
Federal Reserve Release



H.2

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

No. 27

Week Ending July 2, 2022

Updated, July 14, 2022

Bank Mergers

Benchmark Community Bank, Kenbridge, Virginia -- to acquire certain assets and assume certain liabilities of First Community Bank, Bluefield, Virginia, and to establish and operate a branch in Emporia, Virginia.

- Approved, July 1, 2022

Supervision and Regulation

Resolution Plans -- interagency extension for issuing feedback for the U.S. global systemically important banks' 2021 resolution plans.

- Approved, July 1, 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

Dallas

BOC Bank, McLean, Texas -- to establish branches at 104 South Main Street, Miami, and 315 North Main Street, Shamrock, both of Texas (two applications).

- Approved, June 27, 2022

Cleveland

Heartland Bank, Whitehall, Ohio -- to establish a branch at 7755 Montgomery Road, Cincinnati, Ohio.

- Approved, June 27, 2022

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 8025 Forsyth Boulevard, St. Louis, Missouri.

- Approved, July 1, 2022

Dallas

Susser Bank, Dallas, Texas -- to establish a branch at 1990 Post Oak Boulevard, Houston, Texas.

- Approved, June 27, 2022

Bank Holding Companies

Minneapolis

First Bancshares, Inc., of Cold Spring, Cold Spring, Minnesota -- waiver of application to acquire Maple Financial Holding Company and thereby indirectly acquire its subsidiary, Maple Bank, both of Champlin, Minnesota.

- Granted, June 29, 2022

Bank Holding Companies

Atlanta

The First Bancshares, Inc., Hattiesburg, Mississippi -- waiver of application to acquire Beach Bancorp, Inc., and its subsidiary, Beach Bank, both of Fort Walton Beach, Florida, in connection with the merger of Beach Bank with and into The First Bank, Hattiesburg, Mississippi.

- Granted, June 30, 2022

Atlanta

Heart of Georgia Bancshares, Inc., Vidalia, Georgia -- to acquire outstanding shares of Bank of Lumber, Lumber City, Georgia.

- Approved, June 29, 2022

Kansas City

Luna Parent, Inc., Sunnyvale, California -- to become a bank holding company by acquiring Lead Financial Group, Inc., and thereby indirectly acquire Lead Bank, both of Kansas City, Missouri.

- Approved, June 30, 2022

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- to acquire additional shares of Southeast Financial Bankstock Corp., and thereby increase its indirect control of McGehee Bank, both of McGehee, Arkansas.

- Approved, June 30, 2022

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- waiver of application to acquire Charter Bankshares, Inc., and thereby indirectly acquire Charter Bank, both of Eau Claire, Wisconsin, in connection with the merger of Charter Bank with and into Nicolet National Bank, Green Bay, Wisconsin.

- Granted, June 30, 2022

Bank Holding Companies

Chicago

S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin -- to merge with Monona Bankshares, Inc., and thereby indirectly acquire Monona Bank, both of Monona, Wisconsin.

- Approved, June 30, 2022

Secretary

Seacoast Banking Corporation of Florida (SBCF), Stuart, Florida -- waiver of application to acquire Apollo Bancshares, Inc., and its subsidiary, Apollo Bank, both of Miami, Florida, in connection with the merger of Apollo Bank with and into SBCF's subsidiary, Seacoast National Bank, Stuart, Florida.

- Granted, June 22, 2022

(A/C)

Bank Mergers

Atlanta

The First Bank, Hattiesburg, Mississippi -- to merge with Beach Bank, Fort Walton Beach, Florida, and thereby establish branches.

- Approved, June 30, 2022

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, June 16, 2022

(A/C)

Change in Bank Control

San Francisco

Community Bancshares, Inc., Joseph, Oregon -- The BRP 2009 Trust, The Jared Goodale 2009 Trust, and The Myles Goodale 2009 Trust, Deana Rae Gillespie, as trustee of all trusts, all of Washington, Utah; to join the Penoske Family Control Group, a group acting in concert, to retain voting shares of Community Bancshares, Inc., and thereby indirectly retain voting shares of Community Bank, Joseph, Oregon.

- Permitted, June 28, 2022

Minneapolis

First Financial Corporation, Arthur, North Dakota -- the Williams Family 2021 Irrevocable Trust Agreement and James L. Williams III, individually, and as trustee, both of Casselton, North Dakota; to join the Williams Family Group, a group acting in concert, to retain voting shares of First Financial Corporation, and thereby indirectly retain voting shares of BankNorth, Arthur, North Dakota.

- Permitted, June 28, 2022

Extensions of Time

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to August 30, 2022, to acquire additional shares of The ANB Corporation and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.

- Granted, June 28, 2022

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to October 5, 2022, to acquire additional voting shares of Community Bancshares of Mississippi, Inc. and thereby indirectly acquire its subsidiary, Community Bank of Mississippi, Forest, Mississippi.

- Granted, June 30, 2022

Extensions of Time

Secretary

United Community Banks, Inc., Blairsville, Georgia -- commenter's request to extend the comment period on the application to acquire by merger Progress Financial Corporation, and thereby acquire Progress Bank and Trust, both of Huntsville, Alabama.

- Denied, June 27, 2022

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) provisions) (amended and restated eff. 1/1/16) and Woodforest Financial Group Employee Stock Ownership Trust, both of The Woodlands, Texas -- extension to October 1, 2022, to acquire shares of Woodforest Financial Group, Inc., and thereby indirectly acquire Woodforest National Bank, both of The Woodlands, Texas.

