Federal Reserve Release



H.2

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

No. 47

Week Ending November 20, 2021

Regulations and Policies

Computer-Security Incident Notification -- interagency final rule establishing computer-security incident notification requirements for banking organizations and their bank service providers.

- Approved, November 16, 2021

Presidential Coins -- annual report to Congress on the Presidential \$1 Coin Program.

- Published, November 18, 2021

Enforcement

Eagle Bancorp, Inc., and EagleBank, both of Bethesda, Maryland -- consent order of prohibition against Laurence E. Bensignor, a former institution-affiliated party.

- Announced, November 16, 2021

Industrial and Commercial Bank of China Ltd., Beijing, People's Republic of China, and Industrial and Commercial Bank of China Ltd., New York Branch, New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, November 16, 2021

November 14, 2021 to November 20, 2021

H.2 Actions under delegated authority

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

New York

The Adirondack Trust Company, Saratoga Springs, New York -- to establish a branch at 350 Canada Street, Lake George, New York.

- Approved, November 16, 2021

Kansas City

The Bank of Wyandotte, Wyandotte, Oklahoma -- to establish a branch at 4514 Cole Avenue, Dallas, Texas.

- Withdrawn, November 15, 2021

Atlanta

First Home Bank, St. Petersburg, Florida -- to establish a branch at 401 North Indian Rocks Road, Belleair Bluffs, Florida.

- Approved, November 18, 2021

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 1301 Riverplace Boulevard, Jacksonville, Florida.

- Approved, November 19, 2021

St. Louis

Old Missouri Bank, Springfield, Missouri -- to establish a branch at 2423 West Republic Road, Springfield, Missouri.

- Approved, November 15, 2021

Bank Branches, Domestic

Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 9844 South Jog Road, Boynton Beach, Florida

- Approved, November 19, 2021

Bank Holding Companies

Kansas City

Bank7 Corp, Oklahoma City, Oklahoma -- waiver of application to acquire Watonga Bancshares, Inc., and Cornerstone Bank, both of Watonga, Oklahoma, in connection with the merger of Bank7, Oklahoma City, Oklahoma, and Cornerstone Bank.

- Granted, November 19, 2021

Atlanta

M&C Bancshares, Inc., McRae-Helena, Georgia -- to become a bank holding company by acquiring shares of The Merchants and Citizens Bank, McRae-Helena, Georgia.

- Approved, November 17, 2021

Minneapolis

MidCountry Acquisition Corporation, Minneapolis, Minnesota -- to acquire McGregor Banco, Inc., and thereby indirectly acquire Grand Timber Bank, both of McGregor, Minnesota.

- Approved, November 18, 2021

Bank Mergers

Kansas City

Bank7, Oklahoma City, Oklahoma -- to merge with Cornerstone Bank, Watonga, Oklahoma, and thereby establish branches at 115 W. A Street, Watonga, Oklahoma; 133 S. Broadway, Geary, Oklahoma; and 1408 N. Mustang Road, Mustang, Oklahoma.

- Approved, November 19, 2021

St. Louis

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

- Approved, November 18, 2021

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to purchase certain assets and assume certain liabilities of nine branches of Arvest Bank, Fayetteville, Arkansas, and to retain the acquired facilities as branches.

- Approved, November 18, 2021

Chicago

Iowa State Bank, Hull, Iowa -- to purchase and assume substantially all of the assets and assume certain liabilities of Iowa Prairie Bank, Brunsville, Iowa, and thereby establish branches at 302 Oak Street, Brunsville, Iowa; 325 N. Floyd Avenue, Hinton, Iowa; and 201 Main Street, Merrill, Iowa.

- Approved, November 17, 2021

Atlanta

BankUnited, Inc., Miami Lakes, Florida -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire voting shares of BankUnited, Inc., and thereby indirectly acquire voting shares of BankUnited, NA, Miami Lakes, Florida.

- Permitted, November 19, 2021

San Francisco

Columbia Banking System, Inc., Tacoma, Washington -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of Columbia Banking System, Inc., and thereby indirectly acquire voting shares of Columbia Bank, Tacoma, Washington.

- Permitted, November 19, 2021

Dallas

Comerica Incorporated, Dallas, Texas -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of Comerica Incorporated and thereby indirectly acquire voting shares of Comerica Bank, Dallas, Texas, and Comerica Bank & Trust, National Association, Ann Arbor, Michigan.

San Francisco

First American Financial Corporation, Santa Ana, California -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of First American Financial Corporation and thereby indirectly acquire voting shares of First American Trust, FSB, Santa Ana, California.

