# **Federal Reserve Release**



*H.2* 

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

No. 39

Week Ending September 25, 2021

## **Personnel**

Division of Reserve Bank Operations and Payment Systems -- designation of responsibility for the Quantitative Risk Analysis program to Jennifer Lucier, associate director, and appointment of Jeff Walker as associate director.

- Announced, September 22, 2021

#### H.2 Actions under delegated authority

#### **September 19, 2021 to September 25, 2021**

S&R Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

### **Bank Branches, Domestic**

#### Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 199 Roswell Street, Marietta, Georgia.

- Approved, September 24, 2021

#### San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to establish branches at 1702 Main Street, Santa Ana, and 401 Glenneyre Street, Laguna Beach, both in California (two applications).

- Approved, September 23, 2021

#### St. Louis

Monticello Banking Company, Monticello, Kentucky -- to establish branches at 275 East Main Street, Richmond, and 9900 Ormsby Station Road, Louisville, both of Kentucky (two applications).

- Approved, September 21, 2021

# **Bank Holding Companies**

#### **Boston**

Eastern Bankshares Inc., Boston, Massachusetts -- to acquire Century Bancorp, Inc., and its subsidiary, Century Bank & Trust Company, both of Medford, Massachusetts.

- Approved, September 24, 2021

## **Bank Holding Companies**

#### Cleveland

Farmers National Banc Corp., Canfield, Ohio -- waiver of application to acquire Cortland Bancorp and its wholly owned subsidiary, The Cortland Savings and Banking Company (CSBC), both of Cortland, Ohio, in connection with the merger of CSBC with and into The Farmers National Bank of Canfield, Canfield, Ohio.

- Granted, September 24, 2021

### Kansas City

N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma -- to acquire The American Bank, Wagoner, Oklahoma.

- Approved, September 20, 2021

#### Chicago

Ottawa Bancorp, Inc., Ottawa, Illinois -- (1) to become a bank holding company upon the conversion of Ottawa Savings Bank, Ottawa, Illinois, from a federally chartered savings association to a state-chartered bank and (2) to engage in extending credit and servicing loans.

- Approved, September 21, 2021

## **Bank Mergers**

#### St. Louis

Community Bank, Lexington, Tennessee -- to purchase certain assets and assume certain liabilities of a branch of Decatur County Bank, Decaturville, Tennessee, and to retain the acquired facility as a branch.

- Returned, September 20, 2021

## **Bank Mergers**

#### Kansas City

Equity Bank, Andover, Kansas -- to purchase certain assets and assume certain liabilities of branches of Security Bank of Kansas City, Kansas City, Kansas, and thereby establish branches at 602 Edmond Street, 401 North Woodbine Road, and 5348 Lake Avenue, all of Saint Joseph, Missouri.

- Approved, September 16, 2021 (A/C)

## **Change in Bank Control**

#### **Dallas**

Albany Bancshares, Inc., Albany, Texas -- Jon Rex Jones; the Jon Rex Jones Dynasty Trust, Jon Rex Jones Jr. and Brenda Wilkinson Jones, as co-trustees; the Jon Rex Jones Jr. Dynasty Trust, Brenda Wilkinson Jones, as trustee; the Jon Rex Jones Jr. Trust V, Jon Rex Jones Jr., as trustee; the Debora L. Jones Trust V and the Julie Ann Jarvis Trust V, Julie Ann Jarvis, as trustee to both trusts; and the Stephen Martin Jones Trust V, Stephen Martin Jones, as trustee, all of Austin, Texas, as a group acting in concert, to retain voting shares of Albany Bancshares, Inc., and indirectly retain voting shares of First National Bank of Albany/Breckenridge, Albany, Texas. Additionally, Jon Rex Jones Jr., in his capacity as proxy with power to exercise the largest block of voting shares, to acquire additional voting shares of Albany Bancshares and thereby indirectly acquire voting shares of First National Bank of Albany/Breckenridge.

- Permitted, September 24, 2021

#### St. Louis

Boyle Bancorp, Inc., Danville, Kentucky -- the Peter Mahurin Revocable Trust, Peter Mahurin, trustee, Bowling Green, Kentucky, and Sarah J. Mahurin, New Haven, Connecticut, to retain additional voting shares of Boyle Bancorp, Inc., and thereby indirectly retain voting shares of The Farmers National Bank of Danville, Danville, Kentucky.

- Permitted, September 24, 2021

## **Change in Bank Control**

#### Minneapolis

CNB Financial Corporation, Litchfield, Minnesota -- the Beth S. Schnell Revocable Trust, Orono, Minnesota, Beth S. Schnell, trustee, Orono, Minnesota, as a member of the Sparboe family shareholder group acting in concert, to retain shares and thereby control of CNB Financial Corporation. CNB Financial Corporation controls Center National Bank, Litchfield, Minnesota.

