
Federal Reserve Release



H.2

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

No. 9

Week Ending February 26, 2022

Bank Holding Companies

Home BancShares, Inc., Conway, Arkansas -- to merge with Happy Bancshares, Inc., and thereby acquire Happy State Bank, both of Happy, Texas, and for Centennial Bank, Conway, Arkansas, to merge with Happy State Bank and to establish and operate branches at the locations of the main office and branches of Happy State Bank.

- Approved, February 22, 2022

Monetary and Financial Policy

Monetary Policy Report -- semiannual report to Congress.

- Published, February 25, 2022

Enforcement

National Bank of Pakistan (NBP), Karachi, Pakistan, and NBP New York Branch, New York, New York -- consent cease-and-desist order and assessment of a civil money penalty for deficiencies in Bank Secrecy Act/anti-money-laundering compliance.

- Approved, February 18, 2022

(A/C)

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 11790 Haynes Bridge Road, Alpharetta, Georgia, and the northeast corner of the intersection of Goose Creek Bypass and Lathram Lane, Franklin, Tennessee.

- Approved, February 25, 2022

Bank Holding Companies

Atlanta

Carver Financial Corporation, Savannah, Georgia -- to acquire Alamerica BancCorp, Inc., and thereby indirectly acquire its subsidiary, Alamerica Bank, both of Birmingham, Alabama.

- Approved, February 25, 2022

Chicago

First Merchants Corporation, Muncie, Indiana -- to merge with Level One Bancorp, Inc., and thereby indirectly acquire Level One Bank, both of Farmington Hills, Michigan.

- Approved, February 22, 2022

Kansas City

Lauritzen Corporation and First National of Nebraska, Inc. (FNNI), both of Omaha, Nebraska -- waiver of application for FNNI to acquire Western States Bancorporation and its subsidiary, Western States Bank, both of Laramie, Wyoming, in connection with the merger of Western States Bank with and into First National Bank of Omaha, Omaha, Nebraska.

- Granted, February 2, 2022

(A/C)

Bank Holding Companies

Minneapolis

Luminate Capital Corporation, Minnetonka, Minnesota -- to become a bank holding company by acquiring American Equity Bank, Minnetonka, Minnesota.

- Returned, February 17, 2022

(A/C)

Philadelphia

Workers United, Philadelphia, Pennsylvania, and Amalgamated Financial Corp., New York, New York -- to merge with Amalgamated Investments Company and thereby indirectly acquire Amalgamated Bank of Chicago, both of Chicago, Illinois.

- Withdrawn, February 25, 2022

Bank Mergers

Chicago

CUSB Bank, Cresco, Iowa -- to purchase the assets and assume the liabilities of the Waverly and Shell Rock branches of Security State Bank, Springville, Iowa, and thereby establish branches at 933 16th Street SW, Waverly, Iowa, and 104 North Cherry Street, Shell Rock, Iowa.

- Approved, February 24, 2022

Boston

Needham Bank, Needham, Massachusetts -- to purchase certain assets and assume certain liabilities of Eastern Bank, Boston, Massachusetts, and to establish a branch at 400 Mystic Avenue, Medford, Massachusetts.

- Approved, February 23, 2022

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, February 10, 2022

(A/C)

Change in Bank Control

Atlanta

Community Bankshares, Inc., LaGrange, Georgia -- Jeremy Francis Gilpin, South Lake Tahoe, California; Jeffrey Alan Smith, Atlanta, Georgia; Thomas H. Greene, Atlanta, Georgia; Joy B. Smith, Cairo, Georgia; and Mark Burgessporter, Duluth, Georgia, as a group acting in concert, to acquire shares and thereby acquire control of Community Bankshares, Inc., LaGrange, Georgia, and its subsidiaries, Community Bank and Trust-West Georgia, LaGrange, Georgia, and Community Bank and Trust-Alabama, Union Springs, Alabama.

- Permitted, February 23, 2022

Chicago

Luana Bancorporation, Luana, Iowa -- Blake Schultz, Norwalk, Iowa; Sarah Freilinger, Monona, Iowa; and Stephanie Steele, Luana, Iowa, to become members of the Schultz Family Control Group, a group acting in concert, to retain voting shares of Luana Bancorporation, and thereby indirectly retain voting shares of Luana Savings Bank, Luana, Iowa.

