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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. 8*

*Week Ending February 19, 2022*

**Bank Holding Companies**

Stock Yards Bancorp, Inc., Louisville, Kentucky -- to acquire Commonwealth Bancshares, Inc., and thereby indirectly acquire Commonwealth Bank and Trust Company, both of Louisville, Kentucky.

- Approved, February 16, 2022

**Forms**

Forms -- initial Board review to extend with revision the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

- Approved, February 18, 2022

Forms -- initial Board review to extend without revision the Notice of Proposed Stock Redemption (FR 4008).

- Approved, February 18, 2022

Forms -- final Board review to extend without revision the Written Security Program for State Member Banks (FR 4004).

- Approved, February 18, 2022

Forms -- final Board review to extend without revision the Quarterly Savings and Loan Holding Company Report (FR 2320).

- Approved, February 18, 2022

Forms -- final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN (FR NN).

- Approved, February 18, 2022

**Personnel**

Division of Management -- appointment of Reginald Roach as associate director and Cathi Jack and Tim Ly as deputy associate directors.

- Announced, February 14, 2022

Division of Reserve Bank Operations and Payment Systems -- appointment of Edward Anderson as assistant director.

- Approved, February 14, 2022

Division of Reserve Bank Operations and Payment Systems -- appointment of Emily Caron as assistant director.

- Approved, February 18, 2022

**Enforcement**

Mesquite Financial Services, Inc., Alice, Texas -- written agreement dated July 6, 2017, terminated February 8, 2022.

- Announced, February 15, 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**

Atlanta

Flagler Bank, West Palm Beach, Florida -- to establish a branch at 5255 North Federal Highway, Boca Raton, Florida.

- Approved, February 17, 2022

Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 201 East Las Olas Boulevard, Fort Lauderdale, Florida.

- Approved, February 18, 2022

**Bank Holding Companies**

New York

AIB Group, p.l.c., and Allied Irish Banks, p.l.c., both of Dublin, Ireland -- to retain GANMAC Holdings (BVI) Limited, Dublin, Ireland (GANMAC), and thereby engage in financial advisory activities, securities brokerage activities, and private placement activities in the United States through GANMAC's subsidiary, Goodbody Securities, Inc., a Delaware corporation, pursuant section 225.24 of Regulation Y.

- Approved, February 18, 2022

**Bank Premises**

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, February 14, 2022

**Banks, State Member**

Secretary

Mountain Valley Bank, Walden, Colorado -- to exercise trust powers.  
- Approved, February 18, 2022

San Francisco

Westamerica Bank, San Rafael, California -- to make a public welfare investment.  
- Approved, February 14, 2022

San Francisco

Western Alliance, Bank Phoenix, Arizona -- to make certain public welfare investments (two requests).  
- Approved, February 16, 2022

**Change in Bank Control**

Chicago

Liberty Financial Services, Inc., Sioux City, Iowa -- 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, Mark R. Peterson, as trustee, and by Polly P. Peterson Trust, Polly P. Peterson and the Polly P. Peterson IRA with Polly P. Peterson as trustee and owner, respectively, all of Dakota Dunes, South Dakota; to join the Peterson Family Control Group, a group acting in concert, to retain voting shares of Liberty Financial Services, Inc., and thereby indirectly retain voting shares of Liberty National Bank, Sioux City, Iowa.  
- Permitted, February 18, 2022

**Change in Bank Control**

## Richmond

Optus Financial Corporation, Columbia, South Carolina -- Dominik Mjartan and Georgia M. Mjartan to acquire voting shares of Optus Financial Corporation and thereby indirectly control Optus Bank, Columbia, South Carolina.

