
Federal Reserve Release



H.2

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

No. 40

Week Ending October 1, 2022

Advisory Councils

Federal Advisory Council -- revision to the policy on annual administrative expenses.
- Approved, September 12, 2022
(A/C)

Regulations and Policies

Framework for the Supervision of Insurance Organizations -- final guidance on a supervisory framework for insurance organizations overseen by the Board.
- Approved, September 26, 2022

Supervision and Regulation

Resolution Planning -- interagency letter to Truist Financial Corporation regarding its 2021 full resolution plan.
- Approved, September 29, 2022

Enforcement

Customers Bank, Malvern, Pennsylvania -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.
- Announced, September 27, 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 northwest corner of Highway 76 and Indian Trail Road, Anderson, Missouri.

- Approved, September 27, 2022

Richmond

Primis Bank, Glen Allen, Virginia -- to operate a courier service branch in select areas of Virginia, Maryland, and the District of Columbia.

- Approved, September 28, 2022

Bank Holding Companies

Atlanta

CB Investment Holdings, LLC, Nashville, Tennessee -- to become a bank holding company by acquiring shares of CSB&T Bancorp, Inc., and thereby indirectly acquire shares of Citizens Savings Bank & Trust Company, both of Nashville, Tennessee.

- Withdrawn, September 22, 2022

(A/C)

Richmond

First Bancorp, Southern Pines, North Carolina -- to acquire GrandSouth Bancorporation and thereby indirectly acquire GrandSouth Bank, both of Greenville, South Carolina, and for First Bank, Southern Pines, North Carolina, to merge with GrandSouth Bank.

- Approved, September 28, 2022

Bank Holding Companies

Minneapolis

Heritage Bancshares Group, Inc., Employee Stock Ownership Plan and Trust, Spicer, Minnesota -- to acquire voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquire voting shares of Heritage Bank, N.A., both of Spicer, Minnesota.

- Approved, September 26, 2022

Bank Mergers

Kansas City

Cornerstone Bank, York, Nebraska -- to merge with Ashton State Bank, Ashton, Nebraska, and thereby operate a branch at 295 Center Avenue, Ashton, Nebraska.

- Approved, September 28, 2022

Banks, State Member

Dallas

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

- Approved, September 20, 2022

(A/C)

San Francisco

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

- Approved, September 23, 2022

(A/C)

Secretary

The Northern Trust Company, Chicago, Illinois -- to make a public welfare investment.

- Approved, September 23, 2022

(A/C)

Extensions of Time

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- extension to December 31, 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, September 28, 2022

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- extension to December 31, 2022, to establish a de novo branch at 7725 West Reno, Oklahoma City, Oklahoma.

- Granted, September 28, 2022

Financial Holding Companies

Minneapolis

Cameron Bancorp, Inc., Cameron, Wisconsin -- election to become a financial holding company.

- Effective, September 29, 2022

Secretary

Citizens Bancshares Corporation, Atlanta, Georgia -- to become a financial holding company.

- Effective, September 20, 2022

(A/C)

Regulations and Policies

Secretary

System of Records -- publication for comment of a notice to modify an existing system of records, BGFERS-3, "FRB-Medical Records."

- Approved, September 23, 2022

(A/C)

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

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--|--|-------------------------------------|-------------------------------------|
| FIRST SEACOAST BANCORP, MHC | * MHC Conversion * MHC Formation | First Seacoast Bancorp, MHC, Dover New Hampshire, to convert from mutual to stock form. As part of the conversion, First Seacoast Bancorp, MHC, and First Seacoast Bancorp, also of Dover, New Hampshire, an existing mid-tier savings and loan holding company, will cease to exist and First Seacoast Bank, Dover New Hampshire, will become a wholly-owned subsidiary of a newly-formed Maryland corporation to be known as First Seacoast Bancorp, Inc., Dover, New Hampshire, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA and regulation 12 CFR sections 239.55 and 238.11, by acquiring First Seacoast Bank. | Newspaper: Federal Register: | 10/14/2022 10/21/2022 |
| SOUTH SHORE BANK | * Branch | Application by South Shore Bank, Weymouth, Massachusetts, for approval to establish a branch office at 1280 Belmont Street, Brockton, Massachusetts, pursuant to Section 208.6 of Regulation H. | Newspaper: Federal Register: | Not available Not applicable |
| VANGUARD GROUP INC, THE | CIC | Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), intend to apply to the Federal Reserve Board for permission to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Berkshire Hills Bancorp, Inc., Boston, Massachusetts, parent of Berkshire Bank, Pittsfield, Massachusetts. | Newspaper: Federal Register: | Not available Not available |

