
Federal Reserve Release



H.2

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

No. 14

Week Ending April 2, 2022

Bank Holding Companies

Banco Santander, S.A., Madrid, Spain, and Santander Holdings USA, Inc., Boston, Massachusetts -- (1) request to acquire Pierpont Capital Holdings LLC, New York, New York; (2) request to continue Amherst Pierpont Securities LLC's status as a primary dealer under the Primary Dealers Act of 1988; and (3) determination to not recalculate Santander Holdings USA, Inc.'s stress capital buffer requirement.

- Approved, March 31, 2022

Citizens Financial Group, Inc., Providence, Rhode Island -- (1) to acquire Investors Bancorp, Inc., and thereby indirectly acquire Investors Bank, both of Short Hills, New Jersey; and (2) determination to recalculate Citizens Financial Group, Inc.'s stress capital buffer requirement.

- Approved, March 22, 2022

(A/C)

M&T Bank Corporation, Buffalo, New York -- (1) to acquire People's United Financial, Inc., and thereby indirectly acquire People's United Bank, National Association, both of Bridgeport, Connecticut; (2) for Manufacturers and Traders Trust Company, Buffalo, New York, to merge with People's United Bank, National Association, and establish branches; and (3) determination to recalculate M&T Bank Corporation's stress capital buffer requirement.

- Approved, March 4, 2022

(A/C)

Forms

Forms -- final Board review to extend without revision the Procurement Solicitation Package (FR 1400).

- Approved, March 31, 2022

Forms -- initial Board review to extend with revision the Federal Reserve Payments Study (FR 3066).

- Approved, March 31, 2022

Forms

Forms -- final Board review to extend without revision the Minimum Requirements for Appraisal Management Companies (FR HY-5).

- Approved, March 31, 2022

Forms -- initial Board review to extend without revision the Interagency Policy Statement on Funding and Liquidity Risk Management (FR 4198).

- Approved, March 31, 2022

Forms -- initial Board review to extend with revision the Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006).

- Approved, March 31, 2022

Forms -- final Board review to extend without revision the Procedures for Monitoring Bank Secrecy Act Compliance (FR K).

- Approved, March 31, 2022

Forms -- initial Board review to extend without revision the Recordkeeping Provisions Associated with Guidance on Leveraged Lending (FR 4203).

- Approved, March 31, 2022

Forms -- final Board review to extend without revision the Reporting Provisions Associated with Regulation TT (FR TT).

- Approved, March 31, 2022

Forms -- final Board review to extend without revision the Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (MSD-4) and the Uniform Termination Notice for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (MSD-5).

- Approved, March 31, 2022

Forms

Forms -- final Board review to extend with revision the Central Bank Survey of Foreign Exchange and Derivatives Market Activity (FR 3036).
- Approved, March 31, 2022

Supervision and Regulation

Regions Financial Corporation (Regions), Birmingham, Alabama -- determination not to recalculate the stress capital buffer requirement for Regions.
- Approved, March 28, 2022

Enforcement

Citizens State Bank, Tyler, Texas -- consent order of prohibition against Chad Dinger, a former institution-affiliated party.
- Announced, April 1, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 5630 East Bannister Road, Kansas City, Missouri.

- Approved, March 30, 2022

Atlanta

Copiah Bank, Hazlehurst, Mississippi -- to establish a branch at 400 U.S. Highway 80, Clinton, Mississippi.

- Approved, March 31, 2022

St. Louis

Evolve Bank & Trust, West Memphis, Arkansas -- to establish a branch at 111 East Huntington Avenue, Jonesboro, Arkansas.

- Approved, March 29, 2022

San Francisco

Friendly Hills Bank, Whittier, California -- to establish a branch at 3579 Valley Centre Drive, San Diego, California.

- Approved, April 1, 2022

Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 484 Mulberry Street, Macon, Georgia.

- Approved, March 29, 2022

Bank Holding Companies

Minneapolis

Bitterroot Holding Company, Lolo, Montana -- to acquire Antler Land Company and thereby indirectly acquire Little Horn State Bank, both of Hardin, Montana.

- Approved, March 31, 2022

San Francisco

Endeavor Bancorp, San Diego, California -- to become a bank holding company by acquiring Endeavor Bank, San Diego, California.

- Approved, March 30, 2022

Banks, State Member

San Francisco

East West Bank, Pasadena, California -- to make a public welfare investment.