- Permitted, February 16, 2022

## Atlanta

Peoples Bancshares, Inc., Mendenhall, Mississippi -- 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, Mendenhall, Mississippi. In addition, The Sid Davis Trust, Atlanta, Georgia, Sidney Dewitt Davis III, Mendenhall, Mississippi, and Bradley C. Davis, Charleston, South Carolina, as co-trustees; Melissa Lenox, Charleston, South Carolina; Sharon Ammann, Steve Ammann, and Steven Wade Ammann, all of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger Revocable Trust, Margaret Steinberger as trustee, and Bruce Steinberger, all 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, Mendenhall, Mississippi.

- Permitted, February 15, 2022

## Kansas City

Santa Fe Trail Banc Shares, Inc., Sublette, Kansas -- Joe D. Butcher, a member of the Butcher Family Group, a group acting in concert, as trustee of the Joe D. Butcher Trust No. 1, both of Cimarron, Kansas; and as co-trustee of the Donna L. Butcher Trust B, Hutchinson, Kansas; to retain shares of Santa Fe Trail Banc Shares, Inc. (the Company) and thereby indirectly retain voting shares of Centera Bank, Sublette, Kansas. In addition, the Donna L. Butcher Trust B, First National Bank of Hutchinson, co-trustee, both of Hutchinson, Kansas, Joe D. Butcher, Kimberly Fairbank, co-trustees, both of Cimarron, Kansas; to join the Butcher Family Group, to retain shares of the Company and thereby indirectly retain voting shares of Centera Bank, Sublette, Kansas.

- Permitted, February 17, 2022

**Change in Bank Control**

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (As Amended and Restated Effective January 1, 2016), The Woodlands, Texas -- Joseph V. Gillen, Spicewood, Texas, individually and as co-trustee of the Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (As Amended and Restated Effective January 1, 2016), and as co-trustee of the Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, to retain voting shares of Woodforest Financial Group, Inc., and thereby indirectly Woodforest National Bank, both of The Woodlands, Texas.

- Approved, February 17, 2022

**Extensions of Time**

St. Louis

The Bank of Fayette County, Piperton, Tennessee -- extension to June 24, 2022, to establish a branch at 5560 Airline Road, Arlington, Tennessee.

- Granted, February 16, 2022

St. Louis

The Farmers & Merchants Bank, Stuttgart, Arkansas -- extension to August 20, 2022, to establish a branch at 3100 Southwest Drive, Jonesboro, Arkansas.

- Granted, February 16, 2022

Director, S&R

Morgan Stanley, New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, February 15, 2022

**Supervision and Regulation**

Director, S&R

Main Index -- requests by Goldman Sachs Group, Inc.; Citigroup Inc.; Credit Suisse Holdings (USA), Inc.; The Bank of New York Mellon Corporation; and State Street Corporation for a determination regarding certain indexes for purposes of the Board's capital rule.

- Granted, January 18, 2022

(A/C)

Director, S&R

Main Index -- request by Northern Trust Corporation for a determination regarding certain indexes for purposes of the Board's capital rule.

- Granted, February 1, 2022

(A/C)

Director, S&R

Main Index -- request by Morgan Stanley for a determination regarding certain indexes for purposes of the Board's capital rule.

- Granted, February 16, 2022



**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending February 19, 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 Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND	Second Quarter of 2022
BROOKLINE BK	BROOKLINE, MASSACHUSETTS	Second Quarter of 2022
EASTERN CT SVGS BK	NORWICH, CONNECTICUT	Second Quarter of 2022
FRANKLIN SVG BK	FARMINGTON, MAINE	Second Quarter of 2022
ABINGTON BK	ABINGTON, MASSACHUSETTS	Third Quarter of 2022
HOMETOWN BK	OXFORD, MASSACHUSETTS	Third Quarter of 2022
MARBLEHEAD BK	MARBLEHEAD, MASSACHUSETTS	Third Quarter of 2022

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending February 19, 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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NONE					

**CRA Examinations scheduled for Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
BANCO POPULAR DE PR	SAN JUAN, PUERTO RICO	Second Quarter of 2022
FIVE STAR BK	WARSAW, NEW YORK	Second Quarter of 2022
METROPOLITAN CMRL BK	NEW YORK, NEW YORK	Third Quarter of 2022

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending February 19, 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: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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.

