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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. 5*

*Week Ending January 29, 2022*

### **Advisory Councils**

Community Depository Institutions Advisory Council -- members and designation of David R. Melville III as president and Jean M. Vidoni as vice president for 2022.

- Announced, January 28, 2022

### **Bank Holding Companies**

Banco Santander, S.A., Madrid, Spain, and Santander Holdings USA, Inc., Boston, Massachusetts -- to acquire additional shares of Santander Consumer USA Holdings, Inc., Dallas, Texas.

- Approved, January 26, 2022

Old National Bancorp, Evansville, Indiana -- to acquire First Midwest Bancorp, Inc., and thereby indirectly acquire First Midwest Bank, both of Chicago, Illinois.

- Approved, January 26, 2022

### **Supervision and Regulation**

Framework for the Supervision of Insurance Organizations -- publication of, and request for comment on, proposed guidance to implement a supervisory framework for depository institution holding companies significantly engaged in insurance activities.

- Approved, January 26, 2022

### **Enforcement**

Cecil Bank, Elkton, Maryland -- consent order of prohibition against Denise Calder, a former institution-affiliated party.

- Announced, January 27, 2022

**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**

## Secretary

First Citizens Community Bank, Mansfield, Pennsylvania -- to establish a branch at 3630 Rothsville Road, Ephrata, Pennsylvania.

- Approved, January 27, 2022

## Chicago

Lake City Bank, Warsaw, Indiana -- to establish a branch at 240 East Jackson Blvd., Elkhart, Indiana.

- Approved, January 26, 2022

## Boston

State Street Bank and Trust Company, Boston, Massachusetts -- to establish a branch at 185 Hudson Street, Jersey City, New Jersey.

- Approved, January 28, 2022

## Dallas

Third Coast Bank, SSB, Humble, Texas -- to establish a branch at 1400 West 7th Street, Fort Worth, Texas.

- Approved, January 28, 2022

**Bank Holding Companies**

Dallas

Commerce Bancshares of Roswell, Inc., Employee Stock Ownership Plan, Roswell, New Mexico -- to become a bank holding company by acquiring shares of Commerce Bancshares of Roswell, Inc., and indirectly acquire voting shares of Valley Bank of Commerce, both of Roswell, New Mexico.

- Approved, January 25, 2022

Minneapolis

Entrepreneurs Bancshares, Inc., Bloomington, Minnesota -- to become a bank holding company by acquiring a de novo bank, EntreBank, Bloomington, Minnesota.

- Approved, January 27, 2022

Chicago

First Mid Bancshares, Inc., Mattoon, Illinois -- (1) to merge with Delta Bancshares Company and thereby indirectly acquire Jefferson Bank and Trust Company, both of St. Louis, Missouri, and (2) concurrently, for Brock Sub, LLC, a Delaware limited liability company formed to facilitate the proposal, to become a bank holding company for a moment in time, prior to the merger with and into First Mid Bancshares, Inc.

- Approved, January 25, 2022

Minneapolis

JBS, Inc., Kulm, North Dakota -- relief from certain commitments.

- Granted, January 18, 2022

(A/C)

Chicago

QCR Holdings, Inc., Moline, Illinois -- (1) to merge with Guaranty Federal Bancshares, Inc., Springfield, Missouri, and (2) concurrently, for Springfield First Community Bank to merge with Guaranty Bank, both of Springfield, Missouri, and thereby establish branches at the main office and branches of Guaranty Bank.

- Approved, January 26, 2022

**Bank Holding Companies**

St. Louis

United Community Bancshares, Inc., Morganfield, Kentucky -- to acquire Dixon Bank, Dixon, Kentucky.

- Approved, January 25, 2022

**Banks, State Member**

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, January 26, 2022

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make certain public welfare investments (two requests).

