
Federal Reserve Release



H.2

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

No. 13

Week Ending March 26, 2022

Bank Holding Companies

Citizens Financial Group, Inc., Providence, Rhode Island -- to acquire Investors Bancorp, Inc., and thereby indirectly acquire Investors Bank, both of Short Hills, New Jersey.

- Approved, March 21, 2022

Enforcement

Rabo AgriFinance LLC, Chesterfield, Missouri -- consent order of prohibition against Erica Rachal, a former institution-affiliated party.

- Announced, March 22, 2022

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

Dallas

American State Bank, Arp, Texas -- to establish a branch at 1700 North Loop 336 West, Conroe, Texas.

- Approved, March 22, 2022

St. Louis

Independence Bank of Kentucky, Owensboro, Kentucky -- to establish a branch at 65 Mack Walters Road, Shelbyville, Kentucky.

- Approved, March 22, 2022

Secretary

The Northern Trust Company, Chicago, Illinois -- to establish a branch at 1 Independent Drive, Jacksonville, Florida.

- Approved, March 22, 2022

Bank Holding Companies

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- to acquire additional shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire Community Bank of Mississippi, Forest, Mississippi.

- Approved, March 21, 2022

Bank Holding Companies

San Francisco

Legacy Bancorp, San Jacinto, California -- to become a bank holding company by acquiring Legacy Bank (in organization), Riverside County, California.

- Approved, March 25, 2022

Bank Mergers

Kansas City

United Bank & Trust, Marysville, Kansas -- to purchase certain assets and assume certain liabilities of three branches of Equity Bank, Andover, Kansas, and thereby establish branches at 302 West 6th Street, Concordia, Kansas; 1404 28th Street, Belleville, Kansas; and 413 Washington, Clyde, Kansas.

- Approved, March 24, 2022

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment (two requests).

- Approved, March 25, 2022

Change in Bank Control

Kansas City

Emprise Financial Corporation, Wichita, Kansas -- 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, 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 shares of Emprise Bank, 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 acquire shares of the company.

- Permitted, March 21, 2022

Chicago

FFBW, Inc., Brookfield, Wisconsin -- First Federal Bank of Wisconsin Employee Stock Ownership Plan, Racine, Wisconsin, to acquire voting shares of FFBW, Inc., and thereby indirectly acquire voting shares of First Federal Bank of Wisconsin, Waukesha, Wisconsin.

- Permitted, March 22, 2022

Chicago

Firsnabanco, Inc., Viroqua, Wisconsin -- Jeffrey Ilstrup, Onalaska, Wisconsin, and Richard Davig, Viroqua, Wisconsin, as members of the Ilstrup Family Control Group, a group acting in concert, to acquire additional voting shares of Firsnabanco, Inc., and thereby indirectly acquire voting shares of Citizens First Bank, Viroqua, Wisconsin.

- Permitted, March 21, 2022

Change in Bank Control

New York

First BanCorp, San Juan, Puerto Rico -- 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 BanCorp, and thereby indirectly acquire voting shares of FirstBank Puerto Rico, San Juan, Puerto Rico.

- Permitted, March 24, 2022

Kansas City

Northeast Kansas Bancshares, Inc., Overland Park, Kansas -- the Graydon J. Kincaid, Jr. 2020 Trust, 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, Overland Park, Kansas.

- Permitted, March 25, 2022

Kansas City

Northeast Kansas Bancshares, Inc., Overland Park, Kansas -- 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, Overland Park, Kansas.

- Permitted, March 25, 2022

Change in Bank Control

Minneapolis

Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin -- the Revised and Restated Connor Family Voting Trust (Trust) and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, each as trustee, to acquire shares of Northern Wisconsin Bank Holding Company, Inc., and thereby indirectly acquire Laona State Bank, Laona, Wisconsin. Additionally, the Trust and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, as trustees, to join the Connor family shareholder group acting in concert.

- Permitted, March 10, 2022

(A/C)

New York

OFG Bancorp, San Juan, Puerto Rico -- 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 OFG Bancorp, and thereby indirectly acquire voting shares of Oriental Bank, San Juan, Puerto Rico.