- Permitted, November 19, 2021

Cleveland

First Commonwealth Financial Corporation, Indiana, Pennsylvania -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of First Commonwealth Financial Corporation and thereby indirectly acquire voting shares of First Commonwealth Bank, Indiana, Pennsylvania.

- Permitted, November 19, 2021

San Francisco

Green Dot Corporation, Pasadena, California -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of Green Dot Corporation and thereby indirectly acquire voting shares of Green Dot Bank, Provo, Utah.

Chicago

Hometown Bancorp, Ltd., Fond du Lac, Wisconsin -- Ralph C. Stayer, Naples, Florida; Kimberly L. Johnson, Naples, Florida; and Lisa Reilly Payton, Phoenix, Arizona, as co-trustees of the RFS 2010 Irrevocable Trust fbo Ralph C. Stayer and the Shelly A. Stayer 2010 Childrens Trust, both of 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, a group acting in concert, to retain voting shares of Hometown Bancorp, Ltd., and indirectly retain voting shares of Hometown Bank, Fond du Lac, Wisconsin.

- Permitted, November 18, 2021

Boston

Independent Bank Corp., Rockland, Massachusetts -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of Independent Bank Corp. and thereby indirectly acquire voting shares of Rockland Trust Company, Rockland, Massachusetts.

- Permitted, November 19, 2021

Dallas

Louise Bancshares, Inc., Louise, Texas -- Rita Hancock, El Campo, Texas, individually and as trustee of the John W. Hancock, Jr. SB Trust, to acquire voting shares of Louise, Bancshares, Inc., and thereby indirectly acquire voting shares of The First State Bank, Louise, Texas, and Dilley State Bank, Dilley, Texas.

San Francisco

Pacific Premier Bancorp, Inc., Irvine, California -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of Pacific Premier Bancorp, Inc., and thereby indirectly acquire voting shares of Pacific Premier Bank, Irvine, California.

- Permitted, November 19, 2021

San Francisco

PacWest Bancorp, Beverly Hills, California -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of PacWest Bancorp and thereby indirectly acquire voting shares of Pacific Western Bank, Beverly Hills, California.

- Permitted, November 19, 2021

Atlanta

United Community Banks, Inc., Blairsville, Georgia -- the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire additional voting shares of United Community Banks, Inc., and thereby indirectly acquire voting shares of United Community Bank, Greenville, South Carolina.

Federal Reserve Bank of Boston

Filings received during the week ending November 20, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} 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

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method
					-

NONE

Institution	Location	Quarter
BANKNEWPORT	NEWPORT, RHODE ISLAND	First Quarter of 2022
FALL RIVER FIVE CENTS SVGS BK	FALL RIVER, MASSACHUSETTS	First Quarter of 2022
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND	Second Quarter of 2022
BROOKLINE BK	BROOKLINE, MASSACHUSETTS	Second Quarter of 2022
EASTERN CT SVGS BK	NORWICH, CONNECTICUT	Second Quarter of 2022

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method

NONE

Institution	Location	Quarter
DIME CMNTY BK	BRIDGEHAMPTON, NEW YORK	First Quarter of 2022
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK	First Quarter of 2022
BANCO POPULAR DE PR	SAN JUAN, PUERTO RICO	Second Quarter of 2022
FIVE STAR BK	WARSAW, NEW YORK	Second Quarter of 2022

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
RIVERBANK FINANCIAL, MHC	* 3A1	Riverbank Financial, MHC, Carthage, New York to convert to a Delaware-chartered mutual bank holding company, and its midtier holding company, Riverbank Financial Corporation, Carthage, New York, to convert to a Maryland-chartered stock bank holding company, upon the conversion of Carthage Federal Savings & Loan Association, Carthage, New York, from a federal stock savings and loan association to a national bank.	Newspaper: Federal Register:	12/09/2021 12/16/2021

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Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD			CRA	CRA	
			0101	oru.	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method
				8	

NONE

Institution	Location	Quarter
AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA	First Quarter of 2022
FIRST CITIZENS CMNTY BK	MANSFIELD, PENNSYLVANIA	First Quarter of 2022
NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA	Second Quarter of 2022

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
HARRIS WILLIAMS UK HOLDINGS LLC	Investment	Harris Williams UK Holdings LLC, Richmond, VA, prior notice of \$15MM planned investment into Harris Williams & Co. Ltd, London, England, & Harris Williams & Co. Corporate Finance Advisors GmbH, Frankfurt, Germany	Newspaper: Federal Register:	Not applicable Not applicable

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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.