- Approved, January 24, 2022

**Change in Bank Control**

## Kansas City

AMG National Corp., Greenwood Village, Colorado -- the E&N-AMG National Trust Bank Irrevocable Trust fbo Michael S. Wright; the E&N-AMG National Trust Bank Irrevocable Trust fbo Jacob T. Wright; the E&N-AMG National Trust Bank Irrevocable Trust fbo James E. Wright; the NSW-AMG National Trust Bank irrevocable Trust fbo Michael S. Wright; the NSW-AMG National Trust Bank Irrevocable Trust fbo David M. Wright; the NSW-AMG National Trust Bank Irrevocable Trust fbo Jacob T. Wright; the NSW-AMG National Trust Bank Irrevocable Trust fbo James E. Wright; all of Castle Pines, Colorado; Michael S. Wright, Castle Pines, Colorado, individually and as trustee of each trust listed; the Bergmann 2011 Irrevocable Trust Under Agreement, Alma F. Bergmann, trustee, all of Bow Mar, Colorado; the Community Property Trusts under the Michael Dean Bergmann and Alma F. Bergmann Declaration of Trust, Alma F. Bergmann and Michael D. Bergmann, co-trustees, all of Bow Mar, Colorado; Earl L. Wright, Castle Pines, Colorado; Nathan Bergmann and Kelley Bergmann, both of Denver, Colorado; to form the Wright/Bergmann group, a group acting in concert, to retain shares of AMG National Corp. and thereby indirectly retain shares of AMG National Trust Bank, Boulder, Colorado.

- Withdrawn, January 18, 2022

(A/C)

**Change in Bank Control**

## San Francisco

BankGuam Holding Company, Hagatna, Guam -- Joaquin P.L.G. Cook, Chalan Pago-Ordot, Guam, as trustee of the Voting Trust Agreement of BankGuam Holding Company ("VTA"), to acquire voting shares of BankGuam Holding Company and join the VTA and its members (Martin D. Leon Guerrero, Martin Perez Leon Guerrero, William D. Leon Guerrero, and Zita T. Leon Guerrero, all of Hagatna, Guam; John S. San Agustin, San Francisco, California; Patricia P. Ada, Tamuning, Guam; the Jesus S. Leon Guerrero Family Trust (Eugenia A. Leon Guerrero, as trustee), both of Hagatna, Guam; Lourdes A. Leon Guerrero, Hagatna, Guam; the Felino B. Amistad and Fulgencia R. Amistad Trust (Felino A. Amistad, as trustee) Ada's Trust & Investments (Pedro Perez Ada, Patricia Ann Perez Ada, and Teresa A. John, as co-executors) Ada's Family Trust (Pedro Perez Ada, Patricia Ann Perez Ada, and Teresa A. John, as trustees); the John Family Living Trust (David James John and Teresa Ada John, as co-trustees), all of Hagatna, Guam; Pedro Perez Ada, Hagatna, Guam; Carla Perez Ada, Sausalito, California; Frances Perez Ada Purviance, El Dorado Hills, California; Maria Ada Bonnie, Minneapolis, Minnesota; the Luis and Cynthia Camacho Living Trust (Cynthia Camacho, as trustee), both of Hagatna, Guam; the Ralph Guerrero Sablan and MaryAnne Gutierrez Sablan Living Trust (Mark J. Sablan, Hagatna, Guam, individually and with Ralph Gregory Sablan, Agana Heights, Guam, individually and as co-trustees), both of Sinajana, Guam; Vincent Leon Guerrero, Mangilao, Guam; Dominica LG Aguon, Hagatna, Guam; Agnes Leon Guerrero Winters and Tyler Reece Leon Guerrero Winters, both of Camarillo, California; Michael S. Wu, Locust, New Jersey; James Wu, Shaker Heights, Ohio; Joe T. San Agustin, Dededo, Guam; Rebecca S. Mann, Columbia, South Carolina; and Michelle M. Sablan, Santa Cruz, California), a group acting in concert, to retain voting shares of BankGuam Holding Company and thereby indirectly retain voting shares of Bank of Guam, Hagatna, Guam.

- Withdrawn, January 28, 2022

**Change in Bank Control**

## Chicago

Bement Bancshares, Inc., Bement, Illinois -- 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.

- Permitted, January 25, 2022

## San Francisco

First Hawaiian, Inc., Honolulu, Hawaii -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of First Hawaiian, Inc., and thereby indirectly acquire voting shares of First Hawaiian Bank, Honolulu, Hawaii.