- Permitted, March 24, 2022

Cleveland

PNC Financial Services Group, Inc., Pittsburgh, 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 PNC Financial Services Group, Inc., and thereby indirectly acquire voting shares of PNC Bank, National Association, Pittsburgh, Pennsylvania.

- Permitted, March 23, 2022

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- extension to April 22, 2022, to acquire additional shares of 473 Broadway Holding Corporation and additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.

- Granted, March 25, 2022

Secretary

Framework for the Supervision of Insurance Organizations -- extension of comment period until May 5, 2022, on proposed guidance to implement a supervisory framework for depository institution holding companies significantly engaged in insurance activities.

- Approved, March 21, 2022

Atlanta

Regions Bank, Birmingham, Alabama -- extension to July 6, 2022, to establish a branch on East Colonial Drive, Orlando, Florida.

- Granted, March 22, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
1854 BANCORP	* 18C	Application by 1854 Bancorp (Bancorp), and its subsidiary bank, East Cambridge Savings Bank (ECSB), both of Cambridge, Massachusetts, to acquire Patriot Community Bank, Woburn, Massachusetts (Patriot), and thereby establish a branch at the location of Patriot's main office, in a multi-step transaction. As part of the transaction, Bancorp would create an interim bank, to be known as, 1854 Interim Bank, which will merge with and into Patriot, with Patriot as the survivor; immediately followed by the merger of Patriot with and into ECSB, with ECSB as the survivor and with Patriot's main office becoming a branch office of ECSB.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
	* Branch			

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 March 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
DISCOUNT BANCORP, INC.	4c8	Discount Bancorp, Inc., through its subsidiary bank, Israel Discount Bank, both of New York, New York, to acquire 50 percent of the voting shares of IDB Lido Wealth, LLC, New York, New York, and thereby indirectly engage in financial and investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	04/12/2022

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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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: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending March 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period		
CAMBRAY MUTUAL HOLDING COMPANY	* 3A1	Cambray Mutual Holding Company, MHC ("Cambray MHC") and Gouverneur Bancorp, Inc. ("Gouverneur Bancorp"), both of Gouverneur, NY, a mutual savings and loan holding company and mid-tier stock savings and loan company, respectively, to become bank holding companies by acquiring Citizens Bank of Cape Vincent ("Citizens Bank"), Cape Vincent, NY, under Section 3 of the BHC Act. In connection with this application, Cambray MHC and Gouverneur Bancorp to retain ownership of Gouverneur Savings and Loan Association, a savings association for the time they are bank holding companies and thereby engage in operating a savings association pursuant to section 4(c)(8) of the BHC Act. Finally, Cambray MHC and Gouverneur Bancorp to become a mutual savings and loan company and mid-tier savings and loan holding company, respectively, pursuant to section 10(e) of the Home Owner's Loan Act following the merger of Citizens Bank with and into Gouverneur Savings and Loan Association.	Newspaper:	04/11/2022	
	* 3A3		Federal Register:	04/27/2022	
	4c8				
	* SLHC Formation				
TD BANK US HOLDING COMPANY	* 3A3	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and its wholly owned subsidiaries, TD Group US Holdings, LLC, Wilmington, Delaware, and TD Bank US Holding Company, Cherry Hill, New Jersey, applied for prior Board approval of the acquisition of First Horizon Corporation and its subsidiary bank, First Horizon Bank, both of Memphis, Tennessee, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper:	Not available	
	* 3A5		Federal Register:	04/27/2022	

District: 3
Federal Reserve Bank of Philadelphia

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
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- 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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending March 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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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:

- O = Outstanding
- S = Satisfactory
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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
495419	CITIZENS BK OF KY, PAINTSVILLE, KENTUCKY	11/29/2021	03/25/2022	O	Int Small Bank

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 March 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKAMERICA INTERNATIONAL FINANCIAL CORPORATION	Other Foreign	BankAmerica International Financial Corporation, San Francisco, California, to amend its articles of association.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CITIZENS BANCSHARES CORPORATION	* 3A5	Citizens Bancshares Corporation, Olanta, South Carolina, to acquire 100% of the voting securities of Sandhills Holding Company, Inc., North Myrtle Beach, South Carolina, and thereby indirectly acquire Sandhills Bank, North Myrtle Beach, South Carolina.	Newspaper:	04/23/2022
			Federal Register:	04/18/2022
FIRST SENTINEL BANK	* Branch	First Sentinel Bank, Richlands, Virginia, to establish a branch at 968 West Main Street, Abingdon, Virginia.	Newspaper:	04/08/2022
			Federal Register:	Not applicable
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.

