
Federal Reserve Release



H.2

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

No. 20

Week Ending May 14, 2022

Bank Holding Companies

Texas State Bankshares, Inc., and Texas Regional Bank (TRB), both of Harlingen, Texas -- (1) Texas State Bankshares, Inc. to merge with Access Bancorp, Inc., and thereby indirectly acquire AccessBank Texas, both of Denton, Texas; (2) TRB to merge with AccessBank Texas; and (3) TRB to establish branches at the locations of AccessBank's current branches.

- Approved, May 13, 2022

Change in Bank Control

Peoples Financial Corporation, Biloxi, Mississippi -- Stilwell Activist Investments, L.P, Stilwell Activist Fund, L.P., and Stilwell Value Partners VII, L.P., collectively "The Stilwell Group," with Stilwell Value LLC, the general partner of each of the limited partnerships, all of New York, New York; and Joseph D. Stilwell, San Juan, Puerto Rico, each individually and as a group acting in concert, to acquire voting shares of Peoples Financial Corporation, and thereby indirectly acquire voting shares of The Peoples Bank, Biloxi, Mississippi.

- Permitted, April 28, 2022

(A/C)

Forms

Forms -- final Board review to extend without revision the Notice Claiming Status as an Exempt Transfer Agent (FR 4013).

- Approved, May 13, 2022

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

- Approved, May 13, 2022

Forms -- final Board review to extend without revision the Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities (FR 4022).

- Approved, May 13, 2022

Forms

Forms -- initial Board review to extend without revision the Disclosure and Recordkeeping Requirements Associated with Regulation CC (FR CC).

- Approved, May 13, 2022

Forms -- final Board review to extend with revision the Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan Holding Company (FR LL-10(e)).

- Approved, May 13, 2022

Forms -- final Board review to extend without revision the Notice of Proposed Declaration of Dividend (FR 1583).

- Approved, May 13, 2022

Enforcement

Deutsche Bank AG New York Branch, New York, New York -- consent cease-and-desist order against Orlando Romero, a former institution-affiliated party.

- Announced, May 12, 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

St. Louis

Armor Bank, Forrest City, Arkansas -- to establish a branch at 1100 South 52nd Street, Rogers, Arkansas.

- Approved, May 13, 2022

Cleveland

Civista Bank, Sandusky, Ohio -- to establish a branch at 5600 North Hamilton Road, Gahanna, Ohio.

- Approved, May 13, 2022

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to establish a branch at 4302 13th Avenue South, Fargo, North Dakota.

- Approved, May 13, 2022

Dallas

First State Bank, Gainesville, Texas -- to establish a branch at 201 South Preston Road, Celina, Texas.

- Approved, May 9, 2022

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 4526 Dacoma Street, Houston, Texas.

- Approved, May 10, 2022

Bank Branches, Domestic

Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 906 East Cumberland Avenue, Tampa, Florida.

- Approved, May 9, 2022

Bank Holding Companies

New York

Discount Bancorp, Inc., New York, New York -- to acquire through its subsidiary, Israel Discount Bank, voting shares of IDB Lido Wealth, LLC, both of New York, New York, and thereby indirectly engage in financial and investment advisory activities.

- Approved, May 10, 2022

Boston

ECB Bancorp Inc., Everett, Massachusetts -- to become a bank holding company by acquiring Everett Co-operative Bank, Everett, Massachusetts, in connection with the conversion of Everett Co-operative Bank from mutual to stock form.

- Approved, May 12, 2022

St. Louis

FMB Bancshares, Inc., Baldwin, Mississippi -- to become a bank holding company by acquiring Farmers & Merchants Bank, Baldwin, Mississippi.

- Approved, May 13, 2022

Philadelphia

Fulton Financial Corporation, Lancaster, Pennsylvania -- to merge with Prudential Bancorp, Inc., and thereby indirectly acquire Prudential Bank, both of Philadelphia, Pennsylvania.

