



FEDERAL RESERVE RELEASE

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

No. 13 Week ending April 1, 2023

## Board Actions

### Enforcement

Wells Fargo & Company, San Francisco, California—consent order of assessment of a civil money penalty. \*

Approved: March 9, 2023

\*Addition

## **Actions Under Delegated Authority**

### **Bank Branches, Domestic**

#### ***Dallas***

Texas Regional Bank, Harlingen, Texas—to establish a branch at 2025 West Southlake Boulevard, Southlake, Texas.

Approved: March 28, 2023

Texas Regional Bank, Harlingen, Texas—to establish a branch at 18460 Blanco Road, San Antonio, Texas.

Approved: March 28, 2023

#### ***Kansas City***

Grand Bank, Tulsa, Oklahoma—to establish a branch at 1300 Post Oak Boulevard, Houston, Texas.

Approved: March 28, 2023

#### ***Richmond***

Benchmark Community Bank, Kenbridge, Virginia—to establish a branch at 3619 Rogers Road, Wake Forest, North Carolina, and to increase its investment in bank premises.

Approved: March 29, 2023

Chesapeake Bank, Kilmarnock, Virginia—to establish a branch at 1600 Westbrook Avenue, Richmond, Virginia.

Approved: March 30, 2023

### **Bank Holding Companies**

#### ***Atlanta***

Synovus Financial Corp., Columbus, Georgia—to acquire Qualpay, Inc., San Mateo, California, indirectly through Synovus Bank, Columbus, Georgia, and thereby engage in data processing activities.

Approved: March 30, 2023

#### ***Chicago***

FSB Holdings, Inc., Auburn Hills, Michigan—to become a bank holding company by acquiring Freeland State Bank, Freeland, Michigan.

Withdrawn: March 27, 2023

#### ***Secretary***

Citizens Financial Services, Inc., Mansfield, Pennsylvania—waiver of application to acquire HV Bancorp, Inc., and Huntingdon Valley Bank, both of Huntingdon Valley, Pennsylvania, in connection with the merger of Huntingdon Valley Bank with and into First Citizens Community Bank, Mansfield, Pennsylvania.

Granted: March 30, 2023

## **Bank Mergers**

### **Secretary**

First Citizens Community Bank, Mansfield, Pennsylvania—to merge with Huntingdon Valley Bank (HVB), Huntingdon Valley, Pennsylvania, and establish branches at the locations of the main office and at branches of HVB.

Approved: March 30, 2023

## **Banks, State Member**

### **New York**

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: March 31, 2023

## Change in Bank Control

### Chicago

Bippus State Corporation, Huntington, Indiana—Jan Deemer, Carmel, Indiana, and Don Deemer and Lois Deemer, both of Warren, Indiana, to form the Deemer Family Control Group, a group acting in concert, and Jay Diefenbaugh, Cashton, Wisconsin, Lee Diefenbaugh, North Manchester, Indiana, and Sue Sell, Huntington, Indiana, to form the Diefenbaugh Family Control Group, a group acting in concert, to retain shares of Bippus State Corporation and thereby control The Bippus State Bank, Huntington, Indiana.  
Permitted: March 27, 2023

Geneva Bancshares, Inc., Geneva, Illinois—the A. Gregg Nelson Family Trust u/a/d March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois, as trustee, Timothy Nelson, Geneva, Illinois, as special asset manager; the A. Gregg Nelson Marital Trust GST Exempt Trust u/a/d March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois, as trustee, Timothy Nelson, Geneva, Illinois, as special asset manager; the Joy A. Nelson Trust dated March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois, as trustee; Timothy Nelson, Geneva, Illinois, individually; Thomas Nelson, Geneva, Illinois; Richard Razum, Geneva, Illinois; Jamie Razum, individually and as custodian for a minor child; Brad Wendell, Geneva, Illinois; and Kristina Wendell, Geneva, Illinois, individually and as custodian for a minor, to join the Nelson Family Control Group, a group acting in concert, to retain voting shares of Geneva Bancshares, Inc., and thereby indirectly retain voting shares of The State Bank of Geneva, Geneva, Illinois  
Permitted: March 30, 2023

