
Federal Reserve Release



H.2

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

No. 38

Week Ending September 18, 2021

Personnel

Division of Monetary Affairs -- appointment of Nellisha (Nelly) Ramdass as senior associate director.

- Announced, September 13, 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

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to establish a branch at 3000 Lamar Avenue, Paris, Texas.

- Approved, September 15, 2021

Atlanta

Sunrise Bank, Orlando, Florida -- to establish a branch at 299 West Grenada Boulevard, Ormond Beach, Florida.

- Approved, September 13, 2021

Bank Holding Companies

San Francisco

Columbia Banking System, Inc., Tacoma, Washington -- to acquire Bank of Commerce Holdings and thereby indirectly acquire Merchants Bank of Commerce, both of Sacramento, California.

- Approved, September 14, 2021

Boston

Community Bancorp of the Berkshires, MHC, and Community Bancorp of the Berkshires, Inc. (both in formation), both of Adams, Massachusetts -- to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring Adams Community Bank, Adams, Massachusetts.

- Approved, September 15, 2021

Bank Holding Companies

Kansas City

Community Capital Bancorp, Inc., Sour Lake, Texas -- to become a bank holding company by acquiring First Security Bank, Beaver, Oklahoma.

- Approved, September 14, 2021

Kansas City

Tri Valley Bancshares, Inc., Eagle, Nebraska -- to acquire First State Bank, Scottsbluff, Nebraska.

- Approved, September 15, 2021

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- waiver of application to acquire Aquesta Financial Holdings, Inc., and its wholly owned subsidiary, Aquesta Bank, both of Cornelius, North Carolina, in connection with the merger of Aquesta Bank with and into United Community Bank, Greenville, South Carolina.

- Granted, September 14, 2021

Banks, State Member

Cleveland

BBVA USA, Birmingham, Alabama -- to make certain public welfare investments.

- Approved, September 15, 2021

Secretary

The Northern Trust Company, Chicago, Illinois -- to make a public welfare investment.

- Approved, September 14, 2021

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, Florida -- to make certain public welfare investments (three requests).

- Approved, September 13, 2021

Change in Bank Control

Minneapolis

Sauk Centre Financial Services, Inc., Sauk Centre, Minnesota -- Allan C. Minnerath, Alexandria, Minnesota, individually and as trustee of the Scott A. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended; the Rachel K. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended; and the Ryan J. Minnerath Sauk Centre Trust under the James J. Minnerath Revocable Trust under agreement dated November 8, 2012, as amended, all of Alexandria, Minnesota (co-trustees of the trusts, Mark W. Greiner, Tonka Bay, Minnesota, and John A. Minnerath, Alexandria, Minnesota), to retain additional voting shares of Sauk Centre Financial Services, Inc., and thereby indirectly retain additional voting shares of Minnesota National Bank, Sauk Centre, Minnesota.

- Permitted, September 13, 2021

Extensions of Time

Secretary

South State Corporation, Winter Haven, Florida -- commenter's request to extend the comment period on the application to merge with Atlantic Capital Bancshares, Inc., and thereby indirectly acquire Atlantic Capital Bank, National Association, both of Atlanta, Georgia.

- Granted, September 13, 2021

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 18, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
15 BEACH MHC	* MHC Formation	15 Beach MHC (in formation) and CFSB Bancorp, Inc. (in formation), both of Quincy, Massachusetts, to become a mutual holding company and a savings and loan holding company, respectively, by acquiring 100% of the voting shares of Colonial Federal Savings Bank, Quincy, Massachusetts following the conversion of Colonial Federal Savings Bank, Quincy, Massachusetts, from a federal mutual savings bank to a federal stock savings bank, and for CFSB Bancorp Inc. to conduct a minority stock issuance.	Newspaper:	Not available
	MHC Minority Stock Issuance		Federal Register:	Not available
CITIZENS FINANCIAL GROUP, INC.	* 3A3	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
	* 3A5		Federal Register:	Not available

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending September 18, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIME COMMUNITY BANK	* Branch	Dime Community Bank, Bridgehampton, New York, to establish a branch office to be located at 60 East 42nd Street, New York, New York.	Newspaper:	Not available
			Federal Register:	Not applicable
ING BANK NV	FBSEA	ING Bank N.V., Amsterdam, Netherlands, to establish a representative office located in Houston, Texas, pursuant to Section 10 (a) of the International Banking Act.	Newspaper:	10/15/2021
			Federal Register:	Not applicable
the de Campos Faria Family Investors	CIC	Notice of Change in Control by Lucia de Campos Faria, Junia de Campos Faria Ziegelmeyer, and Eliana de Campos Faria, all of Sao Paulo, Brazil; Flavia Faria Vasconcellos, Rio de Janeiro, Brazil; The FC Family Trust, The White Dahlia Company Inc. as trustee of the FC Family Trust, both of Hampton, New Hampshire; and Claudia de Faria Carvalho, New York, New York, as primary beneficiary of the FC Family Trust; to acquire voting shares of Delta Investment Company (Cayman), Georgetown, Cayman Islands, and thereby indirectly acquire voting shares of Delta National Bank and Trust Company, New York, New York.	Newspaper:	10/07/2021
			Federal Register:	09/17/2021

