
Federal Reserve Release



H.2

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

No. 50

Week Ending December 11, 2021

Supervision and Regulation

Risk Management -- Federal Reserve letter reiterating supervisory expectations for large banks' risk management with investment funds, in light of the Archegos Capital Management default.

- Announced, December 10, 2021

Enforcement

Santander Consumer USA, Inc., Dallas, Texas -- consent order of prohibition against Brent J. Huisman, a former institution-affiliated party.

- Announced, December 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

Richmond

Bank of Clarke County, Berryville, Virginia -- to establish a branch at 530 Blackwell Road, Warrenton, Virginia.

- Approved, December 8, 2021

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 2502 North Rocky Point Drive, Tampa, Florida.

- Approved, December 8, 2021

Bank Holding Companies

Minneapolis

Bravera Holdings Corp., Dickinson, North Dakota -- to acquire Financial Security Bank, Kerkhoven, Minnesota.

- Approved, December 8, 2021

Kansas City

Citizens National Corporation, Wisner, Nebraska -- waiver of application to acquire Bank of Newman Grove, Newman Grove, Nebraska, in connection with the merger of Bank of Newman Grove with and into Citizens State Bank, Wisner, Nebraska.

- Granted, December 10, 2021

Bank Holding Companies

Chicago

Finward Bancorporation, Munster, Indiana -- waiver of application to acquire Royal Financial, Inc., and Royal Savings Bank, both of Chicago, Illinois, in connection with the merger of Royal Savings Bank with and into Peoples Bank, Munster, Indiana.

- Granted, December 10, 2021

Richmond

FVCBankcorp, Inc., Fairfax, Virginia -- to acquire shares of KBS Analytics LLC, Roanoke, Virginia, and thereby engage in data processing activities.

- Approved, December 7, 2021

New York

Lakeland Bancorp, Inc., Oak Ridge, New Jersey -- waiver of application to acquire 1st Constitution Bancorp and 1st Constitution Bank, both of Cranbury, New Jersey, in connection with the merger of 1st Constitution Bank with and into Lakeland Bank, New Foundland, New Jersey.

- Granted, December 10, 2021

Bank Mergers

St. Louis

BankFirst Financial Services, Macon, Mississippi -- to merge with The Citizens Bank of Fayette, Fayette, Alabama, and to retain the acquired facilities as branches.

- Approved, December 9, 2021

Kansas City

Citizens State Bank, Wisner, Nebraska -- to merge with Bank of Newman Grove, Newman Grove, Nebraska, and thereby establish a branch.

- Approved, December 10, 2021

Bank Mergers

St. Louis

FNBC Bank, Ash Flat, Arkansas -- to purchase certain assets and assume certain liabilities of two branches of Arvest Bank, Fayetteville, Arkansas, and to retain the acquired facilities as branches.

- Approved, December 8, 2021

Banks, State Member

Chicago

First Farmers Bank & Trust Co., Converse, Indiana -- to make a public welfare investment.

- Approved, December 6, 2021

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make certain public welfare investments (four requests).

- Approved, December 10, 2021

Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, December 10, 2021

Change in Bank Control

Chicago

Bradley Bancorp, Inc., Centerville, Iowa -- 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, Jeffrey T. Young, individually, and as trustee of the aforementioned trusts, all of Centerville, Iowa; to retain voting shares of Bradley Bancorp, Inc., and thereby indirectly retain voting shares of Iowa Trust and Savings Bank, Centerville, Iowa. In addition, the Bradley Young, Trust, Iowa Trust and Savings Bank, as trustee, and Bradley Young, Jr., as settlor with voting rights of Bradley Bancorp, Inc., all of Centerville, Iowa; form the Young Family Control Group, a group acting in concert, to retain voting shares of Bradley Bancorp, Inc., and thereby indirectly retain voting shares of Iowa Trust and Savings Bank.

- Permitted, December 10, 2021

Chicago

CIB Marine Bancshares, Inc., Brookfield, Wisconsin -- 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 voting shares of CIB Marine Bancshares, Inc., and thereby indirectly acquire voting shares of CIBM Bank, Champaign, Illinois.

- Permitted, December 10, 2021

Dallas

City Bancshares, Inc., Natchitoches, Louisiana -- Stephen Van Eversull, Natchitoches, Louisiana, to acquire additional voting shares of City Bancshares, Inc., and thereby indirectly acquire voting shares of City Bank & Trust Company, Natchitoches, Louisiana.

- Permitted, December 8, 2021

Change in Bank Control

St. Louis

Farmers Holding Company, Jacksonville, Illinois -- Kristanne Joy Becker Hoffman Family Trust 2021, Kristanne Joy Becker Hoffman, individually, and as trustee, and the Elizabeth French Hoffman Family Trust 2021, Elizabeth French Becker, individually, and as trustee, all of Jacksonville, Illinois; to acquire voting shares of Farmers Holding Company and thereby indirectly acquire voting shares of The Farmers State Bank and Trust Company, Jacksonville, Illinois.

