



FEDERAL RESERVE RELEASE

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

No. 2 Week ending January 14, 2023



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 1506 South Friendswood Drive, Friendswood, Texas.

Approved: January 9, 2023

Texas Regional Bank, Harlingen, Texas—to establish a branch at 10635 Louetta Road, Houston, Texas.

Approved: January 13, 2023

Secretary

The Northern Trust Company, Chicago, Illinois—to establish a branch at 1700 South Pavilion Center Drive, Las Vegas, Nevada.

Approved: January 12, 2023

St. Louis

Legacy Bank & Trust Company, Mountain Grove, Missouri—to establish a branch at 437 Coit Road, Plano, Texas.

Approved: January 12, 2023

Legacy Bank & Trust Company, Mountain Grove, Missouri—to establish a branch at 17561 Dallas Parkway, Dallas, Texas.

Approved: January 12, 2023

Bank Holding Companies

Kansas City

Mesa West Bancorp, Farmington, New Mexico—to become a bank holding company by acquiring Four Corners Community Bank, Farmington, New Mexico.

Approved: January 11, 2023

Philadelphia

First Commerce Bancorp, Inc., Lakewood, New Jersey—to become a bank holding company in connection with the reorganization of First Commerce Bank, Lakewood, New Jersey.

Approved: January 10, 2023

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment. *

Approved: January 4, 2023

*Addition

Extensions of Time

Secretary

Provident Financial Services, Inc., Jersey City, New Jersey—request to extend the comment period for the application under section 3 of the Bank Holding Company Act of 1956 to acquire Lakeland Bancorp, Inc., Oak Ridge, New Jersey, and thereby indirectly acquire Lakeland Bank, Newfoundland, New Jersey.

Denied: January 10, 2023

Financial Holding Companies

St. Louis

Taylor County Bancshares, Inc., Campbellsville, Kentucky—election to become a financial holding company.

Effective: January 11, 2023

Regulations and Policies

Chair

Lending and Liquidity Facilities—reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: January 10, 2023

Savings and Loan Holding Companies

General Counsel

Home Federal Bancorp, Inc., Shreveport, Louisiana—waivers of applications under the Bank Holding Company Act and the Home Owners' Loan Act to acquire Northwest Bancshares, Inc., and First National Bank of Benton (FNB Benton), both of Benton, Louisiana, in connection with the merger of FNB Benton and Home Federal Bank, Shreveport, Louisiana.

Granted: January 13, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

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NONE			

District: 4

Federal Reserve Bank of Cleveland

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Institution	Location	Quarter
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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUMMIT FINANCIAL GROUP, INC.	Waiver	Summit Financial Group, Inc., Moorefield, West Virginia, requests a waiver from filing an application to acquire 100% of PSB Holding Corp., Preston, Maryland; and simultaneously merge Provident State Bank, Inc., Preston, Maryland, with and into Summit Community Bank, Inc., Moorefield, West Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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District: 5

Federal Reserve Bank of Richmond

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK INDEPENDENT	* Branch (Domestic)	Bank Independent to establish a branch located at 410 Sutton Road, Suite A, Owens Cross Roads, Alabama.	Newspaper: Federal Register:	01/26/2023 Not applicable

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District: 6

Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 14, 2023**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make up to a \$20 million public welfare investment in Boston Financial Institutional Tax Credits 58 Limited Partnership, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H	Newspaper: Federal Register:	Not applicable Not applicable
Brookfield HoldCo, Inc.	* 3A1	Brookfield Bancshares, Inc., Brookfield, Illinois to become a bank holding company by acquiring the voting shares of First National Bank of Brookfield, Brookfield, Illinois.	Newspaper: Federal Register:	Not available 02/06/2023
FIRST SECURITY BANCORP, INC.	Change in Bank Control	The WRW FSB Trust, the EVW 1937 FSB Trust, the EVW FSB Trust, and William R. Wirtz as trustee of the aforementioned trusts, all of Chicago, Illinois, to join the William R. Wirtz Family Control Group, a group acting in concert, to retain voting shares of First Security Bancorp, Inc., and thereby indirectly retain voting shares of First Security Trust and Savings Bank, both of Elmwood Park, Illinois.	Newspaper: Federal Register:	Not available 02/06/2023
LAKE CITY BANK	* Branch (Domestic)	Lake City Bank, Warsaw, Indiana to establish a branch located at 1220 Waterway Blvd, Suite #A140, Indianapolis, Indiana.	Newspaper: Federal Register:	01/01/2023 Not applicable

