



FEDERAL RESERVE RELEASE

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

No. 29 Week ending July 22, 2023

Board Actions

Enforcement

Deutsche Bank AG, Frankfurt, Germany, and DB AG New York Branch, DB USA Corporation, Deutsche Bank Trust Company Americas, and DWS USA Corporation, all of New York, New York—(1) issuance of a consent cease-and-desist order and order of assessment of a civil money penalty and (2) written agreement with the Federal Reserve Bank of New York.

Announced: July 19, 2023

Personnel

Division of Financial Stability—appointment of Jose Berrospide as assistant director.

Approved: July 17, 2023

Division of Financial Stability—appointment of Fang Cai as assistant director.

Approved: July 17, 2023

Division of Reserve Bank Operations and Payment Systems—appointment of Laura Mayer as deputy associate director.

Approved: July 17, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

Midwest Bank, Pierce, Nebraska—to establish a branch at 7001 Pioneer Boulevard, Lincoln, Nebraska.

Approved: July 19, 2023

Richmond

Primis Bank, Tappahannock, Virginia—to expand its mobile branch service to Greene County, Virginia.

Approved: July 20, 2023

Bank Holding Companies

Dallas

RJ Pope Management GP, LLC, and RJ Pope Investments IV, Ltd., both of Longview, Texas—to become bank holding companies by retaining voting shares of Overton Financial Corporation, Overton, Texas, and indirectly retaining voting shares of Overton Delaware Corporation, Lindale Delaware Corporation, Longview Financial Corporation, and Texas Bank and Trust Company, all of Longview, Texas.

Approved: July 21, 2023

New York

NBT Bancorp Inc., Norwich, New York—waiver of application to merge with Salisbury Bancorp, Inc., Lakeville, Connecticut, in connection with the merger of Salisbury Bank and Trust Company, Lakeville, Connecticut, with and into NBT Bank, N.A., Norwich, New York. *

Granted: July 7, 2023

*Addition

Richmond

Affinity Bancshares, Inc., Covington, Georgia—to become a bank holding company on the charter conversion of Affinity Bank, Covington, Georgia, from a federal stock savings bank to a national bank.

Approved: July 20, 2023

Bank Mergers

Kansas City

Bank of Commerce, Chanute, Kansas—to merge with Piqua State Bank, Gas, Kansas, and thereby establish branches.

Approved: July 21, 2023

Change in Bank Control

Dallas

Longview Financial Corporation, Longview, Texas—John Rogers Pope, Sr.; Joyce D. Pope; LOBATCO fbo John Rogers Pope, Sr. MPPP; LOBATCO fbo John Pope, Sr.; LOBATCO fbo John Pope, Jr.; the RJ Pope Investments, Ltd.; RJ Pope Investments II and III, Ltd., all of Longview, Texas; and many more, as the Pope Family Group, a group acting in concert, to retain voting shares of Longview Financial Corporation and thereby indirectly retain voting shares of Texas Bank and Trust Company, Longview, Texas.

Permitted: July 21, 2023

Kansas City

Sturm Financial Group, Inc., Denver, Colorado—Stephen F. Sturm, as co-trustee of the 2019 Emily Sarah Sturm Trust I dated March 28, 2019, and many more, all of Denver, Colorado, to become members of the Sturm Family Control Group, a group acting in concert, to acquire voting shares of Sturm Financial Group, Inc., and thereby indirectly acquire ANB Bank, Denver, Colorado.

Permitted: July 20, 2023

Minneapolis

Minnehaha Bancshares, Inc., Sioux Falls, South Dakota—the Richard C. Baker Irrevocable Trust and William L. Baker, as business advisor, Sioux Falls, South Dakota, to become a member of the Baker Family Group, a group acting in concert, to retain voting shares of Minnehaha Bancshares, Inc., and thereby indirectly retain voting shares of First National Bank in Sioux Falls, Sioux Falls, South Dakota.

Permitted: July 20, 2023

St. Louis

Litchfield Bancshares Company, Litchfield, Illinois—Austin F. Clark, Imperial, Missouri; Dillon C. Clark, Greta J. Fleming, Ellen C. Fleming, and Olivia G. Fleming, all of Litchfield, Illinois, to join the Fleming Family Control Group, a group acting in concert, to retain voting shares of Litchfield Bancshares Company and thereby indirectly retain voting shares of The Litchfield National Bank, Litchfield, Illinois.