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RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method

NONE

Institution	Location	Quarter
BUCKEYE CMNTY BK	LORAIN, OHIO	First Quarter of 2022
OHIO VALLEY BK CO	GALLIPOLIS, OHIO	First Quarter of 2022
PEOPLES B&TC	HAZARD, KENTUCKY	First Quarter of 2022
CIVISTA BK	SANDUSKY, OHIO	Second Quarter of 2022
HEARTLAND BK	WHITEHALL, OHIO	Second Quarter of 2022
SETTLERS BK	MARIETTA, OHIO	Second Quarter of 2022

^{*} Subject to the provisions of the Community Reinvestment Act

District: 5 Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BANK OF CLARKE COUNTY	* Branch	Bank of Clarke County, Berryville, Virginia, to establish a branch at 530 Blackwell Road, Warrenton, Virginia.	Newspaper: Federal Register:	Not available Not applicable
TRI-COUNTY BANCORP, INC.	CIC	The Carolyn E. Farr Trust, Harrisville, West Virginia, Scott A. Windom, as trustee, Cairo, West Virginia, William A. Farr, West Union, West Virginia, John C. Farr, Woodinville, Washington, Paul D. Farr, Little Hocking, Ohio, Lee Ann Farr, Frankfort, West Virginia, and Rodney C. Windom, Cairo, West Virginia, as a group to retain voting shares of Tri-County Bancorp, Inc., West Union, West Virginia.	Newspaper: Federal Register:	Not available 12/08/2021

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Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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S = Satisfactory

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RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method

NONE

Institution	Location	Quarter
TRUPOINT BK	GRUNDY, VIRGINIA	First Quarter of 2022
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	First Quarter of 2022

^{*} 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
CB INVESTMENT HOLDINGS, LLC	* 3A1	CB Investment Holdings, LLC, Nashville, Tennessee, to become a bank holding company by acquiring control of no less than 51 percent of the outstanding shares of CSB&T Bancorp, Inc., and the indirect acquisition of its subsidiary, Citizens Savings Bank & Trust Company, both of Nashville, Tennessee.	Newspaper: Federal Register:	12/05/2021 12/20/2021
FLORIDA BANCSHARES, INC.	4c8	Florida Bancshares, Inc. to engage, de novo, directly in the purchase of loans	Newspaper:	Not applicable
inc.	from its wholly-owned subsidiary, First National Bank of Pasco, both of Dade City, Florida.	Federal Register:	Not available	
PEOPLES BANCSHARES,	CIC	Bradley C. Davis, Charleston, South	Newspaper:	11/24/2021
INC.		Carolina, a member of the Davis Family Group, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi. In addition, Sidney Dewitt Davis III, Mendenhall, Mississippi and Bradley C. Davis, Charleston, South Carolina, as co-trustees for The Sid Davis Trust; Melissa Lenox, Charleston, South Carolina; Steve Ammann and Steven Wade Ammann, both of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger, trustee of the Margaret Steinberger Revocable Trust and Bruce Steinberger, both of Coral Gables, Florida; Audrey Davis, Magee, Mississippi; to join the Davis Family Group, a group acting in concert, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi.	Federal Register:	Not available
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make one public	Newspaper: Federal Register:	Not applicable Not applicable
REGIONS BANK	PWI	welfare investment. Regions Bank, Birmingham, Alabama,	Newspaper:	Not applicable
REGIONS DANK	1 **1	request for approval to make two public welfare investments.	Federal Register:	Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method

NONE

Institution	Location	Quarter
AUBURNBANK	AUBURN, ALABAMA	First Quarter of 2022
COMMERCIAL BK	HARROGATE, TENNESSEE	First Quarter of 2022
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	First Quarter of 2022
PARADISE BK	BOCA RATON, FLORIDA	Second Quarter of 2022
TENNESSEE ST BK	PIGEON FORGE, TENNESSEE	Second Quarter of 2022

