



FEDERAL RESERVE RELEASE

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

No. 20 Week ending May 20, 2023

## Board Actions

### Enforcement

Ally Bank, Detroit, Michigan—consent order of prohibition against Shebrelia Jackson-Davis, a former institution-affiliated party, for fraudulently obtaining loans administered under the Coronavirus Aid, Relief, and Economic Security Act.

Announced: May 19, 2023

### Personnel

Division of Consumer and Community Affairs—appointment of David Newville as senior associate director. \*

Approved: May 12, 2023

\*Addition

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *New York*

Dime Community Bank, Bridgehampton, New York—to establish a branch at 2 Teleport Drive, Staten Island, New York.

Withdrawn: May 19, 2023

### Bank Holding Companies

#### *Atlanta*

Commercial Bancgroup, Inc.; Unified Shares, LLC; and Robertson Holding Company, all of Harrogate, Tennessee—to acquire outstanding shares of AB&T Financial and thereby indirectly acquire its subsidiary, Alliance Bank & Trust Company, both of Gastonia, North Carolina.

Approved: May 16, 2023

#### *Dallas*

Lamar Street Investment Partners, LLC, Addison, Texas—to become a bank holding company by acquiring Fidelity Bancshares, Inc., and thereby indirectly acquiring Fidelity Bank of Texas, both of Waco, Texas.

Approved: May 18, 2023

#### *Minneapolis*

First Financial Corporation, Arthur, North Dakota—to merge with HSB Financial Corporation, and thereby indirectly acquire Harwood State Bank, both of Harwood, North Dakota.

Approved: May 17, 2023

#### *Richmond*

First Reliance Bancshares, Inc., Florence, South Carolina—request by EJF Capital LLC, EJF Sidecar Fund, Series LLC –Small Financial Equities Series, and EJF Sidecar Fund Small Financial Equities Ltd. and their subsidiaries and affiliates for relief from certain commitments.

Granted: May 16, 2023

First Reliance Bancshares, Inc., Florence, South Carolina—request by Huntington Partners, LLLP, and its affiliates for relief from certain commitments. \*

Granted: May 11, 2023

\*Addition

### Bank Mergers

#### *St. Louis*

Bank of Crockett, Bells, Tennessee—to merge with Gates Banking and Trust Company, Gates, Tennessee, and to retain the acquired facility as a branch.

Approved: May 19, 2023

### Change in Bank Control

#### *Chicago*

Savanna-Thomson Investment, Inc., Savanna, Illinois—The Kehl Family 2009 Trust; the Kehl Grandchildren's Trust dated November 5, 1997; the Kehl Grandchildren's Trust fbo Cody J. Kehl dated November 5, 1997; and many more, all of Sioux Falls, South Dakota, and more; to join the Kehl Family Control Group, a group acting in concert, to acquire voting shares of Savanna-Thomson Investment, Inc., Savanna, Illinois, and thereby indirectly acquire voting shares of Savanna-Thomson State 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.

Permitted: May 19, 2023

### **Minneapolis**

Capitol Bancorporation, Inc., Britton, South Dakota—Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; and Frank Turner, Pierre, South Dakota, to retain voting shares of Capitol Bancorporation, Inc., 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; Sally A. Farrar, Arkansaw, Wisconsin; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota. \*

Permitted: May 9, 2023

\*Addition

Capitol Bancorporation, Inc., Britton, South Dakota—Sally A. Farrar, Arkansaw, Wisconsin; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; and Mary S. Farrar Turner and Frank Turner, both of Pierre, South Dakota; to retain voting shares of Capitol Bancorporation, Inc., and thereby indirectly retain voting shares of First National Bank, Fort Pierre, South Dakota, as part of a group acting in concert that also 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. \*

Permitted: May 9, 2023

\*Addition

## **Extensions of Time**

### **Dallas**

Comerica Bank, Dallas, Texas—extension to December 31, 2023, to establish a branch at the corner of Preston Road and John Hickman Parkway, Frisco, Texas.

Granted: May 17, 2023

## **Membership**

### **Kansas City**

First National Bank and Trust Company, Shawnee, Oklahoma—to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank.

