
Federal Reserve Release



H.2

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

No. 25

Week Ending June 18, 2022

Forms

Forms -- initial Board review to extend without revision the Intermittent Survey of Businesses (FR 1374).

- Approved, June 15, 2022

Forms -- initial Board review to extend with revision the Transfer Agent Registration and Amendment Form (Form TA-1) and Transfer Agent Deregistration Form (Form TA-W).

- Approved, June 15, 2022

Forms -- initial Board review to extend without revision the Reporting and Disclosure Requirements Related to Securities of State Member Banks as Required by Regulation H (FR H-1).

- Approved, June 15, 2022

Forms -- final Board review to extend without revision the Senior Credit Officer Opinion Survey on Dealer Financing Terms (FR 2034).

- Approved, June 15, 2022

Forms -- final Board review to extend without revision the Investment in Bank Premises Notification (FR 4014).

- Approved, June 15, 2022

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

- Approved, June 17, 2022

Forms -- initial Board review to extend with revision the Interchange Transaction Fees Survey (FR 3064).

- Approved, June 17, 2022

Forms

Forms -- initial Board review to extend without revision the Notice by Financial Institutions of Government Securities Broker or Government Securities Dealer Activities (Form G-FIN) and Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (Form G-FINW).

- Approved, June 17, 2022

Forms -- initial Board review to extend without revision the Systemic Risk Report (FR Y-15).

- Approved, June 17, 2022

Monetary and Financial Policy

Monetary Policy Report -- semiannual report to Congress.

- Published, June 17, 2022

Personnel

Division of Consumer and Community Affairs -- appointment of Drew Kohan as associate director.

- Approved, May 24, 2022

(A/C)

Division of Supervision and Regulation -- appointment of April Snyder as assistant director.

- Approved, June 15, 2022

Division of Supervision and Regulation -- appointment of Elizabeth McDonald as assistant director.

- Approved, June 15, 2022

Enforcement

Arvest Bank, Fayetteville, Arkansas -- consent order of prohibition against Nicole Moore, a former institution-affiliated party.

- Announced, June 16, 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

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the southwest corner of Chenal Parkway and St. Vincent Way, Little Rock, Arkansas.

- Approved, June 15, 2022

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to establish a branch at 1301 Jayhawk Boulevard, Lawrence, Kansas.

- Approved, June 13, 2022

Dallas

PlainsCapital Bank, University Park, Texas -- to establish a branch at 100 West Mulberry Street, Denton, Texas.

- Approved, June 13, 2022

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to establish a branch at 6075 Poplar Avenue, Memphis, Tennessee.

- Approved, June 16, 2022

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to establish branches at 477 Madison Avenue, New York, New York, and 150 North Upper Wacker Drive, Chicago, Illinois.

- Approved, June 16, 2022

Bank Holding Companies

Minneapolis

Broadway Bancshares, Inc., Gilbert, Minnesota -- to become a bank holding company by acquiring The First National Bank of Gilbert, Gilbert, Minnesota.

- Approved, June 15, 2022

Chicago

Longview Capital Corporation, Newman, Illinois -- to acquire The Farmers Bank of Mt. Pulaski, Mt. Pulaski, Illinois.

- Approved, June 15, 2022

Chicago

Palm Grove Bancorp, Inc., Bussey, Iowa -- to become a bank holding company by acquiring State Bank of Bussey, Bussey, Iowa.

- Approved, June 15, 2022

Bank Mergers

Kansas City

Blue Sky Bank, Pawhuska, Oklahoma -- to purchase certain assets and assume certain liabilities of a branch of Security State Bank of Oklahoma, Wewoka, Oklahoma, and thereby establish a branch at 308 North Main Street, Fairfax, Oklahoma.

