Federal Reserve Release



H.2

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

No. 16
Week Ending April 16, 2022

Enforcement

Centennial Bank, Conway, Arkansas -- consent order of prohibition against Jennifer Woods, a former institution-affiliated party.

- Announced, April 12, 2022

The Goldman Sachs Group Inc., New York, New York -- consent order of prohibition against Joseph Jiampietro, a former institution-affiliated party.

- Approved, March 31, 2022

(A/C)

H.2 Actions under delegated authority

S&R Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to establish a branch at 5701 North May Avenue, Oklahoma City, Oklahoma.

- Approved, April 13, 2022

Cleveland

Civista Bank, Sandusky, Ohio -- to establish a branch at 5600 North Hamilton Road, Gahanna, Ohio.

- Withdrawn, April 15, 2022

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 1212 West McDermott Drive, Allen, Texas.

- Approved, April 12, 2022

San Francisco

Plumas Bank, Quincy, California -- to establish a branch at 900 Mangrove Avenue, Chico, California.

- Approved, April 11, 2022

Secretary

Synovus Bank, Columbus, Georgia -- to establish a branch at 1859 West State Road 434, Longwood, Florida.

- Approved, April 13, 2022

Bank Holding Companies

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust (BCBC ESOP) and Banner County Ban Corporation (BCBC), both of Harrisburg, Nebraska - for BCBC ESOP to indirectly acquire, and for BCBC to acquire by merger, Bankers Capital Corporation, and thereby indirectly acquire Lusk State Bank, both of Lusk, Wyoming.

- Approved, April 12, 2022

Dallas

BMC Bancshares, Inc., Dallas, Texas -- retroactively to engage de novo in extending credit and servicing loans, through the acquisition of voting shares of August Real Estate Investments, LLC, Garland, Texas.

- Withdrawn, March 22, 2022 (A/C)

Atlanta

Climate First Bancorp, Inc., Winter Park, Florida -- to become a bank holding company by acquiring outstanding shares of Climate First Bank, St. Petersburg, Florida.

- Approved, April 13, 2022

St. Louis

Midwest Community Bancshares, Inc., Marion, Illinois -- to acquire The Bank of Carbondale, Carbondale, Illinois.

- Approved, April 13, 2022

Chicago

Providence Financial Corporation, South Holland, Illinois -- waiver of application to acquire The Leaders Bank, Oak Brook, Illinois.

- Granted, March 30, 2022 (A/C)

Bank Mergers

Kansas City

Blue Sky Bank, Pawhuska, Oklahoma -- to merge with The American Bank and thereby establish a branch at 201 East Cherokee Street, both of Wagoner, Oklahoma.

- Approved, April 13, 2022

Cleveland

Civista Bank, Sandusky, Ohio -- to merge with The Henry County Bank, Napoleon, Ohio, and thereby acquire branches.

- Approved, April 13, 2022

Banks, State Member

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to make a public welfare investment.

- Approved, April 12, 2022

Secretary

Synovus Bank, Columbus, Georgia -- to make public welfare investments equal to up to 15 percent of its capital plus surplus, subject to certain conditions.

- Approved, March 16, 2022 (A/C)

Change in Bank Control

Kansas City

Dale Sprague Enterprises, Inc., Blue Mound, Kansas -- the L. Dale Sprague Irrevocable Family Trust Agreement under agreement dated December 31, 2020, M. Janice Sprague, trustee, both of Blue Mound, Kansas, the M. Janice Sprague Irrevocable Family Trust Agreement under agreement dated December 31, 2020, L. Dale Sprague, trustee, both of Blue Mound, Kansas, and Lonnie D. Sprague, of Kincaid, Kansas, to all join L. Dale Sprague as members of the Sprague Family Group, a group acting in concert, to retain voting shares of Dale Sprague Enterprises, Inc., and thereby indirectly retain voting shares of The Farmers State Bank of Blue Mound, Blue Mound, Kansas.

- Permitted, April 11, 2022

Kansas City

Northern Missouri Bancshares, Inc., Unionville, Missouri -- David Tribble, as general partner of Tribble Family Partners, L.P., both of Unionville, Missouri, a member of the Tribble Family Group, a group acting in concert, to retain voting shares of Northern Missouri Bancshares, Inc., and thereby indirectly retain voting shares of Farmers Bank of Northern Missouri, Unionville, Missouri; Exchange Bank of Missouri, Fayette, Missouri; and Concordia Bank, Concordia, Missouri. David Tribble was previously approved as a member of the Tribble Family Group.

- Permitted, April 15, 2022

Extensions of Time

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- extension to July 28, 2022, to acquire Central Bank, Little Rock, Arkansas.

