



FEDERAL RESERVE RELEASE

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

No. 2 Week ending January 13, 2024

Board Actions

Enforcement

Bank of Jackson Hole, Jackson, Wyoming—consent order of prohibition against John Freeze, a former institution-affiliated party.

Announced: January 11, 2024

Farmers and Merchants Savings Bank, Cedar Rapids, Iowa—consent cease-and-desist orders and assessment of civil money penalties against Jeffrey Hines, Randy Johnson, and Chad Kellogg, former institution-affiliated parties.

Announced: January 11, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Susser Bank, Dallas, Texas—to establish a branch at 901 MoPac Expressway South, Austin, Texas.

Approved: January 9, 2024

Bank Holding Companies

Kansas City

Cosperity Bancorp, Inc., Lee's Summit, Missouri—to become a mutual bank holding company by acquiring First Federal Bank of Kansas City (Bank), Lee's Summit, Missouri, upon the conversion of Bank from mutual to stock form.

Approved: January 8, 2024

Change in Bank Control

Chicago

Tama County Abstract Company, Toledo, Iowa—Michael R. Mickelson, as trustee of the following trusts: the M.R. Mickelson Tama County Abstract Company Trust, the John M. Mickelson Trust f/b/o Benjamin J. Mickelson, Eagle, Idaho, and many more; to form the Mickelson Family Control Group, a group acting in concert to retain voting shares of Tama County Abstract Company and thereby indirectly retain voting shares of The State Bank of Toledo, Toledo, Iowa.

Permitted: January 9, 2024

Whitmore Company, Inc., Clarinda, Iowa—Kenneth F. Whitmore GST Exempt Marital Trust, Lynn Whitmore as trustee, Lynn Whitmore, Scott Whitmore, and Cynthia Alvarez, all of Clarinda, Iowa; to join the Whitmore Family Control Group, a group acting in concert to retain voting shares of Whitmore Company, Inc., and thereby indirectly retain voting shares of PCSB Bank, Clarinda, Iowa.

Permitted: January 9, 2024

Kansas City

Henderson State Company, Henderson, Nebraska—Jeanette Postier and Stephen Postier, both of York, Nebraska; to become members of the Postier Family Group, a group acting in concert to acquire additional voting shares of Henderson State Company and thereby indirectly acquire additional voting shares of Henderson State Bank, Henderson, Nebraska.

Permitted: January 8, 2024

Regulations and Policies

General Counsel

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

Approved: January 9, 2024

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

Approved: January 9, 2024

Secretary

Rules of Practice for Hearings—final rule adjusting the Board's civil money penalties to account for inflation.

Approved: January 8, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 13, 2024

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
NONE					

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 January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 13, 2024

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 January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	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 January 13, 2024

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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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	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 January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 January 13, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	Other BHC Filing	Arbor Bancorp Inc., a Michigan Corporation and registered financial holding company, explanation and permissibility regarding certain venture capital fund investments made.	Newspaper: Federal Register:	Not applicable Not applicable
EASTON BANCSHARES, INC.	Change in Bank Control	Sue Ann McClaren, Denver, Colorado, individually to become the largest shareholder and retain voting shares of Easton Bancshares, Inc., and thereby retain voting shares of Community Bank of Easton, both of Easton, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST BANCORP OF TAYLORVILLE, INC.	Change in Bank Control	Notice by Beth E. Brotherton, Taylorville, Illinois; Thomas Matthew Beavers, Mount Zion, Illinois; to acquire and to retain voting shares of First Bancorp of Taylorville Inc., and thereby indirectly acquire and retain voting shares of First National Bank in Taylorville, both of Taylorville, Illinois and First Security Bank, Mackinaw, Illinois. In addition, together with the Revocable Trust Agreement No. 060134, James O. Beavers, trustee, as a group acting in concert, to form the Beavers Family Control Group.	Newspaper: Federal Register:	Not available Not available
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to merge with Merchants and Manufacturers Bank Corporation, Channahon, Illinois and thereby indirectly acquire Merchants and Manufacturers Bank, Joliet, Illinois.	Newspaper: Federal Register:	Not available 02/05/2024
FORWARD MUTUAL HOLDING COMPANY	* Acquisition	Forward Mutual Holding Company and Forward Financial, Inc., both of Marshfield, Wisconsin, to acquire Lake City Federal Bank, Lake City, Minnesota.	Newspaper: Federal Register:	02/12/2024 Not available

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDLAND CAPITAL HOLDINGS CORPORATION	* Acquisition	Midfed Acquisition Corp., Wilmington, Delaware is proposing to become a savings and loan holding company through the acquisition of 100 percent of the voting shares of Midland Capital Holdings Corporation and thereby indirectly acquire Midland Federal Savings and Loan Association, both of Bridgeview, Illinois, pursuant to section 10(e) of HOLA.	Newspaper: Federal Register:	Not available 01/05/2024
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe Michigan, to acquire Mainstreet Community Bank of Florida, DeLand, Florida.	Newspaper: Federal Register:	Not available 02/15/2024
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George Bley, II & Michelle Bley, both of Palm Harbor, Florida, and Jan E. Rhode, Springfield, Illinois, with the Bley Family Control Group, a group acting in concert, to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 10/27/2023