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 1, 2022

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|---|------------------------------|---------------|
| VANGUARD GROUP INC, THE | CIC | Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), intend to apply to the Federal Reserve Board for permission to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Brookline Bancorp, Inc., Boston, Massachusetts, parent of Brookline Bank, Brookline, Massachusetts and Bank Rhode Island, Providence, Rhode Island. | Newspaper: | Not available |
| | | | 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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending October 1, 2022**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|--|------------------------------|----------------|
| ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE | * 3A3 | The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| GOLDMAN SACHS BANK USA | PWI | Goldman Sachs Bank USA, New York, 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 |
| GOLDMAN SACHS BANK USA | PWI | Goldman Sachs Bank USA, New York, 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 |
| ING BANK NV | FBSEA | ING Bank N.V., Amsterdam, Netherlands, to establish a representative office located in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(2)(i)(B)(3) of Regulation K. | Newspaper: | 10/20/2022 |
| | | | Federal Register: | Not applicable |
| NAVE BANK | * 3A1 Member | Nave Bank, San Juan, Puerto Rico, a de novo bank, to become a member of the Federal Reserve System, and Nave Holdings Inc., also of San Juan, Puerto Rico, to become a bank holding company by acquiring Nave Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended. | Newspaper: | 09/16/2022 |
| | | | Federal Register: | 09/28/2022 |
| POPULAR, INC. | * Branch | Popular Bank, New York, New York, proposes to establish a branch office to be located at 252 Madison Avenue, Suite 104, Perth Amboy, New Jersey. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| VANGUARD GROUP INC, THE | CIC | Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (collectively, "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire more than 15 percent of the voting shares of NBT Bancorp Inc., Norwich, New York. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

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 October 1, 2022

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|---|------------------------------|---------------|
| VANGUARD GROUP INC, THE | CIC | The Vanguard Group, Inc., and The Vanguard Funds, both of Malvern, Pennsylvania, to acquire more than 15.0% of the issued and outstanding common stock of WSFS Financial Corporation, Wilmington, DE, the parent company of Wilmington Savings Fund Society, FSB, both of Wilmington, Delaware. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

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 October 1, 2022**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|--|------------------------------|---------------|
| RACINE HNB, INC | * 3A1 | Racine HNB, Inc., Racine, Ohio, to become a bank holding company by acquiring 100% of the outstanding voting shares of Home National Bank, Racine, Ohio, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended. | Newspaper: | 11/01/2022 |
| | | | Federal Register: | 11/04/2022 |
| VANGUARD GROUP INC, THE | CIC | Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Macy's, Inc., New York, New York, parent of FDS Bank, Mason, Ohio. | Newspaper: | 10/22/2022 |
| | | | Federal Register: | Not available |
| VANGUARD GROUP INC, THE | CIC | Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Northwest Bancshares, Inc., Columbus, Ohio, parent of Northwest Bank, Warren, Pennsylvania. | Newspaper: | 10/22/2022 |
| | | | Federal Register: | Not available |

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 October 1, 2022**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|---|------------------------------|---------------|
| HOMETRUST BANCSHARES, INC. | * 18C | HomeTrust Bancshares, Inc., Asheville, North Carolina, to acquire 100% of the voting securities of Quantum Capital Corp., Suwanee, Georgia, and thereby indirectly acquire Quantum National Bank, Suwanee, Georgia. In addition, Quantum National Bank to merge with HomeTrust Bank, Asheville, North Carolina. | Newspaper: | 10/21/2022 |
| | * 3A5 | | Federal Register: | 10/31/2022 |
| | * Branch | | | |
| VANGUARD GROUP INC, THE | CIC | Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Eagle Bancorp, Inc., parent of EagleBank, both of Bethesda, Maryland. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| VANGUARD GROUP INC, THE | CIC | Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of City Holding Company, parent of City National Bank of West Virginia, both of Charleston, West 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:

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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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 1, 2022

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------|--------------------|---|------------------------------|----------------|
| BARWICK BANCORP, INC. | 3A1 | Barwick Bancorp, Inc., St. Augustine, Florida, to become a bank holding company by acquiring outstanding shares of Barwick Banking Company, Barwick, Georgia. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |
| CAPITAL CITY BANK | * Branch | Capital City Bank, Tallahassee, Florida, to establish a branch located at 11275 US Highway 98 East Inlet Beach, Florida. | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| CAPITAL CITY BANK | * Branch | Capital City Bank, Tallahassee, Florida, to establish a branch located at 237 Roswell St. Marietta, Georgia. | Newspaper: | Not available |
| | | | 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.

