Federal Reserve Release



H.2

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

No. 17

Week Ending April 23, 2022

None

H.2 Actions under delegated authority

S&R Supervision and Regulation **RBOPS** Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

Chicago

BANK, Wapello, Iowa -- to establish a branch at 527 Main Street, Mediapolis, Iowa.

- Approved, April 22, 2022

Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 116 MC Davis Boulevard, Santa Rosa Beach, Florida.

- Approved, April 22, 2022

Richmond

First Sentinel Bank, Richlands, Virginia -- to establish a branch at 968 West Main Street, Abingdon, Virginia.

- Approved, April 21, 2022

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 31 Ocean Reef Drive, Key Largo, Florida.

- Approved, April 20, 2022

Minneapolis

Opportunity Bank of Montana, Helena, Montana -- to establish a branch at 1639 Main Street, Billings, Montana.

- Approved, April 22, 2022

Bank Holding Companies

Cleveland

Civista Bancshares, Inc., Sandusky, Ohio -- waiver of application to acquire Comunibanc Corp. and its subsidiary, The Henry County Bank, both of Napoleon, Ohio, in connection with the merger of The Henry County Bank with and into Civista Bank, Sandusky, Ohio.

- Granted, April 19, 2022

Dallas

First Artesia Bancshares, Inc., Artesia, New Mexico -- to acquire Southwest United Bancshares, Inc., and thereby indirectly acquire United Bank of El Paso del Norte, both of El Paso, Texas.

- Approved, April 21, 2022

Dallas

FNBK Holdings, Inc., Dallas, Texas -- waiver of application to acquire Rice Bancshares, Inc., and thereby indirectly acquire The First State Bank, both of Rice, Texas, in connection with the merger of The First State Bank with and into The First National Bank of Kemp, Kemp, Texas.

- Granted, April 21, 2022

Kansas City

Northeast Kansas Bancshares, Inc., Overland Park, Kansas -- to acquire The Bank of Orrick, Orrick, Missouri.

- Approved, April 21, 2022

Bank Holding Companies

Secretary

Southern Bancorp, Inc. (SBI), Arkadelphia, Arkansas, -- to acquire FCB Financial Services, Inc., Marion, Arkansas, and for SBI's subsidiary, Southern Bancorp Bank, Arkadelphia, Arkansas, to merge with Premier Bank of Arkansas (Premier), Jonesboro, Arkansas, and thereby establish branches at the main office and branches of Premier.

- Approved, April 13, 2022 (A/C)

Change in Bank Control

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- the MCM BAA Investment Trust, with Kristine M.P. Martin and Tye J. Klooster, as co-trustees, and William Seth Martin as business advisor and trust protector, and the WSM BAA Family Trust, with Michael Carl Martin as trustee, trust protector, and business advisor, all of Ann Arbor, Michigan; to become members of the Martin Family Control Group, a group acting in concert, to acquire voting shares of Arbor Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Ann Arbor, Ann Arbor, Michigan.

- Permitted, April 22, 2022

St. Louis

Casey County Bancorp, Inc., Liberty, Kentucky -- Kerry Dale Cundiff and Connie Sue Cundiff; Green River Building Supply, owned by Danny Jeffries and Barbara Ann Rousey Jeffries; Danny Jeffries and Barbara Ann Rousey Jeffries; Robert Barry Rousey and Jennifer Lynnelle Rousey; Robert Taylor Rousey; the Robert Rousey Farm Trust, Robert Barry Rousey, trustee; the Napier Cemetery Trust, Robert Barry Rousey, trustee, all of Liberty, Kentucky, to retain control of Casey County Bancorp, Inc., and thereby indirectly control Casey County Bank, Inc., Liberty, Kentucky.

- Permitted, April 18, 2022

Change in Bank Control

Dallas

First Citizens Bancshares, Inc., Waxahachie, Texas -- Marvin Edward Singleton IV, individually, and the MES 2022 Trust (Marvin Edward Singleton IV, as trustee), both of Waxahachie, Texas, to join the Marvin Edward Singleton III Family Control Group, a group acting in concert, to acquire voting shares of First Citizens Bancshares, Inc., and thereby indirectly acquire voting shares of Citizens National Bank of Texas, Waxahachie, Texas.