Approved: May 19, 2023

## **Regulations and Policies**

### **Secretary**

Rules Regarding Delegation of Authority—final rule to make technical corrections. \*

Approved: May 9, 2023

\*Addition

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending May 20, 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: 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 May 20, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
DIME COMMUNITY BANK	* Branch (Domestic)	Dime Community Bank, Bridgehampton, New York, to establish a branch facility to be located at 2 Teleport Drive, #206, Staten Island, New York.	Newspaper: 05/31/2023 Federal Register: Not applicable
DIME COMMUNITY BANK	* Branch (Domestic)	Dime Community Bank, Bridgehampton, New York, to establish a branch facility to be located at 1931 Richmond Avenue, Staten Island, New York.	Newspaper: 05/23/2023 Federal Register: Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**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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\* Subject to the provisions of the Community Reinvestment Act



**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 20, 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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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 20, 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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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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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
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 May 20, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
COASTAL STATES BANK	Membership	Coastal State Bank, Hilton Head Island, South Carolina, to become a member of the Federal Reserve Bank.	Newspaper: Federal Register: Not applicable Not applicable
SANDY SPRING BANCORP, INC.	Commitment	Endicott Group, New York, New York, and its affiliates requests relief from the passivity commitments made in relation to its investment in WashingtonFirst Bankshares, Inc., Reston, Virginia.	Newspaper: Federal Register:

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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.

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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 May 20, 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.

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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 May 20, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FISHER BANCORP, INC.	Change in Bank Control	Michael Estes, Fisher, Illinois; Debra Estes, Fisher, Illinois; Lyndon S. Estes, Westfield, Indiana; Boyd M. Estes, Chicago, Illinois; Tate Estes, Colona, Illinois; the Lyndon W. Estes-Trust, Champaign, IL, Lyndon W. Estes as Trustee, Fisher, Illinois; Dean Tabor, Fisher, Illinois and Sharon Tabor, Fisher, Illinois to form the Estes Family Control Group, a group acting in concert and retain voting shares of Fisher Bancorp, Inc., Fisher, IL and indirect control of The Fisher National Bank, Fisher, IL and Catlin Bank, Catlin, IL.	Newspaper: Federal Register:	Not available 05/31/2023

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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
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	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 May 20, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEOPLES BANK	* Branch (Domestic)	Peoples Bank, Sheridan, Arkansas, to establish a branch facility located at 1800 Military Road, Benton, Arkansas	Newspaper: Federal Register:	05/29/2023 Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	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 May 20, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANKSON INVESTMENT CORPORATION	Change in Bank Control	The Ann Elise Gaytko Revocable Trust For Frankson Investment Corporation Shares, Ann Gaytko as trustee, and the Thomas Jerome Sankovitz Revocable Trust For Frankson Investment Corporation Shares, Thomas Sankovitz as trustee and individually, all of Waseca, Minnesota, to retain additional voting shares of Frankson Investment Corporation and thereby indirectly retain additional voting shares of Keen Bank, National Association, both of Waseca, Minnesota.	Newspaper: Federal Register:	Not available Not available
LAKE CENTRAL FINANCIAL, INC.	* 3A3	Lake Central Financial, Inc., Annandale, Minnesota, to acquire State Bank of Danvers, Benson, Minnesota	Newspaper: Federal Register:	Not available Not available

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\* Subject to the provisions of the Community Reinvestment Act

**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 May 20, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST NATIONAL BANK AND TRUST COMPANY	Membership	First National Bank and Trust Company, Shawnee, Oklahoma, to retain its membership in the Federal Reserve System following its conversion from a national to a state charter	Newspaper: Not applicable Federal Register: Not applicable

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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

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**CRA Examinations scheduled for Quarter of**

---

<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 May 20, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 600 East 15th Street, Plano, Texas 75074	Newspaper:	Not available
			Federal Register:	Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**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**

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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 May 20, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCPACIFIC FINANCIAL HOLDING CORPORATION	* 3A1 Election (Domestic)	BancPacific Financial Holding Corporation, Hagatna, Guam, and Marianas Finance Corporation, Tamuning, Guam, to become bank holding companies upon the conversion of BankPacific, Hagatna, Guam, from a savings association to a commercial bank. In addition, BancPacific Financial Holding Corporation, Hagatna, Guam, and Marianas Finance Corporation, Tamuning, Guam, elect to become Financial Holding Companies.	Newspaper: Federal Register:	Not available 06/20/2023
COMMENCEMENT BANK	* Branch (Domestic)	Submission of Application for Mobile Branch Services in the Pierce and King Counties. We have worked with Tania Luhde to include the necessary information you will need for this submission. Please let me know if you have any questions. Tom Dhamers	Newspaper: Federal Register:	Not available Not applicable
OREGON COAST BANCSHARES, INC.	FIRREA	Oregon Coast Bancshares Secretary, Cora Warfield, is retiring in July. We propose that she be replaced by CFO/Secretary Trevor Downing.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BUSINESS BANK	* Branch (Domestic)	United Business Bank, Walnut Creek, California, to establish a branch office at 7345 S Durango Drive, Suite 116, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available Not applicable
VB&T Holding Company, LLC	* 3A1	VB&T Holding Company, LLC to become a bank holding company by acquiring Zenith Bank & Trust, (proposed), both of Scottsdale, Arizona.	Newspaper: Federal Register:	06/21/2023 06/23/2023

\* Subject to the provisions of the Community Reinvestment Act

**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>
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	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