^{*} 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
BYLINE BANCORP, INC.	CIC	Maria Blanca del Valle Perochena, Mexico City, Mexico; and Maria de Guadalupe del Valle Perochena, Mexico City, Mexico; to become limited partners in MBG Investors I, L.P., Ontario, Canada, thereby indirectly acquiring voting shares of Byline Bancorp, Inc. and Byline Bank, both of Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
COMMERCIAL FINANCIAL	CIC	Carrie L. Brown, Storm Lake, Iowa; Joleen	Newspaper:	Not available
CORP.		M. Brown, Spirit Lake, Iowa; Timothy J. Brown CFC Revocable Trust, Timothy J. Brown, as trustee, both of Storm Lake, Iowa; John C. Brown CFC Revocable Trust, John C. Brown, as trustee, both of Spirit Lake, Iowa; John C. Brown 2020 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; Joleen M. Brown 2021 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; and CFC Control Trust, Nick Brown, as trustee, both of Storm Lake, Iowa; to become members of the Brown Family Control Group, a group acting in concert, to acquire voting shares of Commercial Financial Corp., and thereby indirectly acquire voting shares of Central Bank, both of Storm Lake, Iowa.	Federal Register:	11/26/2021
EASTERN MICHIGAN BANK	* Branch	East Michigan Bank, Croswell, Michigan to establish a branch at 1430 Military	Newspaper:	07/26/2021
		Street, Port Huron, Michigan.	Federal Register:	Not applicable
NORTHERN TRUST	PWI	The Northern Trust Company, Chicago,	Newspaper:	Not applicable
COMPANY, THE		Illinois provided prior notice of its public welfare investment of \$15,000,000 in NDC Corporate Equity Fund XVIII, L.P., pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Federal Register:	Not applicable

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Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
SPRING BANCORP, INC.	CIC	Tom E. Marantz, Springfield, Illinois, as	Newspaper:	Not available
		trustee of the Tom E. Marantz Exempt Trust; the Tom E. Marantz Exempt Trust; Marla J. Marantz, Springfield, Missouri, as trustee of the Marla J. Marantz Exempt Trust; and the Marla J. Marantz Exempt Trust; Gregory Marantz, Springfield, Illinois, as Trustee of the Gregory R. Marantz Spring Bancorp Irrevocable Trust; Jennifer Marantz, St. Louis, Missouri, as Trustee of the Jennifer A. Marantz Spring Bancorp Irrevocable Trust; and, Melissa Knoedler, Bloomington, Illinois, as Trustee of the Melissa L. Knoedler Spring Bancorp Irrevocable Trust to be added to the Marantz family control group to acquire voting shares of Spring Bancorp, Inc., Springfield, Illinois, and thereby acquire voting shares of Bank of Springfield, Springfield, Illinois.	Federal Register:	Not available

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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376442	FIRST BK, WAVERLY, IOWA	08/23/2021	11/14/2021	S	Int Small Bank

Institution	Location	Quarter
FIRST BK OF BERNE	BERNE, INDIANA	First Quarter of 2022
FIRST CMNTY BK	HARBOR SPRINGS, MICHIGAN	First Quarter of 2022
FIRST EAGLE BK	CHICAGO, ILLINOIS	First Quarter of 2022
FIRST ST BK	EASTPOINTE, MICHIGAN	First Quarter of 2022
HARTSBURG ST BK	HARTSBURG, ILLINOIS	First Quarter of 2022
SAINT ANSGAR ST BK	SAINT ANSGAR, IOWA	First Quarter of 2022
STATE BK	SPENCER, IOWA	First Quarter of 2022
CENTRAL ST BK	ELKADER, IOWA	Second Quarter of 2022
CONNECTION BK	FORT MADISON, IOWA	Second Quarter of 2022
CUSB BK	CRESCO, IOWA	Second Quarter of 2022
FAIRMOUNT ST BK	FAIRMOUNT, INDIANA	Second Quarter of 2022
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS	Second Quarter of 2022
FIRST BK HAMPTON	HAMPTON, IOWA	Second Quarter of 2022
FNB BK	FONTANELLE, IOWA	Second Quarter of 2022
GRAND RIVER BK	GRANDVILLE, MICHIGAN	Second Quarter of 2022
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA	Second Quarter of 2022
MAQUOKETA ST BK	MAQUOKETA, IOWA	Second Quarter of 2022
SECURITY SVGS BK	GOWRIE, IOWA	Second Quarter of 2022

^{*} 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
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to	Newspaper:	11/22/2021
		establish a branch facility to be located at 17901 Chenal Parkway, Little Rock, Arkansas.	Federal Register:	Not applicable
SIMMONS BANK * Branch Simmons Bank, Pine Bluff, Arkansas, to		Newspaper:	11/29/2021	
establish a branch facility to be located at 655 West Illinois Avenue, Suite 65, Dallas, Texas.	Federal Register:	Not applicable		
SOUTHERN BANK	K * 18C Southern Bank, Poplar Bluff, Missouri, to		Newspaper:	12/23/2021
	* Branch	merge with FortuneBank, Arnold, Missouri, and to retain the acquired facilities as branch offices.	Federal Register:	Not applicable