- Withdrawn, February 25, 2022

Supervision and Regulation

Director, S&R, and Director, Financial Stability

Stress Tests -- issuance of hypothetical scenarios for 2022 stress tests.

- Approved, January 27, 2022

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1
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 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 February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

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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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 February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

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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NONE					

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 February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4
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:

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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FORBRIGHT, INC.	4c8	Forbright, Inc, Chevy Chase, Maryland, to acquire up to 49.9% of the voting shares of Temple View Capital, LLC, Bethesda, Maryland, and thereby engage in extending credit and servicing loans, pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

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.

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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: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLIMATE FIRST BANCORP, INC.	* 3A1	Climate First Bancorp, Inc., Winter Park, Florida to become a bank holding company by acquiring outstanding shares of Climate First Bank, St. Petersburg, Florida.	Newspaper:	Not available
			Federal Register:	Not available

District: 6
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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- NI = Needs to improve
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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 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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Quebec, Canada and BMO Financial Corp., Wilmington, Delaware to acquire 100 percent of BancWest Holding Inc., San Francisco, California, and thereby indirectly acquire Bank of the West, San Francisco, California. Following the share acquisition, BMO Financial Corp., Wilmington, Delaware will merge with BancWest Holding Inc., San Francisco, California, with BMO Financial Corp being the surviving entity.	Newspaper:	Not available
	* 3A5		Federal Register:	02/25/2022
FFBW, INC.	CIC	First Federal Bank of Wisconsin Employee Stock Ownership Plan, Racine, Wisconsin to acquire voting shares of FFBW, Inc, Brookfield, Wisconsin. and thereby acquire voting shares of First Federal Bank of Wisconsin, Waukesha, Wisconsin.	Newspaper:	Not available
			Federal Register:	02/28/2022
FIRSNABANCO, INC.	CIC	Jeffrey Ilstrup, Onalaska, WI and Richard Davig, Viroqua, WI, as members of the Ilstrup Family Control Group, a group acting in concert, to acquire additional voting shares of Firs nabanco, Inc. and thereby indirectly acquire voting shares of Citizens First Bank, both of Viroqua, WI.	Newspaper:	03/08/2022
			Federal Register:	03/10/2022
ISABELLA BANK	* Branch	Isabella Bank, Mount Pleasant, Michigan to establish a branch located at 5705 State Street, Saginaw, Michigan.	Newspaper:	Not available
			Federal Register:	Not applicable
LUANA BANCORPORATION	CIC	Sarah Schultz Freiling, Monona, Iowa, individually and as trustee of the Blake Schultz 2022 Irrevocable Trust, Des Moines, Iowa, and Stephanie Steele, Luana, Iowa, to become members of the Schultz Family Control Group, a group acting in concert, to retain voting shares of Luana Bancorporation, and thereby indirectly retain voting shares of Luana Savings Bank, both of Luana, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
MIDWESTONE FINANCIAL GROUP, INC.	* 3A5	MidWestOne Financial Group, Inc., Iowa City, Iowa, to merge with Iowa First Bancshares Corp., Muscatine, Iowa and thereby indirectly acquire First National Bank of Muscatine, Muscatine, Iowa and First National Bank in Fairfield, Fairfield, Iowa.	Newspaper:	Not available
			Federal Register:	03/10/2022
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a permanent branch located at 1 Independent Drive, Jacksonville, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
THUMB BANK & TRUST	* Branch	Thumb Bank & Trust Company, Pigeon, Michigan to establish a branch located at 2592 South Van Dyke Road, Marlette, Michigan.	Newspaper:	03/11/2022
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANDERBILT HOLDING COMPANY, INC.	CIC	The David C. Neuhaus Bank Stock Revocable Trust, Fairfax, Iowa, Laurie Neuhaus, Amana, Iowa, as trustee; together with Patrick E. Slater, Lois E. Slater and John C. Slater, all of Cedar Rapids, Iowa, and David J. Slater, Lakewood, Colorado; to become members of the Neuhaus Family Control Group, a group acting in concert, to retain voting shares of Vanderbilt Holding Company, Inc., and thereby indirectly retain voting shares of Fairfax State Savings Bank, both of Fairfax, Iowa. Additionally, Patrick E. Slater, Cedar Rapids, Iowa, to acquire additional voting shares of Vanderbilt Holding Company, Inc., and thereby indirectly acquire voting shares of Fairfax State Savings Bank, both of Fairfax, Iowa.	Newspaper: Federal Register:	Not available 03/10/2022