- Approved, June 16, 2022

Banks, State Member

Chicago

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

- Approved, June 15, 2022

Banks, State Member

San Francisco

Bank of Hawaii, Honolulu, Hawaii -- to make a public welfare investment.
- Approved, June 15, 2022

San Francisco

East West Bank, Pasadena, California -- to make certain public welfare investments (two requests).
- Approved, June 15, 2022

Secretary

Silicon Valley Bank, Santa Clara, California -- to make certain public welfare investments (two requests).
- Approved, June 16, 2022

Change in Bank Control

Chicago

Vanderbilt Holding Company, Inc., Fairfax, Iowa -- Laurie Neuhaus, Amana, Iowa, acting as trustee of the David C. Neuhaus Bank Stock Revocable Trust, Fairfax, Iowa; individually and together with Patrick Slater, Lois E. Slater, John C. Slater, John E. Neuhaus, and Carla A. Neuhaus, all of Cedar Rapids, Iowa; James Neuhaus, Amana, Iowa, John D. Lefebure, Fairfax, Iowa, acting as trustee of the John D. Lefebure 2010 Revocable Trust; 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, Fairfax, Iowa. Additionally, Patrick 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.

- Permitted, June 13, 2022

Extensions of Time

Kansas City

FNB Financial Corporation, Las Vegas, New Mexico -- extension to June 14, 2023, for Michael Quintana, Las Vegas, New Mexico, to acquire voting shares of FNB Financial Corporation and thereby indirectly acquire voting shares of Community 1st Bank Las Vegas, Las Vegas, New Mexico.

- Granted, June 14, 2022

Director, S&R

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension of time to conform or divest a merchant banking investment.

- Granted, June 17, 2022

Savings and Loan Holding Companies

Minneapolis

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.

- Approved, June 17, 2022

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ABINGTON BANK	* 18C	Abington Bank, Abington, Massachusetts, to acquire through merger Envision Bank, Randolph, Massachusetts, pursuant to section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	06/13/2022
			Federal Register:	Not applicable
PROVIDENT BANCORP, INC.	Member	Application submitted by Provident Bancorp, Inc. to become a state member bank of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.3 of Regulation H.	Newspaper:	Not applicable
			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		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FELIX SCHERZER, SCHERZER CAPITAL, LLC, AND THE SCHERZER FAMILY TRUST	CIC	Notice of Change in Control by Mr. Felix Scherzer, Scherzer Capital, LLC, and the Scherzer Family Trust (the trustee of which Tanya Scherzer as Trustee of the Scherzer Family, all of New York, New York, to acquire 13 percent of voting shares of, and thereby control, Patriot National Bancorp, Inc., Stamford, Connecticut.	Newspaper:	01/11/2022
			Federal Register:	07/08/2022
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
Princeton Bancorp, Inc.	3A1	Princeton Bancorp, Inc., Princeton, NJ, to become a bank holding company by acquiring 100 percent of The Bank of Princeton, Princeton, NJ.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANKSHARES, INC.	CIC	Richard T. Spurzem, Charlottesville, Virginia, to acquire additional voting shares of Blue Ridge Bankshares, Inc., Charlottesville, Virginia, and thereby indirectly acquire Blue Ridge Bank, National Association, Martinsville, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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
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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
274829	TRUPOINT BK, GRUNDY, VIRGINIA	01/31/2022	06/12/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 1255 Lakes Pkwy Building 300, Suite 300, Lawrenceville, Georgia.	Newspaper:	06/30/2022
			Federal Register:	Not applicable

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.