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

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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: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending February 19, 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 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.

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

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

**CRA Examinations scheduled for Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
CIVISTA BK	SANDUSKY, OHIO	Second Quarter of 2022
HEARTLAND BK	WHITEHALL, OHIO	Second Quarter of 2022
SETTLERS BK	MARIETTA, OHIO	Second Quarter of 2022
GENOA BKG CO	GENOA, OHIO	Third Quarter of 2022
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO	Third Quarter of 2022
WHITAKER BK	LEXINGTON, KENTUCKY	Third Quarter of 2022



**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending February 19, 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: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
BANK OF CLARKE CTY	BERRYVILLE, VIRGINIA	Second Quarter of 2022
CHESAPEAKE BK	KILMARNOCK, VIRGINIA	Second Quarter of 2022
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA	Second Quarter of 2022
FREEDOM BK OF VIRGINIA	FAIRFAX, VIRGINIA	Second Quarter of 2022
PUTNAM CTY BK	HURRICANE, WEST VIRGINIA	Second Quarter of 2022
BENCHMARK CMNTY BK	KENBRIDGE, VIRGINIA	Third Quarter of 2022
FIRST SENTINEL BK	RICHLANDS, VIRGINIA	Third Quarter of 2022
FRONTIER CMNTY BK	WAYNESBORO, VIRGINIA	Third Quarter of 2022
MAINSTREET BK	FAIRFAX, VIRGINIA	Third Quarter of 2022
NEW PEOPLES BK	HONAKER, VIRGINIA	Third Quarter of 2022

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending February 19, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 4499 Weston Road, known as the Weston Commons branch, Weston, Florida.	Newspaper:	02/25/2022
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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- 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 Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
COMMERCIAL BK	HARROGATE, TENNESSEE	Second Quarter of 2022
REGIONS BK	BIRMINGHAM, ALABAMA	Second Quarter of 2022
PARADISE BK	BOCA RATON, FLORIDA	Third Quarter of 2022

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending February 19, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF MONTREAL	* 3A3	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
	* 3A5		Federal Register:	02/25/2022
FFBW, INC.	CIC	First Federal Bank of Wisconsin Employee Stock Ownership Plan, Racine, Wisconsin to acquire voting shares of FFBW, Inc, Brookfield, Wisconsin. and thereby acquire voting shares of First Federal Bank of Wisconsin, Waukesha, Wisconsin.	Newspaper:	Not available
			Federal Register:	02/28/2022
FIRSNABANCO, INC.	CIC	Jeffrey Ilstrup, Onalaska, WI and Richard Davig, Viroqua, WI, as members of the Ilstrup Family Control Group, a group acting in concert, to acquire additional voting shares of Firs nabanco, Inc. and thereby indirectly acquire voting shares of Citizens First Bank, both of Viroqua, WI.	Newspaper:	Not available
			Federal Register:	Not available
MIDWESTONE FINANCIAL GROUP, INC.	* 3A5	MidWestOne Financial Group, Inc., Iowa City, Iowa, to merge with Iowa First Bancshares Corp., Muscatine, Iowa and thereby indirectly acquire First National Bank of Muscatine, Muscatine, Iowa and First National Bank in Fairfield, Fairfield, Iowa.	Newspaper:	Not available
			Federal Register:	03/10/2022
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a permanent branch located at 1 Independent Drive, Jacksonville, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
VANDERBILT HOLDING COMPANY, INC.	CIC	The David C. Neuhaus Bank Stock Revocable Trust, Fairfax, Iowa, Laurie Neuhaus, Amana, Iowa, as trustee; together with Patrick E. Slater, Lois E. Slater and John C. Slater, all of Cedar Rapids, Iowa, and David J. Slater, Lakewood, Colorado; to become members of the Neuhaus Family Control Group, a group acting in concert, to retain voting shares of Vanderbilt Holding Company, Inc., and thereby indirectly retain voting shares of Fairfax State Savings Bank, both of Fairfax, Iowa. Additionally, Patrick E. Slater, Cedar Rapids, Iowa, to acquire additional voting shares of Vanderbilt Holding Company, Inc., and thereby indirectly acquire voting shares of Fairfax State Savings Bank, both of Fairfax, Iowa.	Newspaper:	Not available
			Federal Register:	03/10/2022

