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**Federal Reserve Release**

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*H.2*

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

*No. 35*

*Week Ending August 28, 2021*

**Forms**

Forms -- initial Board review to extend with revision the Reporting and Recordkeeping Requirements Associated with Regulation W (FR W); initial Board review to extend without revision the Registration of a Securities Holding Company (FR 2082) and Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies (FR 4027); and final Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Truth in Lending (Regulation Z) (FR Z) and Census of Finance Companies and Other Lenders and Survey of Finance Companies (FR 3033p and FR 3033s).

- Approved, August 24, 2021

**Personnel**

Division of Information Technology -- appointment of Can (Tom) Nguyen, Edgar Wang, and Ivan Wun as deputy associate directors.

- Announced, August 25, 2021

Division of Reserve Bank Operations and Payment Systems -- organizational changes and appointments of Mark Olechowski and Sonja Danburg as deputy associate directors.

- Announced, August 23, 2021

**Enforcement**

AllNations Bank, Calumet, Oklahoma -- written agreement dated October 22, 2018, terminated August 19, 2021.

- Announced, August 24, 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**

Minneapolis

The First Bank of Baldwin, Baldwin, Wisconsin -- to establish a branch at 327 3rd Avenue, Clear Lake, Wisconsin.

- Approved, August 27, 2021

Atlanta

SmartBank, Pigeon, Forge, Tennessee -- to establish a branch at 3704 Dauphin Street, Mobile, Alabama.

- Approved, August 26, 2021

**Bank Holding Companies**

Chicago

Community Capital Bancorp, Inc., Menomonee Falls, Wisconsin -- to become a bank holding company by acquiring Collins Bankcorp, Inc., and thereby indirectly acquiring Collins State Bank, both of Collins, Wisconsin.

- Approved, August 25, 2021

Chicago

Fidelity Ban Corporation, Independence, Iowa -- waiver of application to acquire Shields Agency, Inc., and indirectly acquire Rowley Savings Bank (RSB), both of Rowley, Iowa, in connection with the merger of RSB with and into BankIowa, Cedar Rapids, Iowa.

- Granted, August 25, 2021

**Bank Holding Companies**

Kansas City

First National Corporation of Ardmore, Ardmore, Oklahoma -- request by Ardmore Institute of Health, Ardmore, Oklahoma, for relief from certain commitments.

- Granted, August 27, 2021

Richmond

Freedom Financial Holdings, Inc., Fairfax, Virginia -- to become a bank holding company by acquiring The Freedom Bank of Virginia, Fairfax, Virginia.

- Approved, August 26, 2021

Richmond

FVCBankcorp, Inc., Fairfax, Virginia -- to acquire indirectly through its subsidiary bank, FVCBank, voting shares of Atlantic Coast Mortgage, LLC, both of Fairfax, Virginia.

- Approved, August 25, 2021

Cleveland

Savings Bancorp, Inc., Circleville, Ohio -- waiver of application to acquire SSNB, Inc., and its wholly owned subsidiary, Standing Stone Bank (SSB), both of Lancaster, Ohio, in connection with the merger of SSB with and into The Savings Bank, Circleville, Ohio.

- Granted, August 26, 2021

**Banks, State Member**

Atlanta

Regions Bank, Birmingham, Alabama -- to make a public welfare investment.

- Approved, August 27, 2021

**Change in Bank Control**

Minneapolis

Eitzen Independents, Inc., Eitzen, Minnesota -- The Ronald G. Chamberlin Irrevocable Trust, Nathan A. Wurm and Eric D. Wurm as trustees; The Irrevocable Gifting Trust fbo Nathan A. Wurm, Nathan A. Wurm as trustee; and The Irrevocable Gifting Trust fbo Eric D. Wurm, Eric D. Wurm as trustee, all of Caledonia, Minnesota, to join the Wurm Family Control Group, a group acting in concert, to retain voting shares of Eitzen Independents, Inc., Eitzen, and thereby indirectly retain voting shares of ESB Bank, Caledonia, Minnesota.

- Permitted, August 26, 2021

St. Louis

Latham Bancshares, Inc., Tipton, Missouri -- John B. Allee, individually, and as trustee of the John B. Allee Heritage Trust, both of Tipton, Missouri, and Lori A. Woratzeck as trustee of the Lori A. Woratzeck Heritage Trust, both of California, Missouri, to retain control of Latham Bancshares, Inc., Tipton, Missouri, and become members of the Allee Family Control Group.

- Permitted, August 26, 2021

Atlanta

Washington State Bancshares, Inc., Washington, Louisiana -- The Sue Soileau Trust, Lafayette, Louisiana (Steven G. Durio and Anthony Kip Bertrand, co-trustees) and The David C. Brignac, Jr. Trust, Lafayette, Louisiana (Steven G. Durio, trustee), to acquire outstanding voting shares and to retain voting shares with the Washington State Bancshares, Inc. Employee Stock Ownership Plan (Steven G. Durio, trustee), and thereby control Washington State Bancshares, Inc., and its subsidiary, Washington State Bank, Washington, Louisiana.