- Approved, April 1, 2022

St. Louis

First Bank, Creve Coeur, Missouri -- to make a public welfare investment.

- Withdrawn, March 31, 2022

St. Louis

First Horizon Bank, Memphis, Tennessee -- to make certain public welfare investments.

- Approved, April 1, 2022

Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, March 30, 2022

Change in Bank Control

Minneapolis

Antler Land Company, Hardin, Montana -- Ascent BanCorp, Helena, Montana; Alan W. Bradley, Charles Shonkwiler, Christine A. N. Bradley, Kelcy Edwards, and certain minor children, all of Hamilton, Montana; Patrick Haffner, Frenchtown, Montana; Minott Pruyn, Daniel Schneiter, Haley Bradley, and a certain minor child, all of Missoula, Montana; and Daniel Wilcox, Corvallis, Montana; a group acting in concert with Bitterroot Holding Company, Lolo, Montana, to acquire voting shares of Antler Land Company, and thereby indirectly acquire voting shares of Little Horn State Bank, Hardin, Montana.

- Permitted, March 31, 2022

Minneapolis

Bosshard Banco, Ltd., La Crosse, Wisconsin -- 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., and indirectly acquire voting shares of Intercity State Bank, Schofield, Wisconsin, and The First National Bank of Bangor, Bangor, Wisconsin.

- Withdrawn, April 1, 2022

Minneapolis

Clayton Bankshares, Inc., La Crosse, Wisconsin -- 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 thereby indirectly acquire voting shares of Citizens State Bank-La Crosse, La Crosse, Wisconsin.

- Withdrawn, April 1, 2022

Change in Bank Control

Kansas City

Cornhusker Growth Corporation, Lincoln, Nebraska -- the Alice M. Dittman 2011 Irrevocable Trust, John F. Dittman, as trustee, and Susan G. Dittman, all of Lincoln, Nebraska; to join the Dittman Family Group, a group acting in concert, to retain voting shares of Cornhusker Growth Corporation, and thereby indirectly retain voting shares of Cornhusker Bank, Lincoln, Nebraska.

- Permitted, March 28, 2022

Minneapolis

Minnesota Community Bancshares, Inc., Albert Lea, Minnesota -- Daniel Otten, Hayward, Minnesota, to acquire voting shares of Minnesota Community Bancshares, Inc. (MCBI), and thereby indirectly acquire voting shares of Arcadian Bank, Hartland, Minnesota. In addition, the Daniel M. Otten Revocable Trust and the Kim M. Otten Revocable Trust, Daniel Otten and Kim Otten as trustees, all of Hayward, Minnesota; and the Magdalene E. Otten Revocable Trust, Magdalene Otten, as co-trustee, Wisner, Nebraska, and Daniel Otten as co-trustee; 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 Arcadian Bank.

- Permitted, March 31, 2022

Extensions of Time

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska -- extension to June 30, 2022, to acquire additional voting shares of Banner County Ban Corporation, and thereby indirectly acquire additional shares of Banner Capital Bank, both of Harrisburg, Nebraska.

- Granted, March 29, 2022

Extensions of Time

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- extension to June 30, 2022, (1) to establish a de novo branch at 7420 West Memorial Road, Oklahoma City, Oklahoma, and (2) to increase its investment in bank premises.

- Granted, March 29, 2022

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- extension to June 30, 2022, to establish a de novo branch at 7725 West Reno Avenue, Oklahoma City, Oklahoma.

- Granted, March 29, 2022

New York

Popular Bank, New York, New York -- extension to July 2, 2022, to establish a branch at 7306 Collins Avenue, Miami Beach, Florida.

- Granted, April 1, 2022

Chicago

TC Financial Holdings, Inc., Frankfort, Illinois -- extension to March 27, 2022, to become a bank holding company by acquiring Town Center Bank, Frankfort, Illinois.

- Granted, March 31, 2022

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) provisions) (amended and restated eff. 1/1/16) and Woodforest Financial Group Employee Stock Ownership Trust, both of The Woodlands, Texas -- extension to July 1, 2022, to acquire shares of Woodforest Financial Group, Inc., and thereby indirectly acquire Woodforest National Bank, both of The Woodlands, Texas.

- Granted, April 1, 2022

Membership

Boston

Brattleboro Savings & Loan Association, Brattleboro, Vermont -- to become a member of the Federal Reserve System.