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 19, 2022

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WEST MICHIGAN COMMUNITY BANK	* Branch	West Michigan Community Bank, Hudsonville, Michigan, to establish a branch at 51 Ionia Avenue, Grand Rapids, Michigan.	Newspaper:	02/18/2022
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	09/27/2021	02/13/2022	O	Int Small Bank

**CRA Examinations scheduled for Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
CENTRAL ST BK	ELKADER, IOWA	Second Quarter of 2022
CONNECTION BK	FORT MADISON, IOWA	Second Quarter of 2022
CUSB BK	CRESCO, IOWA	Second Quarter of 2022
FAIRMOUNT ST BK	FAIRMOUNT, INDIANA	Second Quarter of 2022
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS	Second Quarter of 2022
FIRST BK HAMPTON	HAMPTON, IOWA	Second Quarter of 2022
FNB BK	FONTANELLE, IOWA	Second Quarter of 2022
GRAND RIVER BK	GRANDVILLE, MICHIGAN	Second Quarter of 2022
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA	Second Quarter of 2022
MAQUOKETA ST BK	MAQUOKETA, IOWA	Second Quarter of 2022
SECURITY SVGS BK	GOWRIE, IOWA	Second Quarter of 2022
WAYNE B&TC	CAMBRIDGE CITY, INDIANA	Second Quarter of 2022
BANK 1ST	WEST UNION, IOWA	Third Quarter of 2022
BANK IA	WEST DES MOINES, IOWA	Third Quarter of 2022
CBI B&TC	MUSCATINE, IOWA	Third Quarter of 2022
COMMUNITY ST BK	ANKENY, IOWA	Third Quarter of 2022
HARTSBURG ST BK	HARTSBURG, ILLINOIS	Third Quarter of 2022
HURON ST BK	ROGERS CITY, MICHIGAN	Third Quarter of 2022

LEE CTY BK	FORT MADISON, IOWA	Third Quarter of 2022
MARQUETTE BK	CHICAGO, ILLINOIS	Third Quarter of 2022
SECURITY T&SB	STORM LAKE, IOWA	Third Quarter of 2022
WOODTRUST BK	WISCONSIN RAPIDS, WISCONSIN	Third Quarter of 2022

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 19, 2022

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF ADVANCE, THE	* Branch	The Bank of Advance, Advance, Missouri, to establish a branch facility to be located at 120 South Prairie Street, Bloomfield, Missouri.	Newspaper:	03/04/2022
			Federal Register:	Not applicable
EVOLVE BANK & TRUST	* Branch	Evolve Bank & Trust, West Memphis, Arkansas, to establish a branch facility to be located at 111 East Huntington Avenue, Suite A, Jonesboro, Arkansas.	Newspaper:	Not available
			Federal Register:	Not applicable
TOWNSEND FINANCIAL CORPORATION	CIC	Notice by Eugene H. Bringol, Jr., Natalee L. Young-Bringol, both of Beaver, Pennsylvania; Nathan T. Snyder, Pittsburgh, Pennsylvania; Robert H. Bishop, Wexford, Pennsylvania; Brian D. Croftcheck, Rostraver Township, Pennsylvania; Donald A. Croftcheck, Scott C. Croftcheck, both of Grindstone, Pennsylvania; Jeffrey Donald Kendall, Sewikley, Pennsylvania; and James W. Yankee, Columbia, Missouri; to gain control of Townsend Financial Corporation, Parsons, Tennessee.	Newspaper:	Not available
			Federal Register:	03/01/2022

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**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
NONE					