- Permitted, August 23, 2021

**Extensions of Time**

Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- extension to November 24, 2021, to acquire, through its wholly owned subsidiary, Five-Lakes Acquisition Co., Glenwood City, Five-Lakes Financial, Inc., Milwaukee, both of Wisconsin, and thereby engage in the nonbanking activities of extending credit, servicing loans and leasing personal property pursuant to 12 CFR 225.28(b)(1) and (b)(3).

- Granted, August 24, 2021

Richmond

New Republic Partners, Inc., Charlotte, North Carolina -- extension to November 24, 2021, to engage de novo in financial and investment advisory activities and agency transactional services through a newly formed subsidiary, New Republic Securities, LLC, Charlotte, North Carolina, pursuant to 12 CFR 225.28(6) and (7).

- Granted, August 24, 2021

**Supervision and Regulation**

Director, S&R

Morgan Stanley, New York, New York -- request to use an alternative method to determine the risk-weighted asset amount for certain exposures.

- Granted, August 17, 2021

(A/C)

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 28, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EASTERN BANKSHARES INC	* 3A3	Eastern Bankshares, Inc., 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

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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		

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**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending August 28, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	Not available
BANK OF NEW YORK MELLON, THE	Investment	The Bank of New York Mellon and BNYM Corporation, both of New York, New York, to make an investment pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending August 28, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending August 28, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**

**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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 28, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCORP	* 18C	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of Select Bancorp, Inc., Dunn, North Carolina, and thereby indirectly acquire Select Bank & Trust Company, Dunn, North Carolina. In addition, First Bank, Southern Pines, North Carolina, to merge with Select Bank & Trust Company, Dunn, North Carolina.	Newspaper:	09/21/2021
	* 3A5		Federal Register:	09/23/2021
	* Branch			

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

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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		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 28, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTH STATE CORPORATION	* 3A3	South State Corporation, Winter Haven, Florida to merge with Atlantic Capital Bancshares, Inc., and thereby acquire its subsidiary, Atlantic Capital Bank, National Association, both of Atlanta, Georgia.	Newspaper:	Not available
	* 3A5		Federal Register:	09/20/2021
SUNRISE BANK	* Branch	Sunrise Bank, Cocoa Beach, Florida, to establish a branch located at 299 West Grenada Blvd, Suite C, Ormond Beach, Florida.	Newspaper:	09/06/2021
			Federal Register:	Not applicable

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending August 28, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK MICHIGAN FINANCIAL	* 3A1	Bank Michigan Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring Bank Michigan, Brooklyn, Michigan.	Newspaper:	09/15/2021
			Federal Register:	09/15/2021
BRADLEY BANCORP, INC.	CIC	Jeffrey T. Young, Centerville, Iowa, individually and as trustee of the John Bradley Young, Sr. Marital Non-Exempt Trust; the John Bradley Young, Sr. Family Exempt Trust; the John Bradley Young, Sr. Marital Exempt Trust; the Jeff Young 2021 Irrevocable Trust; and the J. Bradley Young, Jr., 2021 Irrevocable Trust, all of Centerville, Iowa, to retain voting shares of Bradley Bancorp, Inc. and thereby indirectly retain voting shares of Iowa Trust and Savings Bank, both of Centerville, Iowa. In addition, the J. Bradley Young, Jr., Trust, Iowa Trust and Savings Bank as trustee, and J. Bradley Young, Jr., as settlor with power to vote Holding Company shares to form the Young Family Control Group as a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available
FENTURA FINANCIAL, INC.	* 3A3	Fentura Financial, Inc., Fenton, Michigan, to acquire 100 percent of Farmers State Bank of Munith, Munith, Michigan.	Newspaper:	09/17/2021
			Federal Register:	09/29/2021
GRAYMONT BANCORP, INC.	* 3A3	Graymont Bancorp, Inc., Graymont, Illinois to acquire State Bank of Saunemin, Saunemin, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
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
OLD SECOND BANCORP, INC.	* 3A5	Old Second Bancorp, Inc., Aurora, Illinois to merge with West Suburban Bancorp, Inc., Lombard, Illinois and thereby indirectly acquire West Suburban Bank, both of Lombard, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 28, 2021

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Filer	Filing Type	Filing Proposal	End of Comment Period	
OTTAWA BANCORP, INC.	* 3A1 4c8	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. Bancorp also requests permission to engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available 08/23/2021