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District: 7

Federal Reserve Bank of Chicago

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
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		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
TAYLOR COUNTY BANCSHARES, INC.	Election (Domestic)	Taylor County Bancshares, Inc., Campbellsville, Kentucky, elects to become a financial holding company	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
METRO NORTH BANCSHARES, INC.	Change in Bank Control	Change in Control Notice by the James A. Babcock Revocable Trust, Elk River, Minnesota, James A. Babcock, Elk River, Minnesota, and Marisela Babcock, Elk River, Minnesota, as trustees to join the Babcock Family Shareholder Group, a group acting in concert, to acquire 25 percent or more of voting shares of Metro North Bancshares, Inc., and indirectly acquire voting shares of the Bank of Elk River, both of Elk River, Minnesota.	Newspaper: Federal Register:	Not available Not available
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	Change in Bank Control	The Brian and Patricia Wellmon Trust Dated June 11, 1998, as rested on February 19, 2016, Brian Wellmon and Patricia Wellmon as trustees, all of Pilot Point, Texas, to retain voting shares of Northern Wisconsin Bank Holding Company, Inc., and indirectly retain voting shares of Laona State Bank, both of Laona, Wisconsin.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
VersaHoldings US Corp.	* 3A1 Listed DeNovo	<p>GBH Inc., Ontario, Canada, VersaBank, Ontario, Canada (VersaBank) and VersaHoldings US Corp., Wilmington, Delaware (VersaHoldings), a wholly owned subsidiary of VersaBank, hereby submit this application (the Application) to the Federal Reserve Bank of Minneapolis (FRBMN) and the Board of Governors of the Federal Reserve System (the Board and together with the FRBMN, the Federal Reserve), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the BHC Act) and Sections 225.11 and 225.15 of Regulation Y adopted thereunder, requesting the Federal Reserve's prior approval to acquire 100% of the voting common equity of Stearns Bank Holdingford National Association, a national bank with its main office in Holdingford, Minnesota (Stearns Bank Holdingford), from Stearns Financial Services, Inc. (SFI) (the Proposed Acquisition) and to thereby become bank holding companies (BHCs).</p> <p>GBH Inc., VersaBank and VersaHoldings hereby provide notice to the Federal Reserve of their intention under Sections 4(c)(8) and 4(j) of the BHC Act and Section 225.24(a)(1) of Regulation Y to engage de novo in non-banking activities permissible under Section 225.28(b)(1) and (2) of Regulation Y through retention of VersaBank and VersaHoldings' existing ownership of VersaFinance US Corp. (VersaFinance).</p>	Newspaper: 01/11/2023 Federal Register: Not available

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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
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	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		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
RAE VALLEY FINANCIALS, INC.	Change in Bank Control	Scherry Hermansen, St. Libory, Nebraska; Aaron Chochon, Syracuse, Nebraska; David Chochon, Dakota Dunes, South Dakota; Bryan Chochon, Brett Mueller, Sharyn Mueller, and Pamela Mueller, all of Columbus, Nebraska; and the Brooke Allison Mueller Irrevocable Trust, Michael Blanchard, trustee, Benbrook, Texas; to join the Chochon-Mueller Control Group, a group acting in concert, to retain voting shares of Rae Valley Financials, Inc., and thereby indirectly retain voting shares of Great Plains State Bank, both of Petersburg, Nebraska.	Newspaper: Federal Register:	Not available Not available
STEINAUER BANCORP	Change in Bank Control	Johannes Wilhelmus Antonius Zuurbier, Amsterdam, Netherlands, to acquire voting shares of Steinauer Bancorp, and thereby indirectly acquire voting shares of Bank of Steinauer, both of Steinauer, Nebraska.	Newspaper: Federal Register:	01/27/2023 Not available

District: 10

Federal Reserve Bank of Kansas City

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868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMING	01/23/2022	10/25/2021	S	Int Small Bank
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		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANTAGE BANK TEXAS	* Branch (Domestic)	Vantage Bank to establish a branch at 5151 San Felipe , Houston, Texas 77056	Newspaper: Federal Register:	Not available Not applicable
WALLIS BANCSHARES, INC.	Change in Bank Control	Notice by Dakri Grandchildren's 2022 GST Trust for Haaris A. Dakri and two trusts for the benefit of minor children, all of Houston, Texas (Asif M. Dakri and Faizel M. Dakri, as co-trustees of each aforementioned trust), to join the Dakri Family Control Group, a group acting in concert, to acquire voting shares of Wallis Bancshares, Inc., and thereby indirectly acquire voting shares of Wallis Bank, both of Wallis, Texas.	Newspaper: Federal Register:	01/18/2023 Not available
WESTERN COMMERCE BANCSHARES OF CARLSBAD, INC.	* 3A5	Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico, to acquire Western Bancshares of Clovis, Inc., Carlsbad, New Mexico, and indirectly acquire Western Bank of Clovis, Clovis, New Mexico.	Newspaper: Federal Register:	Not available 02/09/2023

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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
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TFXAS	08/14/2022	04/25/2022	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

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Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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