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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. 46*

*Week Ending November 13, 2021*

### **Forms**

Forms -- (1) initial Board review to extend with revision the Central Bank Survey of Foreign Exchange and Derivatives Market Activity (FR 3036) and to extend without revision the Semiannual Report of Derivatives Activity (FR 2436), Quarterly Savings and Loan Holding Company Report (FR 2320), Written Security Program for State Member Banks (FR 4004), Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN (FR NN), and Procurement Solicitation Package (FR 1400) and (2) final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's Regulation B (FR B).

- Approved, November 12, 2021

### **Monetary and Financial Policy**

Financial Stability Report -- semiannual report.

- Published, November 8, 2021

### **Personnel**

Division of Supervision and Regulation -- appointment of Shannon Kelly as associate director.

- Announced, November 9, 2021

### **Enforcement**

Mashreqbank psc, Dubai, United Arab Emirates -- consent cease-and-desist order for unsafe and unsound practices related to sanctions compliance.

- Announced, November 9, 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**

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at 11254 County Line Road, Madison, Alabama.

- Approved, November 12, 2021

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 2785 East Eldorado Parkway, Little Elm, Texas.

- Approved, November 9, 2021

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 650 South Main Street, Salt Lake City, Utah.

- Approved, November 12, 2021

**Bank Holding Companies**

Kansas City

First State Fremont, Inc., Fremont, Nebraska -- to acquire Two Rivers Bank, Blair, Nebraska.

- Approved, November 12, 2021

**Bank Holding Companies**

St. Louis

German American Bancorp, Inc., Jasper, Indiana -- waiver of application to acquire Citizens Union Bancorp of Shelbyville, Inc., and thereby indirectly acquire Citizens Union Bank of Shelbyville, both of Shelbyville, Kentucky, in connection with the merger of Citizens Union Bank of Shelbyville with and into German American Bank, Jasper, Indiana.

- Granted, November 9, 2021

Chicago

Readlyn Bancshares, Inc., Saint Paul, Minnesota -- (1) to merge with Tripoli Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly acquire American Savings Bank, Tripoli, Iowa; and (2) to acquire additional shares of Nashua Bancshares, Inc., Saint Paul, Minnesota.

- Approved, November 8, 2021

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida -- waiver of application to merge with Sabal Palm Bancorp, Inc., and thereby indirectly acquire Sabal Palm Bank, both of Sarasota, Florida, in connection with the merger of Sabal Palm Bank into Seacoast National Bank, Stuart, Florida.

- Granted, November 8, 2021

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida -- waiver of application to merge with Business Bank of Florida, Corp., and thereby indirectly acquire Florida Business Bank, both of Melbourne, Florida, in connection with the merger of Florida Business Bank into Seacoast National Bank, Stuart, Florida.

- Granted, November 8, 2021

**Banks, State Member**

St. Louis

First Horizon Bank, Memphis, Tennessee -- to make certain public welfare investments.

- Returned, November 5, 2021

(A/C)

San Francisco

Westamerica Bank, San Rafael, California -- to make certain public welfare investments (two requests).

- Approved, November 10, 2021

**Change in Bank Control**

Atlanta

First Chatsworth Bankshares, Inc., Chatsworth, Georgia -- Andrew C. Heaner, Cedartown, Georgia, to acquire voting shares of First Chatsworth Bankshares, Inc., and thereby indirectly retain voting shares of First National Community Bank, Chatsworth, Georgia.

- Withdrawn, November 4, 2021

(A/C)

Chicago

Shannon Bancorp, Inc., Shannon, Illinois -- Robin Saar, individually, Shannon, Illinois, together with Cassandre Rae Mlakar, Lake Carrol, Illinois, and Candace Schubert, Shannon, Illinois, to form the Saar Family Control Group, to retain voting shares of Shannon Bancorp, Inc., and thereby indirectly control First State Bank, Shannon, Illinois.