- Permitted, April 22, 2022

Kansas City

FirsTier II Bancorp., Cheyenne, Wyoming -- Timothy D. Wiens, Westminster, Colorado; Thomas J. Wiens, Sedalia, Colorado; and Vandy Sears, Cheyenne, Wyoming; to become members of the Wiens Family Group, a group acting in concert, to acquire voting shares of FirsTier II Bancorp., and thereby indirectly retain and acquire voting shares of FirsTier Bank, Kimball, Nebraska. In addition to Timothy D. Wiens and Thomas J. Wiens, Jan Wiens, Westminster, Colorado; T. Jordan Wiens, Broomfield, Colorado; Lindsey Sears, Cheyenne, Wyoming; Diana Wiens, Sedalia, Colorado; Travis Wiens, Sedalia, Colorado; Lauren Bocci, Erie, Colorado; Hannah Nelson, Ellisville, Missouri; Sarah Swor, Chico, Texas, and Terry Wiens, Edmond, Oklahoma; to become members of the Wiens Family Group, to retain voting shares of FirsTier II Bancorp., and thereby indirectly retain shares of FirsTier Bank.

- Permitted, April 22, 2022

Chicago

Luana Bancorporation, Luana, Iowa -- Sarah Schultz Freilinger, Monona, Iowa, individually and as trustee of the Blake Schultz 2022 Irrevocable Trust, Des Moines, Iowa; and Stephanie Steele, Luana, Iowa; to join David Schultz as members of the Schultz Family Control Group, a group acting in concert, to retain voting shares of Luana Bancorporation, and thereby indirectly retain voting shares of Luana Savings Bank, Luana, Iowa.

- Permitted, April 20, 2022

Extensions of Time

Dallas

Commerce Bancshares of Roswell, Inc., Employee Stock Ownership Plan, Roswell, New Mexico -- extension to July 25, 2022, to become a bank holding company by acquiring shares of Commerce Bancshares of Roswell, Inc., and thereby indirectly acquiring Valley Bank of Commerce, both of Roswell, New Mexico.

- Granted, April 21, 2022

Richmond

Lee Bankshares, Inc., Pennington Gap, Virginia -- extension to August 2, 2022, to become a bank holding company by acquiring Lee Bank and Trust Company, Pennington Gap, Virginia.

- Granted, April 21, 2022

Kansas City

The Reisher Family Foundation, Lakewood, Colorado -- extension to October 22, 2022, to become a bank holding company by acquiring voting shares of FirstBank Holding Company, parent of FirstBank, both of Lakewood, Colorado; and election to become a financial holding company.

- Granted, April 22, 2022

Financial Holding Companies

St. Louis

Independent Community Bancorp, Inc., Frankfort, Kentucky -- election to become a financial holding company.

- Effective, April 20, 2022

District: 1 Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
1854 BANCORP	* 18C	Application by 1854 Bancorp (Bancorp),	Newspaper:	Not available
	* 3A3	and its subsidiary bank, East Cambridge Savings Bank (ECSB), both of Cambridge, Massachusetts, to acquire Patriot Community Bank, Woburn, Massachusetts (Patriot), and thereby establish a branch at the location of Patriot's main office, in a multi-step transaction. As part of the transaction, Bancorp would create an interim bank, to be known as, 1854 Interim Bank, which will merge with and into Patriot, with Patriot as the survivor; immediately followed by the merger of Patriot with and into ECSB, with ECSB as the survivor and with Patriot's main office becoming a branch office of ECSB.	Federal Register:	04/28/2022
	* Branch			
ION FINANCIAL MHC	* SLHC Merger	Application by Ion Financial, MHC, Naugatuck, Connecticut ("Ion MHC"), of its proposed merger of Lincoln Park Bancorp, Pine Brook, New Jersey, with and into Ion MHC pursuant to Sections 10 (e)(1)(A)(ii) of the Home Owners' Loan Act and 238.11(e) of Regulation LL.	Newspaper: Federal Register:	Not available 05/09/2022

^{*} Subject to the provisions of the Community Reinvestment Act

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

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examir	nations scheduled for	Quarter of				
Institution		L	Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filings received during the week ending April 23, 2022