- Approved, March 31, 2022

Regulations and Policies

Chair

Emergency Lending Facilities -- disclosures pursuant to section 11(s) of the Federal Reserve Act.

- Approved, March 29, 2022

Supervision and Regulation

General Counsel

Barclays US LLC, New York, New York -- application for approval of proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Barclays US LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, March 29, 2022

General Counsel

TD Group US Holdings LLC, Wilmington, Delaware -- application for approval of proposed internal debt "conversion trigger" that would allow the Board to order the conversion of TD Group US Holdings LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's total loss-absorbing capacity (TLAC) rule.

- Approved, March 29, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 2, 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:	04/28/2022
	* Branch			
ION FINANCIAL MHC	* SLHC Merger	Application by Ion Financial, MHC, Naugatuck, Connecticut ("Ion MHC"), of its proposed merger of Lincoln Park Bancorp, Pine Brook, New Jersey, with and into Ion MHC pursuant to Sections 10(e) (1)(A)(ii) of the Home Owners' Loan Act and 238.11(e) of Regulation LL.	Newspaper:	Not available
			Federal Register:	Not available

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 April 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST RAND BANK LIMITED	FBSEA	FirstRand Bank Limited, Johannesburg, South Africa, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper:	05/01/2022
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending April 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FULTON FINANCIAL CORPORATION	* 3A3	Fulton Financial Corporation, Lancaster, Pennsylvania requests approval to merge with Prudential Bancorp, Inc. and indirectly acquire Prudential Bank, both of Philadelphia, Pennsylvania, pursuant to Section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	05/04/2022
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
Walden MHC	* MHC Formation	Walden MHC and Walden Bancorp, Inc., both of Montgomery, New York; to become a mutual holding company and a mid-tier stock holding company, respectively, by acquiring the voting shares of Walden Savings Bank, Montgomery, New York, in connection with the conversion of Walden Savings Bank, Montgomery, New York from mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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.

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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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending April 2, 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
- 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: 5**Federal Reserve Bank of Richmond****Filings received during the week ending April 2, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL ONE, NATIONAL ASSOCIATION	Foreign Branch Investment	Capital One, National Association, McLean, Virginia, to obtain control of Capital One Global Corporation, McLean, Virginia, an agreement corporation, as a result of an internal reorganization.	Newspaper: Federal Register:	Not applicable 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: Federal Register:	Not applicable Not available
HARBOR BANKSHARES CORPORATION	4c8	Harbor Bankshares Corporation, Baltimore, Maryland, to engage in lending and community development activities through Harbor Bankshares Capital Corporation and Harbor Bankshares Asset Management, LLC, both of Baltimore, Maryland, pursuant to Section 4 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not available
Piedmont Financial Holding Company	* MHC Formation	Piedmont Financial Holding Company, Winston-Salem, North Carolina, to become a mutual holding company upon the conversion of Piedmont Federal Savings Bank, Winston-Salem, North Carolina, from federal mutual savings bank to a federal stock savings bank.	Newspaper: Federal Register:	Not available 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:

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- 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 April 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
- 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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 2, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$25 million public welfare investment in Enterprise Housing Partners XXXVIII Limited Partnership, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$20 million public welfare investment in RBC Community Investments National Fund-33, L.P., pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	04/13/2022
			Federal Register:	04/15/2022
BANK	* Branch	BANK, Wapello, Iowa to establish a branch located at 527 Main Street, Mediapolis, Iowa.	Newspaper:	04/15/2022
			Federal Register:	Not applicable
BANK FIRST CORPORATION	* 3A5	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:	04/14/2022
			Federal Register:	04/13/2022