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Institution	Location	Quarter
BANK OF CAVE CITY	CAVE CITY, ARKANSAS	Second Quarter of 2022
BANK OF HALLS	HALLS, TENNESSEE	Second Quarter of 2022
CENTRAL TR BK	JEFFERSON CITY, MISSOURI	Second Quarter of 2022
DECATUR CTY BK	DECATURVILLE, TENNESSEE	Second Quarter of 2022
FIRST SAVINGS BK	JEFFERSONVILLE, INDIANA	Second Quarter of 2022
GATES BKG&TC	GATES, TENNESSEE	Second Quarter of 2022
OAKSTAR BK	SPRINGFIELD, MISSOURI	Second Quarter of 2022
PREMIER BK OF AR	JONESBORO, ARKANSAS	Second Quarter of 2022
PROGRESSIVE OZARK BK	SALEM, MISSOURI	Second Quarter of 2022
BANK OF IBERIA	IBERIA, MISSOURI	Third Quarter of 2022
CASEY COUNTY BK	LIBERTY, KENTUCKY	Third Quarter of 2022
COMMUNITY BK	LEXINGTON, TENNESSEE	Third Quarter of 2022
FINANCIAL FED BK	MEMPHIS, TENNESSEE	Third Quarter of 2022
PETIT JEAN ST BK	MORRILTON, ARKANSAS	Third Quarter of 2022
PIGGOTT ST BK	PIGGOTT, ARKANSAS	Third Quarter of 2022
SIMMONS BK	PINE BLUFF, ARKANSAS	Third Quarter of 2022
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS	Third Quarter of 2022
TEUTOPOLIS ST BK	TEUTOPOLIS, ILLINOIS	Third Quarter of 2022
TPNB BK	PARIS, MISSOURI	Third Quarter of 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 February 19, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MINNESOTA COMMUNITY BANCSHARES, INC.	CIC	Daniel Otten, Hayward, Minnesota, to acquire voting shares of Minnesota Community Bancshares, Inc., Albert Lea, Minnesota (MCBI), and thereby indirectly acquire voting shares of Arcadian Bank, Hartland, Minnesota (Bank). Daniel M. Otten Revocable Trust, Daniel Otten and Kim Otten as trustees, all of Hayward, Minnesota; Magdalene E. Otten Revocable Trust, Wisner, Nebraska, Magdalene Otten, Wisner, Nebraska, and Daniel Otten as trustees; and Kim M. Otten Revocable Trust, Daniel Otten and Kim Otten as trustees, all of Hayward, Minnesota; to become members of the Otten Family Control Group, a group acting in concert, to acquire voting shares of MCBI, and thereby indirectly acquire voting shares of Bank.	Newspaper: Federal Register:	Not available 03/07/2022
PLATINUM BANCORP, INC.	CIC	Greg LeGare and Elaine LeGare, both of Osseo, Wisconsin; Bradley LeGare and Sharon LeGare, both of St. Charles, Illinois; Jeffrey P. LeGare, Lucas, Texas; Jennifer LeGare, Eau Claire, Wisconsin; and Pamela LeGare-Van Hout, Appleton, Wisconsin; the LeGare Group, a group acting in concert, to retain voting shares of Platinum Bancorp, Inc., and thereby indirectly retain voting shares of Platinum Bank, both of Oakdale, Minnesota.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available Not available

**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 Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
CHARTER BK	EAU CLAIRE, WISCONSIN	Second Quarter of 2022
DAKOTA WESTERN BK	BOWMAN, NORTH DAKOTA	Second Quarter of 2022
PROFINIUM	TRUMAN, MINNESOTA	Second Quarter of 2022
YELLOWSTONE BK	LAUREL, MONTANA	Second Quarter of 2022
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA	Third Quarter of 2022
GRANITE MNT BK	PHILIPSBURG, MONTANA	Third Quarter of 2022
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA	Third Quarter of 2022
LIBERTY BK MN	SAINT CLOUD, MINNESOTA	Third Quarter of 2022