- Permitted, January 28, 2022

## Richmond

Old Point Financial Corporation, Hampton, Virginia -- 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 and thereby indirectly acquire voting shares of The Old National Bank of Phoebus, Hampton, Virginia.

- Permitted, January 26, 2022



**Change in Bank Control**

San Francisco

Pacific Enterprise Bancorp, Irvine, California -- Shaul Kopelowitz, Monsey, New York, to acquire additional voting shares of Pacific Enterprise Bancorp and thereby indirectly acquire voting shares of Pacific Enterprise Bank, Irvine, California.

- Withdrawn, January 26, 2022

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending January 29, 2022**

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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 January 29, 2022**

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

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

**Availability of CRA Public Evaluations**

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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 29, 2022

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COLUMBIA BANK MHC	* 3A3	Columbia Bank MHC and Columbia Financial, Inc., both of Fair Lawn, NJ, to acquire RSI Bancorp M.H.C., and RSI Bancorp, Inc., and thereby indirectly acquire RSI Bank, a wholly-owned subsidiary of RSB Bancorp, Inc., all of Rahway, NJ, pursuant to Sections 3a3 and 3a5 of the Bank Holding Company Act (%BHC Act%) and to directly acquire Highlander Investment Company, a subsidiary of RSI Bancorp, Inc., pursuant to Section 4c8 of the BHC Act.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	4c8			
OCEANFIRST FINANCIAL CORP.	* 3A3	OceanFirst Financial Corp., Toms River, NJ ("Corp"), to acquire Partners Bancorp, Salisbury, MD ("Bancorp"), and thereby indirectly acquire Bancorp's two subsidiary banks, Bank of Delmarva, Seaford, DE and Virginia Partner Bank, Fredericksburg, VA, through their merger with and into OceanFirst Bank, Toms River, NJ, a wholly owned subsidiary of the Corp.	Newspaper:	02/21/2022
	* 3A5		Federal Register:	02/25/2022

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

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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

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

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

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending January 29, 2022**

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



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

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- SN = Substantial noncompliance

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

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

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

Institution	Location	Quarter
NONE		

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**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending January 29, 2022**

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

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

**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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending January 29, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish the following branches: 1) Avalon Crossing Branch, 11790 Haynes Bridge Road, Alpharetta, Georgia; 2) Berry Farms Branch, Northeast Corner of Goose Creek By-Pass (Hwy. 249) and Lathram Lane Intersection, Franklin, Tennessee.	Newspaper:	02/10/2022
			Federal Register:	Not applicable
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 201 East Las Olas Blvd, known as the Downtown Ft. Lauderdale branch, Ft. Lauderdale, Florida.	Newspaper:	02/05/2022
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- 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
648130	GROVE B&TC, MIAMI, FLORIDA	10/25/2021	01/24/2022	S	Int Small Bank

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

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending January 29, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Midvale, Utah to make up to a \$20 milion public welfare investment in U.S.A. Institutional Tax Credit Fund CXL L.P. pursuant to section 208.22(b) of Regulation H	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah for prior approval to make up to a \$20 million investment in Alliant Tax Credit Fund 111, LP. pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BANK OF MONTREAL	* 3A3 * 3A5	Bank of Montreal, Montreal, Quebec, Canada and BMO Financial Corp., Wilmington, Delaware to acquire 100 percent of BancWest Holding Inc., San Francisco, California, and thereby indirectly acquire Bank of the West, San Francisco, California. Following the share acquisition, BMO Financial Corp., Wilmington, Delaware will merge with BancWest Holding Inc., San Francisco, California, with BMO Financial Corp being the surviving entity.	Newspaper:	Not available
			Federal Register:	02/25/2022
CUSB BANK	* 18C * Branch	CUSB Bank, Cresco, Iowa to purchase the assets and assume the liabilities of the Waverly and Shell Rock offices of Security State Bank, Springville, IA, and thereby establish branches at the following locations: 933 16th Street SW, Waverly, Iowa and 104 N Cherry Street, Shell Rock, Iowa.	Newspaper:	Not available
			Federal Register:	Not applicable
HTB, INC.	CIC	Jere M. Ahrens, Houston, Texas, individually, and acting in concert with Karen L. Ahrens, North Fort Myers, Florida; Jessica A. Ahrens Bingaman, Fort Worth, Texas; Jill A. Ahrens, Houston, Texas; Lindsay S. Ahrens Dahl, Camp Crook, South Dakota; Jenna K. Ahrens Brown, Laramie, Wyoming; Becky C. Campbell, Houston, Texas; and Brian E. Campbell, San Diego, California, to join the Ahrens Family Control Group and retain the voting shares of HTB, Inc., Osage, Iowa. HTB, Inc. and thereby retain the voting shares of Home Trust & Savings Bank, Osage, Iowa.	Newspaper:	02/08/2022
			Federal Register:	02/04/2022