- Permitted, November 10, 2021

### **International Operations**

#### New York

Citibank, N.A., Sioux Falls, South Dakota -- to extend the corporate existence of Citibank Overseas Investment Corporation, New Castle, Delaware.

- Approved, November 10, 2021

### **Membership**

#### St. Louis

First Community National Bank, Cuba, Missouri -- to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank (to be known as FCNB Bank).

- Approved, November 10, 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, November 10, 2021

### **Savings and Loan Holding Companies**

#### Boston

15 Beach MHC and CFSB Bancorp, both of Quincy, Massachusetts -- (1) to become a mutual holding company and a savings and loan holding company, respectively, by acquiring Colonial Federal Savings Bank, Quincy, Massachusetts, following its conversion from a federal mutual savings bank to a federal stock savings bank and (2) for CFSB Bancorp, Inc., to conduct a minority stock issuance.

- Approved, November 8, 2021

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending November 13, 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: 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 November 13, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22 (d)of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VALLEY NATIONAL BANCORP	* 3A3	Valley National Bancorp, New York, New York, to acquire Bank Leumi Le-Israel Corporation, and thereby indirectly acquire Bank Leumi USA, both of New York, New York.	Newspaper:	12/03/2021
	* 3A5		Federal Register:	12/15/2021

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 13, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RIVERBANK FINANCIAL, MHC	* 3A1	Riverbank Financial, MHC, Carthage, New York to convert to a Delaware-chartered mutual bank holding company, and its mid-tier holding company, Riverbank Financial Corporation, Carthage, New York, to convert to a Maryland-chartered stock bank holding company, upon the conversion of Carthage Federal Savings & Loan Association, Carthage, New York, from a federal stock savings and loan association to a national bank.	Newspaper:	Not available
			Federal Register:	12/16/2021

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

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending November 13, 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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NONE					

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

Institution	Location	Quarter
NONE		

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**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending November 13, 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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Institution	Location	Quarter
NONE		

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**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 13, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUSINESS FIRST BANCSHARES, INC.	* 3A5	Business First Bancshares, Inc., Baton Rouge, Louisiana, to merge with Texas Citizens Bancorp, Inc., Pasadena, Texas, and thereby acquire its subsidiary, Texas Citizens Bank, N.A., Pasadena, Texas.	Newspaper:	12/03/2021
			Federal Register:	12/15/2021
CB INVESTMENT HOLDINGS, LLC	* 3A1	CB Investment Holdings, LLC, Nashville, Tennessee, to become a bank holding company by acquiring control of no less than 51 percent of the outstanding shares of CSB&T Bancorp, Inc., and the indirect acquisition of its subsidiary, Citizens Savings Bank & Trust Company, both of Nashville, Tennessee.	Newspaper:	Not available
			Federal Register:	Not available
PEOPLES BANCSHARES, INC.	CIC	Bradley C. Davis, Charleston, South Carolina, a member of the Davis Family Group, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi. % % % In addition, Sidney Dewitt Davis III, Mendenhall, Mississippi and Bradley C. Davis, Charleston, South Carolina, as co-trustees for The Sid Davis Trust; Melissa Lenox, Charleston, South Carolina; Steve Ammann and Steven Wade Ammann, both of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger, trustee of the Margaret Steinberger Revocable Trust and Bruce Steinberger, both of Coral Gables, Florida; Audrey Davis, Magee, Mississippi; to join the Davis Family Group, a group acting in concert, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi.	Newspaper:	11/24/2021
			Federal Register:	Not available

