



FEDERAL RESERVE RELEASE

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

No. 32 Week ending August 12, 2023

Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

St. Louis

First Savings Bank, Jeffersonville, Indiana—to establish branches at (1) the corner of Hamburg Pike and Veterans Parkway, Jeffersonville, Indiana; (2) 4909 Old Vincennes Road, Floyd Knobs, Indiana; and (3) 1251 East National Highway, Washington, Indiana.

Withdrawn: August 7, 2023

The Peoples Bank, Marion, Kentucky—to establish a branch at 600 Mammoth Cave Street, Cave City, Kentucky.

Approved: August 11, 2023

Bank Holding Companies

Atlanta

Traditions First Bancorp, Inc., Erin, Tennessee—to become a bank holding company by acquiring outstanding shares of Traditions First Bank, Erin, Tennessee.

Approved: August 10, 2023

New York

The K&Z Company LLC, Brooklyn, New York—to become a bank holding company by acquiring The Upstate National Bank, Ogdensburg, New York.

Withdrawn: August 11, 2023

Nave Holdings, Inc., San Juan, Puerto Rico—(1) to become a bank holding company by acquiring Nave Bank, San Juan, Puerto Rico, and (2) for Nave Bank to become a member of the Federal Reserve System.

Approved: August 9, 2023

San Francisco

Bancorp 34, Inc., Scottsdale, Arizona—to acquire CBOA Financial, Inc., and thereby indirectly acquire Commerce Bank of Arizona, Inc., both of Tucson, Arizona.

Approved: August 11, 2023

Banks, State Member

New York

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

Approved: August 11, 2023

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

Approved: August 8, 2023

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

Approved: August 7, 2023

San Francisco

East West Bank, Pasadena, California—to make two public welfare investments.

Approved: August 11, 2023

Secretary

First Financial Bank, Cincinnati, Ohio—to make four public welfare investments.

Approved: August 11, 2023

Membership

Kansas City

BancFirst, Oklahoma City, Oklahoma—to become a member of the Federal Reserve System.

Approved: August 11, 2023

St. Louis

CS Bank, Eureka Springs, Arkansas—to become a member of the Federal Reserve System.

Approved: August 7, 2023

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: August 9, 2023

Lending and Liquidity Facilities—reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: August 9, 2023

Savings and Loan Holding Companies

Chicago

PFS Bancorp, Inc. (a newly formed Maryland corporation), Peru, Illinois—to become a savings and loan holding company by acquiring Peru Federal Savings Bank, Peru, Illinois, in connection with the conversion from mutual to stock form of Peru Federal Savings Bank.

Approved: August 11, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
J.P. MORGAN INTERNATIONAL FINANCE LIMITED	Investment Commitment	J.P. Morgan International Finance Limited, New York, New York, to invest in a foreign subsidiary in a country in which the member bank and its affiliates have no existing banking presence, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

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 August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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 August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
HUNTINGTON NATIONAL BANK, THE	Investment	Huntington National Bank, Columbus, Ohio, to invest in Huntington Commercial Finance Canada, Inc., Oakville, Ontario, Canada, as a subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:

District: 4

Federal Reserve Bank of Cleveland

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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		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 12, 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		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	Public Welfare Investment	Regions Bank, Birmingham Alabama, request for approval to make a public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANCSHARES, INC.	Change in Bank Control	Notice by the Mamie M. Foote Trust No. 1 and Mamie M. Foote, as sole trustee of the Mamie M. Foote Trust No. 1, to acquire shares of First National Bancshares, Inc., and thereby indirectly acquire voting shares of First National Bank of America, both of East Lansing, Michigan.	Newspaper: Federal Register:	Not available Not available
NORTHWEST BANCORPORATIO N OF ILLINOIS, INC.	* 3A1	AmeriNational Community Services, LLC, Albert Lea, Minnesota, to become a bank holding company through the acquisition of all outstanding voting shares and thereby control of Northwest Bancorporation of Illinois, Inc., Palatine, Illinois. Northwest Bancorporation of Illinois, Inc. controls First Bank and Trust Company of Illinois, Palatine, Illinois.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
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		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEMO BANCSHARES, INC	Election (Domestic)	Nemo Bancshares, Inc., Madison, Missouri, elects to become a financial holding company	Newspaper: Federal Register:	Not applicable Not applicable

