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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. 37*

*Week Ending September 11, 2021*

**Personnel**

Division of Supervision and Regulation -- appointment of Marta Chaffee as senior associate director.

- Announced, September 9, 2021

**Enforcement**

BNP Paribas, New York, New York -- issuance of a consent order of prohibition and an order of assessment of a civil money penalty against Bhushan Bhangale, a former institution-affiliated party of BNP Paribas.

- Announced, September 9, 2021

**S&R** Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

## San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to establish a branch at 13612 Newport Avenue, Tustin, California.

- Returned, August 31, 2021

(A/C)

## Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 200 SW Market Street, Portland, Oregon.

- Approved, September 7, 2021

## St. Louis

FNBC Bank, Ash Flat, Arkansas -- to establish a branch at 175 West End Way, Mountain Home, Arkansas.

- Approved, September 8, 2021

## St. Louis

OakStar Bank, Springfield, Missouri -- to establish a branch at 226 West 23rd Street, Ottawa, Kansas.

- Approved, September 7, 2021

## St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to establish branches at 1305 Robin Road, White Hall, Arkansas, and 7144 Highway 70 South, Nashville, Tennessee (two applications).

- Approved, September 9, 2021

**Bank Branches, Domestic**

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 2890 Horace Shepard Drive, Dothan, Alabama.

- Approved, September 9, 2021

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 1605 Medical Center Parkway, Murfreesboro, Tennessee.

- Approved, September 10, 2021

Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 170 Saint Francis Street, Mobile, Alabama.

- Approved, September 10, 2021

**Bank Holding Companies**

Dallas

BAT Investments, Inc., Austin, Texas -- to become a bank holding company by acquiring Capital Bank of Texas, Carrizo Springs, Texas.

- Approved, September 8, 2021

Atlanta

DLP Bancshares, Inc., St. Augustine, Florida -- to become a bank holding company by acquiring Community State Bank Corporation and thereby indirectly acquiring Community State Bank, both of Starke, Florida.

- Withdrawn, September 10, 2021

**Bank Holding Companies**

Chicago

First Bancorp of Taylorville, Inc., Taylorville, Illinois -- to merge with Mackinaw Valley Financial Services, Inc., and thereby indirectly acquire First Security Bank, both of Mackinaw, Illinois.

- Approved, September 8, 2021

Atlanta

First Volunteer Corporation, Chattanooga, Tennessee -- to merge with FBD Holding Company, Inc., and thereby acquire its subsidiary, First Bank, both of Dalton, Georgia.

- Approved, September 9, 2021

San Francisco

Goldwater Bancorp, Inc., Phoenix, Arizona -- to become a bank holding company by acquiring Goldwater Bank, National Association, both of Phoenix, Arizona.

- Approved, September 9, 2021

Atlanta

Lafayette Banking Company, Mayo, Florida -- to become a bank holding company by acquiring shares of Lafayette State Bank, Mayo, Florida.

- Approved, September 10, 2021

Atlanta

Sunstate Bancshares, Inc., Miami, Florida -- to become a bank holding company by acquiring shares of Sunstate Bank, Miami, Florida.

- Approved, September 8, 2021

**Bank Premises**

St. Louis

Citizens Bank & Trust Company, Van Buren, Arkansas -- to increase its investment in bank premises.

- Approved, September 9, 2021

**Banks, State Member**

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).

- Approved, September 10, 2021

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, September 7, 2021

San Francisco

Westamerica Bank, San Rafael, California -- to make a public welfare investment.

- Approved, September 8, 2021

**Change in Bank Control**

Chicago

Schaumburg Bancshares, Inc., Schaumburg, Illinois -- the Brian Herbstritt Revocable Trust, Chicago, Illinois, Brian Herbstritt, as trustee, River Forest, Illinois; the Deborah Herbstritt Revocable Trust, Chicago, Illinois, Deborah Maloney, as trustee, River Forest, Illinois; and the Amy Reardon Revocable Trust, Chicago, Illinois, Amy Reardon as Trustee, River Forest, Illinois, to join the Herbstritt Family Control Group, a group acting in concert, to retain voting shares of Schaumburg Bancshares and thereby indirectly retain voting shares of Heritage Bank of Schaumburg, Schaumburg, Illinois.

- Permitted, September 9, 2021

**Financial Holding Companies**

Chicago

Oakfield Bancorp., Inc., Oakfield, Wisconsin -- election to become a financial holding company.

- Effective, September 8, 2021

Chicago

Pedcor Financial, LLC, Carmel, Indiana -- election to become a financial holding company.

- Effective, September 10, 2021

Atlanta

Sunstate Bancshares, Inc., Miami, Florida -- election to become a financial holding company.