- Permitted, December 9, 2021

Kansas City

First Bethany Bancorp, Inc., Bethany, Oklahoma -- 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, Bethany, Oklahoma.

- Permitted, December 7, 2021

Chicago

Resource Bancshares, Inc., DeKalb, Illinois -- the 2021 Katz Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, and individually, to join the Katz Family Control Group to acquire voting shares of Resource Bancshares, Inc., and thereby indirectly acquire voting shares of Resource Bank, National Association, DeKalb, Illinois.

- Permitted, December 7, 2021

Change in Bank Control

Dallas

South Plains Financial, Inc., Lubbock, Texas -- Curtis C. Griffith, Lubbock, Texas, for permission, in his individual capacity, to retain outstanding voting shares of South Plains Financial, Inc., (Company) and indirectly retain voting shares of City Bank (Bank), 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 the outstanding voting shares of Company under a Proxy and Voting Agreement among the New Member Trusts and Trustees.

- Permitted, December 6, 2021

Extensions of Time

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to March 8, 2022, to acquire voting shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust, Marysville, Kansas.

- Granted, December 6, 2021

Boston

Community Bancorp of the Berkshires, MHC, and Community Bancorp of the Berkshires, Inc. (both in formation), both of Adams, Massachusetts -- extension to March 15, 2022, to become mutual bank holding and stock bank holding companies, respectively, by acquiring Adams Community Bank, Adams, Massachusetts.

- Granted, December 9, 2021

Extensions of Time

St. Louis

Encore Bank, Little Rock, Arkansas -- extension to March 31, 2022, to establish a branch at 4217 Camp Bowie Boulevard, Fort Worth, Texas.

- Granted, December 7, 2021

Secretary

Total Loss-Absorbing Capacity (TLAC) Rule -- extension of time for Bank of America Corporation; Wells Fargo & Company; Citigroup, Inc.; The Goldman Sachs Group, Inc.; JPMorgan Chase & Company; and Morgan Stanley to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements.

- Granted, December 3, 2021

(A/C)

Secretary

Total Loss-Absorbing Capacity (TLAC) Rule -- extension of time for The Bank of New York Mellon Corporation and State Street Corporation to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements.

- Granted, December 3, 2021

(A/C)

Financial Holding Companies

Minneapolis

Park Financial Group, Inc., Minneapolis, Minnesota -- election to become a financial holding company.

- Effective, December 9, 2021

International Operations

Cleveland

Harris Williams UK Holdings LLC, Richmond, Virginia -- prior notice to make an investment pursuant to Regulation K.

- No objection, December 9, 2021

Membership

Kansas City

Grand Bank, Tulsa, Oklahoma -- to become a member of the Federal Reserve System.

- Approved, December 7, 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, December 8, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 11, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
886204	WATERTOWN SVG BK, WATERTOWN, MASSACHUSETTS	08/23/2021	12/09/2021	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending December 11, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

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		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending December 11, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending December 11, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 11, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
OLD POINT FINANCIAL CORPORATION	CIC	PL Capital, LLC, a limited liability company; Goodbody/PL Capital LLC, a limited liability company; Financial Edge Fund, L.P., a limited partnership; Financial Edge-Strategic Fund, L.P., a limited partnership; PL Capital/Focused Fund, L.P., a limited partnership; Goodbody/PL Capital, L.P., a limited partnership; PL Capital Advisors, LLC, a limited liability company; and Messrs. John William Palmer and Richard John Lashley, Naples, Florida, to acquire voting shares of Old Point Financial Corporation, 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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
899428	FIRST BK, STRASBURG, VIRGINIA	08/02/2021	12/10/2021	S	Int Small Bank

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 December 11, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANKSHARES, INC.	CIC	Prior change in control notice filed by Jeremy Francis Gilpin, South Lake Tahoe, California, Jeffrey Alan Smith, Atlanta, Georgia, Thomas H. Greene, Atlanta, Georgia, Joy B. Smith, Cairo, Georgia, and Mark Burgessporter, Duluth, Georgia (collectively Notificants); as a group acting in concert, to acquire shares and thereby acquire control of Community Bankshares, Inc., LaGrange, Georgia and its subsidiaries, Community Bank and Trust - West Georgia, LaGrange, Georgia, and Community Bank and Trust - Alabama, Union Springs, Alabama.	Newspaper: Federal Register:	12/16/2021 08/03/2021
FOURTH CAPITAL HOLDINGS, INC.	* 3A1	Fourth Capital Holdings, Inc., Nashville, Tennessee, to become a bank holding company by acquiring outstanding shares of Fourth Capital Bank, Nashville, Tennessee.	Newspaper: Federal Register:	01/06/2022 01/10/2022
LOCAL BANCORP, INC.	* 3A1	Local Bancorp, Inc., Little Rock, Arkansas to become a bank holding company by acquiring Red Level Financial Corporation and its wholly owned subsidiary, The Peoples Bank of Red Level, both of Red Level, Alabama.	Newspaper: Federal Register:	Not available 01/14/2022
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: Federal Register:	11/24/2021 Not available