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
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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
749635	AUBURNBANK, AUBURN, ALABAMA	02/28/2022	06/13/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 18, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY FEDERAL BANCORP	* 3A1	Fidelity Federal Bancorp, Evansville, Indiana (Fidelity), and its parent companies Pedcor Financial, LLC (PFIN) and Pedcor Financial Bancorp (PFB), both of Carmel, Indiana (collectively, the Applicants), savings and loan holding companies, to become bank holding companies for a moment in time by acquiring Community Banks of Shelby County, Cowden, Illinois (Target Bank). In connection with this application, Applicants to retain ownership of United Fidelity Bank, F.S.B., Evansville, Indiana (Applicant Bank), a savings association, for the moment in time that they are bank holding companies and thereby engage in operating a savings association. Finally, Applicants to become savings and loan holding companies following the merger of Target Bank with and into Applicant Bank.	Newspaper:	Not available
	* 4c8		Federal Register:	06/30/2022
	* SLHC Formation			
IOWA STATE BANK AND TRUST COMPANY	* Branch	Iowa State Bank and Trust Company, Fairfield, Iowa to establish a branch located at 625 E. Pennsylvania Avenue, Ottumwa, Iowa.	Newspaper:	06/27/2022
			Federal Register:	Not applicable
MAIN STREET BANCORP, INC.	CIC	Notice by Andrew A. Black and Lesa A. Black, as co-Trustees of The Andrew A. Black Living Trust, dated June 21, 2019, each of Princeville, Illinois, to become part of the German Family Control Group to retain voting shares of Main Street Bancorp, Inc. and thereby indirectly retain control of Princeville State Bank, both of Princeville, Illinois.	Newspaper:	06/24/2022
			Federal Register:	06/23/2022
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch located at 8025 Forsyth Boulevard, St. Louis, Missouri.	Newspaper:	05/31/2022
			Federal Register:	Not applicable
S.B.C.P. BANCORP, INC.	* 3A5	S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin to merge with Monona Bancshares, Inc and thereby indirectly acquire Monona Bank, both of Monona, Wisconsin.	Newspaper:	06/18/2022
			Federal Register:	06/27/2022

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

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

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

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: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 18, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
215 HOLDING CO.	* 3A3	215 Holding Co., Minneapolis, Minnesota to acquire Liberty Financial Services, Inc., and thereby indirectly acquire Liberty National Bank, both of Sioux City, Iowa.	Newspaper:	Not available
			Federal Register:	07/18/2022
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:	Not available
			Federal Register:	05/24/2022
FRANSEN BANK & TRUST	* 18C * Branch	Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Bank of Zumbrota, Zumbrota, Minnesota, and Pine Island Bank, Pine Island, Minnesota (collectively "Target Banks"), and thereby establish branches at the locations of Target Banks' main offices and branches.	Newspaper:	Not available
			Federal Register:	Not applicable
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper:	12/20/2021
			Federal Register:	07/08/2022

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VERMILLION BANCSHARES, CIC INC.		Irrevocable Gifting Trust FBO James F. Poepl dated December 21, 2020, James F. Poepl as trustee, both of Hastings, Minnesota; Irrevocable Gifting Trust FBO Jacob M. Poepl dated December 21, 2020, Jacob M. Poepl as trustee, both of Hastings, Minnesota; and Irrevocable Gifting Trust FBO Matthew J. Poepl dated December 21, 2020, Matthew J. Poepl as trustee, both of West St. Paul, Minnesota; to become members of the Poepl Family Group, a group acting in concert, to retain voting shares of Vermillion Bancshares, Inc., and thereby indirectly retain voting shares of Vermillion State Bank, both of Vermillion, Minnesota.	Newspaper:	06/22/2022
			Federal Register:	06/29/2022

District: 9
Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INDEPENDENT BANCORP, INC.	CIC	Patrick A. Brooks, trustee of First National Bank and Trust Employee Stock Ownership Plan (FNBT ESOP), both of Chickasha, Oklahoma, a member of the Brooks Family Group, Paula K. Brooks Revocable Trust, and Paula K. Brooks as trustee, and Mark Smith, all of Chickasha, Oklahoma; certain minor grandchildren of the listed individuals, Dallas, Texas; Murray Living Trust and Bruce Murray co-trustee, both of Wauna, Washington; Kyle Abrahams, individually, and trustee of FNBT ESOP, Elijah Young, and certain minor children of the listed individuals, all of Norman Oklahoma; and Daren Connel, individually, and co-trustee of Tanner Shelton Connel Irrevocable Trust, Jacob Curtis Connel Irrevocable Trust, Michael Porter Connel Irrevocable Trust, Kennamer Hope Connel Irrevocable Trust, all of North Richland Hills, Texas, to join the Brooks Family Group, a group acting in concert, to retain voting shares of First Independent Bancorp, Inc., and thereby indirectly retain voting shares of First National Bank & Trust Company, both in Chickasha, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
NATIONAL BANK HOLDINGS CORPORATION	* 18C	National Bank Holdings Corporation, Greenwood Village, Colorado, to merge with Bancshares of Jackson Hole, Inc., Jackson, Wyoming, and indirectly acquire Bank of Jackson Hole, Jackson, Wyoming (Wyoming Bank). Immediately thereafter, NBH Bank, Greenwood Village, Colorado, to purchase certain assets and assume certain liabilities of the branches of Wyoming Bank, and incident thereto establish twelve branches.	Newspaper:	Not available
	* 3A3		Federal Register:	07/08/2022
	* 3A5			
	* Branch			
NBH BANK	* 18C	NBH Bank, Greenwood Village, Colorado, to merge with Rock Canyon Bank, Provo, Utah (Provo Bank), and incident thereto, to establish seven branches. Immediately prior, National Bank Holdings Corporation, Greenwood Village, Colorado, to acquire by merger Community Bancorporation, Orem, Utah, parent of Provo Bank.	Newspaper:	06/27/2022
	* 3A3		Federal Register:	07/08/2022
	* 3A5			
	* Branch			