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 1, 2022**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|--------------------|--|---------------------------------|---------------------------------|
| AMALGAMATED INVESTMENTS COMPANY | CIC | The Debra Wrobel Trust, Glencoe, Illinois, Debra Wrobel, Glencoe, Illinois, individually and as Trustee to acquire voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois, and The Voting Trust Agreement, Chicago, Illinois, Robert Wrobel, Highland Park, Illinois as Trustee; to become a member of the Wrobel Family Group, as a group acting in concert, to acquire voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois. | Newspaper: Federal Register: | Not available 10/11/2022 |
| FVSB MUTUAL BANCORP, MHC | * 3A1 | FVSB Mutual Bancorp, MHC and FVSB Bancorp, Inc., both of Fond du Lac, Wisconsin, to become a mutual bank holding company and mid-tier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of Fox Valley Savings Bank, Fond du Lac, Wisconsin, in connection with the conversion of Fox Valley Savings Bank from mutual to stock form. | Newspaper: Federal Register: | Not available Not available |
| NATIONAL BANCORP HOLDINGS, INC. | CIC | Bernard Bennett Banks, Evanston, Illinois, trustee of Voting Trust Agreement, Miami, Florida to acquire control of the voting shares of National Bancorp Holdings, Inc., Chicago, Illinois and thereby indirectly acquire voting shares of The Federal Savings Bank, Chicago, Illinois. | Newspaper: Federal Register: | Not available 09/29/2022 |
| OHNWARD BANCSHARES, INC. | 4c8 | Ohnward Bancshares, Inc., Maquoketa, Iowa to continue to engage de novo in the nonbanking activities of tax preparation, data processing, and management consulting services pursuant to Section 225.28(b)(6)(vi); 225.28(b)(14)(i), and 225.28(b9)(i)(A) of Regulation Y. | Newspaper: Federal Register: | Not applicable Not available |

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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| 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 October 1, 2022

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|---|------------------------------|----------------|
| RELYANCE BANK, NATIONAL ASSOCIATION | Member | Relyance Bank, National Association, White Hall, Arkansas, to become a state chartered member of the Federal Reserve System. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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- SN = Substantial noncompliance

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

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

CRA Examinations scheduled for **Quarter of**

| Institution | Location | Quarter |
|-------------|----------|---------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending October 1, 2022**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|---|---------------------------------|--------------------------------|
| BALDWIN BANCSHARES, INC. | CIC | Dane L. Rasmussen, Baldwin, Wisconsin, as trustee of the Debra L. Rasmussen Irrevocable Trust, Baldwin, Wisconsin, and the Dane L. Rasmussen Survivor's Trust, Baldwin, Wisconsin, to retain control of 10 percent or more of the shares and thereby control of Baldwin Bancshares, Inc. (? Company?), Baldwin, Wisconsin. Additionally, the Dane L. Rasmussen Survivor's Trust intends to join the Rasmussen Family Shareholder Group, a group acting in concert, that controls Company. Company controls The First Bank of Baldwin, Baldwin, Wisconsin. | Newspaper: Federal Register: | Not available Not available |
| BERESFORD BANCORPORATION, INC. | CIC | The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota; Anne M. Farrar, St. Paul, Minnesota; and Samuel Farrar Orfield, Minneapolis, Minnesota, to acquire voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First Savings Bank, Beresford, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansas, Wisconsin; Jeanne Farrar Orfield, Minneapolis, Minnesota; Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Frank Turner, Hettinger, North Dakota; and Reid Turner, Iowa City, Iowa. | Newspaper: Federal Register: | Not available Not available |
| CAPITOL BANCORPORATION, INC. | CIC | The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota; Anne M. Farrar, St. Paul, Minnesota; and Samuel Farrar Orfield, Minneapolis, Minnesota, to acquire voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First National Bank, Ft. Pierre, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansas, Wisconsin; Jeanne Farrar Orfield, Minneapolis, Minnesota; Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Frank Turner, Hettinger, North Dakota; and Reid Turner, Iowa City, Iowa. | Newspaper: Federal Register: | Not available Not available |

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 1, 2022

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|------------------------------|---------------|
| FIRST STATE BANK SOUTHWEST KSOP PLAN AND TRUST | CIC | Change in Control Notice by the Mark Jon Vis, Worthington, Minnesota, as co-Trustee, to acquire control of First State Bank Southwest KSOP Plan and Trust, Worthington, Minnesota, which controls 25% or more of the shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota. First Rushmore, Inc., controls First State Bank Southwest, Pipestone, Minnesota. | Newspaper: | 10/12/2022 |
| | | | Federal Register: | 10/17/2022 |
| FULDA BANCORPORATION INC. | CIC | The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, and Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota, to acquire voting shares of Fulda Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First National Bank, Oldham, South Dakota. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

