



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Savings and Loan Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Home Owners' Loan Act (12 U.S.C. 1461 *et seq.*) (HOLA), Regulation LL (12 CFR Part 238), and Regulation MM (12 CFR Part 239), and all other applicable statutes and regulations to become a savings and loan holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a savings association and nonbanking companies owned by the savings and loan holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the HOLA (12 U.S.C. 1467a(e)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 10(c)(4)(B) of the HOLA (12 U.S.C. 1467a(c)(4)(B)). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 10, 2019.

A. Federal Reserve Bank of Philadelphia (William Spaniel, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521. Comments can also be sent electronically to Comments.applications@phil.frb.org:

1. *Stewardship Financial Corporation, Midland Park, New Jersey*, to become a savings and loan holding company upon the conversion of Atlantic Stewardship Bank, Midland Park, New Jersey, from a state-chartered commercial bank to state-chartered stock savings association.

2. *Columbia Bank, MHC ("MHC") and Columbia Financial, Inc., both of Fair Lawn, New Jersey*; to acquire Stewardship Financial Corporation ("Stewardship Financial"), Midland Park, New Jersey, and thereby indirectly

acquire Atlantic Stewardship Bank, Midland Park, New Jersey, a wholly-owned subsidiary of Stewardship Financial, through the merger of Atlantic Stewardship Bank into Columbia Bank, Fair Lawn, New Jersey.

Board of Governors of the Federal Reserve System, August 7, 2019.

Yao-Chin Chao,

Assistant Secretary of the Board.

BILLING CODE 6210-01-P

[FR Doc. 2019-17280 Filed: 8/12/2019 8:45 am; Publication Date: 8/13/2019]