
Federal Reserve Release



H.2

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

No. 15

Week Ending April 9, 2022

Bank Holding Companies

Citizens Financial Group, Inc., Providence Rhode Island -- commenter's request for reconsideration of the Board's approval of the application by Citizens Financial Group, Inc., to acquire Investors Bancorp, Inc., and thereby indirectly acquire Investors Bank, both of Short Hills, New Jersey.

- Denied, April 4, 2022

Enforcement

Regions Bank, Birmingham, Alabama, and Merrill Lynch Wealth Management (Merrill Lynch), Charlotte, North Carolina -- consent orders of prohibition against (1) Dedryck O. Carson, Wendy Rodriguez Legon, Micheal T. Lemley, and Tracy L. Mallory, former institution-affiliated parties of Regions Bank, and (2) Autumn Jordan and Manuel F. Pinazo, former institution-affiliated parties of Merrill Lynch (a subsidiary of Bank of America), all for fraudulently obtaining loans and grants administered under the Coronavirus Aid, Relief, and Economic Security Act.

- Announced, April 5, 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

Advisory Councils

Director, C&CA

Community Advisory Council -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the council.

- Approved, March 29, 2022

(A/C)

Bank Branches, Domestic

Atlanta

Anchor Bank, Palm Beach Gardens, Florida -- to establish a branch at 2100 Ponce de Leon Boulevard, Coral Gables, Florida.

- Approved, April 8, 2022

St. Louis

Decatur County Bank, Decaturville, Tennessee -- to establish a branch at 1489 E. Main Street, Brownsville, Tennessee.

- Approved, April 5, 2022

Kansas City

FirstBank, Lakewood, Colorado -- to establish a branch at 498 Market Street, Basalt, Colorado.

- Approved, April 8, 2022

Atlanta

PriorityOne Bank, Magee, Mississippi -- to establish a branch at Calhoun Station Parkway, Gluckstadt, Mississippi.

- Approved, April 7, 2022

Bank Branches, Domestic

Secretary

Southern Bancorp Bank, Arkadelphia, Arkansas -- to establish a branch at 3917 West 12th Street, Little Rock, Arkansas.

- Approved, April 8, 2022

Bank Holding Companies

San Francisco

Aiden Florida Bancshares, Inc., Rancho Santa Margarita, California -- to become a bank holding company by acquiring Florida Bancshares, Inc., and thereby indirectly acquiring First National Bank of Pasco, both of Dade City, Florida.

- Returned, March 11, 2022

(A/C)

Dallas

Captex Bancshares, Inc., Fort Worth, Texas -- request by BayBoston Capital L.P.; BayBoston Capital GP LLC; BayBoston Managers LLC; GGM Investment, LLC; GMMT Investment, LLC; and their subsidiaries and affiliates for relief from certain commitments.

- Approved, April 4, 2022

Philadelphia

Riverbank Financial, MHC, Carthage, New York -- to convert to a Delaware-chartered mutual bank holding company and for its mid-tier holding company, Riverbank Financial Corporation, to convert to a Maryland-chartered stock bank holding company, on the conversion of Carthage Federal Savings & Loan Association, both of Carthage, New York, from a federal stock savings and loan association to a national bank.

- Approved, April 6, 2022

Bank Holding Companies

San Francisco

Seattle Bancshares, Inc., Seattle, Washington -- to become a bank holding company by acquiring Seattle Bank, Seattle, Washington.

- Approved, April 6, 2022

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to make certain public welfare investments.

- Approved, March 31, 2022

(A/C)

Secretary

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

- Approved, April 8, 2022

Change in Bank Control

San Francisco

Friendly Hills Bancorp, Whittier, California -- Joseph E. Matranga, Jr., Rancho Santa Fe, California, and Nathan Rogge, La Jolla, California, to acquire additional voting shares of Friendly Hills Bancorp and thereby indirectly acquire voting shares of Friendly Hills Bank, Whittier, California.

- Permitted, April 6, 2022

Change in Bank Control

Richmond

Heritage Bancshares, Inc., White Hall, West Virginia -- James A. Boyers, individually and as a group acting in concert consisting of Elaine Boyers, J. Adam Boyers, Cortney Boyers, James Boyers Custodian for the benefit of certain minor children, Elisabeth Boyers, and Zachary K. Marsh, all of Fairmont, West Virginia, to retain voting shares of Heritage Bancshares, Inc., and thereby indirectly control First Exchange Bank, White Hall, West Virginia.

- Permitted, April 5, 2022

Kansas City

Lead Financial Group, Inc., Kansas City, Missouri -- 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, Kansas City, Missouri.

- Permitted, April 4, 2022

St. Louis

Townsend Financial Corporation, Parsons, Tennessee -- 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 acquire voting share of Townsend Financial Corporation and thereby indirectly control Farmers Bank, Parsons Tennessee.

- Permitted, April 8, 2022

Extensions of Time

Atlanta

FSBH Corporation, Bradenton, Florida -- extension to June 5, 2022, to become a bank holding company by acquiring outstanding shares of First Southern Bank, Waycross, Georgia.