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 2, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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, Hillsboro, Wisconsin.	Newspaper: Federal Register:	Not available 04/15/2022
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, 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: Federal Register:	Not available 04/18/2022
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: Federal Register:	03/25/2022 Not applicable
OXFORD BANK CORPORATION	4c8	Oxford Bank Corporation, indirectly through its subsidiary bank, Oxford Bank, both of Oxford, Michigan, to enter into a joint venture with VFS Income Fund 1, LLC and thereby engage de novo in the nonbanking activity of leasing personal property pursuant to Section 225.28(b)(3) of Regulation Y.	Newspaper: Federal Register:	Not applicable 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: Federal Register:	04/16/2022 Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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- O = Outstanding
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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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending April 2, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTON BANCSHARES, INC.	* 3A3	Alton Bancshares, Inc., Alton, Missouri, to acquire Table Rock Community Bank, Kimberling City, Missouri.	Newspaper:	05/02/2022
			Federal Register:	Not available
FIRST SECURITY BANK	Member	First Security Bank, Searcy, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FMB BANCSHARES, INC.	* 3A1	FMB Bancshares, Inc., Baldwyn, Mississippi, to become a bank holding company by acquiring Farmers & Merchants Bank, Baldwyn, Mississippi.	Newspaper:	04/25/2022
			Federal Register:	Not available
OMNI BANK GROUP, INC.	* 3A1	Omni Bank Group, Inc., Little Rock, Arkansas, to become a bank holding company by acquiring Community State Bank, Bradley, Arkansas.	Newspaper:	05/08/2022
			Federal Register:	04/05/2022

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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- 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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 2, 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: Federal Register:	04/15/2022 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: Federal Register:	04/14/2022 Not available
CHARTER BANK	* Branch	Charter Bank, Eau Claire, Wisconsin to establish a branch at 2789 Commercial Boulevard, Chippewa Falls, Wisconsin, 54729.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	04/13/2022 Not available

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 2, 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:	04/10/2022 04/18/2022
LAKE SHORE III CORPORATION	* 3A3	Lake Shore III Corporation, Glenwood City, Wisconsin to merge with Headwaters Bancorp, Inc., Land O'Lakes, Wisconsin to acquire control of Headwaters State Bank, Land O'Lakes, Wisconsin.	Newspaper: Federal Register:	Not available Not available
LAKE SHORE III CORPORATION	* 3A3	Lake Shore III Corporation, Glenwood City, Wisconsin, to merge with Headwaters Bancorp, Inc. and thereby indirectly acquire Headwaters State Bank, both of Land O'Lakes, Wisconsin.	Newspaper: Federal Register:	Not available Not available
OLIVER BANCORPORATION, CIC INC.		Sarah M. Getzlaff, Bismarck, North Dakota, through direct ownership of shares and voting control of shares in the Sarah M. Getzlaff Family Trust, Sioux Falls, South Dakota (trustee South Dakota Trust Company, LLC, Sioux Falls, South Dakota) to acquire voting shares, and thereby control of Oliver Bancorporation, Inc., Center, North Dakota. Oliver Bancorporation, Inc. controls Security First Bank of North Dakota, New Salem, North Dakota.	Newspaper: Federal Register:	Not available Not available
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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	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		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending April 2, 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:	04/20/2022
			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:	04/24/2022
	* Branch		Federal Register:	Not applicable

District: 10
Federal Reserve Bank of Kansas City

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: 11**Federal Reserve Bank of Dallas****Filings received during the week ending April 2, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN COLONY, INC.	CIC	Notice under the Change in Bank Control Act ("CIBCA") filed by the Estate of H.L. Baker, Jr., Sheri Barnhart, as Executrix; Sheri Barnhart; John Barnhart, Jr.; John R. Barnhart III Trust, Matthew Barnhart Trust, and Samantha Barnhart Trust, Sheri Barnhart and John Barnhart, Jr., as co-Trustees (collectively the "Barnhart Family Group"), to retain 25 percent or more of voting shares of Austin Colony, Inc. ("Company"), and indirectly, First National Bank ("Bank"), all of Lake Jackson, Texas. In addition, a notification has been submitted by (i) the Baker Management Trust, Sheri Barnhart, as Trustee, both of Lake Jackson, Texas, to acquire 10 percent or more of voting shares of Company and to join the Barnhart Family Group; as well as (ii) Sheri Barnhart, individually, as Executrix, and as Trustee, to acquire 25 percent or more of voting shares of Company and become the single largest shareholder of Company and indirectly Bank.	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 6545 Highway 6 North, Houston, TX 77084	Newspaper:	04/07/2022
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 4520 Dacoma Suite 100, Houston, TX 77092	Newspaper:	Not available
			Federal Register:	Not applicable
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:	04/07/2022
			Federal Register:	04/12/2022

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending April 2, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLUMAS BANK	* Branch	Plumas Bank, Quincy, California, to establish a branch office at 900 Mangrove Avenue, Chico, California.	Newspaper:	04/06/2022
			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
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$35.0 million in CREA California Tax Credit Fund 90, L.P.	Newspaper:	Not applicable
			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

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
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