Mauston Bancorp, Inc., La Crosse, Wisconsin—Kari L. Schmidt Field, Mauston, Wisconsin, as trustee of the Kari L. Schmidt 2021 Irrevocable Grantor Trust, Mauston, Wisconsin, the Kari L. Schmidt Trust, Mauston, Wisconsin, and the Kari Schmidt QTIP Marital Trust, Madison, Wisconsin, Molly K. Scully, Lyndon Station, Wisconsin, individually and as co-trustee of the Molly K. Scully Qualified Subchapter S Trust, Madison, Wisconsin, Justin K. Walsh, New Lisbon, Wisconsin, individually and as co-trustee of the Justin K. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, Matthew P. Walsh, Woodbury, Minnesota, individually and as co-trustee of the Matthew P. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, and Wealth Enhancement Trust Services, LLC, Madison, Wisconsin, as trustee of the Kari Schmidt QTIP Marital Trust, Madison, Wisconsin, co-trustee of the Molly K. Scully Qualified Subchapter S Trust, Madison, Wisconsin, co-trustee of the Justin K. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, and co-trustee of the Matthew P. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, as a group acting in concert, to join the Kari L. Schmidt Field Family Control Group and retain voting shares of Mauston Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Mauston, Mauston, Wisconsin.  
Permitted: March 27, 2023

**Change in Bank Control*****Dallas***

Jacksboro National Bancshares, Inc., Jacksboro, Texas—the Ramage Family Trust FBO Christopher Blain Ramage, Jacksboro, Texas, C. Blain Ramage, Jacksboro, Texas, trustee, Carl A. Ritchlin, Arlington, Texas, trust protector, and Christy M. Peveto, Fort Worth, Texas, special trustee; and The Ramage Family Trust FBO William Wakley Ramage, Gunter, Texas, William W. Ramage, Gunter, Texas, trustee, Carl A. Ritchlin, Arlington, Texas, trust protector, and Christy M. Peveto, Fort Worth, Texas, special trustee; to join the Voting Trust Control Group, a previously approved group acting in concert, to retain voting shares of Jacksboro National Bancshares, Inc., and indirectly retain voting shares of Jacksboro National Bank, Jacksboro, Permitted: March 28, 2023

***Kansas City***

CFSB Holding Co., Broken Bow, Nebraska—Charles McGinn, Anselmo, Nebraska; to acquire voting shares of CFSB Holding Co. and thereby indirectly acquire voting shares of Custer Federal State Bank, Broken Bow, Nebraska.

Permitted: March 31, 2023

***Richmond***

Putnam Bancshares, Inc., Hurricane, West Virginia—Walter T. Hayslett, individually, together with Susan Hayslett, both of Hurricane, West Virginia, and Roger T. Hayslett, Milton, West Virginia, as a group acting in concert, to retain voting shares of Putnam Bancshares, Inc., and thereby indirectly acquire Putnam County Bank, Hurricane, West Virginia.

Permitted: March 28, 2023

***San Francisco***

Mountain Pacific Bancorp, Inc., Everett, Washington—Daniel J. Pedack Revocable Trust, Daniel J. Pedack, Trustee, Bonney Lake, Washington; David F. Pedack Revocable Trust, David F. Pedack, Trustee, Seattle, Washington; Eric S. Pedack Revocable Trust, Eric S. Pedack, Trustee, Edmonds, Washington; and John A. Pedack, Revocable Trust, John A. Pedack, Trustee, Everett, Washington; to join the Pedack Family Control Group, a group acting in concert, and to acquire voting shares of Mountain Pacific Bancorp, Inc., and thereby indirectly acquire voting shares of Mountain Pacific Bank, Everett, Washington.

Permitted: March 31, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW HAVEN BANK	* Branch (Domestic)	New Haven Bank, New Haven, Connecticut, to establish a branch facility to be located at 636 Campbell Avenue, West Haven, Connecticut.	Newspaper:	Not available
			Federal Register:	Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 1**

**Federal Reserve Bank of Boston**

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

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

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

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

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

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
K & Z COMPANY LLC, THE	* 3A1	The K&Z Company LLC, Brooklyn, New York, to become a bank holding company by acquiring The Upstate National Bank, Ogdensburg, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make additional public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
SR Bancorp, Inc.	* 3A1	SR Bancorp, Inc., to become a bank holding company by acquiring Somerset Savings Bank, SLA, both of Bound Brook, New Jersey, upon its conversion from a savings association to a bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 04/27/2023

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

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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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 1, 2023**

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

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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

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

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

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

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

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

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending April 1, 2023**

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

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**District: 4**

**Federal Reserve Bank of Cleveland**

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
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- NI = Needs to improve
- SN = Substantial noncompliance

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 1, 2023**

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

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**District: 5**

**Federal Reserve Bank of Richmond**

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

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

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

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

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

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	04/25/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending April 1, 2023**

