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**Federal Reserve Release**

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*H.2*

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

*No. 26*

*Week Ending June 25, 2022*

### **Bank Holding Companies**

Bank First Corporation, Manitowoc, Wisconsin -- to merge with Denmark Bancshares, Inc., and thereby indirectly acquire Denmark State Bank, both of Denmark, Wisconsin.

- Approved, June 22, 2022

### **Personnel**

Division of Board Members -- appointment of Terrence Fischer as special assistant to the Board.

- Approved, June 15, 2022

(A/C)

Division of Information Technology -- appointment of Stephen Olden and Andrew Krug as deputy directors.

- Announced, June 22, 2022

### **Regulations and Policies**

Fedwire Funds Service -- notice of the Federal Reserve Banks' adoption of a new Fedwire Funds Service message format, ISO® 20022, on March 10, 2025.

- Approved, June 21, 2022

### **Enforcement**

Evolve Bank & Trust, West Memphis, Arkansas -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, June 21, 2022

Golden Pacific Bancorp, Inc., Sacramento, California -- consent order of prohibition against Karl K. Klessig, a former institution-affiliated party.

- Announced, June 24, 2022

**Enforcement**

North American Banking Company, Roseville, Minnesota -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.  
- Announced, June 21, 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**

Richmond

United Bank, Fairfax, Virginia -- to establish a branch at 6206 Annapolis Road, Landover Hills, Maryland.

- Approved, June 23, 2022

St. Louis

United Bank, Springdale, Arkansas -- to establish a branch at 2411 Southwest 14th Street, Bentonville, Arkansas.

- Approved, June 22, 2022

**Bank Holding Companies**

Boston

1854 Bancorp and East Cambridge Savings Bank, both of Cambridge, Massachusetts -- to acquire Patriot Community Bank (Patriot), Woburn, Massachusetts, and thereby establish a branch at the location of Patriot's main office, in a multi-step transaction.

- Approved, June 21, 2022

San Francisco

Forest Holdings LLC, Goodyear, Arizona -- to become a bank holding company by acquiring West Valley National Bank, Goodyear, Arizona.

- Withdrawn, June 22, 2022

**Bank Holding Companies**

St. Louis

Montgomery Bancorporation, Inc., Sikeston, Missouri -- to acquire Meramec Valley Bank, Valley Park, Missouri, and for Montgomery Bank, Sikeston, Missouri, to merge with Meramec Valley Bank and thereby retain the acquired facilities as branches.

- Approved, June 21, 2022

Dallas

Origin Bancorp, Inc., Ruston, Louisiana -- to acquire by merger BT Holdings, Inc., and thereby indirectly acquire BTH Bank National Association, both of Quitman, Texas.

- Approved, June 21, 2022

Chicago

Van Buren Bancorporation, Keosauqua, Iowa -- to acquire the nonbanking activity of real estate settlement services pursuant to section 225.28(b)(2)(viii) of Regulation Y.

- Approved, June 22, 2022

**Bank Mergers**

Dallas

Origin Bank, Choudrant, Louisiana -- to merge with BTH Bank National Association, Quitman, Texas, and thereby establish branches.

- Approved, June 21, 2022

**Change in Bank Control**

Chicago

AmBank Holdings, Inc., Davenport, Iowa -- Suresh Alla, individually, and as general partner of Thornwood Holdings LP, both of Bettendorf, Iowa; to join the Alla Family Control Group, a group acting in concert, to acquire voting shares of AmBank Holdings, Inc., and thereby indirectly acquire voting shares of American Bank and Trust N.A., Davenport, Iowa.

- Permitted, June 24, 2022

San Francisco

Coeur D'Alene Bancorp, Coeur D'Alene, Idaho -- Adams Tri-Cities Enterprises, Inc., Kennewick, Washington, to retain voting shares of Coeur D'Alene Bancorp and thereby indirectly retain voting shares of Bankcda, Coeur D'Alene, Idaho.

- Permitted, June 21, 2022

**Extensions of Time**

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to October 22, 2022, to acquire additional shares of 473 Broadway Holding Corporation and The Adirondack Trust Company, both of Saratoga Springs, New York.

- Granted, June 24, 2022

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- extension to September 30, 2022, (1) to establish a de novo branch at 7420 West Memorial Road, Oklahoma City, Oklahoma, and (2) to increase its investment in bank premises.

- Granted, June 21, 2022

**Extensions of Time**

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- extension to September 30, 2022, to establish a de novo branch at 7725 West Reno Avenue, Oklahoma City, Oklahoma.

- Granted, June 21, 2022

New York

Fieldpoint Private Bank & Trust, Greenwich, Connecticut -- extension to September 24, 2022, to establish branches at 270 West New England Avenue, Winter Park, Florida, and 2020 Salzedo Street, Coral Gables, Florida.

- Granted, June 22, 2022

**Supervision and Regulation**

Director, S&R

Glacier Bancorp, Inc., Kalispell, Montana -- request to change its preference for netting certain deferred tax liabilities under the Board's capital rule.