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

Institution

CRA Examinations scheduled for First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)

Location

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Institution	Location	Quarter
BANK OF BARTLETT	BARTLETT, TENNESSEE	First Quarter of 2022
CALLAWAY BK	FULTON, MISSOURI	First Quarter of 2022
CASS CMRL BK	DES PERES, MISSOURI	First Quarter of 2022
CENTRAL BK STL PRIMARY OFF	CLAYTON, MISSOURI	First Quarter of 2022
COMMUNITY FNCL SVC BK	BENTON, KENTUCKY	First Quarter of 2022
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS	First Quarter of 2022
FINANCIAL FED BK	MEMPHIS, TENNESSEE	First Quarter of 2022
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI	First Quarter of 2022
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI	First Quarter of 2022
PATRIOT BK	MILLINGTON, TENNESSEE	First Quarter of 2022
PEOPLES BK	MARION, KENTUCKY	First Quarter of 2022
PREMIER BK OF AR	JONESBORO, ARKANSAS	First Quarter of 2022
TEXICO ST BK	TEXICO, ILLINOIS	First Quarter of 2022
BANK OF CAVE CITY	CAVE CITY, ARKANSAS	Second Quarter of 2022
BANK OF HALLS	HALLS, TENNESSEE	Second Quarter of 2022
CENTRAL TR BK	JEFFERSON CITY, MISSOURI	Second Quarter of 2022
DECATUR CTY BK	DECATURVILLE, TENNESSEE	Second Quarter of 2022
FIRST SAVINGS BK	JEFFERSONVILLE, INDIANA	Second Quarter of 2022
FNBC BK	ASH FLAT, ARKANSAS	Second Quarter of 2022

^{*} Subject to the provisions of the Community Reinvestment Act

GATES BKG&TC
OAKSTAR BK
PROGRESSIVE OZARK BK

GATES, TENNESSEE SPRINGFIELD, MISSOURI SALEM, MISSOURI Second Quarter of 2022 Second Quarter of 2022 Second Quarter of 2022

^{*} Subject to the provisions of the Community Reinvestment Act

District: 9 Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire Financial Security	Newspaper:	11/26/2021
		Bank, Kerkhoven, Minnesota.	Federal Register:	12/01/2021
BITTERROOT HOLDING	* 3A3	Bitterroot Holding Company, Lolo,	Newspaper:	12/18/2021
COMPANY		Montana, to acquire Antler Land Company and thereby indirectly acquire Little Horn State Bank, both of Hardin, Montana.	Federal Register:	12/22/2021
BOSSHARD BANCO, LTD.	CIC	Bosshard Bank Irrevocable Trust u/a/d	Newspaper:	12/03/2021
		October 21, 2021, South Dakota Trust Company, LLC., as trustee, both of Sioux Falls, South Dakota; and Andrew R. Bosshard, as trust protector, La Crosse, Wisconsin; to join a group acting in concert to acquire voting shares of Bosshard Banco, Ltd., La Crosse, Wisconsin, and indirectly acquire voting shares of Intercity State Bank, Schofield, Wisconsin, and The First National Bank of Bangor, Bangor, Wisconsin.	Federal Register:	11/30/2021
CLAYTON BANKSHARES,			Newspaper:	11/24/2021
INC.		October 21, 2021, South Dakota Trust Company, LLC., as trustee, both of Sioux Falls, South Dakota; and Andrew R. Bosshard, as trust protector, La Crosse, Wisconsin; to join a group acting in concert to acquire voting shares of Clayton Bankshares, Inc., and indirectly acquire voting shares of Citizens State Bank-La Crosse, both of La Crosse, Wisconsin.	Federal Register:	11/30/2021
FIRST INTERSTATE	* 18C	First Interstate BancSystem, Inc., Billings,	Newspaper:	Not available
BANCSYSTEM, INC.	* 3A5	Montana, to merge with Great Western Bancorp, Inc., and thereby indirectly	Federal Register:	12/15/2021
	* Branch	acquire Great Western Bank, both of Sioux Falls, South Dakota. Additionally, First Interstate Bank, Billings, Montana, to merge with Great Western Bank, Sioux Falls, South Dakota and, incident thereto, establish branches.		