District: 7
Federal Reserve Bank of Chicago

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

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending February 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVOLVE BANK & TRUST	* Branch	Evolve Bank & Trust, West Memphis, Arkansas, to establish a branch facility to be located at 111 East Huntington Avenue, Suite A, Jonesboro, Arkansas.	Newspaper:	02/28/2022
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri to establish a branch facility to be located at 13641 Central Avenue, Suite I, Chino, California.	Newspaper:	03/06/2022
			Federal Register:	Not applicable
SOUTHERN BANCORP BANK	* 18C * Branch	Southern Bancorp Bank, Arkadelphia, Arkansas, to merge with Premier Bank of Arkansas, Jonesboro, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	03/26/2022
			Federal Register:	Not applicable
SOUTHERN BANCORP, INC	* 3A5	Southern Bancorp, Inc., Arkadelphia, Arkansas, to acquire through merger FCB Financial Services, Inc., Marion, Arkansas.	Newspaper:	03/26/2022
			Federal Register:	Not available
TOWNSEND FINANCIAL CORPORATION	CIC	Notice by Eugene H. Bringol, Jr., Natalee L. Young-Bringol, both of Beaver, Pennsylvania; Nathan T. Snyder, Pittsburgh, Pennsylvania; Robert H. Bishop, Wexford, Pennsylvania; Brian D. Croftcheck, Rostraver Township, Pennsylvania; Donald A. Croftcheck, Scott C. Croftcheck, both of Grindstone, Pennsylvania; Jeffrey Donald Kendall, Sewikley, Pennsylvania; and James W. Yankee, Columbia, Missouri; to gain control of Townsend Financial Corporation, Parsons, Tennessee.	Newspaper:	03/02/2022
			Federal Register:	03/01/2022

District: 8
Federal Reserve Bank of St. Louis

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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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending February 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MINNESOTA COMMUNITY BANCSHARES, INC.	CIC	Daniel Otten, Hayward, Minnesota, to acquire voting shares of Minnesota Community Bancshares, Inc., Albert Lea, Minnesota (MCBI), and thereby indirectly acquire voting shares of Arcadian Bank, Hartland, Minnesota (Bank). Daniel M. Otten Revocable Trust, Daniel Otten and Kim Otten as trustees, all of Hayward, Minnesota; Magdalene E. Otten Revocable Trust, Wisner, Nebraska, Magdalene Otten, Wisner, Nebraska, and Daniel Otten as trustees; and Kim M. Otten Revocable Trust, Daniel Otten and Kim Otten as trustees, all of Hayward, Minnesota; to become members of the Otten Family Control Group, a group acting in concert, to acquire voting shares of MCBI, and thereby indirectly acquire voting shares of Bank.	Newspaper: Federal Register:	03/15/2022 03/07/2022
PLATINUM BANCORP, INC.	CIC	The LeGare Revocable Trust dated July 23, 2018, Greg LeGare and Elaine LeGare as trustees, both of Osseo, Wisconsin; Bradley LeGare and Sharon LeGare, both of St. Charles, Illinois; Jeffrey P. LeGare, Lucas, Texas; Jennifer LeGare, Eau Claire, Wisconsin; and Pamela LeGare-Van Hout, Appleton, Wisconsin; the LeGare Group, a group acting in concert, to retain voting shares of Platinum Bancorp, Inc., and thereby indirectly retain voting shares of Platinum Bank, both of Oakdale, Minnesota.	Newspaper: Federal Register:	Not available 03/16/2022
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