- Granted, June 24, 2022

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending June 25, 2022**

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



**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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

Institution	Location	Quarter
NONE		

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**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending June 25, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	07/01/2022
			Federal Register:	07/08/2022

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending June 25, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, IV, L.P., Patriot Financial Partners GP IV, L.P., Patriot Financial Partners GP IV, LLC., Patriot Financial Partners Parallel IV L.P., Patriot Financial Advisors, L.P., Patriot Financial Advisors LLC and Messrs. W. Kirk Wycoff, James J. Lynch and James F. Deutsch, all of Radnor, PA, to acquire up to 24.9% of the voting shares of Avidbank Holdings, Inc., and thereby control its wholly owned subsidiary, Avidbank, both of San Jose, CA.	Newspaper:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 25, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, requests prior approval to make a \$1,000,000 public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, requests prior approval to make a \$5,000,000 public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, requests prior approval to make a \$7,400,000 public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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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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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending June 25, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF CHARLOTTE COUNTY, THE	* Branch	The Bank of Charlotte County, Phenix, Virginia, to establish a branch at 4767 Main Street, Drakes Branch, Virginia.	Newspaper:	07/01/2022
			Federal Register:	Not applicable
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
Burke & Herbert Financial Services Corp.	* 3A1	Burke & Herbert Financial Services Corp., Alexandria, Virginia, to become a bank holding company by acquiring 100% of Burke & Herbert Bank & Trust Company, Alexandria, Virginia.	Newspaper:	07/22/2022
			Federal Register:	Not available



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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending June 25, 2022**

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

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

**Availability of CRA Public Evaluations**

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

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending June 25, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARBOR BANCORP, INC.	CIC	Notice by the William C. Martin 2022 Grantor Retained Annuity Trust, with William C. Martin as trustee, both 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, both of Ann Arbor, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
FIDELITY FEDERAL BANCORP	* 3A1 * 4c8 * SLHC Formation	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
			Federal Register:	06/30/2022
TWO RIVERS FINANCIAL GROUP, INC.	* 3A3	Two Rivers Financial Group, Inc., Burlington, Iowa, to acquire Lee County Bank, Fort Madison, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending June 25, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 3151 Apex Drive, Suite 102A, Charlotte, North Carolina.	Newspaper:	07/04/2022
			Federal Register:	Not applicable
STERLING BANCSHARES, INC.	CIC	Notice by the James K. Maddox Irrevocable Trust, with James K. Maddox as trustee, both of Poplar Bluff, Missouri, to acquire 25 percent or more of the voting shares of Sterling Bancshares, Inc., and thereby indirectly control Sterling Bank, both of Poplar Bluff, Missouri.	Newspaper:	07/04/2022
			Federal Register:	06/28/2022
STERLING BANCSHARES, INC.	CIC	Notice by the Daniel R. Coffman Trust, with Daniel R. Coffman as trustee, both of Poplar Bluff, Missouri, to acquire 25 percent or more of the voting shares of Sterling Bancshares, Inc., and thereby indirectly control Sterling Bank, both of Poplar Bluff, Missouri.	Newspaper:	07/04/2022
			Federal Register:	06/28/2022

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

**Availability of CRA Public Evaluations**

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489548	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	03/14/2022	06/20/2022	S	Int Small Bank

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending June 25, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	07/16/2022
			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
KANDIYOHI BANCSHARES, INC.	CIC	The Alix E. Behm Revocable Living Trust, Alix E. Behm as trustee; and the Kenneth M. Behm Revocable Living Trust, Kenneth M. Behm as trustee, all of Willmar, Minnesota, to join the Behm Family Shareholder Group, a group acting in concert, to acquire voting shares of Kandiyohi Bancshares, Inc., Willmar, Minnesota, and thereby indirectly acquire voting shares of Home State Bank, Litchfield, Minnesota.	Newspaper:	Not available
			Federal Register:	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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending June 25, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a branch at 7950 West Alameda Avenue, Lakewood, Colorado.	Newspaper:	Not available
			Federal Register:	Not applicable
CHICKASAW COMMUNITY BANK	* Branch Premises	Chickasaw Community Bank, Oklahoma City, Oklahoma, to establish a de novo branch at 15 W. 6th Street, Suite 2505, Tulsa, Oklahoma, and to increase its bank premises in the amount of \$350,000.	Newspaper:	Not available
			Federal Register:	Not applicable
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
MIDLAND FINANCIAL CO.	CIC	Scott Smith, New York, New York, as trustee and co-trustee, to acquire the G. Jeffrey Records Jr. 2008 GST Exempt Family Trust, the G. Jeffrey Records, Jr. 2003 Family Trust (GJR), the G. Jeffrey Records, Jr. 2004 Family Trust (KRR), and the G. Jeffrey Records, Jr. 2004 Family Trust (MER), the George and Nancy Records 1990 Irrevocable Trust, all of Oklahoma City, Oklahoma, and thereby acquire additional shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 25, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDLAND FINANCIAL CO.	CIC	Todd Dobson, Oklahoma City, Oklahoma, as trustee and co-trustee, to acquire the Kathryn R. Ryan 2007 GST Exempt Family Trust, the Ryan Family Security Trust, the Martha E. Records 2009 GST Exempt Family Trust, and the Martha Records Family 1997 GST Exempt Trust, all of Oklahoma City, Oklahoma, and thereby acquire additional shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
NATIONAL BANK HOLDINGS CORPORATION	* 18C * 3A3 * 3A5 * Branch	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
			Federal Register:	07/08/2022
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:	06/27/2022
			Federal Register:	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:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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

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

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

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

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

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending June 25, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available 07/08/2022
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: Federal Register:	Not available 07/08/2022
FROST BANK	* Branch	Frost Bank, San Antonio, TX to establish a branch located at 3100 Independence Parkway, Plano, Texas 75075	Newspaper: Federal Register:	06/25/2022 Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 3128 Forest Lane, Dallas, Texas 75234	Newspaper: Federal Register:	06/25/2022 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: Federal Register:	Not available Not available
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 126 East Colorado Boulevard, Dallas, Texas 75203.	Newspaper: Federal Register:	Not available Not applicable

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

**Availability of CRA Public Evaluations**

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

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending June 25, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$35 million in California Equity Fund 2022 LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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

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

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

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act