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANK	* Branch	Anchor Bank, Palm Beach Garden, Florida to establish a branch located at 2100 Ponce de Leon Blvd PH1, Coral Gables, Florida.	Newspaper:	04/01/2022
			Federal Register:	Not applicable
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 116 MC Davis Blvd, Santa Rosa Beach, Florida.	Newspaper:	04/05/2022
			Federal Register:	Not applicable
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 1859 West State Road 434, Longwood, Florida, known as the Longwood branch.	Newspaper:	03/31/2022
			Federal Register:	Not applicable
SYNOVUS BANK	PWI	Synovus Bank, Columbus, Georgia, approval to make one public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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:

- O = Outstanding
- S = Satisfactory
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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 March 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	CIC	The MCM BAA Investment Trust, with Kristine M.P. Martin and Tye J. Klooster as co-trustees and William Seth Martin as business advisor and trust protector; and the WSM BAA Family Trust, with Michael Carl Martin as trustee, trust protector, and business advisor, all of Ann Arbor, Michigan, to become members of the Martin Family Control Group, a group acting in concert, to acquire voting shares of Arbor Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
BANK	* Branch	BANK, Wapello, Iowa to establish a branch located at 527 Main Street, Mediapolis, Iowa.	Newspaper:	Not available
			Federal Register:	Not applicable
BANK FIRST CORPORATION	* 3A3	Bank First Corporation, Manitowoc, Wisconsin to acquire Denmark Bancshares, Inc., and thereby indirectly acquire Denmark State Bank, both of Denmark, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
BARABOO BANCORPORATION, INC., THE	CIC	Robert K. Ginther, Baraboo, Wisconsin, as trustee of the Merlin E. Zitzner Trust for the Benefit of Jenele R. Zitzner; together with Merlin E. Zitzner, Baraboo, Wisconsin; Jenele R. Zitzner, Baraboo, Wisconsin; Alexander M. E. Zitzner, Baraboo, Wisconsin; and Tara Zitzner, Baraboo, Wisconsin, as a group acting in concert, to retain voting shares of The Baraboo Bancorporation, Inc., and thereby indirectly control Baraboo State Bank, both of Baraboo, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
BOSSHARD FINANCIAL GROUP, INC.	CIC	Elizabeth Bosshard-Blackey 2022 Irrevocable Bank Trust, u/a/d January 7, 2022, La Crosse, Wisconsin, Andrew R. Bosshard, La Crosse, Wisconsin, trustee, and Piercarlo Valdesolo, South Pasadena, California, with power to remove or appoint trustee, to become members of the Bosshard Family Control Group, a group acting in concert, to acquire voting shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and thereby indirectly acquire voting shares of One Community Bank, Oregon, Wisconsin and Farmers State Bank, Hillsboro, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRITT BANCSHARES, INC.	CIC	The Timothy A. Sexton Revocable 2021 Trust, Timothy A. Sexton as trustee, both of Randalia, Iowa; the Thomas J. Sexton Trust, Thomas J. Sexton as trustee, both of St. Paul, Minnesota; the Mark J. Sexton Grantor Trust, Mark J. Sexton as trustee, both of St. Paul, Minnesota; the Jennifer S. Walther Grantor Trust, Jennifer S. Walther as trustee, both of St. Paul, Minnesota; and the Andrew G. Sexton Grantor Trust, St. Paul, Minnesota, Andrew G. Sexton as trustee, Cedar Falls, Iowa, intend to apply for permission to become members of the Sexton Family Control Group, a group acting in concert, to retain voting shares of Britt Bancshares, Inc., St. Paul, Minnesota, and thereby indirectly retain voting shares of First State Bank, Britt, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch located at 31 Ocean Reef Drive, Suite A-102, Key Largo, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
SECURITY SAVINGS BANK	* 18C	Security Savings Bank, Gowrie, Iowa to merge with Manson State Bank, Manson, Iowa, pursuant to section 18(c) of the Federal Deposit Insurance Act and to thereby establish a branch at 1001 Main Street, Manson, Iowa, pursuant to section 9 of the Federal Reserve Act.	Newspaper:	04/22/2022
	* Branch		Federal Register:	Not applicable
SERVBANC HOLDCO, INC.	* 3A1	ServBanc Holdco, Inc., Phoenix, Arizona to become a bank holding company by acquiring Allied First Bancorp, Inc., Oswego, Illinois, and thereby indirectly acquiring Allied First Bank, sb, Oswego, Illinois.	Newspaper:	04/16/2022
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
WOODFORD BANCSHARES, INC.	CIC	Jeffrey Anderson of Minneapolis, Minnesota; Ronald Buholzer and Susan Buholzer as Trustees of the Ronald and Susan Buholzer Trust, all of Monroe, Wisconsin; Joshua Lincicum, Braytn Meythaler, and Merik Meythaler, all of Monroe, Wisconsin; Gregory Kranhenbuhl as Trustee of the Gregory K. Kranhenbuhl Survivors Trust, both of Newton, Wisconsin; Myron Meythaler and Linda Meythaler as Trustees of the Myron A. Meythaler and Linda L. Meythaler Revocable Trust, all of South Wayne, Wisconsin; Connie Lincicum, Barry Meythaler, and Summer Stietz, all of South Wayne, Wisconsin; Brandi House, of Verona, Wisconsin; Jason Lincicum, of Lodi, Wisconsin; Jeremy Lincicum, of Mt. Horeb, Wisconsin; and Robin Schubert, of Warren, Illinois as a group acting in concert to retain control of voting shares of Woodford Bancshares, Inc. and thereby indirectly control Woodford State Bank both of Monroe, Wisconsin. Jeffrey Anderson Family Trust with Jeffrey Anderson as Trustee, both of Minneapolis, Minnesota to acquire voting shares of Woodford Bancshares, Inc. and thereby indirectly control Woodford State Bank both of Monroe, Wisconsin.	Newspaper: 04/06/2022 Federal Register: 04/13/2022