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 29, 2022

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MIDWESTONE FINANCIAL GROUP, INC.	* 3A5	MidWestOne Financial Group, Inc., Iowa City, Iowa to merger with Iowa First Bancshares Corp. Muscatine, Iowa and thereby indirectly acquire First National Bank of Muscatine, Muscatine, Iowa and First National Bank of Fairfield, Fairfield, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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

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

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

Institution	Location	Quarter
NONE		

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending January 29, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
INDEPENDENCE BANK OF KENTUCKY	* Branch	Independence Bank of Kentucky, Owensboro, Kentucky, to establish a branch facility to be located at 444 East Main Street, Suite 108, Lexington, Kentucky.	Newspaper:	02/01/2022
			Federal Register:	Not applicable
MIDLAND STATES BANK	* 18C	Midland States Bank, Effingham, Illinois, to purchase certain assets and assume certain liabilities of two branches of FNBC Bank & Trust, La Grange, Illinois, and to retain the acquired facilities as branch offices.	Newspaper:	02/28/2022
	* Branch		Federal Register:	Not applicable
SOUTHERN BANCORP BANK	* Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 3917 West 12th Street, Suite 120, Little Rock, Arkansas.	Newspaper:	02/08/2022
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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- S = Satisfactory
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- SN = Substantial noncompliance

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending January 29, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALERUS FINANCIAL CORPORATION	* 3A5	Alerus Financial Corporation, Grand Forks, North Dakota; to merge with MPB BHC, Inc., and thereby indirectly acquire Metro Phoenix Bank, both of Phoenix, Arizona.	Newspaper:	02/11/2022
			Federal Register:	02/14/2022
ANTLER LAND COMPANY	CIC	Ascent BanCorp, Helena, Montana; Minott Pruyn, Missoula, Montana; Alan W. Bradley, Christine A. N. Bradley, individually and as custodian for the benefit of certain minor children, all of Hamilton, Montana; Kelcy Edwards, individually and as custodian for the benefit of certain minor children, all of Hamilton, Montana; Patrick Haffner, Frenchtown, Montana; Daniel Schneiter, Missoula, Montana; Haley Bradley, individually and as custodian for the benefit of a certain minor child, Missoula, Montana; Charles Shonkwiler, Hamilton, Montana; and Daniel Wilcox, Corvallis, Montana, a group acting in concert with Bitterroot Holding Company, Lolo, Montana, to acquire voting shares of Antler Land Company and thereby indirectly acquire voting shares of Little Horn State Bank, both of Hardin, Montana.	Newspaper:	Not available
			Federal Register:	Not available
DORSET BANCSHARES, INC.	CIC	Scott D. Hewitt, to acquire voting shares of Dorset Bancshares, Inc., and thereby indirectly acquire voting shares of Northwoods Bank of Minnesota, all of Park Rapids, Minnesota.	Newspaper:	Not available
			Federal Register:	02/08/2022