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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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 11, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEMENT BANCSHARES, INC.	CIC	Tamara S. Wagers, Mt. Zion, Illinois; Michelle Wilkinson Gross, Bement, Illinois; the Arthur R. Wilkinson Trust, dated April 3, 2010, Arthur R. Wilkinson, as trustee, and the Karen S. Wilkinson Trust, dated April 3, 2010, Karen S. Wilkinson, as trustee, both of Bement, Illinois; and the George Mark Wilkinson Living Trust, dated April 24, 2009, George Mark Wilkinson, trustee, Waikoloa, Hawaii, to form the Wilkinson Family Control Group, a group acting in concert, and the Ann Wilkinson Trust, Ann Wilkinson, trustee, Mountain View, California, individually; to retain the voting shares of Bement Bancshares, Inc., and thereby indirectly retain voting shares of the State Bank of Bement, Bement, Illinois, and the State Bank of Cerro Gordo, Cerro Gordo, Illinois.	Newspaper: Federal Register:	Not available 12/24/2021
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: Federal Register:	Not available 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: Federal Register:	Not available 11/26/2021
FIRST INTERNET BANCORP	* 3A3	First Internet Bancorp, Fishers, Indiana to acquire First Century Bancorp, Roswell, Georgia and thereby indirectly acquire First Century Bank, N.A., Commerce, Georgia.	Newspaper: Federal Register:	12/29/2021 01/10/2022

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 11, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana, to merge with Level One Bancorp, Inc., and thereby indirectly acquire Level One Bank, both of Farmington Hills, Michigan.	Newspaper:	01/07/2022
			Federal Register:	01/10/2022
QCR HOLDINGS, INC.	* 18C	QCR Holdings, Inc., Moline, Illinois to merge with Guaranty Federal Bancshares, Inc., Springfield, Missouri. Concurrently, Springfield First Community Bank, Springfield, Missouri to merge with Guaranty Bank, Springfield, Missouri and thereby establish branches at the main office and branch locations of Guaranty Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			
SPRING BANCORP, INC.	CIC	Tom E. Marantz, Springfield, Illinois, as trustee of the Tom E. Marantz Exempt Trust; the Tom E. Marantz Exempt Trust; Marla J. Marantz, Springfield, Missouri, as trustee of the Marla J. Marantz Exempt Trust; and the Marla J. Marantz Exempt Trust; Gregory Marantz, Springfield, Illinois, as Trustee of the Gregory R. Marantz Spring Bancorp Irrevocable Trust; Jennifer Marantz, St. Louis, Missouri, as Trustee of the Jennifer A. Marantz Spring Bancorp Irrevocable Trust; and, Melissa Knoedler, Bloomington, Illinois, as Trustee of the Melissa L. Knoedler Spring Bancorp Irrevocable Trust to be added to the Marantz family control group to acquire voting shares of Spring Bancorp, Inc., Springfield, Illinois, and thereby acquire voting shares of Bank of Springfield, Springfield, Illinois.	Newspaper:	Not available
			Federal Register:	12/13/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 11, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CAVE CITY	Premises	Bank of Cave City, Cave City, Arkansas, to increase its investment in bank premises in the amount of \$300,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CASEY COUNTY BANCORP, INC.	CIC	Notice by Kerry Dale and Connie Rousey Cundiff; Green River Building Supply; Danny and Barbara Ann Rousey; Robert Barry and Jennifer Lanell Rousey; Robert Taylor Rousey and Robert Rousey Farm Trust; all of Liberty, Kentucky, Napier Cemetery Trust, Casey County, Kentucky, to retain control of Casey County Bancorp, Inc., Liberty Kentucky. Casey County Bancorp, Inc. controls Casey County Bank, Inc., Liberty, Kentucky.	Newspaper:	Not available
			Federal Register:	Not available
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire Central Bank, Little Rock, Arkansas.	Newspaper:	01/04/2022
			Federal Register:	01/10/2022

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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- NI = Needs to improve
- SN = Substantial noncompliance

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592448	EVOLVE B&TC, WEST MEMPHIS, ARKANSAS	11/09/2020	12/09/2021	S	Int Small Bank