- Granted, July 1, 2022

Financial Holding Companies

Chicago

River Valley Bancorporation, Inc., Wausau, Wisconsin -- election to become a financial holding company.

- Effective, June 29, 2022

Supervision and Regulation

General Counsel

Barclays US LLC, New York, New York -- application for approval of proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Barclays US LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, June 29, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN FINANCIAL GROUP MHC	* 3A3	Hometown Financial Group, MHC and Hometown Financial Group, Inc., Easthampton, Massachusetts (collectively, "Hometown Financial") to acquire 100 percent of Randolph Bancorp, Inc., Stoughton, Massachusetts and thereby indirectly acquire Envision Bank, Randolph, Massachusetts.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

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 July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/15/2022
			Federal Register:	07/15/2022

District: 3
Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS NATIONAL BANC CORP.	* 3A5	Application by Farmers National Banc Corp., Canfield, Ohio, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3 of the Bank Holding Company Act of 1956, as amended, to acquire 100% percent of Emclaire Financial Corp, Emlenton, Pennsylvania, and thereby indirectly acquiring The Farmers National Bank of Emlenton, Emlenton, Pennsylvania.	Newspaper:	Not available
			Federal Register:	08/04/2022

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
- 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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 2, 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:	06/24/2021
			Federal Register:	06/28/2022
BURKE & HERBERT FINANCIAL SERVICES CORP.	* 3A1	Burke & Herbert Financial Services Corp., Alexandria, Virginia, to become a bank holding company by acquiring 100% of Burke and Herbert Bank and Trust Company, Alexandria, Virginia.	Newspaper:	07/22/2022
			Federal Register:	08/01/2022

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
- 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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCEONE FINANCIAL CORPORATION	* 3A1	CommerceOne Financial Corporation, Birmingham, Alabama, to become a bank holding company by acquiring outstanding shares of CommerceOne Bank, Birmingham, Alabama.	Newspaper:	08/03/2022
			Federal Register:	Not available
FNBMD BANCSHARES, INC.	CIC	The George J. White Revocable Trust, and Robert D. White, as trustee, Mount Dora, Florida; the Marilyn M. White Revocable Trust, and Marilyn M. White, as trustee, Mount Dora, Florida; Robert D. White, Mount Dora, Florida; Amy D. White, Mount Dora, Florida; George J. White III, Decatur, Georgia; Anna C. White, Asheville, North Carolina; and Amelia M. White, Athens, Georgia; acting in concert to retain voting shares of FNBMD Bancshares, Inc., Mount Dora, Florida and thereby indirectly retain voting shares of The First National Bank of Mount Dora, Mount Dora, Florida.	Newspaper:	08/03/2022
			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.

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 2, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	07/06/2022
			Federal Register:	06/30/2022
FVSB Mutual Bancorp, MHC	* 3A1	FVSB Mutual Bancorp, MHC, Fond du Lac, Wisconsin, to become mutual bank holding company and FVSB Bancorp, Inc., Fond du Lac, Wisconsin, proposes to become a mid tier stock bank holding company, all in connection with Fox Valley Savings Bank, Fond du Lac, Wisconsin proposals to convert from a mutual to stock savings bank.	Newspaper:	Not available
			Federal Register:	Not available
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:	08/01/2022

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.

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
624246	CONNECTION BK, FORT MADISON, IOWA	04/04/2022	06/26/2022	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 July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST WATERLOO BANCSHARES, INC.	* 3A5	First Waterloo Bancshares, Inc., Waterloo, Illinois, to acquire through merger Village Bancshares, Inc., Saint Libory, Illinois, and thereby indirectly acquire Village Bank, Saint Libory, Illinois.	Newspaper:	07/16/2022
			Federal Register:	08/08/2022

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.

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available 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: Federal Register:	Not available 07/21/2022

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending July 2, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a branch at 7950 West Alameda Avenue, Lakewood, Colorado.	Newspaper:	07/01/2022
			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:	07/07/2022
			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:	07/20/2022
			Federal Register:	07/08/2022
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 July 2, 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	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:	06/29/2022	
	* 3A3		Federal Register:	07/08/2022	
	* 3A5				
	* Branch				
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:	07/08/2022	

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 July 2, 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: Federal Register:	Not available 07/08/2022
F & M BANCSHARES, INC.	CIC	Scotty Dan Allen and Johnny Brad Allen, each of Stephenville, Texas have applied to the Federal Reserve Board as a group acting in concert for permission to control F&M Bancshares, Inc., De Leon, Texas (the "Company"), which controls Farmers and Merchants Bank, De Leon, Texas. Scotty Dan Allen is also seeking clearance to retain 10 percent or more of the shares and thereby control the Company.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available 07/08/2022
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

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
JONESBORO BANCSHARES, INC.	4c8	Jonesboro Bancshares, Inc., Jonesboro, Louisiana, engaged in activities permitted by 12 C.F.R. 225.28(b)(1), specifically extending credit and acquiring loans or loan participations from its wholly-owned subsidiary Jonesboro State Bank, Jonesboro, Louisiana.	Newspaper:	Not applicable
			Federal Register:	Not available
LA PLATA BANCSHARES, INC.	CIC	La Plata Bancshares, Inc., Hereford, Texas	Newspaper:	Not available
			Federal Register:	Not available
ORIGIN BANK	* Branch	Origin Bank, Choudrant, Louisiana, to establish a branch at 126 East Colorado Boulevard, Dallas, Texas 75203.	Newspaper:	07/06/2022
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 July 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, proposes to establish a new branch office at 888 W. 6th Street, Los Angeles, California.	Newspaper:	07/06/2022
			Federal Register:	Not applicable

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.

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