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 February 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNHUSKER GROWTH CORPORATION	CIC	The Alice M. Dittman 2011 Irrevocable Trust, John F. Dittman, trustee, and Susan G. Dittman, all of Lincoln, Nebraska, to retain shares of Cornhusker Growth Corporation, Lincoln, Nebraska (CGC), and join the Dittman Family Group, a group acting in concert, that controls 25 percent or more of CGC, and thereby indirectly retain voting shares of Cornhusker Bank, Lincoln, Nebraska.	Newspaper:	03/07/2022
			Federal Register:	Not available
DALE SPRAGUE ENTERPRISES, INC.	CIC	The L. Dale Sprague Irrevocable Family Trust Agreement under agreement dated December 31, 2020, M. Janice Sprague, Trustee, both of Blue Mound, Kansas, the M. Janice Sprague Irrevocable Family Trust Agreement under agreement dated December 31, 2020, L. Dale Sprague, Trustee, both of Blue Mound, Kansas, and Lonnie D. Sprague, of Kincaid, Kansas, to all join L. Dale Sprague as members of the Sprague Family Group, a group acting in concert, to retain voting shares of Dale Sprague Enterprise, Inc., and thereby indirectly retain voting shares of Farmers State Bank, both of Blue Mound, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
EMPRISE FINANCIAL CORPORATION	CIC	The M.D. Michaelis GST Exempt Trust and the M.D. Michaelis Trust B, Michael D. (M.D.) Michaelis, Wichita, Kansas, and L. Thomas Veatch, Park City, Kansas, both previously approved as co-trustees; and the Paula Sue Michaelis GST Exempt Trust and the Paula Sue Michaelis Trust B, Paula Sue Michaelis and M.D. Michaelis, both of Wichita, Kansas, and L. Thomas Veatch of Park City, Kansas, all previously approved as co-trustees; to become members of the Michaelis Family Group, a group acting in concert, to retain voting shares of Emprise Financial Corporation (the company), and thereby indirectly retain voting share of Emprise Bank, both of Wichita, Kansas. Aaron K. Veatch, Wichita, Kansas, as co-trustee of the Michael D. Michaelis Trust and the Paula Sue Michaelis Trust, previously approved trusts, with M.D. Michaelis and Paula Sue Michaelis, both previously approved co-trustees, to become a member of the Michaelis Family Group and to acquire shares of the company.	Newspaper:	03/09/2022
			Federal Register:	03/07/2022

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTIER II BANCORP.	CIC	Timothy D. Wiens, Westminster, Colorado, Thomas J. Wiens, Sedalia, Colorado, and Vandy Sears, Cheyenne, Wyoming, to become members of the Wiens Family Group, a group acting in concert, to acquire voting shares of FirsTier II Bancorp., Cheyenne, Wyoming, and thereby indirectly retain and acquire voting shares of FirsTier Bank, Kimball, Nebraska. Also, in addition to Timothy D. Wiens and Thomas J. Wiens, Jan Wiens, Westminster, Colorado, T. Jordan Wiens, Broomfield, Colorado, Lindsey Sears, Cheyenne, Wyoming, Diana Wiens, Sedalia, Colorado, Travis Wiens, Sedalia, Colorado, Lauren Bocci, Erie, Colorado, Hannah Nelson, Ellisville, Missouri, Sarah Swor, Chico, Texas, and Terry Wiens, Edmond, Oklahoma, to become members of the Wiens Family Group, to retain voting shares of FirsTier II Bancorp., Cheyenne, Wyoming and thereby indirectly retain shares of FirsTier Bank, Kimball, Nebraska.	Newspaper:	03/17/2022
			Federal Register:	Not available
LEAD FINANCIAL GROUP, INC.	CIC	Harold Guyon ("Guy") Townsend III, as co-trustee of the SRT 2015 LFG Trust, with Sarah F. Rowland, previously approved co-trustee, all of Kansas City, Missouri; to join the Rowland/Townsend Family Group, a group acting in concert, to acquire voting shares of Lead Financial Group, Inc., and thereby indirectly acquire voting shares of Lead Bank, both of Kansas City, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
NORTHEAST KANSAS BANCSHARES, INC.	CIC	The Graydon J. Kincaid, Jr. 2020 Trust, dated December 1, 2020, and Graydon J. Kincaid, Jr., as trustee, both of Mission Hills, Kansas, to acquire voting shares of Northeast Kansas Bancshares, Inc., and thereby indirectly acquire voting shares of Kendall Bank, both of Overland Park, Kansas.	Newspaper:	03/14/2022
			Federal Register:	03/10/2022
NORTHEAST KANSAS BANCSHARES, INC.	CIC	Ryan C. Sullivan, Mission Hills, Kansas, and Bryan J. Adams, Fairway, Kansas, to establish the Sullivan/Adams control group, a group acting in concert, to retain voting shares of Northeast Kansas Bancshares, Inc., and thereby indirectly retain voting shares of Kendall Bank, both of Overland Park, Kansas.	Newspaper:	03/14/2022
			Federal Register:	03/10/2022