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, all acting in concert with the Prather Family Control Group, for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 11/16/2023
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, San Diego, California, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Mendota, Illinois.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

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2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	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 January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAKSTAR BANK	* Branch (Domestic)	OakStar Bank, Springfield, Missouri, to establish a branch facility located at 605 W. Aven Avenue, Nixa, Missouri.	Newspaper: Federal Register:	Not available Not applicable

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District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
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
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	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		

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC.	Change in Bank Control	Joshua C. Hillger, special administrator to the Norman C. Skalicky Revocable Trust Agreement dated December 23, 2019, all of Minneapolis, Minnesota, and to the Estate of Norman C. Skalicky, Maple Grove, Minnesota; to form the Hillger Control Group, a group acting in concert, to retain voting shares of Stearns Financial Services, Inc. and indirectly retain voting shares of Stearns Bank National Association, both of Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	Change in Bank Control	Adams Land Improvement, Inc., Arapahoe, Nebraska, to acquire voting shares of Central Bancshares, Inc., Cambridge, Nebraska, and thereby indirectly acquire voting shares of First Central Bank, Cambridge, Nebraska; First Central Bank McCook, McCook, Nebraska; and Republic Corporation and United Republic Bank, both of Omaha, Nebraska.	Newspaper: Federal Register:	Not available 01/25/2024
COMMUNITY FIRST BANCSHARES, INC.	Change in Bank Control	The Bruce Jessup Trust, Bruce Jessup and Terrie Jessup, Co-Trustees, all of Butler, Missouri, to retain voting shares of Community First Bancshares, Inc. and thereby indirectly retain voting shares of Community First Bank, both of Butler, Missouri. Bruce Jessup was previously approved to control Community First Bancshares, Inc.	Newspaper: Federal Register:	Not available 12/29/2023
GATEWAY FIRST BANCORP, INC.	Change in Bank Control	The Stitt Dynasty Trust dated December 31, 2021, Tulsa, Oklahoma (the Trust), to acquire voting shares of Gateway First Bancorp, Inc., Jenks, Oklahoma (the Company) and to join the Stitt Family Group, a group acting in concert, and thereby indirectly acquiring voting shares of Gateway First Bank, Jenks, Oklahoma. The Federal Reserve previously approved James Redman, the trustee of the Trust, to control the Company and as a member of the Stitt Family Group.	Newspaper: Federal Register:	Not available Not available

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKIN BANCSHARES, INC.	Change in Bank Control	Gary and Dixie Beymer Trust and Gary Beymer and Dixie Beymer, as co-trustees, all of Lakin, Kansas, to retain voting shares of Lakin Bancshares, Inc., and thereby indirectly retain voting shares of the KCB Bank, both of Lakin, Kansas. In addition, Gary and Dixie Beymer Trust and Gary Beymer and Dixie Beymer as co-trustees, Robert Beymer Revocable Trust dtd 02/24/2022, and Robert Beymer as trustee, Garden City, Kansas, Diane Beymer Credit Shelter Trust and Robert Beymer as trustee, C. Easton Beymer, Kingwood, Texas, Blake Beymer Holcomb, Kanas, Brick Beymer and Michelle Thompson, both of Lakin, Kansas, Caitlin Beymer (Orcutt), Milliken, Colorado, and Taryn Remy, McPherson, Kansas; to establish the Beymer Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/05/2024
ORRICK FINANCIAL CORPORATION	Change in Bank Control	Ryan Sullivan and Bryan Adams, both of Mission Hills, Kansas, to establish the Sullivan/Adams control group, a group acting in concert, to acquire voting shares of Orrick Financial Corporation, and thereby indirectly acquire voting shares of The Bank of Orrick, both of Orrick, Missouri.	Newspaper: Federal Register:	Not available 01/19/2024
PBT BANCSHARES, INC.	Change in Bank Control	Marcus Houghton and Corbin Houghton, both of Wichita, Kansas, to retain and acquire additional voting shares of PBT Bancshares, Inc. and thereby indirectly retain and acquire voting shares of Peoples Bank and Trust Company, both of McPherson, Kansas. Additionally, to approve Corbin Houghton as a member of the Houghton Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/25/2024

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District: 10

Federal Reserve Bank of Kansas City

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
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 January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 3820 Belt Line Road, Addison, Texas	Newspaper:	Not available
			Federal Register:	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
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		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE ORIENT	* Branch (Domestic)	Bank of the Orient, San Francisco, California, proposes to establish a new full-service branch office at 1423 Burlingame Avenue, Burlingame, California.	Newspaper: Federal Register:	Not available Not applicable
PACIFIC PREMIER BANK	* Branch (Domestic)	Pacific Premier Bank, Irvine, California, to establish a branch office at 111 S.W. Columbia Street, Suite 1090, Portland, Oregon.	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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