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending February 19, 2022**

<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:	02/05/2022
			Federal Register:	02/09/2022
CORNHUSKER GROWTH CORPORATION	CIC	The Alice M. Dittman 2011 Irrevocable Trust, John F. Dittman, trustee, and Susan G. Dittman, all of Lincoln, Nebraska, to retain shares of Cornhusker Growth Corporation, Lincoln, Nebraska (CGC) and join the Dittman Family Group, a group acting in concert, that controls 25 percent or more of CGC, and thereby indirectly retain voting shares of Cornhusker Bank, Lincoln, Nebraska.	Newspaper:	03/07/2022
			Federal Register:	Not available
EMPRISE FINANCIAL CORPORATION	CIC	The M.D. Michaelis GST Exempt Trust and the M.D. Michaelis Trust B, Michael D. (M.D). Michaelis, Wichita, Kansas and L. Thomas Veatch, Park City, Kansas, both previously approved as co-trustees; and the Paula Sue Michaelis GST Exempt Trust and the Paula Sue Michaelis Trust B, Paula Sue Michaelis and M.D. Michaelis, both of Wichita, Kansas, and L. Thomas Veatch of Park City, Kansas, all previously approved as co-trustees; to become members of the Michaelis Family Group, a group acting in concert, to retain voting shares of Emprise Financial Corporation (the company), and thereby indirectly retain voting share of Emprise Bank, both of Wichita, Kansas. Aaron K. Veatch, Wichita, Kansas, as co-trustee of the Michael D. Michaelis Trust and the Paula Sue Michaelis Trust, previously approved trusts, with M.D. Michaelis and Paula Sue Michaelis, both previously approved co-trustees, to become a member of the Michaelis Family Group and to acquire shares of the company.%% %%	Newspaper:	Not available
			Federal Register:	03/07/2022
LEAD FINANCIAL GROUP, INC.	CIC	Harold Guyon ("Guy") Townsend III, as co-trustee of the SRT 2015 LFG Trust, with Sarah F. Rowland, previously approved co-trustee, all of Kansas City, Missouri; to join the Rowland/Townsend Family Group, a group acting in concert, to acquire voting shares of Lead Financial Group, Inc., and thereby indirectly acquire voting shares of Lead Bank, both of Kansas City, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending February 19, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	02/09/2022 02/08/2022
NORTHEAST KANSAS BANCSHARES, INC.	CIC	The Graydon J. Kincaid, Jr. 2020 Trust, dated December 1, 2020, and Graydon J. Kincaid, Jr., as trustee, both of Mission Hills, Kansas, to acquire voting shares of Northeast Kansas Bancshares, Inc., and thereby indirectly acquire voting shares of Kendall Bank, both of Overland Park, Kansas.	Newspaper: Federal Register:	Not available Not available
NORTHEAST KANSAS BANCSHARES, INC.	CIC	Ryan C. Sullivan, Mission Hills, Kansas, and Bryan J. Adams, Fairway, Kansas, to establish the Sullivan/Adams control group, a group acting in concert, to retain voting shares of Northeast Kansas Bancshares, Inc, and thereby indirectly retain voting shares of Kendall Bank, both of Overland Park, Kansas.	Newspaper: Federal Register:	Not available Not available
NORTHERN MISSOURI BANCSHARES, INC.	CIC	David Tribble, a member of the Tribble Family Group, a group acting in concert, as trustee of the David Tribble Revocable Trust, and as general partner of Tribble Family Partners, L.P., all of Unionville, Missouri, to retain voting shares of Northern Missouri Bancshares Inc., and thereby indirectly retain voting shares of Farmers Bank of Northern Missouri, both of Unionville, Missouri; Exchange Bank of Missouri, Fayette, Missouri; and Concordia Bank, Concordia, Missouri.	Newspaper: Federal Register:	Not available Not available
UNITED BANK & TRUST	* 18C * Branch	United Bank & Trust, Marysville, Kansas, to purchase certain assets and assume certain liabilities of the branches of Equity Bank, Andover Kansas, located at 302 West 6th Street, Concordia, Kansas, 1404 28th Street, Belleville, Kansas, and 413 Washington, Clyde, Kansas; and incident thereto, to establish three branches.	Newspaper: Federal Register:	Not available 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
575759	MNB BK, MCCOOK, NEBRASKA	11/15/2021	02/14/2022	S	Int Small Bank