- Effective, September 8, 2021

**Regulations and Policies**

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, September 9, 2021

**Savings and Loan Holding Companies**

Chicago

Pedcor Financial, LLC, Carmel, Indiana -- (1) waiver of application to acquire Pedcor Capital, LLC; Pedcor Bancorp (PB); and American Capital Bancorp (ACB), all of Carmel, Indiana, and thereby indirectly acquire International City Bank, fsb (ICB), Long Beach, California; (2) waiver of application for Pedcor Financial Bancorp, Carmel, Indiana, to acquire PB and ACB and thereby indirectly acquire ICB; and (3) waiver of application for Fidelity Federal Bancorp, Evansville, Indiana, to acquire ACB and thereby indirectly acquire ICB, all in connection with the merger of ICB with and into United Fidelity Bank, fsb, Evansville, Indiana, the wholly owned bank subsidiary of PFIN.

- Granted, September 10, 2021



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 11, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
15 Beach, MHC	MHC Minority Stock Issuance * SLHC Formation	Colonial Federal Savings Bank, Quincy, Massachusetts to reorganize into a mutual holding company structure and conduct a minority stock issuance by a to be formed mid-tier stock subsidiary holding company, CFSB Bancorp, Inc., Quincy, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not available
CITIZENS FINANCIAL GROUP, INC.	* 3A3 * 3A5	Application by Citizens Financial Group, Inc. and its wholly-owned subsidiary bank, Citizens Bank N.A., both of Providence, Rhode Island to acquire Investors Bancorp, Inc. and its wholly-owned subsidiary bank, Investors Bank, both of Short Hills, New Jersey pursuant to section 3(a)(3) and 3(a) (5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

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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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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending September 11, 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: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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NONE					

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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 September 11, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PONCE BANK MUTUAL HOLDING COMPANY	* MHC Conversion	Ponce Bank Mutual Holding Company, Bronx, New York; to convert from mutual to stock form. As part of the conversion, Ponce Bank Mutual Holding Company and PDL Community Bancorp, Bronx, New York, an existing mid-tier savings and loan holding company, will cease to exist and Ponce Bank, Bronx, New York, will become a wholly-owned subsidiary of Ponce Financial Group, Inc, Bronx, New York, a newly formed Maryland corporation, which has applied to become a savings and loan holding company by acquiring Ponce Bank.	Newspaper:	Not available
	* MHC Formation		Federal Register:	Not available

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

**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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 11, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F.N.B. CORPORATION	* 3A3	Application by F.N.B. Corporation, Pittsburgh, Pennsylvania, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3 of the Bank Holding Company Act of 1956, as amended, to acquire 100% percent of Howard Bancorp, Inc., Baltimore, Maryland, and thereby indirectly acquiring Howard Bank, Baltimore, Maryland.	Newspaper:	10/02/2021
	* 3A5		Federal Register:	Not available
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$2.5MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**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:

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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: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending September 11, 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: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	05/17/2021	09/05/2021	S	Int Small Bank

**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 September 11, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 199 Roswell Street, Marietta, Georgia.	Newspaper:	09/13/2021
			Federal Register:	Not applicable
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:	09/17/2021
	* 3A5		Federal Register:	09/20/2021

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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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- 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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 11, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available 09/14/2021
FIRST MID BANCSHARES, INC.	* 3A3	First Mid Bancshares Inc., Mattoon, Illinois to acquire Delta Bancshares Company and thereby indirectly acquire Jefferson Bank and Trust Company, both of St. Louis, Missouri.	Newspaper: Federal Register:	10/03/2021 Not available
NORTH SHORE, MHC	MHC Activity	North Shore, MHC, Waukegan, IL, is seeking the inclusion of non-interest bearing demand deposit accounts in the offering priority for the upcoming full mutual-to-stock 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 the waiver prior to submitting the full conversion application.	Newspaper: Federal Register:	Not applicable Not available
NORTHERN TRUST COMPANY, THE	Premises	The Northern Trust Company, Chicago, Illinois proposes to increase its investment in premises up to \$1,054,498,000, through an investment of \$1.0 million in its Lakewood, Florida branch and the RB is determining whether a filing is required.	Newspaper: Federal Register:	Not applicable Not applicable
OLD SECOND BANCORP, INC.	* 3A5	Old Second Bancorp, Inc., Aurora, Illinois to merge with West Suburban Bancorp, Inc. and thereby indirectly acquire West Suburban Bank, both of Lombard, Illinois.	Newspaper: Federal Register:	Not available 10/01/2021
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:	09/03/2021 09/14/2021

