Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law; Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(a)(a)); sections 11(a)(1), 25, and 26A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611(a)); and sections 113, 165, 312, 616, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1550a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Arturo Ortega
Name of the Holding Company Director and Official
Chairman & President
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board’s “Procedure Regarding a Request for Confidential Information,” 12 C.F.R. Part 261, that the reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2019
Month / Day / Year

N/A
OBS Ventures, Inc.
Name, Street, and Mailing Address
Location: 3120 Center Pointe Dr.
Edinburg, TX 78539

Cty Zip Code

N/A

Date of Signature:

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? 
☐ On-line Yes ☐ No

In accordance with the General Instructions for this report (check only one):

1. a letter justifying this request is being provided along with the report
☐ 

☐ 2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be submitted separately and labeled as “confidential.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
1: The bank holding company does not prepare an annual report for its securities holders and it is not registered with the SEC.

2a: Organizational Chart

AOB Ventures, Inc.
Edinburg, TX
Incorporated in Texas

100%

Freedom Bank
Freer, TX
Incorporated in Texas

**** Neither Entity has an LEI

2b: Domestic Branch Listing provided to the Federal Reserve Bank
(See Attached)
<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, City, State, Country</td>
<td>country of citizenship or Incorporation</td>
<td>Numer and Percentage of Each Class of Voting Securities</td>
<td>Name, City, State, Country</td>
<td>country of citizenship or Incorporation</td>
<td>Numer and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>Arturo Ortega, McAllen, TX, USA</td>
<td>USA</td>
<td>559,062 - 55% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jose Alberto Vela, Mission, TX, USA</td>
<td>USA</td>
<td>61,356 - 6% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Kenneth Hausenfluck, McAllen, TX, USA</td>
<td>USA</td>
<td>53,334 - 5% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Results: A list of branches for your depository institution: FREEDOM BANK (ID_RSSD: 432058).
This depository institution is held by AOB VENTURES, INC. (5164439) of EDDING, TX.
The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

Reconciliation and Verification Steps
1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions
OK: If the branch information is correct, enter 'OK' in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city, and state in the subject line of the e-mail.

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>432058 FREEDOM BANK</td>
<td>902 EAST RILEY STREET</td>
<td>FREER</td>
<td>TX</td>
<td>78357</td>
<td>DUVAL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FREEDOM BANK</td>
<td>432058</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5401442 MCALLEN BRANCH</td>
<td>1301 EAST NOLANA AVENUE</td>
<td>MCALEEN</td>
<td>TX</td>
<td>78504</td>
<td>HIDALGO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>FREEDOM BANK</td>
<td>432058</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1)</th>
<th>Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with holding company</th>
<th>(3)(a) Title &amp; Position with holding company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (Include names of Subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (Include names of other Businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (Include names of Subsidiaries)</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arturo Ortega McAllen, TX, USA</td>
<td>N/A</td>
<td>Chairman &amp; President (Freedom Bank)</td>
<td>Chairman &amp; President (Freedom Bank)</td>
<td>President - (3BU Family LP, 3BU LLC, Platon Farms, Inc., Picho Farms, LLC, Tres De Enero, LLC, TYO, LLC)</td>
<td>55% None</td>
<td>3BU Family LP-99%</td>
<td>Platon Farms-55%</td>
<td>Picho Farms-67%</td>
</tr>
<tr>
<td>Anthony Ortega McAllen, TX, USA</td>
<td>Attorney</td>
<td>Director &amp; Secretary (Freedom Bank)</td>
<td>Director (Freedom Bank)</td>
<td>N/A</td>
<td>1% NONE</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Pedro Salazar Edinburg, TX, USA</td>
<td>N/A</td>
<td>Director (Freedom Bank)</td>
<td>Director (Freedom Bank)</td>
<td>N/A</td>
<td>NONE</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Ramon Montalvo III Weslaco, TX, USA</td>
<td>Insurance Agency Owner</td>
<td>Director (Freedom Bank)</td>
<td>Agent &amp; Owner (Montalvo Insurance Agency)</td>
<td>N/A</td>
<td>1% None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Jose Alberto Vele Mission, TX, USA</td>
<td>Pharmacist</td>
<td>Director (Freedom Bank)</td>
<td>Pharmacist in charge-Moron Vela, Inc. President-Ramco, Inc</td>
<td>President-Celsan, LLC, President-Paloma's Pharmacy LLC, President-Rio Script Pharmacy LLC, Vice President-Morvel Inc, Vice President-5 Milan, LLC, President-D.A.D. Vela Investments LLC, President-Vajhaj, Inc, President-Simcha, Inc</td>
<td>6% None</td>
<td>Moron Vela Inc-50%</td>
<td>Ramco Inc-55%</td>
<td>Celsan, LLC-55%</td>
</tr>
</tbody>
</table>