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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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 March 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST BANK, THE	* Branch	The Central Trust Bank, Jefferson City, Missouri, to establish a branch located at 5701 N. May Avenue, Oklahoma City, Oklahoma.	Newspaper:	04/08/2022
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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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 March 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSSHARD BANCO, LTD.	CIC	Elizabeth Bosshard-Blackey 2022 Irrevocable Bank Trust, u/a/d January 7, 2022, Andrew R. Bosshard, as trustee, both of La Crosse, Wisconsin; and Piercarlo Valdesolo, with power to remove or appoint trustee, Edina, Minnesota; 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.	Newspaper:	Not available
			Federal Register:	Not available
BOSSHARD BANCO, LTD.	CIC	Bosshard Bank Irrevocable Trust, u/a/d October 21, 2021, South Dakota Trust Company LLC, as trustee, both of Sioux Falls, South Dakota; Andrew R. Bosshard, individually and as trust protector, La Crosse, Wisconsin; Nathan Bosshard-Blackey, individually and as investment committee member, Mill Valley, California; and Elizabeth Bosshard-Blackey, individually and as investment committee member, Edina, Minnesota; 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.	Newspaper:	Not available
			Federal Register:	Not available
CLAYTON BANKSHARES, INC.	CIC	Bosshard Bank Irrevocable Trust, u/a/d October 21, 2021, South Dakota Trust Company LLC, as trustee, both of Sioux Falls, South Dakota; Andrew R. Bosshard, individually and as trust protector, La Crosse, Wisconsin; Nathan Bosshard-Blackey, individually and as investment committee member, Mill Valley, California; and Elizabeth Bosshard-Blackey, individually and as investment committee member, Edina, Minnesota; 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; 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.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CYRUS BANCSHARES, INC.	CIC	David Schornack and Denise Schornack, both of Perham, Minnesota, to retain voting shares of Cyrus Bancshares, Inc., Alexandria, Minnesota, and thereby indirectly retain voting shares of Hometown Community Bank, Cyrus, Minnesota	Newspaper: Federal Register:	Not available Not available
NAPOLEON BANCORPORATION, INC.	CIC	Austin McLaen, Forman, North Dakota; to retain voting shares of Napoleon Bancorporation, Inc., Napoleon, North Dakota, and thereby indirectly retain voting shares of Stock Growers Bank, Forman, North Dakota.	Newspaper: Federal Register:	03/31/2022 04/04/2022
PRAIRIE BANCSHARES CORPORATION	CIC	Brice Kluth, Shelby, Montana; Coby Kluth, Whitefish, Montana; John Byron Love, Kalispell, Montana; and Lisette Pickens, Missoula, Montana; to retain voting shares of Prairie Bancshares Corporation, Shelby, Montana, and thereby indirectly retain voting shares of The First State Bank of Shelby, Shelby, Montana.	Newspaper: Federal Register:	Not available 04/04/2022
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