Filer Filing Type Filing Proposal End of Comment Period

NONE

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Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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District: 3 Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FULTON FINANCIAL	* 3A3	Fulton Financial Corporation, Lancaster,	Newspaper:	04/30/2022
CORPORATION	* 3A5	Pennsylvania requests approval to merge with Prudential Bancorp, Inc. and indirectly acquire Prudential Bank, both of Philadelphia, Pennsylvania, pursuant to Section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Federal Register:	05/04/2022
TD BANK US HOLDING	* 3A3	The Toronto-Dominion Bank, Toronto,	Newspaper:	Not available
COMPANY	* 3A5	Ontario, Canada, and its wholly owned subsidiaries, TD Group US Holdings, LLC, Wilmington, Delaware, and TD Bank US Holding Company, Cherry Hill, New Jersey, applied for prior Board approval of the acquisition of First Horizon Corporation and its subsidiary bank, First Horizon Bank, both of Memphis, Tennessee, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Federal Register:	04/27/2022

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
CIVISTA BANK	* Branch	Civista Bank, Sandusky, Ohio intends to	Newspaper:	Not available
		establish a full service branch office at 5600 North Hamilton Road, Gahanna, Ohio 43230.	Federal Register:	Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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

RSSD ID	Institution / Location		Exam Date	CRA Rating	Exam Method
NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BENCHMARK COMMUNITY BANK	* 18C	Benchmark Community Bank, Kenbridge, Virginia, to purchase certain assets and assume certain liabilities of First Community Bank, Bluefield, Virginia, and thereby establish a branch located in Emporia, Virginia.	Newspaper: Federal Register:	05/12/2022 Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD

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ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
STUDIO FINANCIAL HOLDINGS, INC.	3A1	Studio Financial Holdings, Inc., Nashville, Tennessee, to become a bank holding company by acquiring outstanding shares of Studio Bank, Nashville, Tennessee.	Newspaper: Federal Register:	Not applicable Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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

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SN = Substantial noncompliance

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

RSSD ID	Institution / Location		Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

^{*} Subject to the provisions of the Community Reinvestment Act

District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BANK FIRST CORPORATION	* 3A5	Bank First Corporation, Manitowoc,	Newspaper:	04/26/2022
		Wisconsin to acquire Denmark Bancshares, Inc., and thereby indirectly acquire Denmark State Bank, both of Denmark, Wisconsin.	Federal Register:	05/05/2022
BRITT BANCSHARES, INC.	CIC	The Timothy A. Sexton Revocable 2021	Newspaper:	Not available
		Trust, Timothy A. Sexton as trustee, both of Randalia, Iowa; the Thomas J. Sexton Trust, Thomas J. Sexton as trustee, both of St. Paul, Minnesota; the Mark J. Sexton Grantor Trust, Mark J. Sexton as trustee, both of St. Paul, Minnesota; the Jennifer S. Walther Grantor Trust, Jennifer S. Walther as trustee, both of St. Paul, Minnesota; and the Andrew G. Sexton Grantor Trust, St. Paul, Minnesota, Andrew G. Sexton as trustee, Cedar Falls, Iowa, to become members of the Sexton Family Control Group, a group acting in concert, to retain voting shares of Britt Bancshares, Inc., St. Paul, Minnesota, and thereby indirectly retain voting shares of First State Bank, Britt, Iowa.	Federal Register:	04/18/2022
INDEPENDENT BANK	* Branch	Independent Bank, Grand Rapids,	Newspaper:	Not available
		Michigan, to establish a branch at 12368 Riley Street, Holland, Michigan.	Federal Register:	Not applicable
OXFORD BANK	4c8	Oxford Bank Corporation, indirectly	Newspaper:	Not applicable
CORPORATION		through its subsidiary bank, Oxford Bank, both of Oxford, Michigan, to enter into a joint venture with VFS Income Fund 1, LLC and thereby engage de novo in the nonbanking activity of leasing personal property pursuant to Section 225.28(b)(3) of Regulation Y.	Federal Register:	Not applicable
SECURITY SAVINGS BANK	* 18C	Security Savings Bank, Gowrie, Iowa to	Newspaper:	04/21/2022
	* Branch	merge with Manson State Bank, Manson, Iowa, pursuant to section 18(c) of the Federal Deposit Insurance Act and to thereby establish a branch at 1001 Main Street, Manson, Iowa, pursuant to section 9 of the Federal Reserve Act.	Federal Register:	Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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

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RSSD

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ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exa	ninations scheduled for	Quarter of				
Institution		L	ocation		Ouarter	

CRA

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
VANGUARD GROUP INC,	CIC	Notice by The Vanguard Group, Inc.,	Newspaper:	04/30/2022
THE		Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the 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 (the "Vanguard funds"), to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Simmons First National Corporation, Pine Bluff, Arkansas.	Federal Register:	05/03/2022

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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
677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	01/10/2022	04/17/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