- Permitted, September 24, 2021

#### Chicago

WoodTrust Financial Corporation, Wisconsin Rapids, Wisconsin -- the Steven C. Bell 2021 Investment Trust, Paula Bell, as trustee, both of Wisconsin Rapids, Wisconsin, and the Linda J. Growney Investment Trust, Madison, Wisconsin, Chad Kane, as trustee, Wausau, Wisconsin, to join the Bell Family Control Group, a group acting in concert, to acquire voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, Wisconsin Rapids, Wisconsin. Additionally, Paula Bell, a current member of the Bell Family Control Group, to individually and as trustee of the Steven C. Bell 2021 Investment Trust, both of Wisconsin Rapids, Wisconsin, acquire control of voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank.

- Permitted, September 15, 2021 (A/C)

## **Extensions of Time**

#### St. Louis

The Bank of Fayette County, Piperton, Tennessee -- extension to March 24, 2022, to establish a branch at 5560 Airline Road, Arlington, Tennessee.

- Granted, September 24, 2021

## **Extensions of Time**

#### Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to December 22, 2021, to acquire additional voting shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire its subsidiary, Community Bank of Mississippi, Forest, both in Mississippi.

- Granted, September 23, 2021

# District: 1 Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
15 BEACH MHC	* MHC Formation MHC Minority Stock Issuance	15 Beach MHC (in formation) and CFSB Bancorp, Inc. (in formation), both of Quincy, Massachusetts, to become a mutual holding company and a savings and loan holding company, respectively, by acquiring 100% of the voting shares of Colonial Federal Savings Bank, Quincy, Massachusetts following the conversion of Colonial Federal Savings Bank, Quincy, Massachusetts, from a federal mutual savings bank to a federal stock savings bank, and for CFSB Bancorp Inc. to conduct a minority stock issuance.	Newspaper: Federal Register:	Not available 10/21/2021
CITIZENS FINANCIAL GROUP, INC.	* 3A3 * 3A5	Application by Citizens Financial Group, Inc. and its wholly-owned subsidiary bank, Citizens Bank N.A., both of Providence, Rhode Island to acquire Investors Bancorp, Inc. and its wholly-owned subsidiary bank, Investors Bank, both of Short Hills, New Jersey pursuant to section 3(a)(3) and 3(a) (5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 10/21/2021

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Boston**

#### **Availability of CRA Public Evaluations**

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

**RSSD** 

NONE

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examir	nations scheduled for	Quarter of				
Institution		L	Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# District: 2 Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commen	t Period
DE CAMPOS FARIA FAMILY	CIC	Notice of Change in Control by Lucia de	Newspaper:	10/04/2021
INVESTORS		Campos Faria, Junia de Campos Faria Ziegelmeyer, and Eliana de Campos Faria, all of Sao Paulo, Brazil; Flavia Faria Vasconcellos, Rio de Janeiro, Brazil; The FC Family Trust, The White Dahlia Company Inc. as trustee of the FC Family Trust, both of Hampton, New Hampshire; and Claudia de Faria Carvalho, New York, New York, as primary beneficiary of the FC Family Trust; to acquire voting shares of Delta Investment Company (Cayman), Georgetown, Cayman Islands, and thereby indirectly acquire voting shares of Delta National Bank and Trust Company, New York, New York.	Federal Register:	10/02/2021
DIME COMMUNITY BANK	* Branch	Dime Community Bank, Bridgehampton,	Newspaper:	Not available
		New York, to establish a branch office to be located at 60 East 42nd Street, New York, New York.	Federal Register:	Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of New York

#### **Availability of CRA Public Evaluations**

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**RSSD** 

NONE

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NONE						
CRA Examir	nations scheduled for	Quarter of				
Institution		L	ocation		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Philadelphia

## Filings received during the week ending September 25, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of Philadelphia

#### **Availability of CRA Public Evaluations**

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**RSSD** 

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The following state member banks have been examined and their CRA public evaluations are now available.