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
HIGHLAND BANCSHARES, INC.	CIC	Richard M. Wall, Eden Prairie, Minnesota, Elizabeth Wall Lee, Sunfish Lake, Minnesota, and John K. Wall, Wayzata, Minnesota, to retain voting shares of Highland Bancshares, Inc., Saint Michael, Minnesota (HBI), and thereby indirectly retain voting shares of Highland Bank, Saint Michael, Minnesota (Bank). In addition, the 2012 Grantor Trust for Richard M. Wall and Family U/A dated 12/26/12, the Emilie Grace Wall 2020 Irrevocable Trust U/A dated 12/26/20, the Ericka Marie Wall 2020 Irrevocable Trust U/A dated 12/26/20, and the Julianna Karin Wall 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (Richard M. Wall trustee); the 2012 Grantor Trust for John K. Wall and Family dated 12/26/12, the Lauren Wall 2020 Irrevocable Trust U/A dated 12/26/20, and the Jack Wall 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (John K. Wall trustee); the 2012 Grantor Trust for Elizabeth W. Lee and Family U/A dated 12/26/12, the Kevin Connor Lee 2020 Irrevocable Trust U/A dated 12/26/20, and the Shannon Elizabeth Lee 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (Elizabeth Wall Lee trustee); to join the Wall family control group acting in concert by acquiring shares of HBI and thereby indirectly acquiring shares of Bank.	Newspaper: Federal Register:	Not available 11/19/2021
MSB BANKSHARES, INC.	CIC	Gene R. Mottes, Iron River, Michigan, to acquire voting shares of MSB Bankshares, Inc. and thereby indirectly acquire voting shares of The Miners State Bank, both of Iron River, Michigan.	Newspaper: Federal Register:	Not available 11/24/2021
OPPORTUNITY BANK OF MONTANA	* 18C * Branch	Opportunity Bank of Montana, Helena, Montana, to merge with First Community Bank, Glasgow, Montana, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
PB FAMILY BANCSHARES, INC.	* 3A1	PB Family Bancshares, Inc., Hastings, Minnesota, to become a bank holding company by acquiring 100 percent of Premier Bank Minnesota, Farmington, Minnesota, and Premier Bank Rochester, Rochester, Minnesota.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commen	t Period
PLAINS COMMERCE FINANCIAL, INC.	CIC	The Jerome Hageman Stock Trust 2020, Stephen Hageman, as trustee, both of Watertown, South Dakota, to join the Hageman Family Control Group, a group acting in concert, to retain voting shares of Plains Commerce Financial, Inc. and thereby indirectly retain shares of Plains Commerce Bank, both of Hoven, South Dakota.	Newspaper: Federal Register:	11/30/2021 12/06/2021
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper: Federal Register:	Not available Not available
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Pamela J. Bjerke, Rice, Minnesota; to acquire control of voting shares of Stearns Financial Services, Inc. (Stearns), by becoming a trustee of Stearns Financial Services, Inc. Employee Stock Ownership Plan and Trust, both of St. Cloud, Minnesota, which owns Stearns, and thereby indirectly owns Stearns Bank N.A., St. Cloud, Minnesota, Stearns Bank of Upsala, N.A., Upsala, Minnesota, and Stearns Bank of Holdingford, N.A., Holdingford, Minnesota.	Newspaper: Federal Register:	Not available 12/06/2021

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Federal Reserve Bank of Minneapolis

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

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
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	06/07/2021	11/15/2021	S	Int Small Bank

Institution	Location	Quarter
FIRST INTRST BK	BILLINGS, MONTANA	First Quarter of 2022
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA	First Quarter of 2022
PROFINIUM	TRUMAN, MINNESOTA	First Quarter of 2022
YELLOWSTONE BK	LAUREL, MONTANA	First Quarter of 2022
CHARTER BK	EAU CLAIRE, WISCONSIN	Second Quarter of 2022

