



FEDERAL RESERVE RELEASE

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

No. 16 Week ending April 22, 2023

Board Actions

Personnel

Division of International Finance—appointment of Andrea Pastore as assistant director.

Approved: April 20, 2023

Division of Monetary Affairs—appointment of Keith Kudrycki as assistant director.

Approved: April 21, 2023

Office of the Secretary—appointment of Erin Cayce as assistant secretary and associated division reorganization.

Approved: April 21, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

St. Louis

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 510 Tillman Street, Memphis, Tennessee.

Approved: April 17, 2023

Bank Holding Companies

Chicago

Byline Bancorp, Inc., Chicago, Illinois—waiver of application to acquire Inland Bancorp, Inc., and thereby indirectly acquire Inland Bank & Trust (Inland), both of Oak Brook, Illinois, in connection with the merger of Inland with and into Byline Bank, Chicago, Illinois. *

Granted: April 12, 2023

*Addition

Longview Capital Corporation, Newman, Illinois—waiver of application to acquire Bank of Chestnut, Chestnut, Illinois, in connection with the merger of Bank of Chestnut with and into Longview Community Bank, Mount Pulaski, Illinois.

Granted: April 20, 2023

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—to increase its ownership interest in The ANB Corporation, which controls The American National Bank of Texas, both of Terrell, Texas.

Approved: April 17, 2023

Bank Mergers

Dallas

First State Bank of Livingston, Livingston, Texas—to merge with First National Bank, Jasper, Texas, and thereby establish branches.

Approved: April 21, 2023

Banks, State Member

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make certain public welfare investments (three requests).

Approved: April 21, 2023

Change in Bank Control

Dallas

Americo Bancshares, Inc., Wolfforth, Texas—John M. Moore, as trustee of the John M. Moore 2003 Exempt Family Trust, the Thomas Blake Moore 2021 Exempt Trust, the Hunter Marshall Moore 2021 Exempt Trust and as Managing Partner of JPM Interests Ltd., all of Wolfforth, Texas, and as co-trustee of the James Todd Moore Exempt Lifetime Trust, Dallas, Texas; Melissa Thoveson, as trustee of the Ryan Butler Thoveson 2021 Exempt Trust, the Alec Steele Thoveson 2021 Exempt Trust, the Melissa A. Thoveson 2003 Exempt Family Trust, and as co-trustee of the James Todd Moore Exempt Lifetime Trust, all of Dallas, Texas; and James Todd Moore, Dallas, Texas; to become members of the Moore Family Group, a group acting in concert, to retain voting shares of Americo Bancshares, Inc., and indirectly retain voting shares of American Bank of Commerce, Wolfforth, Texas.

Permitted: April 20, 2023

Supervision and Regulation

Director, S&R

M&T Bank Corporation, Buffalo, New York—to make capital distributions in the second quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan.

Approved: April 17, 2023

TD Group U.S. Holdings, LLC, Wilmington, Delaware—to make capital distributions in the first quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan.

Approved: April 17, 2023

UBS Americas Holding LLC, New York, New York—to exclude certain deferred tax assets and deferred tax liabilities from regulatory capital. *

Granted: April 14, 2023

*Addition

General Counsel

Barclays US LLC, New York, New York—application for approval of proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Barclays US LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

Granted: April 21, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 22, 2023

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: 05/15/2023

* 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
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 April 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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

District: 2

Federal Reserve Bank of New York

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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 22, 2023

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
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

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 April 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 22, 2023

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
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
Multi-Bank Services, Ltd.	* 3A1 Election (Domestic)	Multi-Bank Services, Ltd., Southfield, Michigan, to become a bank holding company by acquiring the voting shares of Florence Bancorporation, Inc., Florence, Wisconsin and thereby indirectly acquire Great North Bank, Florence, Wisconsin.	Newspaper: Federal Register:	05/27/2023 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 22, 2023

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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 22, 2023

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
SWORD FINANCIAL CORPORATION	Change in Bank Control	The Frederick and Ruth Schwertfeger Irrevocable Trust of 2019, Wauwatosa, Wisconsin, Frederick C. Schwertfeger, Elm Grove, Wisconsin and Alexandra G. Solanki, Wauwatosa, Wisconsin, as trustees, to join the Schwertfeger Family Control Group, a group acting in concert, and retain voting shares of Sword Financial Corporation, Horicon, Wisconsin and thereby indirectly retain voting shares in Horicon Bank, Horicon, Wisconsin, and Cornerstone Community Bank, Grafton, Wisconsin. Alexandra G. Solanki, Wauwatosa, Wisconsin, to become the largest individual shareholder by becoming co-trustee of the Horicon Bank Profit Sharing & Employee Stock Ownership Plan and thereby acquiring voting shares of Sword Financial Corporation, Horicon, Wisconsin and indirectly acquiring voting shares of Horicon Bank, Horicon, Wisconsin and Cornerstone Community Bank, Grafton, Wisconsin.	Newspaper: Federal Register:	Not available Not available

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

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 April 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVERWIND BANK	Membership	RiverWind Bank, Augusta, Arkansas, to become a member of the Federal Reserve System	Newspaper:	Not applicable
			Federal Register:	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
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	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 April 22, 2023

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: 04/11/2023 Federal Register: 04/11/2023

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 22, 2023

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: 04/11/2023 Federal Register: 04/11/2023

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

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 April 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
1905 Nekota Bankcorp, Inc.	* 3A1	1905 Nekota Bankcorp, Inc., to become a bank holding company through the acquisition of Lewellen National Corp., and thereby indirectly acquire Bank of Lewellen, all of Lewellen, Nebraska.	Newspaper: 05/26/2023 Federal Register: 05/25/2023

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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

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 April 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
5th Generation Holdings, Inc.	* 3A1	5th Generation Holdings, Inc., Groom, Texas, to become a bank holding company by acquiring to Groom Bancshares, Inc., and indirectly, The State National Bank of Groom, both of Groom, Texas.	Newspaper: Federal Register:	Not available 05/26/2023

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District: 11

Federal Reserve Bank of Dallas

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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

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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