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 11, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
READLYN BANCSHARES, INC.	* 3A3	Readlyn Bancshares, Inc., Readlyn, Iowa to merge with Tripoli Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly acquire American Savings Bank, Tripoli, Iowa. In addition, Readlyn Bancshares, Inc. to acquire an additional 15 percent, for a total of 35 percent of the voting shares of Nashua Bancshares, Inc., Saint Paul, Minnesota.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
SOUTHERN WISCONSIN BANCSHARES CORPORATION	CIC	Notice by James G. Fitzgerald Trust Dated August 31, 1988, Gerald F. Fitzgerald Family Trust UAD January 18, 1988, Spoonbill Trust, Anhinga Trust, and Sandhill Trust, all with James G. Fitzgerald, Naples, Florida, as trustee; Whooper Trust with Jane M. Fitzgerald, Naples, Florida, as trustee; and Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, with Gerald F. Fitzgerald, Jr., Chicago, Illinois, as trustee to join the Fitzgerald Family Control Group, a group acting in concert to acquire additional voting shares of Southern Wisconsin Bancshares Corporation, Inverness, Illinois and thereby indirectly acquire voting shares of Farmers Savings Bank, Mineral Point, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

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

**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: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending September 11, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHAMBERS BANCSHARES, INC.	CIC	Notice by John Russell Meeks of Fayetteville, Arkansas, to acquire 10 percent or more of the voting shares of Chambers Bancshares, Inc., Danville, Arkansas.	Newspaper:	09/28/2021
			Federal Register:	Not available
MONTICELLO BANKING COMPANY	* Branch	Monticello Banking Company, Monticello, Kentucky, to establish a branch facility to be located at 275 East Main Street, Richmond, Kentucky.	Newspaper:	09/16/2021
			Federal Register:	Not applicable
MONTICELLO BANKING COMPANY	* Branch	Monticello Banking Company, Monticello, Kentucky, to establish a branch facility to be located at 9900 Ormsby Station Road, Louisville, Kentucky.	Newspaper:	09/16/2021
			Federal Register:	Not applicable
RICH LAND BANCORP, INC.	* 3A5	Rich Land Bancorp, Inc., Olney, Illinois, to merge with TNB Bancorp, Inc., Tuscola, Illinois, and thereby indirectly acquire TNB Bank, Tuscola, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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771140	DIETERICH BK, EFFINGHAM, ILLINOIS	04/19/2021	09/10/2021	S	Int Small Bank

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

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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 September 11, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARIBAULT BANCSHARES, INC.	CIC	John R. Carlander, Faribault, Minnesota, through individual ownership, as personal representative of an estate, and as co-trustee of two trusts, to retain voting shares of Faribault Bancshares, Inc., Faribault, Minnesota (Faribault Bancshares), and thereby indirectly retain voting shares of State Bank of Faribault, Faribault, Minnesota (Bank). Additionally, the Estate of Richard Carlander, Faribault, Minnesota (personal representative John R. Carlander); Chad R. Koepke, Lakeville, Minnesota; Madelyn L. Carlander, Prior Lake, Minnesota; John R. Carlander 1997 Trust, Faribault, Minnesota (co-trustees John R. Carlander and Madelyn L. Carlander); Kimberly A. Koepke 1997 Trust, Lakeville, Minnesota (co-trustees Kimberly A. Koepke, Lakeville, Minnesota and Chad R. Koepke); and Matthew C. Carlander 1997 Trust, Faribault, Minnesota (co-trustees Matthew C. Carlander, Faribault, Minnesota and John R. Carlander) to retain voting shares of Faribault Bancshares, and join the Carlander/Koepke Family Control Group, a group acting in concert, and thereby indirectly acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	Not available
FIRST STATE BANK SOUTHWEST	* Branch	First State Bank Southwest, Pipestone, Minnesota, to establish a branch at the northeast corner of the intersection of East 57th Street and South Graystone Avenue, Sioux Falls, South Dakota.	Newspaper:	Not available
			Federal Register:	Not applicable
FIRST WESTERN BANK AND TRUST	* Branch	First Western Bank & Trust, Minot, North Dakota, to establish a branch at 320 S Phillip Ave, Suite 201, Sioux Falls, South Dakota 57104.	Newspaper:	Not available
			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:	09/20/2021
			Federal Register:	09/14/2021