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CENTRAL BANCORP, INC.	CIC	Susan Johnson, Colorado Springs, Colorado, to join the Dwan/Vasilius Family Group, a group acting in concert, and retain voting shares of Central Bancorp, Inc., Colorado Springs, Colorado (Central), and thereby indirectly retain voting shares of Farmers & Stockmens Bank, Clayton, New Mexico (Farmers). Also, the Charles J. Vasilius Trust and the Janet M. Vasilius Trust, both of Denver, Colorado, to retain voting shares, and Justin Leveille, Colorado Springs, Colorado, as trustee of each and, individually, to retain and acquire voting shares; Charles Vasilius and Stephanie Vasilius, both of Denver, Colorado; Nicholas Vasilius, Kirkland, Washington; and Alexandra Pitnell, Pittsford, New York, to retain voting shares of Central; The Susan Dwan Johnson Trust, the Elizabeth Dwan McNamara Trust, the Patricia Dwan Smith Trust, the Clare Dwan Harting Trust, the Kathleen Dwan Trust, and the Ann T. Dwan Trust, all of Colorado Springs, Colorado, to retain voting shares, and Tim Coutts, Colorado Springs, Colorado, as trustee of each and, individually, to retain and acquire voting shares of Central; and all to join the Dwan/Vasilius Family Group.	Newspaper: Federal Register:	Not available Not available
CITIZENS NATIONAL CORPORATION	CIC	Nancy A. Kvols Irrevocable Bank Trust, Ronald K. Kvols, trustee, both of Wisner, Nebraska; and Ronald K. Kvols Irrevocable Bank Trust, Nancy Kvols, trustee, both of Wisner, Nebraska; to become members of the Kvols/Ott/Cheney Family Group, a group acting in concert, to acquire voting shares of Citizens National Corporation, and thereby indirectly acquire voting shares of Citizens State Bank, both of Wisner, Nebraska.	Newspaper: Federal Register:	Not available Not available
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Kerstin Eckstrom, Lincoln, Nebraska, and Lynne Petro, Shoal Creek, Alabama, to join the Olson Family Control Group, a group acting in concert, and retain voting shares of First National Financial Corporation, and indirectly retain voting shares of Bank of Estes Park, both of Estes Park, Colorado.	Newspaper: Federal Register:	Not available 11/15/2021

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District: 10 Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FIRST NATIONAL UTICA	CIC	James P. Liggett of Vancouver	Newspaper:	Not available
COMPANY		Washington; Scott P. Liggett of Islamorada, Florida; and Lee B. Liggett, of Phippsburg, Maine; to acquire voting shares of First National Utica Company, and thereby indirectly acquire voting shares of First Bank of Utica, of Utica, Nebraska, and to form the Liggett Family Group.	Federal Register:	Not available
O & F CATTLE COMPANY	CIC	Kerstin Eckstrom, Lincoln, Nebraska, and	Newspaper:	Not available
		Lynne Petro, Shoal Creek, Alabama, to join the Olson Family Control Group, a group acting in concert, and to retain voting shares of O & F Cattle Company, and indirectly retain voting shares of Nebraska State Bank, both of Oshkosh, Nebraska.	Federal Register:	11/15/2021
RCB BANK	* 18C	RCB Bank, Claremore, Oklahoma, to	Newspaper:	Not available
	* Branch	purchase certain assets and assume certain liabilities of the branches of Arvest Bank, Fayetteville, Arkansas, located at 301 West 4th Avenue, Caney, Kansas, and 125 West Canadian, Vinita, Oklahoma; and incident thereto, to establish two branches.	Federal Register:	Not applicable

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Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD			CRA	CRA	
ID	Institution / Location	Exam Date	Public Date	Rating	Exam Method

NONE

Institution	Location	Quarter
CITIZENS BK OF EDMOND	EDMOND, OKLAHOMA	First Quarter of 2022
COUNTRY CLUB BK	KANSAS CITY, MISSOURI	First Quarter of 2022
FIRST BK OF BANCROFT	BANCROFT, NEBRASKA	First Quarter of 2022
FLATIRONS BK	BOULDER, COLORADO	First Quarter of 2022
FNB WA	WASHINGTON, KANSAS	First Quarter of 2022
MOUNTAIN VALLEY BANK	WALDEN, COLORADO	First Quarter of 2022
OKLAHOMA CAP BK	TULSA, OKLAHOMA	First Quarter of 2022
PLATTE VALLEY BK	TORRINGTON, WYOMING	First Quarter of 2022
PLATTE VALLEY BK	SCOTTSBLUFF, NEBRASKA	First Quarter of 2022
SECURITY BK	TULSA, OKLAHOMA	First Quarter of 2022
BANK OF HOLYROOD	HOLYROOD, KANSAS	Second Quarter of 2022
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA	Second Quarter of 2022
CITIZENS B&TC OF ARDMORE	ARDMORE, OKLAHOMA	Second Quarter of 2022
COMMUNITY B&TC	NEOSHO, MISSOURI	Second Quarter of 2022
CORNERSTONE BK	YORK, NEBRASKA	Second Quarter of 2022
EQUITABLE BK	GRAND ISLAND, NEBRASKA	Second Quarter of 2022
FARMERS ST BK	PINE BLUFFS, WYOMING	Second Quarter of 2022
GRANT CTY BK	MEDFORD, OKLAHOMA	Second Quarter of 2022
HIGH PLAINS BK	FLAGLER, COLORADO	Second Quarter of 2022