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 29, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Scott A. Erickson and Matthew P. Bock, both of Sioux Falls, South Dakota, to retain voting shares of Leackco Bank Holding Company, Inc. (Leackco), Huron, South Dakota, and thereby indirectly retain shares of American Bank & Trust, Wessington Springs, South Dakota. Additionally, the 2021 Jeffory A. Erickson Irrevocable Trust No. 5 (Erickson Trust 5), the 2021 Jeffory A. Erickson Irrevocable Trust No. 6 (Erickson Trust 6), the 2021 Jeffory A. Erickson Irrevocable Trust No. 7 (Erickson Trust 7), and the 2021 Jeffory A. Erickson Irrevocable Trust No. 8 (Erickson Trust 8, and collectively, the New Erickson Trusts), Matthew P. Bock, as Trust Protector of the New Erickson Trusts, Scott A. Erickson as Investment Trust Advisor of the New Erickson Trusts and trustee of Erickson Trust 5, Erickson Trust 6, and Erickson Trust 8, and Jamie L. Brown as trustee of Erickson Trust 7, all of Sioux Falls, South Dakota; to join the Erickson family shareholder group, a group acting in concert, by retaining voting shares of Leackco, and thereby indirectly retaining voting shares of American Bank & Trust. Additionally, the 2021 Preston B. Steele Irrevocable Trust No. 1, the 2021 Preston B. Steele Irrevocable Trust No. 2, and the 2021 Preston B. Steele Irrevocable Trust No. 3 (collectively, the New Steele Trusts), Matthew P. Bock, as Investment Trust Advisor and trustee of the New Steele Trusts, and Scott A. Erickson, as Trust Protector of the New Steele Trusts, all of Sioux Falls, South Dakota; to join the Steele family shareholder group, a group acting in concert, by retaining voting shares of Leackco, and thereby indirectly retaining voting shares of American Bank & Trust.	Newspaper:	01/26/2022
			Federal Register:	01/20/2022
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	CIC	The Revised and Restated Connor Family Voting Trust (Trust) and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, each as trustee, all of Laona, Wisconsin, to acquire voting shares of Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin, and thereby indirectly acquire Laona State Bank, Laona, Wisconsin. Additionally, the Trust and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, as trustees, to join the Connor family shareholder group acting in concert.	Newspaper:	Not available
			Federal Register:	02/11/2022

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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 January 29, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**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: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending January 29, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CLARKSON BANCSHARES, LLC	* 3A1	Clarkson Bancshares, LLC, Clarkson, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Clarkson Bank, Clarkson, Nebraska.	Newspaper:	Not available
			Federal Register:	02/09/2022
MY ANNS CORPORATION	CIC	Xinwei Lu, Glen Head, New York; Peter Sasaki, New York, New York; John Zeng, Newport Coast, California; and Beidi Zheng, Los Gatos, California; to form a group acting in concert to acquire voting shares of My Anns Corporation, and thereby indirectly acquire voting shares of Piqua State Bank, both of Piqua, Kansas.	Newspaper:	Not available
			Federal Register:	02/08/2022

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMING	10/25/2021	01/23/2022	S	Int Small Bank

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending January 29, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CBTX, INC.	* 3A5	CBTX, Inc., Beaumont, Texas, to acquire by merger Allegiance Bancshares, Inc., Houston, Texas, and thereby indirectly acquire Allegiance Bank, Houston, Texas	Newspaper:	Not available
			Federal Register:	Not available
TEXAS REGIONAL BANK	* 18C	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger AccessBank, Denton, Texas, and to establish the offices of AccessBank as branches of Texas Regional Bank	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Harlingen, Texas, to acquire by merger Access Bancorp, Inc., and indirectly AccessBank, both of Denton, Texas	Newspaper:	01/24/2022
			Federal Register:	01/24/2022

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

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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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 January 29, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COLUMBIA BANKING SYSTEM, INC.	* 3A3	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:	12/28/2021
	* 3A5		Federal Register:	01/07/2022
MNB HOLDINGS CORPORATION	CIC	Medina 2021 MNBH Trust, Burlingame, California, and Alma Vivar, Daly City, California, as Trustee, to acquire voting shares of MNB Holdings Corporation, and thereby indirectly acquire voting shares of Mission National Bank, both of San Francisco, California.	Newspaper:	01/05/2022
			Federal Register:	01/14/2022

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

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act