- Approved, May 11, 2022

Bank Holding Companies

Chicago

Oxford Bank Corporation, Oxford, Michigan -- to enter indirectly through its subsidiary, Oxford Bank, Oxford, Michigan, into a joint venture with VFS Income Fund 1, LLC, and thereby engage de novo in the nonbanking activity of leasing personal property.

- Approved, May 10, 2022

Banks, Foreign

Director, S&R

Nordea Bank Abp, Helsinki, Finland -- relief from certain commitments.

- Granted, May 3, 2022

(A/C)

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).

- Approved, May 11, 2022

Secretary

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

- Approved, May 6, 2022

(A/C)

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, May 12, 2022

Change in Bank Control

Dallas

Paris Bancshares, Inc., Paris, Texas -- the Katherine Orsak Irrevocable Asset Trust, Katherine Cecil Orsak, individually and as trustee, and Stephen Paul Orsak, all of Dallas, Texas; the John Stephen Cecil Irrevocable Asset Trust, John Stephen Cecil, individually and as trustee, and Meredith J. Cecil, all of San Angelo, Texas; Stephanie Sawyer Cecil, the Carl Cecil Irrevocable Asset Trust, Carl Thomas Cecil, individually and as trustee, all of Paris, Texas; Julie A. Conger Enis, William Barton Enis, Karen Conger Welton, the Sidney B. Conger and Jean Cecil Conger Living Trust, Sidney B. Conger and Jean Cecil Conger as co-trustees, and the Conger Family Partnership, the Sidney B. Conger and Jean Cecil Conger Living Trust, as general partner, all of Houston, Texas; Lauren Lee Prickett, Atlanta, Georgia; the Randle R. Cecil Trust A, Paris, Texas, Jean Cecil Conger as trustee, Houston, Texas; a group acting in concert, to retain voting shares of Paris Bancshares, Inc., and thereby indirectly retain voting shares of the Liberty National Bank in Paris, Paris, Texas.

- Permitted, May 9, 2022

Minneapolis

Platinum Bancorp, Inc., Oakdale, Minnesota -- the LeGare Revocable Trust dated July 23, 2018, Greg LeGare and Elaine LeGare as trustees, all 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; to become 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, Oakdale, Minnesota.

- Permitted, May 12, 2022

Minneapolis

State Bank of Bottineau Holding Company, Bottineau, North Dakota -- Brent D. Moum to acquire voting shares of the State Bank of Bottineau Holding Company, and thereby indirectly acquire voting shares of State Bank of Bottineau, Bottineau, North Dakota.

- Permitted, May 13, 2022

Extensions of Time

Secretary

National Agricultural Cooperative Federation, Seoul, South Korea -- extension of time to comply with the capital stress testing and risk committee requirements of Regulation YY and related reporting requirements on the FR Y-7 report.

- Granted, May 4, 2022

(A/C)

International Operations

Richmond

BankAmerica International Financial Corporation, San Francisco, California -- to amend its articles of association.

- Approved, May 2, 2022

(A/C)

Regulations and Policies

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, May 10, 2022

Supervision and Regulation

Director, S&R

Citigroup Inc., New York, New York -- request to use certain alternative approaches for specified provisions of the Standardized Approach for Counterparty Credit Risk (SA-CCR), for purposes of calculating its risk-weighted assets under the Board's capital rule.

- Granted, May 5, 2022

(A/C)

Supervision and Regulation

Director, S&R

The Goldman Sachs Group, Inc., New York, New York -- request to use certain alternative approaches for specified provisions of the Standardized Approach for Counterparty Credit Risk (SA-CCR), for purposes of calculating its risk-weighted assets under the Board's capital rule.

- Granted, May 2, 2022

(A/C)

Director, S&R

Northern Trust Corporation, Chicago, Illinois -- request to use certain alternative approaches for specified provisions of the Standardized Approach for Counterparty Credit Risk (SA-CCR), for purposes of calculating its risk-weighted assets under the Board's capital rule.