- Granted, April 6, 2022

Regulations and Policies

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, April 7, 2022

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending April 9, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1854 BANCORP	* 18C * 3A3 * Branch	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: Federal Register:	Not available 04/28/2022
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: Federal Register:	Not available 05/09/2022
READING CO-OPERATIVE BANK	* Branch	Application by Reading Cooperative Bank, Reading, Massachusetts, for approval to establish a branch office at 215 Canal Street, Lawrence, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper: Federal Register:	04/07/2022 Not applicable

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 9, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BESSEMER GROUP, INCORPORATED, THE	CIC	Notice by Elizabeth Guest Stevens, as trustee of Trust u/a 2nd(3) u/w of Hubert B. Phipps for Hubert G. Phipps; Trust u/a 2nd (4)(a) u/w Hubert B. Phipps for Hubert G. Phipps; Trust u/a 2nd(3) u/w Hubert B. Phipps for Melissa Phipps; Trust u/a 2nd(4) (a) u/w Hubert B. Phipps for Melissa Phipps; Frederick E. Guest II Trust; Trust f/b/o Alexander M. D. Guest u/Art. 7(B)(5) u/w Winston F. C. Guest; Trust f/b/o Cornelia C. Guest u/Art. 7(B)(5) u/w Winston F. C. Guest; Trust f/b/o Winston Guest, Jr. u/Art. 7(B)(5) u/w Winston F. C. Guest; and Elizabeth Guest Stevens Revocable Trust; to gain control of The Bessemer Group, Inc., Woodbridge, New Jersey and Bessemer Trust Company, N.A., New York, New York, and Bessemer Trust Company of New Jersey, Woodbridge, New Jersey.	Newspaper:	Not available
			Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD 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 April 9, 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:	05/02/2022
			Federal Register:	05/09/2022

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
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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 9, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP INC, THE	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of S&T Bancorp, Indiana, Pennsylvania, parent of S&T Bank, Indiana, Pennsylvania.	Newspaper:	04/29/2022
			Federal Register:	Not available
VANGUARD GROUP INC, THE	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of First Financial Bancorp, Cincinnati, Ohio, parent of First Financial Bank, Cincinnati, Ohio.	Newspaper:	04/30/2022
			Federal Register:	Not available

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.

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

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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: 5**Federal Reserve Bank of Richmond****Filings received during the week ending April 9, 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
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:	Not applicable
			Federal Register:	04/25/2022
ODNB Financial Corporation	3A1	ODNB Financial Corporation, Tysons Corner, Virginia, to become a bank holding company through the acquisition of 100% of the voting securities of Old Dominion National Bank, North Garden, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	Not available
			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.

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

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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: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending April 9, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP INC, THE	CIC	The Vanguard Group, Inc., Malvern, Pennsylvania; on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard; to acquire voting shares of Synovus Financial Corp., and thereby indirectly acquire voting shares of Synovus Bank, both of Columbus, Georgia.	Newspaper:	04/30/2022
			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.

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 9, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	05/05/2022
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:	Not available
			Federal Register:	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:	Not available
			Federal Register:	04/18/2022
SECURITY FEDERAL MHC	* MHC Formation	Security Federal Savings Bank to reorganize a federal mutual savings bank to a mutual holding company to be known as Security Federal Mutual Bancorp, both of Logansport, Indiana. As part of the reorganization, Security Federal Mutual Bancorp intends to acquire control of Security Federal Savings Bank, a newly formed stock savings association.	Newspaper:	Not available
			Federal Register:	Not available
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:	04/20/2022

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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 9, 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:	05/09/2022
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:	05/06/2022
VANGUARD GROUP INC, THE	CIC	Notice by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Simmons First National Corporation, Pine Bluff, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP INC, THE	CIC	Notice by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Old National Bancorp, Evansville, Indiana.	Newspaper:	Not available
			Federal Register:	Not available

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 April 9, 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 04/21/2022
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 04/21/2022
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 04/21/2022

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/22/2022 05/09/2022
MORRISTOWN HOLDING COMPANY	CIC	James Kou Vang, West Lakeland, Minnesota, to acquire voting shares, and thereby control of Morristown Holding Company, Excelsior, Minnesota. Morristown Holding Company controls Lake Country Community Bank, Morristown, Minnesota.	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:	04/20/2022 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 April 9, 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
CITIZENS STATE BANK	* Branch	Citizens State Bank, Wisner, Nebraska, to establish a mobile branch to operate from its office at 416 Hale Avenue, Newman Grove, Nebraska.	Newspaper:	04/14/2022
			Federal Register:	Not applicable
H. PAT HENSON COMPANY, THE	CIC	Gwen A. Henson, New Orleans, Louisiana, to retain voting shares of The H. Pat Henson Company, and thereby indirectly retain voting shares of Farmers and Merchants Bank, both of Maysville, Oklahoma and Peoples State Bank, Blair, Oklahoma.	Newspaper:	Not available
			Federal Register:	04/25/2022

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 April 9, 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: Federal Register:	Not available 04/21/2022
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment (Michigan Women's Foundation).	Newspaper: Federal Register:	Not applicable Not applicable
FIRST STATE BANK	* Branch	First State Bank, Gainesville, Texas, to establish a branch at 201 South Preston Road, Suite 200, Celina, Texas	Newspaper: Federal Register:	05/04/2022 Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 4520 Dacoma Suite 100, Houston, TX 77092	Newspaper: Federal Register:	Not available Not applicable
MAVERICK BANCSHARES, INC.	* 3A1	Maverick Bancshares, Inc., Fort Worth, Texas, to acquire Fort Davis Bancshares, Inc., and indirectly Fort Davis Bank, both of Fort Davis, Texas.	Newspaper: Federal Register:	Not available Not available
THIRD COAST BANK, SSB	* Branch	Third Coast Bank SSB, Humble, Texas to establish a branch at 200 E. 8th St., Georgetown, Texas	Newspaper: Federal Register:	04/18/2022 Not applicable

District: 11
Federal Reserve Bank of Dallas

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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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 April 9, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make an additional public welfare investment of \$6.7 million in the Community Development and Affordable Housing Fund II, LLP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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.

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