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

**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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending November 13, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BYLINE BANCORP, INC.	CIC	Maria Blanca del Valle Perochena, Mexico City, Mexico; and Maria de Guadalupe del Valle Perochena, Mexico City, Mexico; to become limited partners in MBG Investors I, L.P., Ontario, Canada, thereby indirectly acquiring voting shares of Byline Bancorp, Inc. and Byline Bank, both of Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
COMMERCIAL FINANCIAL CORP.	CIC	Carrie L. Brown, Storm Lake, Iowa; Joleen M. Brown, Spirit Lake, Iowa; Timothy J. Brown CFC Revocable Trust, Timothy J. Brown, as trustee, both of Storm Lake, Iowa; John C. Brown CFC Revocable Trust, John C. Brown, as trustee, both of Spirit Lake, Iowa; John C. Brown 2020 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; Joleen M. Brown 2021 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; and CFC Control Trust, Nick Brown, as trustee, both of Storm Lake, Iowa; to become members of the Brown Family Control Group, a group acting in concert, to acquire voting shares of Commercial Financial Corp., and thereby indirectly acquire voting shares of Central Bank, both of Storm Lake, Iowa.	Newspaper:	Not available
			Federal Register:	11/26/2021
LIBERTY FINANCIAL SERVICES, INC.	CIC	Notice by Mark R. Peterson, as trustee to the following trusts: the First Amended and Restated Mark R. Peterson Bank Trust, the First Amended and Restated Susan P. Depass Bank Trust, the First Amended and Restated Chase R. Peterson Bank Trust, the First Amended and Restated Clair P. Peterson Bank Trust, the First Amended and Restated Cole M. Peterson Bank Trust, and the First Amended and Restated Aja M. Depass Bank Trust, all of Dakota Dunes, South Dakota; to join the Peterson Family Control Group, a group acting concert, to retain voting shares of Liberty Financial Services, Inc. and thereby indirectly retain voting shares of Liberty National Bank, both of Sioux City, Iowa	Newspaper:	Not available
			Federal Register:	Not available

**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 November 13, 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: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
27847	DIAMOND BK, MURFREESBORO, ARKANSAS	07/19/2021	11/08/2021	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	01/06/2020	11/08/2021	NI	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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 13, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire Financial Security Bank, Kerkhoven, Minnesota.	Newspaper:	Not available
			Federal Register:	12/01/2021
BOSSHARD BANCO, LTD.	CIC	Bosshard Bank Irrevocable Trust u/a/d October 21, 2021, South Dakota Trust Company, LLC., as trustee, both of Sioux Falls, South Dakota; and Andrew R. Bosshard, as trust protector, La Crosse, Wisconsin; to join a group acting in concert to acquire voting shares of Bosshard Banco, Ltd., La Crosse, Wisconsin, and indirectly acquire voting shares of Intercity State Bank, Schofield, Wisconsin, and The First National Bank of Bangor, Bangor, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
CLAYTON BANKSHARES, INC.	CIC	Bosshard Bank Irrevocable Trust u/a/d October 21, 2021, South Dakota Trust Company, LLC., as trustee, both of Sioux Falls, South Dakota; and Andrew R. Bosshard, as trust protector, La Crosse, Wisconsin; to join a group acting in concert to acquire voting shares of Clayton Bankshares, Inc., and indirectly acquire voting shares of Citizens State Bank-La Crosse, both of La Crosse, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
FIRST INTERSTATE BANCYSYSTEM, INC.	* 18C	First Interstate BancSystem, Inc., Billings, Montana, to merge with Great Western Bancorp, Inc., and thereby indirectly acquire Great Western Bank, both of Sioux Falls, South Dakota. Additionally, First Interstate Bank, Billings, Montana, to merge with Great Western Bank, Sioux Falls, South Dakota and, incident thereto, establish branches.	Newspaper:	Not available
	* 3A5		Federal Register:	12/15/2021
	* Branch			