- Granted, May 12, 2022

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
1854 BANCORP	* 18C	Application by 1854 Bancorp (Bancorp), 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.	Newspaper:	Not available
	* 3A3		Federal Register:	04/28/2022
	* Branch			
HOMETOWN FINANCIAL GROUP, INC	* 18C	Hometown Financial Group, Inc., Easthampton, Massachusetts, to acquire Randolph Bancorp, Inc., Stoughton, Massachusetts, and its subsidiary, Envision Bank, Randolph, Massachusetts, pursuant to section 18(c) of the BMA.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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1479470	WOODLANDS BK, WILLIAMSPORT, PENNSYLVANIA	09/20/2021	05/09/2022	O	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio intends to establish a full service branch office at 9660 South Mason Montgomery Road, Mason, Ohio 45040.	Newspaper:	05/28/2022
			Federal Register:	Not applicable
OHIO VALLEY BANK COMPANY, THE	* Branch	The Ohio Valley Bank Company, Gallipolis, Ohio intends to establish a full service branch office at 1013 Ironton Hills Drive, Ironton, Ohio 45638.	Newspaper:	05/22/2022
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch at 930 Old Monrovia Road, Suite 6, Huntsville, Alabama.	Newspaper:	Not available
			Federal Register:	Not applicable
CAPITAL CITY BANK GROUP, INC.	4c8	Capital City Bank Group, Inc., Tallahassee, Florida; through its subsidiary bank, Capital City Bank, Tallahassee, Florida, to indirectly acquire an equity interest in SOLCAP 2022-1 LLC, Las Vegas, Nevada, and thereby engage in a tax equity finance transaction pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
CITIZENS BANCSHARES CORPORATION	CIC	Donata Russell Ross, H. Jerome Russell, Jr., and Michael B. Russell, all of Atlanta, Georgia, a group acting in concert, to acquire voting shares of Citizens Bancshares Corporation, and thereby indirectly acquire voting shares of Citizens Trust Bank, both of Atlanta, Georgia.	Newspaper:	Not available
			Federal Register:	Not available
HEART OF GEORGIA BANCSHARES, INC.	* 3A3	Heart of Georgia Bancshares, Inc., Vidalia, Georgia to acquire 100 percent of the outstanding shares of Bank of Lumber, Lumber City, Georgia	Newspaper:	Not available
			Federal Register:	Not available

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 14, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMBANK HOLDINGS, INC.	CIC	Suresh Alla, individually and as general partner of Thornwood Holdings LP, both of Bettendorf, Iowa to join the Alla Family Control Group and to acquire the voting shares of AmBank Holdings, Inc. and thereby indirectly acquire voting shares of American Bank and Trust N.A., both of Davenport, Iowa. Additionally, Thornwood Holdings, LP is requesting to be considered as Qualified Family Partnership.	Newspaper:	Not available
			Federal Register:	05/25/2022
BRITT BANCSHARES, INC.	CIC	The Timothy A. Sexton Revocable 2021 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.	Newspaper:	Not available
			Federal Register:	04/18/2022
FIDELITY FEDERAL BANCORP	* 3A1 * 4c8 * SLHC Formation	Fidelity Federal Bancorp, Evansville, Indiana, a savings and loan holding company, to become a bank holding company for a moment in time by acquiring Community Banks of Shelby County, Cowden, Illinois. In connection with this application, Fidelity Federal Bancorp to retain ownership of United Fidelity Bank, F.S.B., Evansville, Indiana, a savings association, for the moment in time that it is a bank holding company and thereby engage in operating a savings association. Finally, Fidelity Federal Bancorp to become a savings and loan holding company following the merger of Community Banks of Shelby County with and into United Fidelity Bank.	Newspaper:	Not available
			Federal Register:	Not available
LONGVIEW CAPITAL CORPORATION	* 3A3	Longview Capital Corporation, Newman, Illinois to acquire The Farmers Bank of Mt. Pulaski, Mt. Pulaski, Illinois.	Newspaper:	Not available
			Federal Register:	06/08/2022
PALM GROVE BANCORP, INC.	* 3A1	Palm Grove Bancorp, Inc., Bussey, Iowa, to become a bank holding company by acquiring State Bank of Bussey, Bussey, Iowa.	Newspaper:	Not available
			Federal Register:	06/08/2022

District: 7
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.