**CRA Examinations scheduled for Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
BANK OF HOLYROOD	HOLYROOD, KANSAS	Second Quarter of 2022
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA	Second Quarter of 2022
CITIZENS B&TC OF ARDMORE	ARDMORE, OKLAHOMA	Second Quarter of 2022
COMMUNITY B&TC	NEOSHO, MISSOURI	Second Quarter of 2022
CORNERSTONE BK	YORK, NEBRASKA	Second Quarter of 2022
EQUITABLE BK	GRAND ISLAND, NEBRASKA	Second Quarter of 2022
FARMERS ST BK	PINE BLUFFS, WYOMING	Second Quarter of 2022
GRANT CTY BK	MEDFORD, OKLAHOMA	Second Quarter of 2022
HIGH PLAINS BK	FLAGLER, COLORADO	Second Quarter of 2022
LAMAR B&TC	LAMAR, MISSOURI	Second Quarter of 2022
PEOPLES BK	PRATT, KANSAS	Second Quarter of 2022
STRYV BK	WICHITA, KANSAS	Second Quarter of 2022
SOUTHWEST BK OF WEATHERFORD	WEATHERFORD, OKLAHOMA	Third Quarter of 2022

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**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending February 19, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN STATE BANK	* Branch	American State Bank, Arp, Texas, to establish a branch at 1700 N. Loop 336 West, Conroe, Texas 77304	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch located at 1212 W. McDermott Drive, Suite 400, Allen, Texas 75013.	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch located at 5225 N. Garland Avenue, Garland, Texas 75040.	Newspaper:	Not available
			Federal Register:	Not applicable
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



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

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
FROST BK	SAN ANTONIO, TEXAS	Second Quarter of 2022
ORIGIN BK	CHOUDRANT, LOUISIANA	Second Quarter of 2022
THIRD COAST BK SSB	HUMBLE, TEXAS	Second Quarter of 2022
VERITEX CMNTY BK	DALLAS, TEXAS	Second Quarter of 2022
TEXAS RGNL BK	HARLINGEN, TEXAS	Third Quarter of 2022
VANTAGE BK TX	SAN ANTONIO, TEXAS	Third Quarter of 2022

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending February 19, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ENDEAVOR BANCORP	* 3A1	Endeavor Bancorp to become a bank holding company by acquiring Endeavor Bank, both of San Diego, California.	Newspaper:	Not available
			Federal Register:	03/25/2022
FARMERS AND MERCHANTS BANK OF LONG BEACH	PWI	Farmers & Merchants Bank of Long Beach, Long Beach, California, requests prior approval to make a public welfare investment of \$55.5 million in U.S. Bancorp Community Development Corporation.	Newspaper:	Not applicable
			Federal Register:	Not applicable
Seattle Bancshares, Inc.	* 3A1	Seattle Bancshares, Inc., to become a bank holding company by acquiring Seattle Bank, both of Seattle, Washington.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

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

**Availability of CRA Public Evaluations**

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

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NONE					

**CRA Examinations scheduled for Second Quarter of 2022 (April 1, 2022 - June 30, 2022) Third Quarter of 2022 (July 1, 2022 - September 30, 2022)**

Institution	Location	Quarter
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA	Second Quarter of 2022
WESTERN ALLI BK	PHOENIX, ARIZONA	Second Quarter of 2022
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA	Third Quarter of 2022
FARMINGTON ST BK	FARMINGTON, WASHINGTON	Third Quarter of 2022