**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 September 11, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALFALFA COUNTY BANCSHARES, INC.	CIC	Bryce S. Flaming Irrevocable Trust, Matthew G. Flaming Irrevocable Trust, and Ashley N. Flaming Irrevocable Trust, Gerald R. Chelgren, trustee; Barbara Dean Flaming Trust and Jose Salinas, individually and as trustee; and Randy Scott Flaming Trust, Rebecca Salinas Irrevocable Trust, and Jacob Salinas Irrevocable Trust, Brenda Salinas, trustee; all of Cherokee, Oklahoma; to retain voting shares of Alfalfa County Bancshares, Inc., and indirectly retain voting shares of ACB Bank, both of Cherokee, Oklahoma; and to join the Flaming Family Group, a group acting in concert.	Newspaper: Federal Register:	09/16/2021 Not available
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: Federal Register:	Not available 09/20/2021
CLINTON BANCSHARES, INC.	CIC	The Berry Leaf Sewell 2021 Revocable Trust, and co-trustees Berry L. Sewell and Adrienne M. Sewell, all of Clinton, Oklahoma, to acquire voting shares of Clinton Bancshares, Inc., and thereby indirectly acquire voting shares of First Bank and Trust Company, both of Clinton, Oklahoma; and to become members of the Sewell Family Control Group, a group acting in concert. Additionally, for the Frank A. Sewell IV 1998 Irrevocable Trust, Frank A. Sewell III and First Bank and Trust Company, co-trustees, all of Clinton, Oklahoma, and Frank A. Sewell IV, Oklahoma City, Oklahoma, to retain voting shares and to be approved as members of the Sewell Family Control Group.	Newspaper: Federal Register:	Not available Not available
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, Laurel, Nebraska, to acquire shares and thereby control of First Laurel Security Co., parent of Security Bank, both in Laurel, Nebraska.	Newspaper: Federal Register:	Not available 09/20/2021
KING BANCSHARES, INC.	CIC	Mark D. Keeny, as co-trustee of the Amy S. Keeny Revocable Trust, both of Wichita, Kansas; together with Amy S. Keeny, previously approved co-trustee, to acquire voting shares of King Bancshares, Inc., and thereby indirectly acquire voting shares of Citizens Bank of Kansas, both of Kingman, Kansas. % % % % %	Newspaper: Federal Register:	09/24/2021 Not available

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 11, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MOUNTAIN VALLEY BANK	* 18C * Branch	Mountain Valley Bank, Walden, Colorado, to merge with Cache Bank & Trust, Greeley, Colorado, and incident thereto, to establish branches at 4601 W. 20th Street, Greeley, Colorado, and 4645 Ziegler Road, Fort Collins, Colorado.	Newspaper: Federal Register:	10/03/2021 Not applicable
SECURITY BANCSHARES CORPORATION	CIC	Notice submitted by Robin Burch, Tulsa, Oklahoma, a member of the Burch Family Group, a group acting in concert, to acquire voting shares of Security Bancshares Corporation, Wewoka, Oklahoma (the company), and thereby indirectly acquire voting shares of Security State Bank of Oklahoma, Wewoka, Oklahoma. Pier 6 Investment Company, LLC, Tulsa, Oklahoma, to retain voting shares of the company and to join the Burch Family Group.	Newspaper: Federal Register:	Not available Not available

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**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 September 11, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITY BANCSHARES, INC.	CIC	Stephen Van Eversull, Natchitoches, Louisiana, submitted prior notice to acquire additional voting shares of City Bancshares, Inc., and thereby indirectly acquire voting shares of City Bank & Trust Company, both of Natchitoches, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available

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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
435750	FIRST ST BK, GAINESVILLE, TEXAS	03/01/2021	09/09/2021	O	Int Small Bank

**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 September 11, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAWAG P.S.K. BANK FUR ARBAIT UND WIRTSCHAFT UND OSTERREICHISCHE POSTSPARKASSE AKTIENGESELLSCHAFT	FBSEA	BAWAG P.S.K. Bank Fur Arbeit Und Wirtschaft und Osterreichische Postsparkasse Aktiengesellschaft, Wien, Austria, to establish a representative office at 521 Boccaccio Avenue, Venice, California, pursuant to section 211.24(a)(1) of Regulation K.	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 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
OAK VALLEY COMMUNITY BANK	* Branch	Oak Valley Community Bank, Oakdale, California, to establish a branch office at 1478 Stone Point Drive, Suite 150, Roseville, California.	Newspaper:	09/02/2021
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requesting retroactive approval for 22 public welfare investments acquired through the acquisition of Boston Private Bank & Trust Company on July 1, 2021. In addition, Silicon Valley Bank is requesting retroactive approval for 18 public welfare investments from Boston Private Bank & Trust in which Silicon Valley Bank was not already an investor.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, to establish a branch office at 1725 Blake Street, 4th Floor, Denver, Colorado.	Newspaper:	09/15/2021
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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