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER COUNTY BAN CORPORATION	* 3A3	Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska, to acquire indirectly, and Banner County Ban Corporation, Harrisburg, Nebraska, to acquire by merger, 100 percent of the voting stock of Bankers Capital Corporation, Lusk, Wyoming, and thereby indirectly acquire Lusk State Bank, Lusk, Wyoming.	Newspaper:	Not available
	* 3A5		Federal Register:	04/06/2022
FARMERS STATE BANCSHARES, INC.	CIC	Andrew R. Stull, Kearney, Nebraska, and Jody L. Weitzel, Dacono, Colorado, to join the Stull Family Group, a group acting in concert, to acquire voting shares of Farmers State Bancshares, Inc., and thereby indirectly acquire voting shares of Nebraska Bank, both of Dodge, Nebraska.	Newspaper:	Not available
			Federal Register:	04/13/2022
MNB BANK	* 18C	MNB Bank, McCook, Nebraska to merge with Bank of Doniphan, Doniphan, Nebraska, and incident thereto, to establish branches.	Newspaper:	Not available
	* 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.

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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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 26, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment (Main Street Launch, Oakland, California).	Newspaper:	Not applicable
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 6545 Highway 6 North, Houston, TX 77084	Newspaper:	Not available
			Federal Register:	Not applicable
PARIS BANCSHARES, INC.	CIC	Retroactive notice under the Change in Bank Control Act filed by The Katherine Orsak Irrevocable Asset Trust (Katherine Orsak as trustee), Katherine Cecil Orsak, and Stephen Paul Orsak, all of Dallas, Texas; John Stephen Cecil, The John Stephen Cecil Irrevocable Asset Trust (John Stephen Cecil as trustee), and Meredith J. (Julie) Cecil, all of San Angelo, Texas; Stephanie Sawyer Cecil, Carl Thomas Cecil, and The Carl Cecil Irrevocable Asset Trust (Carl Thomas Cecil as trustee) all of Paris, Texas; Julie A. Conger Enis, William Barton Enis, and Karen Conger Welton, all of Houston, Texas; Lauren Lee Prickett of Atlanta, Georgia; The Randle R. Cecil Trust A of Paris, Texas (Jean Cecil Conger of Houston, Texas as trustee); the Sidney B. Conger and Jean Cecil Conger Living Trust (Sidney B. Conger as trustee and Jean Cecil Conger as trustee) and The Conger Family Partnership (the Sidney B. Conger and Jean Cecil Conger Living Trust as general partner), all of Houston, Texas; all as a group acting in concert to retain control of greater than 25 percent of the voting securities of Paris Bancshares, Inc. and indirectly the Liberty National Bank in Paris, both in Paris Texas.	Newspaper:	04/02/2022
			Federal Register:	04/05/2022

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
RED RIVER BANCORP, INC.	CIC	Notice under the Change in Bank Control Act by Christy A. Morris of Gainesville, Texas ("Notificant"), to acquire control of voting shares of Red River Bancorp, Inc. ("Company") and indirectly First State Bank ("Bank"), both of Gainesville, Texas; and to join the Morris Family control group, a group acting in concert, previously cleared by the Federal Reserve Board under the Change in Bank Control Act on January 26, 2016, to retain 25 percent or more of the shares of Company and indirectly Bank.	Newspaper:	Not available
			Federal Register:	Not available

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make a public welfare investment of \$6.0 million in Hudson Housing Tax Credit Fund CIV LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PLUMAS BANK	* Branch	Plumas Bank, Quincy, California, to establish a branch office at 900 Mangrove Avenue, Chico, California.	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

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

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- 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