



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also 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 BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue, N.W., Washington D.C. 20551-0001, not later than April 21, 2020.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President)
230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Arbor Bancorp, Inc., Ann Arbor, Michigan*; to merge with FNBH Bancorp, Inc., and thereby indirectly acquire First National Bank in Howell, both of Howell, Michigan.

Board of Governors of the Federal Reserve System, March 17, 2020.

Yao-Chin Chao

Assistant Secretary of the Board.

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