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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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 18, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/09/2021
	* MHC Formation		Federal Register:	10/18/2021

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		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 18, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/18/2021

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 18, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHERN BANCSHARES (N.C.), INC.	* 3A3	Southern Bancshares (N.C.), Inc., Mount Olive, North Carolina, to acquire up to 19.9% of the outstanding voting securities of Old Point Financial Corporation, Hampton, Virginia, and thereby indirectly acquire The Old Point National Bank of Phoebus, Hampton, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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.

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- NI = Needs to improve
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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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 18, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 201 Monroe Street, Suite 1650, Montgomery, Alabama.	Newspaper:	10/03/2021
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 18, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	09/21/2021
			Federal Register:	09/14/2021
CIB MARINE BANCSHARES, INC.	CIC	Stilwell Activist Investments, L.P, Stilwell Activist Fund, L.P., and Stilwell Value Partners VII, L.P., known as The Stilwell Group, all of New York, New York; Stilwell Value LLC, New York, New York the general partner of each of the limited partnerships; Joseph D. Stilwell, San Juan, Puerto Rico, managing member of Stilwell Value LLC, a group acting in concert, to acquire up to 14.99 percent of voting shares of CIB Marine Bancshares, Inc. and thereby indirectly acquire voting shares of CIBM Bank, both of Champaign, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MID BANCSHARES, INC.	* 3A1 * 3A5	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:	10/03/2021
			Federal Register:	10/22/2021
NORTH SHORE, MHC	* MHC Conversion	North Shore, MHC, Waukegan, Illinois; to convert from mutual to stock form. As part of the conversion, North Shore, MHC, and NSTS Financial Corporation, Waukegan, Illinois, an existing mid-tier savings and loan holding company, will cease to exist and North Shore Trust and Savings, Waukegan, Illinois, will become a wholly-owned subsidiary of NSTS Bancorp, Inc., Waukegan, Illinois, a newly-formed Delaware corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA, by acquiring North Shore Trust and Savings.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 18, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	10/01/2021
OTTAWA BANCORP, INC.	* 3A1 4c8	Ottawa Bancorp, Inc., Ottawa, Illinois, to become a bank holding company upon 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:	09/03/2021
			Federal Register:	09/16/2021
READLYN BANCSHARES, INC.	* 3A3 * 3A5	Readlyn Bancshares, Inc., Saint Paul, Minnesota 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
			Federal Register:	10/21/2021
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:	10/04/2021

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		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending September 18, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/04/2021
COMMUNITY BANK, LEXINGTON, TENNESSEE	* 18C * Branch	Community Bank, Lexington, Tennessee to purchase certain assets and assume certain liabilities of one branch of Decatur County Bank, Decaturville, Tennessee, and to retain the acquired facility as a branch office.	Newspaper:	Not available
			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:	10/08/2021
			Federal Register:	10/18/2021
STOCK YARDS BANCORP, INC.	* 3A3	Stock Yards Bancorp, Inc., Louisville, Kentucky, to acquire 100 percent of the voting shares of Commonwealth Bancshares, Inc., Louisville, Kentucky, and thereby indirectly acquire Commonwealth Bank and Trust Company, Louisville, Kentucky.	Newspaper:	10/15/2021
			Federal Register:	10/21/2021
TPNB BANK	* Branch	TPNB Bank, Paris, Missouri, to establish a branch facility located at 205 South Center Street, Shelbina, Missouri.	Newspaper:	09/27/2021
			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		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending September 18, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 10/01/2021
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: Federal Register:	09/20/2021 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: Federal Register:	09/25/2021 Not applicable
MIDCOUNTRY ACQUISITION CORP.	* 3A3	MidCountry Acquisition Corp., Minneapolis, Minnesota, to acquire The Tysan Corporation, Minneapolis, Minnesota, and thereby indirectly acquire Pine Country Bank, Little Falls, Minnesota, and Lake Community Bank, Long Lake, Minnesota.	Newspaper: Federal Register:	Not available Not available

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		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 18, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 10/01/2021
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:	09/15/2021 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 10/01/2021
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, Laurel, Nebraska, to acquire shares and thereby control of First Laurel Security Co., parent of Security Bank, both in Laurel, Nebraska.	Newspaper: Federal Register:	09/21/2021 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 10/01/2021

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 18, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
OLNEY BANCSHARES OF TEXAS, INC.	4c8	Olney Bancshares of Texas, Inc., Olney, Texas, to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available
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:	10/06/2021 Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 18, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending September 18, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 10(a) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMONWEALTH BUSINESS BANK	* Branch	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 14370 Culver Dr., #2A, Irvine, California.	Newspaper:	09/30/2021
			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

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act