



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 44 Week ending October 29, 2022

Board Actions

Bank Holding Companies

Columbia Banking System, Inc., Tacoma, Washington—to acquire Umpqua Holdings Corporation, Portland, Oregon, and election to become a financial holding company

Effective: October 25, 2022

Forms

Forms—initial Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation Q (FR Q)

Approved: October 27, 2022

Forms—initial Board review to extend with revision the Information Collections and Forms Related to Regulation MM (FR MM)

Approved: October 27, 2022

Forms—initial Board review to extend with revision the Savings and Loan Holding Company Registration Statement (FR LL-10(b))

Approved: October 27, 2022

Forms—initial Board review to extend without revision the Reporting and Recordkeeping Requirements Associated with Regulation L (FR L)

Approved: October 27, 2022

Actions Under Delegated Authority

Bank Holding Companies

Atlanta

Banco Davivienda S.A., Bogota, Colombia—to engage de novo in financial and investment advisory activities through its proposed new wholly owned subsidiary, Davivienda Investment Advisors USA, LLC, Miami, Florida, pursuant to section 225.28(b)(6) of the Board's Regulation Y
Approved: October 28, 2022

Barwick Bancorp, Inc., St. Augustine, Florida—to become a bank holding company by acquiring Barwick Banking Company, Barwick, Georgia, and election to become a financial holding company
Approved: October 27, 2022

Director, S&R

Pacific National Bank, Miami, Florida—request by Stephen H. Deckoff and Mounir Nahas for relief from certain commitments *

Granted: October 18, 2022

*Addition

Kansas City

AllBank Holding Company, Inc., Tulsa, Oklahoma—to become a bank holding company through the acquisition of Bank of Locust Grove, Locust Grove, Oklahoma
Approved: October 26, 2022

Pinnacle Bancorp, Inc., Omaha, Nebraska—waiver of filing requirements of section 3 of the Bank Holding Company Act, in connection with its indirect acquisition of Crockett National Bank, San Antonio, Texas
Granted: October 26, 2022

St. Louis

First Waterloo Bancshares, Inc., Waterloo, Illinois—to merge with Village Bancshares, Inc., and thereby indirectly acquire The Village Bank, both of Saint Libory, Illinois
Approved: October 26, 2022

Banks, State Member

San Francisco

Bank of Hawaii, Honolulu, Hawaii—to make three public welfare investments
Approved: October 25, 2022

Farmers and Merchants Bank of Long Beach, Long Beach, California—to make a public welfare investment
Approved: October 24, 2022

Banks, State Member**Secretary**

First Financial Bank, Cincinnati, Ohio—to make three public welfare investments

Approved: October 24, 2022

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

Approved: October 28, 2022

Change in Bank Control**Atlanta**

Heart of Georgia Bancshares, Inc., Vidalia, Georgia—Donald M. Thigpen, a member of the Thigpen Family Group, Vidalia, Georgia; to retain voting shares of Heart of Georgia Bancshares, Inc., Vidalia, Georgia, and thereby indirectly retain voting shares of Mount Vernon Bank, Mount Vernon, Georgia, and Bank of Lumber City, Lumber City, Georgia. In addition, D. Alan Thigpen and Thomas Conner Thigpen, both of Vidalia, Georgia, to join the Thigpen Family Group, a group acting in concert, to retain voting shares of Heart of Georgia Bancshares, Inc., and thereby indirectly retain voting shares of Mount Vernon Bank and Bank of Lumber City

Permitted: October 24, 2022

Chicago

Mediapolis Bancorporation, Mediapolis, Iowa—the Janet K. Lanz Trust, Janet K. Lanz, as trustee, the Kenneth E. Lanz Trust, and Kenneth E. Lanz, as trustee, all of Wapello, Iowa; and the Jon A. Schmidgall Trust, Jon A. Schmidgall, as trustee, the Julie A. Schmidgall Trust, Julie A. Schmidgall, as trustee, and JoAnn Steiner, all of Mediapolis, Iowa; to join the Schmidgall Family Control Group, a group acting in concert, to retain voting shares of Mediapolis Bancorporation and thereby indirectly retain voting shares of Mediapolis Savings Bank, Mediapolis, Iowa

Permitted: October 28, 2022

Savings and Loan Holding Companies**Cleveland**

First Mutual Holding Co., Lakewood, Ohio—to form a nonbank subsidiary, AlloBaaS, LLC, to provide information technology services to its subsidiary savings banks, First Federal Savings and Loan Association of Lakewood, Lakewood, Ohio; First Mutual Bank, FSB, Belpre, Ohio; Blue Grass Federal Savings and Loan Association, Paris, Kentucky; Warsaw Federal Savings and Loan Association, Cincinnati, Ohio; and Martinsville First Savings Bank, Martinsville, Virginia; and to make information technology investments, pursuant to section 238.53 of Regulation LL

Approved: October 25, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY	* 3A1	Application by IFS 1820 Bancorp, MHC, Newspaper: Newburyport, Massachusetts to become a BHC through the acquisition of 100 percent of the voting shares of Institution for Savings in Newburyport and its Vicinity, Newburyport, Massachusetts pursuant to section 3(a)(1) of the BHC Act.	11/18/2022 Federal Register: 11/28/2022

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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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:

- 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 29, 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: Federal Register:	11/02/2022 11/12/2022
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
SR BANCORP, INC	3A1	SR Bancorp, Inc. to become a bank holding company by acquiring 100% of the voting shares of Somerset Savings Bank, SLA, both of Bound Brook, New Jersey, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available

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District: 2

Federal Reserve Bank of New York

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS COMMUNITY BANK	* Branch (Domestic)	First Citizens Community Bank, Mansfield, PA, to establish a branch office located at 1820 E. 3rd Street, Williamsport, PA 17701 (Lycoming County).	Newspaper:	11/11/2022
			Federal Register:	Not applicable

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District: 3

Federal Reserve Bank of Philadelphia

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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 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
899428	FIRST BK, STRASBURG, VIRGINIA	12/10/2021	08/02/2021	S	Int Small Bank

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 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANCGROUP, INC.	* 3A3	Commercial Bancgroup, Inc., and its parent companies, Unified Shares, LLC, and Robertson Holding Company, all of Harrogate, Tennessee, to acquire 64.97 percent of the outstanding shares of AB&T Financial, Gastonia, North Carolina and thereby indirectly acquire its bank subsidiary, Alliance Bank & Trust Company, Gastonia, North Carolina.	Newspaper: Federal Register:	11/25/2022 12/01/2022

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
DENTEL BANCORPORATIO N	Listed DeNovo	12 Day Notice - Dentel Bancorporation, Ames, Iowa, proposes to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

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312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	02/13/2022	09/27/2021	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF FAYETTE COUNTY, THE	* Branch (Domestic)	The Bank of Fayette County, Collierville, Tennessee, to establish a branch to be located at 611 N. Church Avenue, Henderson, Tennessee.	Newspaper: 11/11/2022 Federal Register: Not applicable
BANKTENNESSEE	* Branch (Domestic)	BankTennessee, Collierville, Tennessee, to establish a branch facility located at 135 College Street, Gallatin, Tennessee.	Newspaper: 11/04/2022 Federal Register: Not applicable

District: 8

Federal Reserve Bank of St. Louis

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27847	DIAMOND BK, MURFREESBORO, ARKANSAS	11/08/2021	07/19/2021	S	Int Small Bank

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 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVER FALLS BANCSHARES, INC.	Change in Bank Control	Eunice M. Moody Trust, Robert H. Moody and Michael Moody as co-trustees, and individually; Elizabeth Moody; and Patricia Moody; to become the Moody Family Shareholder Group, a group acting in concert, to retain voting shares of River Falls Bancshares, Inc., and thereby indirectly retain voting shares of River Falls State Bank, all of River Falls, WI.	Newspaper: Federal Register:	Not available Not available
RIVER FALLS BANCSHARES, INC.	Change in Bank Control	Daniel Davison, Star Prairie, WI; Lauren Howard, Duluth, MN; Patrick Davison, Boise, ID; Jacquelyn Sahnou, River Falls, WI; and Steven Davison and Rhonda Davison, both of Alamo, Texas; to become the Davison Family Shareholder Group, a group acting in concert, to retain voting shares of River Falls Bancshares, Inc., and thereby indirectly retain voting shares of River Falls State Bank, both of River Falls, WI.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

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 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL COUNTY BANCSHARES, INC.	Change in Bank Control	Ben Polen, a member of the Polen/Cowherd Family Group, a group acting in concert, as trustee of the Emmalie Gessner Cowherd Revocable Living Trust Dated 06-29-00; the Clifton R. Cowherd Testamentary Trust; and the Carroll County Trust Company Employees Profit Sharing Plan and Trust, all of Carrollton, Missouri, to retain voting shares of Carroll County Bancshares, Inc. (Bancshares), and indirectly retain voting shares of Carroll County Trust Company of Carrollton, Missouri, both of Carrollton, Missouri. In addition, Dallas Polen, III, Overland Park, Kansas, to join the Polen/Cowherd Family Group, and to retain voting shares of Bancshares.	Newspaper: Federal Register:	Not available 11/04/2022
FIRST LAUREL SECURITY CO.	Change in Bank Control	Amy C. Adkins, Houston, Texas; Megan M. Adkins, Kearney, Nebraska; Betsy J. Becker, Valley, Nebraska; and Sara E. Skretta, Lincoln, Nebraska; to join the Adkins Family Group, a group acting in concert, to retain voting shares of First Laurel Security Company, and thereby indirectly retain voting shares of Security Bank, both of Laurel, Nebraska.	Newspaper: Federal Register:	Not available 11/21/2022

District: 10

Federal Reserve Bank of Kansas City

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG BEND BANCSHARES CORPORATION	Change in Bank Control	Notice by Cynthia S. Shaw, Austin, Texas, to increase ownership and voting control to 25 percent or more in Big Bend Bancshares, Inc., Marfa, Texas, and indirectly Big Bend Banks, N.A. dba The Marfa National Bank, Marfa, Texas.	Newspaper: Federal Register:	Not available 11/04/2022
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas, to establish a branch office at 10635 Louetta Road, Houston, Texas 77070	Newspaper: Federal Register:	Not available Not applicable
VICTORY FINANCIAL CORPORATION	3A1	Victory Financial Corporation, Lubbock, Texas to become a bank holding company by acquiring 100 percent of The Security State Bank, Winters, Texas.	Newspaper: Federal Register:	11/12/2022 11/21/2022

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District: 11

Federal Reserve Bank of Dallas

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327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 29, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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Institution	Location	Quarter
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