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 13, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HIGHLAND BANCSHARES, INC.	CIC	Richard M. Wall, Eden Prairie, Minnesota, Elizabeth Wall Lee, Sunfish Lake, Minnesota, and John K. Wall, Wayzata, Minnesota, to retain voting shares of Highland Bancshares, Inc., Saint Michael, Minnesota (HBI), and thereby indirectly retain voting shares of Highland Bank, Saint Michael, Minnesota (Bank). In addition, the 2012 Grantor Trust for Richard M. Wall and Family U/A dated 12/26/12, the Emilie Grace Wall 2020 Irrevocable Trust U/A dated 12/26/20, the Ericka Marie Wall 2020 Irrevocable Trust U/A dated 12/26/20, and the Julianna Karin Wall 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (Richard M. Wall trustee); the 2012 Grantor Trust for John K. Wall and Family dated 12/26/12, the Lauren Wall 2020 Irrevocable Trust U/A dated 12/26/20, and the Jack Wall 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (John K. Wall trustee); the 2012 Grantor Trust for Elizabeth W. Lee and Family U/A dated 12/26/12, the Kevin Connor Lee 2020 Irrevocable Trust U/A dated 12/26/20, and the Shannon Elizabeth Lee 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (Elizabeth Wall Lee trustee); to join the Wall family control group acting in concert by acquiring shares of HBI and thereby indirectly acquiring shares of Bank.	Newspaper:	Not available
			Federal Register:	11/19/2021
MSB BANKSHARES, INC.	CIC	Gene R. Mottes, Iron River, Michigan, to acquire voting shares of MSB Bankshares, Inc. and thereby indirectly acquire voting shares of The Miners State Bank, both of Iron River, Michigan.	Newspaper:	Not available
			Federal Register:	11/24/2021
OPPORTUNITY BANK OF MONTANA	* 18C * Branch	Opportunity Bank of Montana, Helena, Montana, to merge with First Community Bank, Glasgow, Montana, and incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	Not applicable
PB FAMILY BANCSHARES, INC.	* 3A1	PB Family Bancshares, Inc., Hastings, Minnesota, to become a bank holding company by acquiring 100 percent of Premier Bank Minnesota, Farmington, Minnesota, and Premier Bank Rochester, Rochester, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 13, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PLAINS COMMERCE FINANCIAL, INC.	CIC	The Jerome Hageman Stock Trust 2020, Stephen Hageman, as trustee, both of Watertown, South Dakota, to join the Hageman Family Control Group, a group acting in concert, to retain voting shares of Plains Commerce Financial, Inc. and thereby indirectly retain shares of Plains Commerce Bank, both of Hoven, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Pamela J. Bjerke, Rice, Minnesota; to acquire control of voting shares of Stearns Financial Services, Inc. (Stearns), by becoming a trustee of Stearns Financial Services, Inc. Employee Stock Ownership Plan and Trust, both of St. Cloud, Minnesota, which owns Stearns, and thereby indirectly owns Stearns Bank N.A., St. Cloud, Minnesota, Stearns Bank of Upsala, N.A., Upsala, Minnesota, and Stearns Bank of Holdingford, N.A., Holdingford, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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**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 November 13, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FBHC HOLDING COMPANY	CIC	Kyle Heckman, Lafayette, Colorado, individually and as trustee of the Flatirons Bank Employee Stock Ownership Plan and Trust, Boulder, Colorado, to acquire voting shares of FBHC Holding Company, Boulder, Colorado, and indirectly acquire voting shares of Flatirons Bank, Boulder, Colorado.	Newspaper:	11/24/2021
			Federal Register:	11/24/2021
FIRST BETHANY BANCORP, INC.	CIC	The Dorothy J. Pierce Living Trust and Dorothy J. Pierce, as trustee, both of Oklahoma City, Oklahoma, to join the Pierce Family Group, a group acting in concert, and to acquire voting shares of First Bethany Bancorp, Inc., and thereby indirectly acquire voting shares of First Bethany Bank & Trust, both of Bethany, Oklahoma.	Newspaper:	11/08/2021
			Federal Register:	11/05/2021
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Kerstin Eckstrom, Lincoln, Nebraska, and Lynne Petro, Shoal Creek, Alabama, to join the Olson Family Control Group, a group acting in concert, and retain voting shares of First National Financial Corporation, and indirectly retain voting shares of Bank of Estes Park, both of Estes Park, Colorado.	Newspaper:	Not available
			Federal Register:	11/15/2021
O & F CATTLE COMPANY	CIC	Kerstin Eckstrom, Lincoln, Nebraska, and Lynne Petro, Shoal Creek, Alabama, to join the Olson Family Control Group, a group acting in concert, and to retain voting shares of O & F Cattle Company, and indirectly retain voting shares of Nebraska State Bank, both of Oshkosh, Nebraska.	Newspaper:	Not available
			Federal Register:	11/15/2021
RCB BANK	* 18C	RCB Bank, Claremore, Oklahoma, to purchase certain assets and assume certain liabilities of the branches of Arvest Bank, Fayetteville, Arkansas, located at 301 West 4th Avenue, Caney, Kansas, and 125 West Canadian, Vinita, Oklahoma; and incident thereto, to establish two branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