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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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
312244	FIRST BK OF BERNE, BERNE, INDIANA	01/31/2022	05/07/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending May 14, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 2101 Old Columbiana Road, Suite 300, Birmingham, Alabama.	Newspaper:	05/18/2022
			Federal Register:	Not applicable
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 7800 N. Dallas Parkway, Suite 155, Plano, Texas.	Newspaper:	05/22/2022
			Federal Register:	Not applicable
FIDELITY BANK	* Branch	Fidelity Bank, West Memphis, Arkansas, to establish a branch facility to be located at 1015 Highway 64, Wynne, Arkansas.	Newspaper:	05/24/2022
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 2255 Michigan Avenue, Arnold, Missouri.	Newspaper:	05/21/2022
			Federal Register:	Not applicable
MONTGOMERY BANCORPORATION, INC.	* 18C	Montgomery Bancorporation, Inc., Sikeston, Missouri, to acquire Meramec Valley Bank, Valley Park, Missouri. Also, Montgomery Bank, Sikeston, Missouri, to merge with Meramec Valley Bank, Valley Park, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	06/03/2022
	* 3A3		Federal Register:	06/13/2022
	* Branch			
PADUCAH BANK AND TRUST COMPANY, THE	* Branch	The Paducah Bank and Trust Company, Paducah, Kentucky, to establish a branch facility to be located at 4801 Olympia Park Plaza, Suite 4800, Louisville, Kentucky.	Newspaper:	05/21/2022
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 14, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL CORPORATION	CIC	James L. Williams III, individually, and The Williams Family 2021 Irrevocable Trust Agreement, James L. Williams III, trustee, both of Casselton, North Dakota, to retain voting shares of First Financial Corporation, Arthur, North Dakota (Company), and thereby join the Williams Family Group, a group acting in concert. Company controls BankNorth, Arthur, North Dakota.	Newspaper: Federal Register:	Not available Not available
FIRST WESTERN BANK AND TRUST	* Branch	First Western Bank & Trust, Minot, North Dakota, to establish a branch at 1414 12th Avenue North, Fargo, North Dakota.	Newspaper: Federal Register:	Not available Not applicable
OLIVER BANCORPORATION, INC.	CIC	Sarah M. Getzlaff, Bismarck, North 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.	Newspaper: Federal Register:	04/27/2022 04/21/2022
PREVAIL MUTUAL HOLDINGS, INC.	* MHC Formation	Prevail Mutual Holdings, Inc., Medford, Wisconsin, to become a mutual savings and loan holding company, in connection with the reorganization of Prevail Bank, Medford, Wisconsin, from a federal mutual savings bank to a federal stock savings bank.	Newspaper: Federal Register:	Not available 06/13/2022
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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 14, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE SKY BANK	* 18C * Branch	Blue Sky Bank, Pawhuska, Oklahoma, to purchase certain assets and assume certain liabilities of a branch of Security State Bank of Oklahoma, Wewoka, Oklahoma, located at 308 N. Main, Fairfax, Oklahoma, and incident thereto establish a branch.	Newspaper: Federal Register:	05/23/2022 Not applicable
C L C ENTERPRISES, INC.	CIC	The H.J. and Janet Podoll Living Trust dated June 24, 2002, and H.J. Podoll and Janet Podoll, as trustees, to join the Clabaugh Family Group, a group acting in concert, to retain shares of CLC Enterprises, Inc., Nelson, Nebraska (CLC), and thereby indirectly retain voting shares of Commercial Bank (the bank), both of Nelson, Nebraska. Todd A. Clabaugh, Elm Creek, Nebraska; and Travis Clabaugh, Sioux Center, Iowa; to join the Clabaugh Family Group, to acquire and retain voting shares of CLC and thereby indirectly acquire and retain voting shares of the bank.	Newspaper: Federal Register:	Not available 05/31/2022