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

### Federal Reserve Bank of Cleveland

## Filings received during the week ending September 25, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Cleveland**

#### **Availability of CRA Public Evaluations**

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

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NONE

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location		Exam Date	CRA Rating	Exam Method
NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
MCNB BANKS, INC.	4c8	MCNB Banks, Inc., Welch, West Virginia,	Newspaper:	Not applicable
		to engage in lending activities.	Federal Register:	Not applicable
SOUTHERN BANCSHARES	* 3A3	Southern Bancshares (N.C.), Inc., Mount	Newspaper:	Not available
(N.C.), INC.		Olive, North Carolina, to acquire up to 19.9% of the outstanding voting securities of Old Point Financial Corporation, Hampton, Virginia, and thereby indirectly acquire an interest in The Old Point National Bank of Phoebus, Hampton, Virginia.	Federal Register:	10/25/2021

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Richmond**

#### **Availability of CRA Public Evaluations**

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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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ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# District: 6 Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
DLP BANCSHARES, INC.	* 3A1	DLP Bancshares, Inc., St. Augustine,	Newspaper:	10/02/2021
		Florida, to become a bank holding company by acquiring Community State Bank Corporation, Starke, Florida, and thereby indirectly acquiring Community State Bank, Starke, Florida.	Federal Register:	10/18/2021
M&C BANCSHARES, INC.	* 3A1	M&C Bancshares, Inc. McRae- Helena,	Newspaper:	10/22/2021
	Georgia to become a bank holding company by acquiring outstanding shares of The Merchants and Citizens Bank, McRae-Helena, Georgia.		Federal Register:	10/29/2021
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to	Newspaper:	10/06/2021
		establish a branch located at 201 Monroe Street, Suite 1650, Montgomery, Alabama.	Federal Register:	Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Atlanta**

#### **Availability of CRA Public Evaluations**

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RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method
3816510	PROFESSIONAL BK, CORAL GABLES, FLORIDA	06/07/2021	09/19/2021	S	Int Small Bank

Institution Quarter of

Location Quarter

NONE

Location Quarter

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment pursuant to section 208.22(b) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CIB MARINE BANCSHARES, INC.	CIC	Stilwell Activist Investments, L.P, Stilwell Activist Fund, L.P., and Stilwell Value Partners VII, L.P., known as The Stilwell Group, all of New York, New York; Stilwell Value LLC, New York, New York the general partner of each of the limited partnerships; Joseph D. Stilwell, San Juan, Puerto Rico, managing member of Stilwell Value LLC, a group acting in concert, to acquire up to 14.99 percent of voting shares of CIB Marine Bancshares, Inc., Brookfield, Wisconsin, and thereby indirectly acquire voting shares of CIBM Bank, Champaign, Illinois.	Newspaper: Federal Register:	Not available 10/12/2021
HOMETOWN BANCORP, LTD.	CIC	Ralph C. Stayer, Naples, Florida, together with Kimberly L. Johnson, Naples, Florida, and Lisa M. Reilly, Phoenix, Arizona, both as trustees of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, Fond du Lac, Wisconsin, and the Shelly A. Stayer 2010 Childrens Trust, Fond du Lac, Wisconsin; Brittany B. Wagner, Brooke B. Stayer-Wagner, Jonathan B. Wagner, all of Mequon, Wisconsin; and Michael Stayer-Suprick, Sheboygan, Wisconsin, to join the Stayer Family Control Group and retain 25 percent or more of Hometown Bancorp, LTD. and indirectly control Hometown Bank, both of Fond du Lac, Wisconsin.	Newspaper: Federal Register:	Not available Not available
NORTH SHORE, MHC	* MHC Conversion * SLHC Formation	North Shore, MHC, Waukegan, Illinois; to convert from mutual to stock form. As part of the conversion, North Shore, MHC, and NSTS Financial Corporation, an existing mid-tier savings and loan holding company, will cease to exist and North Shore Trust and Savings, all of Waukegan, Illinois, will become a wholly-owned subsidiary of NSTS Bancorp, Inc., Waukegan, Illinois, a newly-formed Delaware corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA, by acquiring North Shore Trust and Savings.	Newspaper: Federal Register:	10/22/2021 10/25/2021
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois to establish a temporary branch located at 1301 Riverplace Boulevard, 16th Floor, Suite 1601 and a permanent branch at 1 Independent Drive, 31st Floor, both in Jacksonville, Florida	Newspaper: Federal Register:	10/02/2021 Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