**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 November 13, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANIMO BANCORP, INC.	* 3A1	Animo Bancorp, Inc., Ganado, Texas, to become a bank holding company, by acquiring Ganado Bancshares, Inc, and thereby indirectly acquiring The Citizens State Bank of Ganado, both of Ganado, Texas.	Newspaper:	Not available
			Federal Register:	Not available
HUNTINGTON BANCSHARES, INC.	CIC	The Shana Lowery De Paoli 2021 Trust (Shana Lowery De Paoli, trustee), Shana Lowery De Paoli, individually, both of Dallas, Texas, The Lane Lowery 2021 Trust (Shana Lowery De Paoli, trustee), Lane Lowery, individually, both of Huntington, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert under the Change in Bank Control Act to retain control of 25 percent or more of UBank Holdings, Inc. (formerly Huntington Bancshares, Inc.), which controls UBank, both of Huntington, Texas	Newspaper:	Not available
			Federal Register:	Not available
SOUTH PLAINS FINANCIAL, INC.	CIC	Notice under the Change in Bank Control Act ("CIBCA") by Curtis C. Griffith, Lubbock, Texas, for permission, in his individual capacity, to retain 14.50 percent or more, of the outstanding voting shares of South Plains Financial, Inc., ("Company") and indirectly retain voting shares of City Bank ("Bank"), both of Lubbock, Texas. Cynthia Ann Griffith; and the Curtis Clay Griffith 2021 Irrevocable Trust, Cynthia Ann Griffith, as trustee; the Richard Thomas White 2021 Trust, Curtis C. Griffith, as trustee; the Birdie Lucille White 2021 Trust, Curtis C. Griffith, as trustee; the William Hogan White 2021 Trust, Curtis C. Griffith, as trustee; the Sydney Suzanne Griffith 2021 Trust, Curtis C. Griffith, as trustee; the Johnathan Brockway Griffith 2021 Trust, Curtis C. Griffith, as trustee; (collectively "New Member Trusts and Trustees"), also provided notification, to join Curtis C. Griffith and establish the Griffith Family control group, a group acting in concert, all of Lubbock, Texas, to retain control of voting shares of Company and indirectly Bank. In addition, Curtis C. Griffith, provided notification, for permission to act as the holder of a proxy with power to exercise 14.50 percent of the outstanding voting shares of Company under a Proxy and Voting Agreement among the New Member Trusts and Trustees.	Newspaper:	Not available
			Federal Register:	11/05/2021

**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 November 13, 2021

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<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 10(a) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
UNITED BUSINESS BANK	* 18C * 3A5 * Branch	1)United Business Bank, Walnut Creek, California, to acquire Pacific Enterprise Bank, Irvine, California, 2) Pacific Enterprise Bancorp, Irvine, California, to merge with and into Baycom Corp, Walnut Creek, California; and 3)United Business Bank to acquire one branch office of Pacific Enterprise Bank.	Newspaper:	Not available
			Federal Register:	Not available
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment of \$25.0 million in Merchants Capital Tax Credit Equity Fund V, L.P.	Newspaper:	Not applicable
			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