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

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**District: 6**

**Federal Reserve Bank of Atlanta**

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

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

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

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

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

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 1, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EMMETSBURG BANK SHARES, INC.	Change in Bank Control	Notice by Lisa Elsenbast, Minneapolis, Minnesota, individually and together as a co-trustee with Annette Sarazine-Jensen, Omaha, Nebraska, Monica Anderegg, Edina, Minnesota, and Julia T. Sarazine, Chicago, Illinois of the Charles L. Sarazine 2022 Trust Agreement and the four together on behalf of Maryanna Sarazine, Algona, Iowa, to join the Spies/Sarazine Family Control Group, to retain voting shares of Emmetsburg Bank Shares, Inc. and indirectly control Iowa Trust & Savings Bank, both of Emmetsburg, Iowa.	Newspaper: Federal Register:	Not available 03/21/2023
GRINNELL BANCSHARES, INC.	* 3A3	Grinnell Bancshares, Inc., Grinnell, Iowa, to acquire The Colorado Bank & Trust Company of La Junta, La Junta, Colorado.	Newspaper: Federal Register:	Not available Not available
HURON COMMUNITY BANK	* Branch (Domestic)	Huron Community Bank, East Tawas, Michigan to establish a branch located at 508 S Bennett Street, Rose City, Michigan.	Newspaper: Federal Register:	04/17/2023 Not applicable
SAC CITY LIMITED	Change in Bank Control	Notice by Dierk Halverson, Coon Rapids, Iowa, John Chrystal, Aspen, Colorado, and Steven Spotts, Sac City, Iowa to retain and to acquire voting shares; and together with Timothy O. Lee, Coon Rapids, Iowa, who was previously approved, to form a group acting in concert to control Sac City Limited and thereby indirectly control Iowa State Bank both of Sac City, Iowa.	Newspaper: Federal Register:	Not available 04/13/2023

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
SAVANNA-THOMSON INVESTMENT, INC.	Change in Bank Control	Notice by The First National Bank in Sioux Falls, Sioux Falls, South Dakota, as trustee of the Kehl Family 2009 Trust, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Cody J. Kehl Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Jacob R. Winter Dated November 5, 1997, Sioux Falls, South Dakota, and the Ruth A. Kehl Grandchildrens' Trust FBO Tanner C. Kehl Dated November 5, 1997, Sioux Falls, South Dakota; Kevin A. Kehl, Dubuque, Iowa, as trustee of the Kevin A. Kehl Trust May 15, 2017, Dubuque, Iowa; and Krystina L. Moore, Tiffin, Iowa, as a group acting in concert, to join the Kehl Family Control Group to acquire voting shares of Savanna-Thomson Investment, Inc., Savanna, Illinois, and thereby indirectly acquire voting shares of Savanna-Thomson Bank, Thomas, Illinois. Additionally, Daniel J. Kehl, Solon, Iowa, to join the Kehl Family Control Group, to retain voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson State Bank.	Newspaper: Not available Federal Register: 04/17/2023

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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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 1, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS FINANCIAL CORPORATION	Change in Bank Control	Notice by Ralph M. Pratt, III, individually and as trustee of the Ralph M. Pratt, III Trust and the Minor Daughter Trust, and Jacqueline K. Pratt, all of Prospect, Kentucky; Ralph Martin Pratt, IV, Avon, Indiana; Jeffrey Paul Pratt, individually and as trustee of the Minor Son Trust, all of Jacksonville, Florida; Colburn Allen Pratt, individually and as trustee of the Minor Son Trust A and the Minor Son Trust B, all of Montrose, Colorado; Cynthia Marie P. Graft, individually and as trustee of the Cynthia Marie Graft Trust, the Matthew Madison Graft Trust, and the Harold Raymond Graft Trust, and Raymond M. Graft, all of Louisville, Kentucky; Benjamin A. Graft, Henryville, Indiana; Robert William Pratt, individually and as trustee of the Robert William Pratt Trust and the Erin Adele Ray Trust, all of Madison, Indiana; to establish the Pratt Family Control Group, a group acting in concert, to retain voting shares of Farmers Financial Corporation, and thereby indirectly retain voting shares of The Farmers Bank of Milton, both of Milton, Kentucky	Newspaper: Federal Register:	04/28/2023 Not available
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch located at 5411 Plaza Drive, Suite A, Texarkana, Texas.	Newspaper: Federal Register:	04/03/2023 Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch located at 3309 West Camp Wisdom Road, Dallas, Texas.	Newspaper: Federal Register:	04/03/2023 Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch located at 510 Tillman Street, Suite 101, Memphis, TN	Newspaper: Federal Register:	04/10/2023 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN FEDERAL CORPORATION	Change in Bank Control	The American Federal Bank and Affiliates Employees Stock Ownership Plan and the American Federal Bank Restricted Stock Plan and Trust, both of Fargo, North Dakota; Dean P. McCleary, Moorhead, Minnesota; Matthew J. Heinzen, West Fargo, North Dakota; Bryan J. Larson, Barnesville, Minnesota ; and Steven P. Worwa, Fargo, North Dakota, individually and as Co-Trustees, a group acting in concert, to retain voting shares of American Federal Corporation and thereby indirectly retain voting shares of American Federal Bank, both of Fargo, North Dakota.	Newspaper: Federal Register:	Not available Not available
BERESFORD BANCORPORATIO N, INC.	Change in Bank Control	Sally A Farrar, Arkansaw, Wisconsin; Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First Savings Bank, Beresford, South Dakota, respectively, as part of a group acting in concert that controls Beresford Bancorporation, Inc. and includes 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; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.	Newspaper: Federal Register:	Not available 04/11/2023