- Granted, April 13, 2022

Financial Holding Companies

St. Louis

Century Bancshares, Inc., Gainesville, Missouri -- election to become a financial holding company.

- Effective, April 13, 2022

St. Louis

Ozarks Heritage Financial Group, Inc., Gainesville, Missouri -- election to become a financial holding company.

- Effective, April 13, 2022

Membership

St. Louis

First Security Bank, Searcy, Arkansas -- to become a member of the Federal Reserve System.

- Approved, April 13, 2022

Savings and Loan Holding Companies

General Counsel

United Services Automobile Association, San Antonio, Texas -- request for an exemption to permit an individual to become an institution-affiliated party.

- Granted, April 11, 2022

District: 1 Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
1854 BANCORP	* 18C	Application by 1854 Bancorp (Bancorp),	Newspaper:	Not available
	* 3A3	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.	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: Federal Register:	Not available 05/09/2022

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

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding S = Satisfactory

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examir	nations scheduled for	Quarter of				
Institution		L	Location		Quarter	

CRA

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

District: 2 Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BESSEMER GROUP,	CIC	Notice by Elizabeth Guest Stevens, as	Newspaper:	04/25/2022
INCORPORATED, THE		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; Trust f/b/o Winston 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.	Federal Register:	05/03/2022
Popular, Inc.	Investment	Popular Inc., through EVERTEC, Inc., both of San Juan, Puerto Rico, to acquire 100 percent of the equity interest in BBR SpA., Santiago, Chile, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable

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

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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SN = Substantial noncompliance

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RSSD ID	Institution / Location		Exam Date	CRA Rating	Exam Method
NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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

District: 3 Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
FULTON FINANCIAL CORPORATION	* 3A3	Fulton Financial Corporation, Lancaster,	Newspaper:	Not available
	* 3A5	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.	Federal Register:	05/04/2022
TD BANK US HOLDING	* 3A3	The Toronto-Dominion Bank, Toronto,	Newspaper:	Not available
COMPANY	* 3A5	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.	Federal Register:	04/27/2022

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

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

RSSD

NONE

NI = Needs to improve

NI = Needs to Improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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

District: 4 Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CIVISTA BANK	* Branch	Civista Bank, Sandusky, Ohio intends to	Newspaper:	Not available
		establish a full service branch office at 5600 N. Hamilton Rd., Gahanna, Ohio 43230.	Federal Register:	Not applicable
VANGUARD GROUP INC,	CIC	Change in Control notice submitted by The	Newspaper:	04/29/2022
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.	Federal Register:	05/03/2022
VANGUARD GROUP INC,	CIC	Change in Control notice submitted by The	Newspaper:	04/30/2022
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.	Federal Register:	05/03/2022

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

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

NONE

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 Rating	Exam Method
NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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

District: 5 Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BENCHMARK COMMUNITY BANK	* 18C	Benchmark Community Bank, Kenbridge, Virginia, to purchase certain assets and assume certain liabilities of First Community Bank, Bluefield, Virginia, and thereby establish a branch located in Emporia, Virginia.	Newspaper: Federal Register:	Not available 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: Federal Register:	05/02/2022 05/16/2022

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

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.

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

O = Outstanding

S = Satisfactory

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 906 E. Cumberland Ave. (Downtown Tampa) Tampa, Florida, known as the Downtown Tampa branch.	Newspaper: Federal Register:	04/18/2022 Not applicable
VANGUARD GROUP INC,	CIC	The Vanguard Group, Inc., Malvern,	Newspaper:	04/30/2022
THE		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.	Federal Register:	05/03/2022

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

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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S = Satisfactory

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SN = Substantial noncompliance

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RSSD ID	Institution / Location		Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

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

District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
BANK	* Branch	BANK, Wapello, Iowa to establish a	Newspaper:	04/15/2022
		branch located at 527 Main Street, Mediapolis, Iowa.	Federal Register:	Not applicable
BANK FIRST CORPORATION	* 3A5	Bank First Corporation, Manitowoc,	Newspaper:	Not available
		Wisconsin to acquire Denmark Bancshares, Inc., and thereby indirectly acquire Denmark State Bank, both of Denmark, Wisconsin.	Federal Register:	05/05/2022
BOSSHARD FINANCIAL	CIC	Elizabeth Bosshard-Blackey 2022	Newspaper:	04/13/2022
GROUP, INC.		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.	Federal Register:	04/15/2022
BRITT BANCSHARES, INC.	CIC	The Timothy A. Sexton Revocable 2021	Newspaper:	Not available
		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.	Federal Register:	04/18/2022
PALM GROVE BANCORP,	* 3A1	Palm Grove Bancorp, Inc., Bussey, Iowa,	Newspaper:	Not available
INC.		to become a bank holding company by acquiring State Bank of Bussey, Bussey, Iowa.	Federal Register:	Not available
SECURITY FEDERAL MHC	* MHC Formation	Security Federal Savings Bank to	Newspaper:	04/04/2022
		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.	Federal Register:	05/18/2022