CLINTON BANCSHARES, INC.	CIC	The Berry Leaf Sewell Revocable Trust, Berry L. Sewell and Adrienne M. Sewell, as co-trustees, all of Clinton, Oklahoma; to become members of the Sewell Family Control Group, a group acting in concert, to acquire voting shares of Clinton Bancshares, Inc., and thereby indirectly acquire voting shares of First Bank and Trust Company, both of Clinton, Oklahoma. Additionally, the Frank A. Sewell IV 1998 Irrevocable Trust, First Bank and Trust Company, as trustee; the Frank A. Sewell III 2012 Revocable Trust, Lucie K. Sewell and First Bank and Trust Company, co-trustees; the Lucie K. Sewell 2012 Revocable Trust, Lucie K. Sewell, trustee; and the Lucie K. Sewell 2012 Irrevocable Trust, Berry L. Sewell and First Bank and Trust Company, co-trustees, all of Clinton, Oklahoma; to become members of the Sewell Family Control Group, to retain voting shares of Clinton Bancshares, Inc., and thereby indirectly retain voting shares of First Bank and Trust Company.	Newspaper: Federal Register:	Not available Not available
ENTERPRISE BANK	* Branch	Enterprise Bank, Omaha, Nebraska, to establish a branch at 535 North 132nd Street, Omaha, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
EXCHANGE BANK OF MISSOURI	* Branch	Exchange Bank of Missouri, Fayette, Missouri, to establish a branch at 500 N. Route B, Hallsville, Missouri.	Newspaper: Federal Register:	05/12/2022 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAVILAND BANCSHARES, INC.	CIC	Michael Mark Matthews, Houston, Texas and Anthony Charles Matthews, Estero, Florida, to retain voting shares as trustees of the Haviland Bancshares, Inc. Employee Stock Ownership Plan and thereby control voting shares of Haviland Bancshares, Inc. and indirectly The Haviland State Bank, all of Haviland, Kansas; and to both join the Matthews Family Group, a group acting in concert.	Newspaper: Federal Register:	Not available 05/27/2022
HAVILAND BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Michael Mark Matthews, Houston, Texas and Anthony Charles Matthews, Estero, Florida, to retain voting shares as trustees of the Haviland Bancshares, Inc. Employee Stock Ownership Plan and thereby indirectly control voting shares of Haviland Bancshares, Inc. and The Haviland State Bank, all of Haviland, Kansas; and to both join the Matthews Family Group, a group acting in concert.	Newspaper: Federal Register:	Not available 05/27/2022
IRONHORSE FINANCIAL GROUP, INC.	CIC	Kelsi Farmer, a member of the Armstrong Family Group, a group acting in concert, as trustee of various Armstrong Family trusts, to acquire additional shares off Ironhorse Financial Group, Inc. (the Company), and thereby indirectly acquire additional shares of Armstrong Bank (the Bank), both of Muskogee, Oklahoma. Lee Ann Bumpers 2022 Irrevocable Trust, Lee Ann Bumpers , trustee, (previously approved as trustee of other family trusts to join the Armstrong Family Group, to retain shares of the Company and thereby indirectly retain voting shares of the Bank.	Newspaper: Federal Register:	Not available Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORIGIN BANK	* 18C	Origin Bank, Choudrant, Louisiana, to merge with BTH Bank National Association, Quitman, Texas, and to establish all locations of BTH Bank, NA, as branches	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
327855	CIERA BK, GRAHAM, TEXAS	12/20/2021	05/13/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 14, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FOREST HOLDINGS LLC	* 3A1	Forest Holdings LLC to become a bank holding company by acquiring West Valley National Bank, both of Goodyear, Arizona.	Newspaper:	Not available
			Federal Register:	06/01/2022

District: 12
Federal Reserve Bank of San Francisco

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.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act