 Institution
 Location
 Quarter

 NONE

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
DACOTAH BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch at 4302 13th Avenue	Newspaper:	Not available
		South, Suite 1, Fargo, North Dakota.	Federal Register:	Not applicable
MORRISTOWN HOLDING	CIC	James Kou Vang, West Lakeland,	Newspaper:	04/26/2022
COMPANY		Minnesota, to acquire voting shares, and thereby control of Morristown Holding Company, Excelsior, Minnesota. Morristown Holding Company controls Lake Country Community Bank, Morristown, Minnesota.	Federal Register:	05/03/2022
OLIVER	CIC	Sarah M. Getzlaff, Bismarck, North	Newspaper:	Not available
BANCORPORATION, INC.		Dakota, through direct ownership of shares and voting control of shares in the Sarah M. Getzlaff Family Trust, Sioux Falls, South Dakota (trustee South Dakota Trust Company, LLC, Sioux Falls, South Dakota) to acquire voting shares, and thereby control of Oliver Bancorporation, Inc., Center, North Dakota. Oliver Bancorporation, Inc. controls Security First Bank of North Dakota, New Salem, North Dakota.	Federal Register:	04/21/2022
SECURITY BANK SHARES,	CIC	The Willard and Geraldine Ogren	Newspaper:	Not available
INC.		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.	Federal Register:	Not available

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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NONE						
CRA Exami	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FIRST STATE HOLDING CO.	CIC	C Jonathan T. Damkroger and Miranda J.		05/08/2022
		Hobelman, both of Lincoln, Nebraska, to join the Wilber Co. Voting Trust Control Group, a group acting in concert, to retain voting shares of First State Holding Company (formerly known as Wilber Co.), and thereby indirectly retain voting shares of First State Bank Nebraska, both of Lincoln, Nebraska.	Federal Register:	05/09/2022

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Federal Reserve Bank of Kansas City

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Institution			Location		Quarter	

CRA

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District: 11 Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period		
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to	Newspaper:	04/14/2022	
		establish a branch at 4526 Dacoma Suite 100, Houston, TX 77092	Federal Register:	Not applicable	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to	Newspaper:	05/05/2022	
		establish a branch at 1330 S. Loop 288, Denton, TX 76205	Federal Register:	Not applicable	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to	Newspaper:	05/05/2022	
establish a branch at 2231 Singl Dallas, TX 75212		establish a branch at 2231 Singleton Road, Dallas, TX 75212	Federal Register:	Not applicable	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to	Newspaper:	05/05/2022	
		establish a branch at 7101 Warren Parkway, Frisco, TX 75034	Federal Register:	Not applicable	
ORIGIN BANCORP, INC.	* 3A5	Origin Bancorp, Inc., Ruston, Louisiana, to	Newspaper:	Not available	
		acquire by merger BT Holdings, Inc., Quitman, Texas and thereby indirectly, BTH Bank National Association, Quitman, Texas	Federal Register:	Not available	
ORIGIN BANK	* 18C	Origin Bank, Choudrant, Louisiana, to	Newspaper:	Not available	
	* Branch	merge with BTH Bank National Association, Quitman, Texas, and to establish all locations of BTH Bank, NA, as branches	Federal Register:	Not applicable	

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Federal Reserve Bank of Dallas

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NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
COMMUNITY	CIC	The BRP 2009 Trust, Deana Rae Gillespie,	Newspaper:	03/31/2022
BANCSHARES, INC.		Trustee, Washington, Utah; The Jared Goodale 2009 Trust, Deana Rae Gillespie, Trustee, Washington, Utah; and The Myles Goodale 2009 Trust, Deana Rae Gillespie, Trustee, Washington, Utah; to join the Penoske Family Control Group, a group acting in concert, to retain voting shares of Community Bancshares, Inc., and thereby indirectly retain voting shares of Community Bank, both of Joseph, Oregon.	Federal Register:	03/25/2022
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara,	Newspaper:	Not applicable
	California, proposes to make a public welfare investment of \$30.0 million in Enterprise Housing Partners CalGreen VIII, L.P.		Federal Register:	Not applicable
VANGUARD GROUP INC,	CIC	Notification submitted by The Vanguard	Newspaper:	04/30/2022
THE		Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the 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 (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Banner Corporation, parent of Banner Bank, both of Walla Walla, Washington.	Federal Register:	05/09/2022

^{*} Subject to the provisions of the Community Reinvestment Act

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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

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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