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

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NI = Needs to improve

SN = Substantial noncompliance

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ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution		Lo	ocation		Quarter	

CRA

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
OMNI BANK GROUP, INC.	* 3A1	Omni Bank Group, Inc., Little Rock,	Newspaper:	05/08/2022
		Arkansas, to become a bank holding company by acquiring Community State Bank, Bradley, Arkansas.	Federal Register:	05/05/2022
VANGUARD GROUP INC,	CIC	Notice by The Vanguard Group, Inc.,	Newspaper:	Not available
THE		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.	Federal Register:	05/03/2022
VANGUARD GROUP INC,	CIC	Notice by The Vanguard Group, Inc.,	Newspaper:	04/30/2022
THE		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.	Federal Register:	05/03/2022

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE						
CRA Examin	nations scheduled for	Quarter of				
Institution			Location		Quarter	

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

District: 9 Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CHARTER BANK			Newspaper:	04/21/2022
		establish a branch at 2789 Commercial Boulevard, Chippewa Falls, Wisconsin, 54729.	Federal Register:	Not applicable
DACOTAH BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to	Newspaper:	Not available
		establish a branch at 4302 13th Avenue South, Suite 1, Fargo, North Dakota.	Federal Register:	Not applicable
MORRISTOWN HOLDING	CIC	James Kou Vang, West Lakeland,	Newspaper:	Not available
COMPANY		Minnesota, to acquire voting shares, and thereby control of Morristown Holding Company, Excelsior, Minnesota. Morristown Holding Company controls Lake Country Community Bank, Morristown, Minnesota.	Federal Register:	05/03/2022
OLIVER	CIC	Sarah M. Getzlaff, Bismarck, North	Newspaper:	Not available
BANCORPORATION, INC.		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.	Federal Register:	Not available
OPPORTUNITY BANK OF	* Branch	Opportunity Bank of Montana, Helena,	Newspaper:	Not available
MONTANA		Montana, to establish a branch at 1639 Main Street, Billings, Montana, 59105.	Federal Register:	Not applicable
SECURITY BANK SHARES,	CIC	The Willard and Geraldine Ogren	Newspaper:	Not available
INC.		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.	Federal Register:	Not available

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

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commen	t Period
FIRST STATE HOLDING CO.	CIC	Jonathan T. Damkroger and Miranda J.	Newspaper:	Not available
	Hobelman, both of Lincoln, Nebraska, to join the Wilber Co. Voting Trust Control Group, a group acting in concert, to retain voting shares of First State Holding Company (formerly known as Wilber Co.), and thereby indirectly retain voting shares of First State Bank Nebraska, both of Lincoln, Nebraska.		Federal Register:	Not available
H. PAT HENSON COMPANY,	CIC	Gwen A. Henson, New Orleans, Louisiana,	Newspaper:	04/29/2022
THE		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.	Federal Register:	04/25/2022

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

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
516855	SECURITY BK, TULSA, OKLAHOMA	01/24/2022	04/11/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution Location Quarter

NONE

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

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
AUSTIN COLONY, INC.	CIC	Notice under the Change in Bank Control	Newspaper:	04/27/2022
		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.	Federal Register:	04/21/2022
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment into Vermont Slauson Economic Development Corporation	Newspaper: Federal Register:	Not applicable Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to	Newspaper:	Not available
		establish a branch at 4520 Dacoma Suite 100, Houston, TX 77092	Federal Register:	Not applicable
MAVERICK BANCSHARES,	* 3A1	Maverick Bancshares, Inc., Fort Worth,	Newspaper:	04/30/2022
INC.		Texas, to acquire Fort Davis Bancshares, Inc., and indirectly Fort Davis Bank, both of Fort Davis, Texas.	Federal Register:	05/12/2022

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

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.

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

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commer	at Period
VANGUARD GROUP INC,	CIC	Notification submitted by The Vanguard	Newspaper:	Not available
THE		Group, Inc., Malvern, Pennsylvania, 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 percent of the common stock of Banner Corporation, parent of Banner Bank, both of Walla Walla, Washington.	Federal Register:	Not available
VANGUARD GROUP INC,	CIC	Notification submitted by The Vanguard	Newspaper:	04/30/2022
THE		Group, Inc., Malvern, Pennsylvania, 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 percent of the common stock of Hope Bancorp, Inc., parent of Bank of Hope, both of Los Angeles, California.	Federal Register:	05/03/2022

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

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.

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

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Exam	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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