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 October 1, 2022**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------|--------------------|---|------------------------------|---------------|
| ORCHARD BANCORP. | CIC | The Stanley L. Clifton Family Trust, Benjamin Clifton, Andrew Clifton, all of Orchard, Nebraska; and Jennifer Frey, Norfolk, Nebraska; as co-trustees and individually, to join the Clifton Family Group, a group acting in concert, to retain voting shares of Orchard Bancorp, and indirectly retain voting shares of Orchard Bank, both of Orchard, Nebraska. | Newspaper: | 10/11/2022 |
| | | | Federal Register: | 10/11/2022 |
| TOWNSEND HOLDING COMPANY | CIC | The Jan Elaine Townsend 2022 Trust and The Hilary Irene Townsend 2022 Trust, both of Grove, Oklahoma, to acquire 25 percent or more of the shares and thereby control of Townsend Holding Company, Grove, Oklahoma (the Company) and permission to join the Townsend Family Group, a group acting in concert, which controls 25 percent or more of the shares and thereby control of the Company. The Company owns and controls the Bank of Grand Lake, Grove, Oklahoma. In addition, The Lara Townsend Gradt 2022 Trust and the Jennifer Townsend Earls 2022 Trust, both of Grove, Oklahoma, to acquire shares of the Company and to join the Townsend Family Group. | Newspaper: | 10/14/2022 |
| | | | Federal Register: | Not available |
| VANGUARD GROUP INC, THE | CIC | Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Capitol Federal Financial, Inc, parent of Capitol Federal Savings Bank, both of Topeka, Kansas. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 10
Federal Reserve Bank of Kansas City

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 1, 2022**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|---------------------------------|-----------------------------|
| CENTRAL LOUISIANA CAPITAL CORPORATION | CIC | Notice under the Change in Bank Control Act (Notice) filed by Brian D. Campbell, Donna Miramon Campbell, Brian Douglas Campbell, Jr., the Brian D. Campbell Family Trust, Brian D. Campbell, as Trustee, BDC 2021 Family Trust No. 1, Brian Douglas Campbell, Jr., and Donna Miramon Campbell, as co-Trustees, Anna Kathryn Kronenberger, all of Baton Rouge, Louisiana; Catherine Campbell Niemi, Covington, Louisiana; Judith L. Campbell, St Francilville, Louisiana; Christen Campbell Siegel, Stephen Siegel, Elizabeth Gentry Brann, all of Houston, Texas; Sarah Lauren Campbell Hughey, Judith Campbell Jones, both of Vestavia, Alabama; Richard A. Campbell III, Pelham, Alabama; Dale C. Fairbanks, Dale C. Fairbanks Family Trust, Dale C. Fairbanks, as Trustee, both of Anacortes, Washington; Alma Dale Campbell Brown, New York, New York; Helene Meredith St. Clair, Hood River, Oregon; William Gilmore Fairbanks, Pensacola, Florida; and Brian D. Campbell, as co-Trustee of the Central Louisiana Capital Corporation ESOP, Vidalia, Louisiana; collectively (the Notificants or Campbell/Campbell Jr./Fairbanks Control Group), to retain 25 percent or more of the shares of Central Louisiana Capital Corporation (Company), and indirectly Delta Bank (Bank), both of Vidalia, Louisiana. | Newspaper: Federal Register: | Not available 10/11/2022 |
| CENTRAL TEXAS BANKSHARE HOLDINGS, INC. | CIC | Preston L. Massey, as co-trustee of the Elizabeth Shatto Massey Separate Property Trust ("ESM Trust"); as trustee of the John H. Massey, II 2011 Trust; and as trustee of a 2012 trust for the benefit of John H. Massey, II and 2 minors; all of Dallas, Texas; and John H. Massey, II, as co-trustee of the ESM Trust; as trustee of the Preston L. Massey 2011 Trust; and as trustee of a 2012 trust for the benefit of Preston L. Massey and 2 minors; all of Houston, Texas; together as a group acting in concert, to retain voting shares of Central Texas Bankshare Holdings, Inc., Columbus, Texas and Colorado County Investment Holdings, Inc., Wilmington, Delaware, and thereby indirectly, Columbus State Bank, Columbus, Texas; and Hill Bancshare Holdings, Inc., Weimar, Texas, and Hill Bancshares of Delaware, Inc., Wilmington, Delaware, and thereby indirectly, Hill Bank & Trust Co., Weimar, Texas. | Newspaper: Federal Register: | Not available 09/08/2022 |

