



FEDERAL RESERVE RELEASE

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

No. 14 Week ending April 8, 2023



## Board Actions

### Personnel

Division of Information Technology—appointment of Michelle Bagg as assistant director.

Approved: April 5, 2023

## **Actions Under Delegated Authority**

### **Advisory Councils**

#### ***Director, C&CA***

Community Advisory Council—notice that the Board is accepting applications from individuals who wish to be considered for membership on the council. \*

Approved: March 8, 2023

\*Addition

### **Bank Branches, Domestic**

#### ***Dallas***

Veritex Community Bank, Dallas, Texas—to establish a branch at 1007 Hutchins Road, Dallas, Texas.

Approved: April 3, 2023

Veritex Community Bank, Dallas, Texas—to establish a branch at 9655 Katy Freeway, Houston, Texas.

Approved: April 3, 2023

### **Bank Holding Companies**

#### ***Dallas***

SBT Bancshares, Inc., Dallas, Texas—to engage de novo in extending credit and servicing loans.

Approved: April 6, 2023

### **Change in Bank Control**

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

Converse County Capital Corporation, Douglas, Wyoming—Benjamin Saunders, Sheridan, Wyoming; to acquire voting shares of Converse County Capital Corporation and thereby indirectly acquire voting shares of The Converse County Bank, Douglas, Wyoming.

Permitted: April 4, 2023

### **International Operations**

#### ***Secretary***

State Street Bank and Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts—for SSIH, an Edge corporation subsidiary of State Street Bank and Trust, to amend its articles of association.

Approved: April 6, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 8, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
NEWBURYPORT FIVE CENTS BANCORP MHC	* 3A5 * 3A3	Newburyport Five Cents Bancorp, MHC, Newspaper: and its wholly-owned subsidiary, Newburyport Five Cents Bancorp, Inc., both of Newburyport, Massachusetts; to merge with Pentucket Bank Holdings, MHC, and Pentucket Bancorp, Inc., respectively, and thereby indirectly acquire Pentucket Bank, all of Haverhill, Massachusetts.	Not available Federal Register: Not available

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\* 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.

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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 8, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, requests prior approval to make a public welfare investment pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 2**

**Federal Reserve Bank of New York**

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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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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 8, 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**

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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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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending April 8, 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**

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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 8, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
Churchill Bank Corporation	* 3A1	Churchill Bank Corporation, Clearwater, Florida, to become a bank holding company through the acquisition of 100% of the voting securities of Miners Exchange Bank, Coeburn, Virginia.	Newspaper: Federal Register:	Not available 05/12/2023
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 5**

**Federal Reserve Bank of Richmond**

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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 8, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Tandem Bancorp, Inc	* 3A1	Tandem Bancorp, Inc., Tucker, Georgia to become a bank holding company by acquiring outstanding shares of Tandem Bank, Tucker, Georgia.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 6**

**Federal Reserve Bank of Atlanta**

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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 8, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
A. M. SAYLOR, INCORPORATED	Change in Bank Control	David Oren Nelson Living Trust dated January 28, 2022, Memphis, Tennessee, David Oren Nelson, Somerville, Tennessee, as trustee, to acquire voting shares of A.M. Saylor, Incorporated, and thereby indirectly control First Hampton Bank, both of Hampton, Iowa.	Newspaper: Federal Register:	Not available 04/26/2023
BYLINE BANCORP, INC.	Waiver	Byline Bancorp, Inc., Chicago, Illinois requests a waiver from filing a formal section 3 application pursuant to section 225.12(d)(2) of Regulation Y, to acquire 100 percent of Inland Bancorp, Inc., Oakbrook, Illinois and simultaneously the merger of Inland Bank & Trust, Oak Brook, Illinois, with Byline Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable
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 05/05/2023

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 8, 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: Federal Register:	Not available 04/17/2023

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 8, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
SERVBANC HOLDCO, INC.	Change in Bank Control	Notice by Stavros Papastavrou and Sofia Elizabeth Papastavrou, as co-trustees of the Jennifer Papastavrou 2023 Trust F/B/O Stavros Papastavrou, and Jennifer Papastavrou and Nicole Katerina Papastavrou, as co-trustees of the Stavros Papastavrou 2023 Trust F/B/O Jennifer Papastavrou, all of Old Westbury, New York, to join Stavros Papastavrou, thereby creating a group acting in concert, and acquire control of ServBanc Holdco, Inc., Phoenix, Arizona, and thereby indirectly acquire control of Allied First Bank, Oswego, Illinois.	Newspaper: Federal Register:	Not available Not available

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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 8, 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: 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 8, 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 Employee 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 8, 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 8, 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 8, 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
FIRST FINANCIAL CORPORATION	* 3A3 * 3A5	First Financial Corporation, Arthur, North Dakota to merge with HSB Financial Corporation, and thereby indirectly acquire Harwood State Bank, both of Harwood, North Dakota.	Newspaper: Federal Register:	05/05/2023 05/12/2023

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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

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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 8, 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**

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

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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**

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>
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 8, 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.

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