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN MISSOURI BANCSHARES, INC.	CIC	David Tribble, as general partner of Tribble Family Partners, L.P., all of Unionville, Missouri, a member of the Tribble Family Group, a group acting in concert, to retain voting shares of Northern Missouri Bancshares Inc., and thereby indirectly retain voting shares of Farmers Bank of Northern Missouri, both of Unionville, Missouri; Exchange Bank of Missouri, Fayette, Missouri; and Concordia Bank, Concordia, Missouri. David Tribble was previously approved as a member of the Tribble Family Group.	Newspaper:	Not available
			Federal Register:	Not available
UNITED BANK & TRUST	* 18C	United Bank & Trust, Marysville, Kansas, to purchase certain assets and assume certain liabilities of the branches of Equity Bank, Andover, Kansas, located at 302 West 6th Street, Concordia, Kansas, 1404 28th Street, Belleville, Kansas, and 413 Washington, Clyde, Kansas; and incident thereto, to establish three branches.	Newspaper:	03/19/2022
	* Branch		Federal Register:	Not applicable

District: 10
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
- 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: 11
Federal Reserve Bank of Dallas
Filings received during the week ending February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK	* Branch	American State Bank, Arp, Texas, to establish a branch at 1700 N. Loop 336 West, Conroe, Texas 77304	Newspaper:	Not available
			Federal Register:	Not applicable
AUSTIN COLONY, INC.	CIC	Prior Notice under the Change in Bank Control Act ("CIBCA") filed by Baker Management Trust, Sheri Barnhart, as trustee, with respect to Austin Colony, Inc. ("Company"), and indirectly, First National Bank ("Bank"), all of Lake Jackson, Texas, to acquire greater than 10 percent of the outstanding voting shares of Company, and to join the H.L. Baker, Jr. Family Group, a group acting in concert ("Control Group"). Additionally, Sheri Barnhart, individually and as trustee, Lake Jackson, Texas, provided notification to acquire greater than 25 percent of the outstanding voting shares of Company and become the single largest shareholder of Company and indirectly Bank.	Newspaper:	Not available
			Federal Register:	Not available
FIRST CITIZENS BANCSHARES, INC.	CIC	Marvin Edward Singleton, IV, individually, and the MES 2022 Trust (Marvin Edward Singleton, IV as trustee), both of Waxahachie, Texas, to join the Marvin Edward Singleton, III Family Control Group, a group acting in concert, and acquire voting shares of First Citizens Bancshares, Inc., and thereby indirectly control Citizens National Bank of Texas, both of Waxahachie, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch located at 1212 W. McDermott Drive, Suite 400, Allen, Texas 75013.	Newspaper:	02/26/2022
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch located at 5225 N. Garland Avenue, Garland, Texas 75040.	Newspaper:	02/26/2022
			Federal Register:	Not applicable
TEXAS REGIONAL BANK	* 18C	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger AccessBank, Denton, Texas, and to establish the offices of AccessBank as branches of Texas Regional Bank	Newspaper:	01/29/2022
	* Branch		Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
726953	UNITED TX BK, DALLAS, TEXAS	11/03/2021	02/20/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending February 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENDEAVOR BANCORP	* 3A1	Endeavor Bancorp to become a bank holding company by acquiring Endeavor Bank, both of San Diego, California.	Newspaper:	Not available
			Federal Register:	03/25/2022
FRIENDLY HILLS BANK	* Branch	Friendly Hills Bank, Whittier, California, to establish a new branch office at 3579 Valley Centre Dr., Suite 175, San Diego, California 92130.	Newspaper:	Not available
			Federal Register:	Not applicable
SEATTLE BANCSHARES, INC.	* 3A1	Seattle Bancshares, Inc., to become a bank holding company by acquiring Seattle Bank, both of Seattle, Washington.	Newspaper:	Not available
			Federal Register:	03/28/2022
STATE BANK OF INDIA	FBSEA	State Bank of India, Mumbai, India, to establish a wholesale branch office in Los Angeles, California, pursuant to section 211.24(a)(1) of Regulation K.	Newspaper:	03/11/2022
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco

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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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