# District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	<b>End of Commer</b>	nt Period
OLD SECOND BANCORP, INC.	* 3A5	Old Second Bancorp, Inc., Aurora, Illinois to merge with West Suburban Bancorp, Inc. and thereby indirectly acquire West Suburban Bank, both of Lombard, Illinois.	Newspaper: Federal Register:	Not available 10/01/2021
READLYN BANCSHARES, INC.	* 3A3 * 3A5	Readlyn Bancshares, Inc., Saint Paul, Minnesota to merge with Tripoli Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly acquire American Savings Bank, Tripoli, Iowa. In addition, Readlyn Bancshares, Inc. to acquire an additional 15 percent, for a total of 35 percent of the voting shares of Nashua Bancshares, Inc., Saint Paul, Minnesota.	Newspaper: Federal Register:	Not available 10/21/2021
SOUTHERN WISCONSIN BANCSHARES CORPORATION	CIC	Notice by James G. Fitzgerald Trust Dated August 31, 1988, Gerald F. Fitzgerald Family Trust UAD January 18, 1988, Spoonbill Trust, Anhinga Trust, and Sandhill Trust, all with James G. Fitzgerald, Naples, Florida, as trustee; Whooper Trust with Jane M. Fitzgerald, Naples, Florida, as trustee; and Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, with Gerald F. Fitzgerald, Jr., Chicago, Illinois, as trustee to join the Fitzgerald Family Control Group, a group acting in concert to acquire additional voting shares of Southern Wisconsin Bancshares Corporation, Inverness, Illinois and thereby indirectly acquire voting shares of Farmers Savings Bank, Mineral Point, Wisconsin.	Newspaper: Federal Register:	Not available 10/04/2021

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#### **Federal Reserve Bank of Chicago**

#### **Availability of CRA Public Evaluations**

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RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method
930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	06/21/2021	09/24/2021	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution Location Quarter

NONE

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FIRST BANK	PWI	First Bank, Creve Coeur, Missouri, proposes to make a \$3 million public welfare investment in St. Cloud Capital Partners IV, SBIC, LP, St. Louis, Missouri, a Small Business Investment Company.	Newspaper: Federal Register:	Not applicable Not applicable

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of St. Louis

#### **Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location		Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

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## Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
FARIBAULT BANCSHARES, INC.	CIC	John R. Carlander, Faribault, Minnesota, through individual ownership, as personal representative of an estate, and as cotrustee of two trusts, to retain voting shares of Faribault Bancshares, Inc., Faribault, Minnesota (Faribault Bancshares), and thereby indirectly retain voting shares of State Bank of Faribault, Faribault,	Newspaper: Federal Register:	09/22/2021 10/01/2021
		Minnesota (Bank). Additionally, the Estate of Richard Carlander, Faribault, Minnesota (personal representative John R. Carlander); Chad R. Koepke, Lakeville, Minnesota; Madelyn L. Carlander, Prior Lake, Minnesota; John R. Carlander 1997 Trust, Faribault, Minnesota (co-trustees John R. Carlander and Madelyn L. Carlander); Kimberly A. Koepke 1997 Trust, Lakeville, Minnesota (co-trustees Kimberly A. Koepke, Lakeville, Minnesota and Chad R. Koepke); and Matthew C. Carlander 1997 Trust, Faribault, Minnesota (co-trustees Matthew C. Carlander, Faribault, Minnesota and John R. Carlander) to retain voting shares of Faribault Bancshares, and join the Carlander/Koepke Family Control Group, a		
MIDCOLINTDY ACQUISITION	N * 2 A 2	group acting in concert, and thereby indirectly acquire voting shares of Bank.	Nawapapar	10/10/2021
MIDCOUNTRY ACQUISITION CORP.	N ** 3A3	MidCountry Acquisition Corp., Minneapolis, Minnesota, to acquire The Tysan Corporation, Minneapolis, Minnesota, and thereby indirectly acquire Pine Country Bank, Little Falls, Minnesota, and Lake Community Bank, Long Lake, Minnesota.	Newspaper: Federal Register:	10/19/2021 10/25/2021

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#### **Federal Reserve Bank of Minneapolis**

