U.S.C. Code 1841 (0)(10).	Newspaper:	Not available
			Federal Register:	02/20/2020
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of FNBH Bancorp, Inc., and thereby indirectly acquire First National Bank in Howell, both of Howell, Michigan.	Newspaper:	Not available
			Federal Register:	04/21/2020
CHOICEONE BANK	* 18C	ChoiceOne Bank, Sparta, Michigan to merge with Lakestone Bank & Trust, Lapeer, Michigan. As a result of the merger, Lakestone Bank & Trust offices located at 83 West Nepessing Street, Lapeer, Michigan; 5515 Van Dyke Road, Almont, Michigan; 72890 North Avenue, Armada, Michigan; 4515 Imlay City Road, Attica, Michigan; 206 North Main Street, Capac, Michigan; 30 West Burnside Road (M-24), Fostoria, Michigan; 5508 Davidson Road, Lapeer, Michigan; 3177 Main Street, Emmett, Michigan; 1875 South Cedar Street, Imlay City, Michigan; 81111 Main Street, Memphis, Michigan; 3414 South Lapeer Road, Metamorra, Michigan; 637 South Main Street, Lapeer, Michigan; and 3 North Main Street, Yale, Michigan will become branches of ChoiceOne Bank. In addition, ChoiceOne Bank is requesting approval to expand its banking powers by exercising trust powers.	Newspaper:	03/22/2020
	* Branch		Federal Register:	Not applicable
FIRST COMMUNITY BANK	* Branch	First Community Bank, Harbor Springs, Michigan, to establish a branch located at 4455 Cascade Road SE, Grand Rapids, MI 49546.	Newspaper:	03/27/2020
			Federal Register:	Not applicable

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 21, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREEN BELT BANCORPORATION	CIC	Notice by Christopher W. Weaver, Iowa Falls, Iowa, individually, and Rex R. Weaver, Granger, Iowa, Steven L. Afdahl, Temecula, California, and Daniel L. Stockdale, Iowa Falls, Iowa, as co-trustees of the Rex R. Weaver Revocable Trust II Agreement, individually, and together as a group acting in concert, to retain control of 25 percent or more of the shares of Green Belt Bancorporation and thereby indirectly control Green Belt Bank & Trust, both of Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available 03/16/2020
HALBUR BANCSHARES, INC.	CIC	Notice by Matthew J. Lujano, Carroll, Iowa, to acquire 10 percent or more of the shares of Halbur Bancshares, Inc., Westside, Iowa, and notice by Margaret A. White, Westside, Iowa to retain 10 percent or more of the shares of Halbur Bancshares, Inc. Both will act in concert with James J. White, Westside, Iowa, to form the White Family Control Group and thereby retain 25 percent or more of Halbur Bancshares, Inc.	Newspaper: Federal Register:	Not available 04/06/2020
MERCHANTS BANCORP	4c8	Merchants Bancorp, Carmel, Indiana, indirectly through its subsidiary bank, Merchants Bank of Indiana, Carmel, Indiana, proposes to make a \$3 million investment for a 30 percent membership interest in a newly formed LLC, Vium Capital LLC, Columbus, Ohio and thereby engage in the nonbanking activities of making and servicing loans pursuant to Sections 225.28(b)(1) and municipal advising activities pursuant to section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to acquire an additional 5.7 percent, for a total of 51 percent of the voting shares of Minier Financial, Inc., Minier, Illinois, and thereby indirectly acquire shares of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	04/09/2020 04/20/2020

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTON BANCSHARES, INC.	CIC	Notice by the Combs Family Trust dated March 12, 2015, Kendall L. Combs & Patricia A. Combs as trustees, both of Hollister, Missouri; Randall G. Combs or Beckie D. Combs, Alton, Missouri; the Michael D. Combs and Sandra L. Combs Family Revocable Trust dated January 7, 2016, Michael D. Combs and Sandra L. Combs as trustees; both of Walnut Shade, Missouri, to retain control of Alton Bancshares, Inc., Alton, Missouri.	Newspaper:	Not available
			Federal Register:	04/08/2020
CARROLL BANK AND TRUST	Member	Carroll Bank and Trust, Huntingdon, Tennessee, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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

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

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

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

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

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

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN BANCORPORATION, INC.	CIC	William S. Lewis, Hermantown, Minnesota, individually and as co-trustee of the Western National Bank and Affiliates Employee Stock Ownership Plan (co-trustee, Stephen Lewis), Duluth, Minnesota, to retain shares and join the Lewis family group, a group acting in concert, that controls Western Bancorporation, Inc., Duluth, Minnesota ("Company"). Company controls Cass Lake Company, Cass Lake, Minnesota, Western National Bank, Duluth, Minnesota, and Western National Bank of Cass Lake, Cass Lake, Minnesota.	Newspaper: Federal Register:	Not available 04/06/2020