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 1, 2022

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|--------------------|---|------------------------------|----------------|
| FROST BANK | * Branch | Frost Bank, San Antonio, Texas to establish a branch at 9651 Katy Freeway, Houston, Texas | Newspaper: | Not available |
| | | | Federal Register: | Not applicable |
| HOMELAND BANCSHARES, INC. | * SLHC Acquisition | Homeland Bancshares, Inc., Columbia, Louisiana, to acquire Beauregard Bancshares, Inc., and thereby indirectly acquire Beauregard Federal Savings Bank, both of DeRidder, Louisiana. | Newspaper: | 10/14/2022 |
| | | | Federal Register: | 10/21/2022 |
| JEFFERSON BANCSHARES, INC. | CIC | Linda Lewis McSween Trust FBO Paul E. McSween III; Paul E. McSween III, trustee, Linda Lewis McSween Trust FBO Linda McSween Satel; Linda McSween Satel, trustee; Linda Lewis McSween Trust FBO Juliet McSween Zacher; Juliet McSween Zacher, trustee, and Linda Lewis McSween Trust FBO Jennifer McSween Canavan; Jennifer McSween Canavan, trustee, 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 August 12, 2022 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: | 10/17/2022 |

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 1, 2022**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|--|------------------------------|---------------|
| NEWFIRST FINANCIAL GROUP, INC. | CIC | Lynn Ann Stovall, Louise, Texas; Eric Martin Stovall, Marathon, Texas; Megan Lynn Stovall, El Campo, Texas; and Guy F. Stovall, IV, Louise, Texas; along with trusts: The Lynn Ann Stovall and Guy F. Stovall, III Family Trust, Louise, Texas (trustees Lynn Ann Stovall, Megan Lynn Stovall, and Guy F. Stovall, IV); The Linda Joy Stovall Family Trust, Louise, Texas (trustees Guy F. Stovall, III, El Campo, Texas, Guy F. Stovall, IV, and Eric Martin Stovall); The Guy F. Stovall, Jr. and Kay Stovall Trust, Louise, Texas (trustees Guy F. Stovall, III, Guy F. Stovall, IV, and Eric Martin Stovall); The Mark Stovall Reifslager Irrevocable Trust, Louise, Texas (trustees Megan Lynn Stovall, and Guy F. Stovall, IV); The David Wesley Stovall Irrevocable Trust, Louise, Texas (trustees Guy F. Stovall, III and Guy F. Stovall, IV); The Eric Martin Stovall Irrevocable Trust, Louise, Texas (trustees Guy F. Stovall, III, and Guy F. Stovall, IV); The Megan Lynn Stovall Trust No. 1, El Campo, Texas (trustee Megan Lynn Stovall); The Guy F. Stovall, IV Trust No. 1, El Campo, Texas (trustee Megan Lynn Stovall); and The Guy F. Stovall, III and Lynn Ann Stovall Family Trust, Louise, Texas (trustee Guy F. Stovall, III); to join the Stovall Control Group, a group acting in concert, to retain shares of NewFirst Financial Group, Inc., and indirectly, NewFirst National Bank, both of El Campo, Texas. | Newspaper: | Not available |
| | | | Federal Register: | 10/11/2022 |
| VAVANE, INC. | * 3A1 | Vavane, Inc., San Antonio, Texas, to become a bank holding company, by acquiring 100 percent of San Diego Bancshares, Inc., and thereby indirectly acquire First State Bank of San Diego, both of San Diego, Texas. | Newspaper: | Not available |
| | | | Federal Register: | 10/24/2022 |

District: 11
Federal Reserve Bank of Dallas

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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending October 1, 2022

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|--------------------|---|------------------------------|---------------|
| BANCPACIFIC FINANCIAL HOLDING CORPORATION | * 3A1 | BancPacific Financial Holding Corporation, Hagatna, Guam, and Our Lady of Peace Memorial Plan, Inc.- Trust Fund, Barrigada, Guam; to become bank holding companies by acquiring 100 percent of BankPacific, Ltd., Hagatna, Guam, upon the conversion of the bank from a savings association to a commercial bank. | Newspaper: | Not available |
| | | | Federal Register: | Not available |
| RIVERBANK HOLDING COMPANY | CIC | Change in Bank Control Notice filed by Carol K. Lawson and William J. Lawson, Spokane, Washington, to retain and acquire additional voting shares of RiverBank Holding Company, and thereby indirectly acquire shares of RiverBank, both of Spokane, Washington. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco

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