#### **Availability of CRA Public Evaluations**

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NONE						
CRA Examin	nations scheduled for	Quarter of				
Institution		L	ocation		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	<b>End of Comment Period</b>		
AMERICAN NATION BANK	* Branch	American Nation Bank, Ardmore, Oklahoma, to establish a branch at 1003 Memorial Drive, Marietta, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable	
CLINTON BANCSHARES, INC.	CIC	The Berry Leaf Sewell 2021 Revocable Trust, and co-trustees Berry L. Sewell and Adrienne M. Sewell, all of Clinton, Oklahoma, to acquire voting shares of Clinton Bancshares, Inc., and thereby indirectly acquire voting shares of First Bank and Trust Company, both of Clinton, Oklahoma; and to become members of the Sewell Family Control Group, a group acting in concert. Additionally, for the Frank A. Sewell IV 1998 Irrevocable Trust, Frank A. Sewell III and First Bank and Trust Company, co-trustees, all of Clinton, Oklahoma, and Frank A. Sewell IV, Oklahoma City, Oklahoma, to retain voting shares and to be approved as members of the Sewell Family Control Group.	Newspaper: Federal Register:	09/23/2021 10/01/2021	
FIRST WESTERN FINANCIAL, INC.	* 3A3 * 3A5	First Western Financial, Inc., Denver, Colorado, to merge with Teton Financial Services, Inc., Wilson, Wyoming and thereby indirectly acquire Rocky Mountain Bank, Jackson, Wyoming.	Newspaper: Federal Register:	Not available Not available	
OLNEY BANCSHARES OF TEXAS, INC.	4c8	Olney Bancshares of Texas, Inc., Olney, Texas, to engage, de novo, in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable 10/06/2021	
SECURITY BANCSHARES CORPORATION	CIC	Notice submitted by Robin Burch, Tulsa, Oklahoma, a member of the Burch Family Group, a group acting in concert, to acquire voting shares of Security Bancshares Corporation, Wewoka, Oklahoma (the company), and thereby indirectly acquire voting shares of Security State Bank of Oklahoma, Wewoka, Oklahoma. Pier 6 Investment Company, LLC, Tulsa, Oklahoma, to retain voting shares of the company and to join the Burch Family Group.	Newspaper: Federal Register:	10/06/2021 10/06/2021	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of Kansas City

#### **Availability of CRA Public Evaluations**

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

**RSSD** 

NONE

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

## **Federal Reserve Bank of Dallas**

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
CITY BANCSHARES, INC.	CIC	Stephen Van Eversull, Natchitoches, Louisiana, submitted prior notice to acquire additional voting shares of City Bancshares, Inc., and thereby indirectly acquire voting shares of City Bank & Trust Company, both of Natchitoches, Louisiana.	Newspaper: Federal Register:	10/04/2021 10/04/2021
COMERICA BANK	PWI	Notice by Comerica Bank, Dallas, Texas, to make a Community Development and Public Welfare Investment in the amount of \$1.5 million to B.S.D. Capital, Inc.	Newspaper: Federal Register:	Not applicable  Not applicable
LOUISE BANCSHARES, INC.	CIC	Prior notice under the Change in Bank Control Act by Rita Hancock, El Campo, Texas, individually and as trustee of the John W. Hancock, Jr. SB Trust, to acquire greater than 10 percent of Louise, Bancshares, Inc., and indirectly, The First State Bank, both of Louise, Texas.	Newspaper: Federal Register:	Not available Not available

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### **Federal Reserve Bank of Dallas**

#### **Availability of CRA Public Evaluations**

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NONE						
CRA Examin	nations scheduled for	Quarter of				
Institution		L	ocation		Quarter	

CRA

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# District: 12 Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	<b>End of Commen</b>	t Period
BAWAG P.S.K. BANK FUR	FBSEA	BAWAG P.S.K. Bank Fur Arbeit und	Newspaper:	Not available
ARBAIT UND WIRTSCHAFT UND OSTERREICHISCHE POSTSPARKASSE AKTIENGESELLSCHAFT		Wirtschaft und Osterreichische Postsparkasse Aktiengesellschaft, Wien, Austria, to establish a representative office at 521 Boccaccio Avenue, Venice, California, pursuant to section 10(a) of the International Banking Act.	Federal Register:	Not applicable
FARMERS AND	* Branch	Farmers and Merchants Bank of Long	Newspaper:	Not available
MERCHANTS BANK OF LONG BEACH		Beach, Long Beach, California to establish a branch at 401 Glenneyre Street, Laguna Beach, California.	Federal Register:	Not applicable
FARMERS AND	* Branch	Farmers and Merchants Bank of Long	Newspaper:	Not available
MERCHANTS BANK OF LONG BEACH		Beach, Long Beach, California to establish a branch at 1702 Main Street, Santa Ana, California.	Federal Register:	Not applicable
PACIFIC VALLEY BANCORP	* 3A5	Pacific Valley Bancorp to become a bank	Newspaper:	Not available
		holding company by acquiring 100 percent of Pacific Valley Bank, Salinas, California (NMB,RSSD: 3293540).	Federal Register:	Not available
PACIFIC VALLEY BANCORP	* 3A5	Pacific Valley Bancorp to become a bank	Newspaper:	Not available
		holding company by acquiring 100 percent of Pacific Valley Bank, Salinas, California (NMB, ID RSSD: 3293540)	Federal Register:	Not available

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act

#### Federal Reserve Bank of San Francisco

#### **Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location		Exam Date	CRA Rating	Exam Method
NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

<sup>\*</sup> Subject to the provisions of the Community Reinvestment Act