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 December 11, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY HOLDING COMPANY	CIC	David R. Rounds, St. Louis Park, Minnesota, to acquire control of voting shares of Fidelity Holding Company, Minnetonka, Minnesota (Fidelity HC), by becoming a trustee of the Gerald Rauenhorst 2004 Children's Trust u/a/d December 23, 2004 and the Grandchildren's Fidelity Trust u/a/d February 24, 2015, both of Minnetonka, Minnesota, which own Fidelity HC and thereby indirectly own Fidelity Bank, Edina, Minnesota.	Newspaper: Federal Register:	12/26/2021 12/24/2021
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: Federal Register:	11/22/2021 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: Federal Register:	11/20/2021 Not applicable
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: Federal Register:	Not available Not available

District: 9
Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 11, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCORP OF OKLAHOMA, INC.	4c8	First Bancorp of Oklahoma, Inc., Oklahoma City, Oklahoma, to engage in lending activities and financial and investment advisory activities through its new wholly-owned subsidiary, GLS National, LLC, Oklahoma City, Oklahoma, as a result of acquiring substantially all of the assets of Guaranteed Lending Specialists, LLC, Tulsa, Oklahoma, pursuant to Section 225.28(b)(1) and (b)(6) (iii) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable 12/28/2021
FIRST NATIONAL UTICA COMPANY	CIC	James P. Liggett, Vancouver Washington; Scott P. Liggett, Islamorada, Florida; and Lee B. Liggett, Phippsburg, Maine; to acquire voting shares of First National Utica Company, and thereby indirectly acquire voting shares of First Bank of Utica, both of Utica, Nebraska, and to form the Liggett Family Group.	Newspaper: Federal Register:	12/15/2021 12/08/2021
FIVE POINTS BANK	* Branch	Five Points Bank, Grand Island, Nebraska, to establish a branch at 1229 Millwork Avenue, Omaha, Nebraska.	Newspaper: Federal Register:	12/10/2021 Not applicable
PAULS VALLEY BANCORP, INC.	* 3A1	Pauls Valley Bancorp, Inc., to acquire Valley Bancshares, Inc., and thereby indirectly acquire The Pauls Valley National Bank, all of Pauls Valley, Oklahoma.	Newspaper: Federal Register:	12/31/2021 01/07/2022

District: 10
Federal Reserve Bank of Kansas City

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 11, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RED RIVER BANCORP, INC.	CIC	Notice under the Change in Bank Control Act by The Morris Family Trust, Frank E. Morris, as trustee; and Frank E, Morris, individually, both of Gainesville, Texas; to become the single largest shareholder, by retaining 10 percent or more, of voting shares of Red River Bancorp, Inc., and thereby indirectly retain voting shares of First State Bank, both of Gainesville, Texas.	Newspaper:	12/20/2021
			Federal Register:	12/21/2021
THE ODOM AMTEX HOLDINGS TRUST	* 3A1	The Odom AmTex Holdings Trust, Orange, Texas, to become a bank holding company by acquiring Odom AmTex, LLC, Orange, Texas, and indirectly, AmTex Bancshares, Inc., Orange, Texas; Bridge City State Bank, Bridge City, Texas; Peoples State Bank, Shepherd, Texas; and Pavillion Bank, Richardson, Texas.	Newspaper:	Not available
			Federal Register:	Not available
UBANK HOLDINGS, 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:	12/23/2021
			Federal Register:	12/03/2021

District: 11
Federal Reserve Bank of Dallas

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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending December 11, 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
COLUMBIA BANKING SYSTEM, INC.	* 3A3 * 3A5	Columbia Banking System, Inc., Tacoma, Washington, to acquire Umpqua Holdings Corporation, Portland, Oregon, and its subsidiary, Umpqua Bank, Roseburg, Oregon, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. In connection with this Application, Columbia Banking System, Inc., also elects to be treated as a financial holding company pursuant to section 4(l) of the BHC Act, in order to acquire the nonbanking subsidiaries of Umpqua Holdings Corporation, Portland, Oregon.	Newspaper:	Not available
			Federal Register:	01/07/2022
CORNERSTONE COMMUNITY BANK	* Branch	Cornerstone Community Bank, Red Bluff, California, proposes to establish a new branch office at 2727 Ventura Street, Anderson, California.	Newspaper:	12/29/2021
			Federal Register:	Not applicable
PACIFIC ENTERPRISE BANCORP	CIC	Change in Bank Control Notice filed by Shaul Kopelowitz, Monsey, New York, to acquire additional voting shares of Pacific Enterprise Bancorp and thereby indirectly acquire voting shares of Pacific Enterprise Bank, both of Irvine, California.	Newspaper:	12/27/2021
			Federal Register:	Not available

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
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