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 28, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANK & TRUST COMPANY	Premises	Citizens Bank & Trust Company, Van Buren, Arkansas, to increase its investment in bank premises in the amount of \$450,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FRIENDSHIP BANCSHARES, INC.	* 3A3	Friendship Bancshares, Inc., Linn, Missouri, to acquire 40 percent the voting shares of Grey Mountain Holdings, Inc., Columbia, Missouri, and thereby indirectly acquire Investors Community Bank, Chillicothe, Missouri.	Newspaper:	09/24/2021
			Federal Register:	09/30/2021
OAKSTAR BANK	* Branch	OakStar Bank, Springfield, Missouri, to establish a branch at 226 W. 23rd Street, Ottawa, Kansas.	Newspaper:	09/01/2021
			Federal Register:	Not applicable
PEOPLES BANK & TRUST CO.	* 18C * Branch	Peoples Bank & Trust Co., Troy, Missouri, to merge with Bank of Louisiana, Louisiana, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
			Federal Register:	Not applicable
POPLAR BLUFF BANCORP, INC.	* 3A1	Poplar Bluff Bancorp, Inc., Poplar Bluff, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of First Missouri State Bank, Poplar Bluff, Missouri.	Newspaper:	09/23/2021
			Federal Register:	09/28/2021
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 7144 Highway 70 S, Nashville, Tennessee.	Newspaper:	09/06/2021
			Federal Register:	Not applicable
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 1305 Robin Road, White Hall, Arkansas.	Newspaper:	09/06/2021
			Federal Register:	Not applicable

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending August 28, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DAIRYLAND BANK HOLDING CORPORATION	* 3A3	Dairyland Bank Holding Corporation, head office located at 750 3rd St.N., Suite A, La Crosse, Wisconsin to retain 16.234% of Farmers State Bank-Hillsboro, 726 Water Avenue, Hillsboro, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
FINANCIAL SERVICES OF LOWRY, INC.	CIC	The Peter J. Nelson Trust that is in formation - Kari A.M. Nelson, Trustee, both of Glenwood, Minnesota, to acquire shares of Financial Services of Lowry, Inc. ("FSLI"), Lowry, Minnesota and thereby join the Nelson-Martinson family shareholder group acting in concert that collectively controls 25% or more of the shares and thereby controls FSLI. FSLI controls Lowry State Bank, Lowry, Minnesota and First National Bank of Osakis, Osakis, Minnesota.	Newspaper:	08/19/2021
			Federal Register:	09/07/2021
FIRST INTERSTATE BANK	* Branch	First Interstate Bank, Billings, Montana, to establish a branch at 200 SW Market St., Ste. 150, Portland, Oregon.	Newspaper:	08/08/2021
			Federal Register:	Not applicable
MINNESOTA COMMUNITY BANCSHARES, INC.	CIC	Daniel Otten, Hayward, Minnesota, to retain voting shares of Minnesota Community Bancshares, Inc., Albert Lea, Minnesota (MCBI), and thereby indirectly retain voting shares of Arcadian Bank, Hartland, Minnesota (Bank). Additionally, Tony Kermes, Hayward, Minnesota, to acquire voting shares of MCBI, and join the Otten Family Control Group, a group acting in concert, and thereby indirectly acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	09/03/2021



**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending August 28, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
C.S.B. CO.	CIC	William D. Young, Avon, Colorado, to join the Young Family Control Group, a group acting in concert, and to acquire voting shares of C.S.B. Co., and thereby indirectly acquire voting shares of Homestead Bank, both of Cozad, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
EMPLOYEE STOCK OWNERSHIP PLAN ACCOUNTS TRUST OF THE SECURITY BANK KSOP & TRUST	* 3A1	Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust, Laurel, Nebraska, to become a bank holding company through the acquisition of 31.3 percent of the voting shares of First Laurel Security Co., parent of Security Bank, both of Laurel, Nebraska.	Newspaper:	09/10/2021
			Federal Register:	09/30/2021
FIRST LAUREL SECURITY CO.	CIC	Notice submitted by Keith A. Knudsen, Laurel, Nebraska, individually and as voting trustee of the Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust, of Laurel, Nebraska, to acquire shares and thereby control of First Laurel Security Co., parent of Security Bank, both in Laurel, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
GREY MOUNTAIN HOLDINGS, INC.	* 3A1	Grey Mountain Holdings, Inc., Columbia, Missouri, to become a bank holding company, and its wholly owned subsidiary, GM Acquisition Sub, Inc., Columbia, Missouri, to become a bank holding company, through the acquisition of 100 percent of the voting shares of IFB Holdings, Inc., and thereby indirectly acquire voting shares of Investors Community Bank, both of Chillicothe, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
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**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending August 28, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	09/01/2021
			Federal Register:	09/13/2021

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**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending August 28, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers and Merchants Bank of Long Beach, Long Beach, California to establish a branch at 401 Glenneyre Street, Laguna Beach, California.	Newspaper:	Not available
			Federal Register:	Not applicable
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers and Merchants Bank of Long Beach, Long Beach, California to establish a branch at 1702 Main Street, Santa Ana, California.	Newspaper:	Not available
			Federal Register:	Not applicable
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers and Merchants Bank of Long Beach, Long Beach, California to establish a branch at 13612 Newport Avenue, Tustin, California.	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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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		

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\* Subject to the provisions of the Community Reinvestment Act