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
PANHANDLE BANCSHARES, INC.	CIC	Sally Hawkins and Kyle Hawkins of Guymon, Oklahoma; Bill Pittman, Ginger Pittman, Frank Pittman, Paige Pittman Burgin, and Jerry Hart, all of Spearman, Texas; Bill Jack Pittman and Christi Pittman of Morse, Texas; and Jana Pittman Ivey of Amarillo, Texas; to join the Pittman Family Control Group, a group acting in concert, to retain voting shares of Panhandle Bancshares, Inc., and indirectly retain voting shares of Bank of the Panhandle, both of Guymon, Oklahoma.	Newspaper: Federal Register:	Not available 06/23/2022
SPEND LIFE WISELY COMPANY, INC.	CIC	Gregory Corbin Massey and the Massey Family Foundation, Inc., each of Durant, Oklahoma; to become members of the Massey Family Group, a group acting in concert, to acquire voting shares of Spend Life Wisely Company, Inc., and thereby indirectly acquire voting shares of First United Bank and Trust Company, both of Durant, Oklahoma.	Newspaper: Federal Register:	Not available Not available
VISION BANK, NATIONAL ASSOCIATION	Member	Vision Bank, NA, Ada, Oklahoma, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter.	Newspaper: Federal Register:	Not applicable Not applicable

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 June 18, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Notice by Michael H. Fiuzat, Houston, Texas, to acquire voting shares of Central Bancshares, Inc., by becoming a trustee of both the Carolyn J. Young 2012 Trust and John H. Young 2020 Trust, and thereby indirectly acquire voting shares of Central Bank, all of Houston, Texas; and to become a member of the Young Family Control Group, a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available
FIRST ARTESIA BANCSHARES, INC.	CIC	Retroactive Notice under the Change in Bank Control Act filed by The Terry L. Chandler Trust, Doug Chandler, as trustee, both of Carlsbad, New Mexico ("Notificant"), to retain 10 percent or more of controlling voting shares of First Artesia Bancshares, Inc. ("Company") and indirectly First American Bank ("Bank"), both of Artesia, New Mexico.	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Frost Bank, San Antonio, TX to establish a branch located at 3100 Independence Parkway, Plano, Texas 75075	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 3128 Forest Lane, Dallas, Texas 75234	Newspaper:	Not available
			Federal Register:	Not applicable
JEFFERSON BANCSHARES, INC.	CIC	Katherine A. Satel 2021 Family Trust One, Katherine A. Satel 2021 Family Trust Two, Emily G. Satel 2021 Family Trust One, Emily G. Satel 2021 Family Trust Two, Caroline M. Satel 2021 Family Trust One, Caroline M. Satel 2021 Family Trust Two, and 14 trusts fbo minor children, and Jefferson Bank, as Trustee for all of the forementioned trusts, all of San Antonio, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert with, the McSween Family Control Group, which was previously approved on June 11, 2021 under the Change in Bank Control Act to retain control of 25 percent or more of the outstanding shares of voting common stock of and thereby control Jefferson Bancshares, Inc., San Antonio, Texas, which controls Jefferson Bank, San Antonio, Texas.	Newspaper:	Not available
			Federal Register:	Not available

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.

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending June 18, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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* Subject to the provisions of the Community Reinvestment Act