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BERESFORD BANCORPORATIO N, INC.	Change in Bank Control	Sally A Farrar, Arkansaw, Wisconsin; Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First Savings Bank, Beresford, South Dakota, respectively, as part of a group acting in concert that controls Beresford Bancorporation, Inc. and includes 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; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.	Newspaper: Federal Register:	Not available 04/11/2023

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORPORATION, INC.	Change in Bank Control	Sally A Farrar, Arkansaw; Wisconsin, Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First National Bank, Ft. Pierre, South Dakota, respectively, as part of a group acting in concert that controls Capitol Bancorporation, Inc., and includes 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; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.	Newspaper: Federal Register:	Not available 04/11/2023

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL BANCORPORATION, INC.	Change in Bank Control	Sally A Farrar, Arkansaw; Wisconsin, Mary S Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; Frank Turner, Pierre, South Dakota, to retain voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly retain First National Bank, Ft. Pierre, South Dakota, respectively, as part of a group acting in concert that controls Capitol Bancorporation, Inc., and includes 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; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.	Newspaper: Federal Register:	Not available 04/11/2023

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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

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

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

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

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

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending April 1, 2023**

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

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**District: 10**

**Federal Reserve Bank of Kansas City**

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

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	04/11/2022	01/24/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 1, 2023**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas to acquire The ANB Corporation, and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.	Newspaper: Federal Register:	Not available 04/10/2023
BI-STONE BANCSHARES, INC.	Change in Bank Control	Gregory Scott Stubbs, Groesbeck, Texas, Jami Lynn Jones and Cynthia Lou Neal, both of Fairfield, Texas, and Erin Neal Harvey, Corpus Christi, Texas, to retain voting shares and be established as members of the Stubbs Family Group, a group acting in concert, which controls Bi-Stone Bancshares, Inc., Mexia, Texas (BSBI), and indirectly, Incommons Bank, National Association, Mexia, Texas; and for Gregory Scott Stubbs to retain voting shares as the single largest shareholder of BSBI	Newspaper: Federal Register:	04/21/2023 Not available
BROADWAY BANCSHARES, INC.	Change in Bank Control	Notice under the Change in Bank Control Act filed by Notificants to retain 25 percent or more of the voting shares of Broadway Bancshares, Inc., ("Company") and indirectly Broadway National Bank ("Bank"), both of San Antonio, Texas.	Newspaper: Federal Register:	Not available 04/25/2023
CHARLES SCHWAB BANK, SSB	Public Welfare Investment	Charles Schwab Bank, SSB, Westlake, Texas, to make a Community Development and Public Welfare Investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST STATE BANK OF LIVINGSTON	* 18C	First State Bank of Livingston, Livingston, Texas, to merge with First National Bank, Jasper, Texas, and thereby establish a branch at the locations of First National Bank.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
PARIS BANCSHARES, INC.	Change in Bank Control	Paris Bancshares, Inc., Paris, Texas -- Dillon Scott Cecil and Randle Cecil Brooks, both of Paris, Texas; to join the Cecil/Conger Family Control Group, a group acting in concert, and to acquire voting shares of Paris Bancshares, Inc., and thereby indirectly acquire voting shares of The Liberty National Bank in Paris, both of Paris, Texas.	Newspaper: Federal Register:	Not available 04/19/2023

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**District: 11**

**Federal Reserve Bank of Dallas**

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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- NI = Needs to improve
- SN = Substantial noncompliance

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
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, TFXAS	08/07/2022	03/14/2022	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending April 1, 2023**

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

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**District: 12**

**Federal Reserve Bank of San Francisco**

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

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

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

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act