Permitted: July 21, 2023

MNB Bancshares, Inc., Malvern, Arkansas—Lambert Lynn Marshall, Little Rock, Arkansas, to retain voting shares of MNB Bancshares, Inc., and thereby indirectly retain voting shares of The Malvern National Bank, Malvern, Arkansas

Permitted: July 18, 2023

Supervision and Regulation

Director, S&R

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

Approved: July 20, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

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 July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ORANGE BANK & TRUST COMPANY	* Branch (Domestic) Premises	Orange Bank & Trust Company, Middletown, New York, to establish a branch office at 1969 Central Park Avenue, Yonkers, Westchester County, New York.	Newspaper: Federal Register:	08/04/2023 Not applicable

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District: 2

Federal Reserve Bank of New York

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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 July 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		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	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 July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch (Domestic)	Regions Bank, Birmingham, Alabama, to establish the following branch: Town Madison Branch, 140 Outfield Drive, Madison, Alabama 35758	Newspaper: Federal Register:	08/03/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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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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 July 22, 2023**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1895 BANCORP OF WISCONSIN, INC.	Change in Control	PyraMax Bank, FSB Employee Stock Ownership Plan Trust, Greenfield, Wisconsin with Principal Trust Company, Wilmington, Delaware as trustee to acquire voting shares of 1895 Bancorp of Wisconsin, Inc. and thereby indirectly acquire voting shares of PyraMax Bank, FSB, both of Greenfield, Wisconsin.	Newspaper: Federal Register:	Not available 07/13/2023
CBI BANK & TRUST	* 18C Waiver	CBI Bank & Trust, Muscatine, Iowa, to merge with SENB Bank, Moline, Illinois, and thereby establish branches at the main office and branch locations of SENB Bank.	Newspaper: Federal Register:	08/16/2023 Not applicable
OXFORD BANK CORPORATION	Change in Bank Control	Richard Kenneth Thompson Revocable Living Trust, Clinton Township, Michigan, Richard K. Thompson, Sterling Heights, Michigan as trustee; Richard K. Thompson Irrevocable Trust 2022, Troy, Michigan, Thomas Hinsberg, Rochester, Michigan as trustee; OJT Irrevocable Trust, Troy, Michigan, Robert Clemente, West Bloomfield, Michigan as trustee; The Restatement of the Thomas Hinsberg Revocable Living Trust, Rochester, Michigan, Thomas Hinsberg as trustee, Rochester, Michigan; Robert Clemente Children's Trust, West Bloomfield, Michigan, Robert Clemente, West Bloomfield, Michigan as trustee to retain voting shares of Oxford Bank Corporation and thereby indirectly retain voting shares of Oxford Bank, both of Oxford, Michigan.	Newspaper: Federal Register:	Not available Not available
TERRE HAUTE SAVINGS MHC, INC.	* 3A3	Terre Haute Savings MHC, Inc., Terre Haute, Indiana to acquire First Savings Bank, Danville, Illinois.	Newspaper: Federal Register:	08/17/2023 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
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
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	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 July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	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 July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANCSHARES, INC.	* 3A1 * 3A3	Independent Bancshares, Inc., Excelsior, Minnesota, through its subsidiary, Quoin Bancshares, Inc., (in formation) Clarkfield, Minnesota, to acquire Quoin Financial Bank, Miller, South Dakota.	Newspaper: Federal Register:	Not available 08/23/2023

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 July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
Cosperity Bancorp, Inc.	* 3A1	Cosperity Bancorp, Inc., Lee's Summit, Missouri, (in formation) to become a mutual bank holding company through the acquisition of First Federal Bank of Kansas City, Lee's Summit, Missouri, upon the conversion of First Federal Bank of Kansas City from mutual to stock form.	Newspaper: Federal Register:	Not available 08/21/2023
FARMERS BANCSHARES, INC.	Change in Bank Control	Sharon Meek, Rogers, Arkansas, to retain voting shares of Farmers Bancshares, Inc., and thereby indirectly retain voting shares of Independent Farmers Bank, both of Maysville, Missouri.	Newspaper: Federal Register:	Not available 07/27/2023

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
Patrons Holdings, Inc.	* 3A1	Patrons Holdings, Inc., Dallas, Texas – to become a bank holding company by acquiring Eden Financial Corporation, San Angelo, Texas, and thereby indirectly acquire Texas Financial Bank, Eden, Texas, and Amistad Bank, Del Rio, Texas.	Newspaper: Federal Register:	Not available 08/07/2023
TXN BANK, NATIONAL ASSOCIATION	Membership	TXN Bank, National Association, Hondo, Texas -- to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank.	Newspaper: Federal Register:	Not applicable Not applicable

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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
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 22, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG POPPY HOLDINGS, INC.	* 3A3	Big Poppy Holdings, Inc. to acquire additional shares of Summit State Bank, both of Santa Rosa, California,	Newspaper: Federal Register:	Not available 08/21/2023
EAST WEST BANK	Public Welfare Investment	East West Bank, Pasadena, California, request approval to make a \$26.94 million public welfare investment in PNC NMTC Fund 3, LLC.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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