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LAMAR B&TC
PEOPLES BK
SOUTHWEST BK OF WEATHERFORD

LAMAR, MISSOURI PRATT, KANSAS WEATHERFORD, OKLAHOMA Second Quarter of 2022 Second Quarter of 2022 Second Quarter of 2022

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Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commen	t Period
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment (Pacific Asian Consortium in Employment)	Newspaper: Federal Register:	Not applicable Not applicable
SOUTH PLAINS FINANCIAL, INC.	CIC	Notice under the Change in Bank Control Act ("CIBCA") by Curtis C. Griffith, Lubbock, Texas, for permission, in his individual capacity, to retain 14.50 percent or more, of the outstanding voting shares of South Plains Financial, Inc., ("Company") and indirectly retain voting shares of City Bank ("Bank"), both of Lubbock, Texas. Cynthia Ann Griffith; and the Curtis Clay Griffith 2021 Irrevocable Trust, Cynthia Ann Griffith, as trustee; the Richard Thomas White 2021 Trust, Curtis C. Griffith, as trustee; the Birdie Lucille White 2021 Trust, Curtis C. Griffith, as trustee; the William Hogan White 2021 Trust, Curtis C. Griffith, as trustee; the Sydney Suzanne Griffith 2021 Trust, Curtis C. Griffith, as trustee; the Johnathan Brockway Griffith, as trustee; the Johnathan Brockway Griffith 2021 Trust, Curtis C. Griffith, as trustee; (collectively "New Member Trusts and Trustees"), also provided notification, to join Curtis C. Griffith and establish the Griffith Family control group, a group acting in concert, all of Lubbock, Texas, to retain control of voting shares of Company and indirectly Bank. In addition, Curtis C. Griffith, provided notification, for permission to act as the holder of a proxy with power to exercise 14.50 percent of the outstanding voting shares of Company under a Proxy and Voting Agreement among the New Member Trusts and Trustees	Newspaper: Federal Register:	11/04/2021 11/05/2021
TEXAS BANC FINANCIAL CORPORATION	* 3A3	Member Trusts and Trustees. Texas Banc Financial Corporation, Fort Worth, Texas to acquire Texas Bank,Brownwood, Texas	Newspaper: Federal Register:	11/21/2021 11/26/2021
UBANK HOLDINGS, INC.	CIC	The Shana Lowery De Paoli 2021 Trust (Shana Lowery De Paoli, trustee), Shana Lowery De Paoli, individually, both of Dallas, Texas, The Lane Lowery 2021 Trust (Shana Lowery De Paoli, trustee), Lane Lowery, individually, both of Huntington, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert under the Change in Bank Control Act to retain control of 25 percent or more of UBank Holdings, Inc. (formerly Huntington Bancshares, Inc.), which controls UBank, both of Huntington, Texas	Newspaper: Federal Register:	Not available 12/03/2021

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Federal Reserve Bank of Dallas

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844567	POINTBANK, PILOT POINT, TEXAS	07/26/2021	11/19/2021	S	Int Small Bank

Institution	Location	Quarter
FIRST ST BK OF LIVINGSTON	LIVINGSTON, TEXAS	First Quarter of 2022
SUSSER BK	DALLAS, TEXAS	First Quarter of 2022
TEXAS FIRST BK	TEXAS CITY, TEXAS	First Quarter of 2022
VERITEX CMNTY BK	DALLAS, TEXAS	First Quarter of 2022
FROST BK	SAN ANTONIO, TEXAS	Second Quarter of 2022
ORIGIN BK	CHOUDRANT, LOUISIANA	Second Quarter of 2022
THIRD COAST BK SSB	HUMBLE, TEXAS	Second Quarter of 2022

^{*} Subject to the provisions of the Community Reinvestment Act

District: 12 Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment 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
UNITED BUSINESS BANK	IITED BUSINESS BANK * 18C 1)United Business Bank, Walnut Creek		Newspaper:	Not available
	* 3A5	California, to acquire Pacific Enterprise Bank, Irvine, California, 2) Pacific	Federal Register:	Not available
	* Branch	Enterprise Bancorp, Irvine, California, to merge with and into Baycom Corp, Walnut Creek, California; and 3)United Business Bank to acquire one branch office of Pacific Enterprise Bank.		

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Federal Reserve Bank of San Francisco

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NONE

Institution	Location	Quarter
COASTAL CMNTY BK	EVERETT, WASHINGTON	First Quarter of 2022
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA	Second Quarter of 2022
WESTERN ALLI BK	PHOENIX, ARIZONA	Second Quarter of 2022

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