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 August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK SOUTHWEST KSOP PLAN AND TRUST	Change in Bank Control	Bradley Dean Meester, Bigelow, Minnesota, as co-trustee, to acquire voting shares of First State Bank Southwest KSOP Plan and Trust, and thereby indirectly acquire voting shares of First Rushmore Bancorporation, Inc., both of Worthington, Minnesota	Newspaper: Federal Register:	Not available Not available

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

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 August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLARK BANCSHARES, INC.	Change in Bank Control	John M. DuBray, III, Columbus, Nebraska, to acquire voting shares of Clark Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Clarks, all of Clarks, Nebraska.	Newspaper: Federal Register:	Not available 09/01/2023
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

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
GOPPERT FINANCIAL CORP.	Change in Bank Control	The Richard D. Goppert Revocable Inter vivos Trust dated 6/25/87, Lee's Summit, Missouri and Thomas Goppert, trustee, Lake Winnebago, Missouri; the Douglas R. Goppert and Rita A Goppert Family Trust dated 10/13/2011, Douglas Goppert and Rita Goppert, co-trustees, all of Lake Lotawana, Missouri; Lawrence A. Goppert, Blue Springs, Missouri; the Kathryn Goppert Revocable Living Trust dated 8/11/2018, Kathryn Goppert, trustee, both of Taneyville, Missouri; the Cynthia H. Goppert Intervivos Trust dated 4/8/1988, Cynthia Goppert, trustee, both of Pueblo, Colorado; James Goppert, West Lafayette, Indiana; Amy Goppert, Dallas, Texas; Dusty Goppert, Lake Winnebago, Missouri; Henry Goppert; Claire Goppert; Autumn Markley; Kirsten Markley; and Lauren Markley, all of Lee's Summit, Missouri; and Brandi Howard, Montesano, Washington; to become members of the Goppert Family Group, a group acting in concert, and to retain shares of Goppert Financial Corporation, Lee's Summit, Missouri, and thereby indirectly retain voting shares of Goppert State Service Bank, Garnett, Kansas and Goppert Financial Bank, Lathrop, Missouri.	Newspaper: 08/28/2023 Federal Register: 08/31/2023

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLAINS BANCSHARES, INC.	Change in Bank Control	David Clawson, Plains, Kansas, individually, and as co-trustee of the LAC Clawson Irrevocable Trust, the TD Clawson Irrevocable Trust, and MBCW Irrevocable Trust, all of Plains, Kansas, to retain shares of Plains Bancshares, Inc., Plains, Kansas and thereby indirectly retain shares of Bank of the Plains, Plains, Kansas (formerly known as The Plains State Bank). Additionally, the TD Clawson Irrevocable Trust, David and Daniel Clawson, as co-trustees, of Plains, Kansas, and Selah Farms LLC and Skybound Farms LLC, both of Meade, Kansas, to retain voting shares of Plains Bancshares and to join the Clawson Family Group, a group acting in concert. David Clawson was previously approved as a member of the Clawson Family Control Group.	Newspaper:	Not available
			Federal Register:	Not available

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
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 10739 North Freeway, Houston, Texas 77037.	Newspaper: Federal Register:	08/23/2023 Not applicable
HOMELAND BANCSHARES, INC.	* 3A1 * Thrift Going Concern	Homeland Bancshares, Inc., Columbia, Louisiana to become a bank holding company by acquiring Peoples Bank, Chatham, Louisiana. Homeland Bancshares, Inc., Columbia, Louisiana under Section 4(c)(8) of the BHC Act to engage in nonbank operations through its savings association subsidiaries, Homeland Federal Savings Bank, Columbia, Louisiana and Beauregard Federal Savings Bank, DeRidder, Louisiana.	Newspaper: Federal Register:	Not available 09/08/2023

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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
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, TFXAS	08/14/2022	04/25/2022	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 August 12, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMENCEMENT BANK	* Branch (Domestic)	Commencement Bank, Tacoma, Washington, request for approval to establish a de novo branch office at 7804 Pioneer Way, Gig Harbor, Washington. In addition to the establishment of the de novo branch, the Bank is requesting approval to operate the branch from nearby temporary location while improvements are completed to the permanent location. The Bank currently operates a loan production office from the temporary location.	Newspaper: Federal Register:	Not available 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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