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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

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

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

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	10/28/2019	03/16/2020	S	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 March 21, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMG NATIONAL CORP.	CIC	The Bergmann 2011 Irrevocable Trust, Alma F. Bergmann, Trustee, Bow Mar, Colorado, to retain voting shares of AMG National Corp., Greenwood Village, Colorado, parent of AMG National Trust Bank, Boulder, Colorado; and to be approved as a member of the Bergman family group, which controls AMG National Corp. Alma Bergmann was approved previously to hold voting shares of AMG National Corp., Greenwood Village, Colorado, directly as a member of the Bergman family group and, thereby, indirectly to hold voting shares of AMG National Trust Bank, Boulder, Colorado.	Newspaper:	Not available
			Federal Register:	Not available
BANCFIRST CORPORATION	CIC	Adam Duston Rainbolt, Jacob Patrick Rainbolt and Samuel Johnson Rainbolt, all of Oklahoma City, Oklahoma, to acquire voting shares of BancFirst Corporation, Oklahoma City, Oklahoma, parent of BancFirst, Oklahoma City, Oklahoma, and Pegasus Bank, Dallas, Texas; and to be approved as members of the Rainbolt Family Group, which controls BancFirst Corporation.	Newspaper:	Not available
			Federal Register:	Not available
CENTINEL BANK SHARES, INC.	CIC	Notice submitted by Angel Reyes, Taos, New Mexico; Christopher Romero, San Cristobal, New Mexico; and Rebeca Romero Rainey, Arlington Virginia, to acquire voting shares of Centinel Bank Shares, Inc., parent of Centinel Bank of Taos, both of Taos, New Mexico; and for prior approval as members of the Romero Family Group that controls Centinel Bank Shares, Inc.	Newspaper:	Not available
			Federal Register:	04/06/2020
FIDELITY FINANCIAL CORPORATION	CIC	ACB GST Trust, Aaron Bastian, trustee; SCH GST Trust, Sarah Hampton, trustee; BTB Trust 2019 and EMB Trust 2019, Michelle Bastian, trustee; NWH Trust 2019, Brock Hampton, trustee; and Amanda Walker, Special Trustee of the BTB Trust 2019, the EMB Trust 2019, and the NWH Trust 2019; all of Wichita, Kansas; to acquire voting shares of Fidelity Financial Corporation, parent of Fidelity Bank of Wichita, both of Wichita, Kansas; and be approved as members of the Bastian family group, which controls Fidelity Bank of Wichita. Aaron Bastian, Sarah Hampton, Michelle Bastian, and Brock Hampton were approved in 2019 as members of the Bastian Family Group to hold voting shares of Fidelity Financial Corporation of Wichita, Kansas, directly and, thereby, indirectly to hold voting shares of Fidelity Bank of Wichita, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PBT BANCSHARES, INC.	* 3A3	PBT Bancshares, Inc., McPherson, Kansas, to acquire 100 percent of the voting shares of Community Bank of the Midwest, Great Bend, Kansas.	Newspaper:	Not available
			Federal Register:	04/14/2020

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 March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 14637 Memorial Drive, Houston, Texas 77433	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
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	12/02/2019	03/14/2020	S	Int Small Bank

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 March 21, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
GUVJEC INVESTMENT CORPORATION	* 3A1	GUVJEC Investment Corporation, Baltimore, Maryland, to become a bank holding company by acquiring 100 percent of Farmington Bancorp, Bothell, Washington, and thereby indirectly acquire Farmington State Bank, Farmington, Washington.	Newspaper:	03/09/2020
			Federal Register:	03/16/2020
HERITAGE BANK OF COMMERCE	* Branch	Heritage Bank of Commerce, San Jose, California, to establish a branch office at 224 Airport Parkway, San Jose, California.	Newspaper:	03/26/2020
			Federal Register:	Not applicable
PCB BANCORP	CIC	Change in control notice filed by Sang Young Lee and Chun Young Lee, both of La Canada, California, and Lee's Gold & Diamond Import, Inc., Los Angeles, California to acquire up to 15 percent of the voting shares of PCB Bancorp and thereby indirectly acquire control of NMB Pacific City Bank, both of Los Angeles, California.	Newspaper:	Not available
			Federal Register:	04/01/2020

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.

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