
Federal Reserve Release



H.2

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

No. 18

Week Ending April 30, 2022

Bank Holding Companies

First Internet Bancorp, Fishers, Indiana -- to acquire First Century Bancorp., Roswell, Georgia, and thereby indirectly acquire First Century Bank, National Association, Commerce, Georgia.

- Approved, April 29, 2022

Personnel

Division of Financial Stability -- appointment of Skander Van den Heuvel as associate director and Andrew Cohen as adviser.

- Announced, April 25, 2022

Division of Reserve Bank Operations and Payment Systems -- reorganization and appointment of Shannon Hulsandra as assistant director.

- Announced, April 28, 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

Minneapolis

Charter Bank, Eau Claire, Wisconsin -- to establish a branch at 2789 Commercial Boulevard, Chippewa Falls, Wisconsin.

- Approved, April 28, 2022

Kansas City

Citizens State Bank, Wisner, Nebraska -- to establish a mobile branch at 416 Hale Avenue, Newman Grove, Nebraska.

- Approved, April 27, 2022

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 6545 Highway 6 North, Houston, Texas.

- Approved, April 28, 2022

Dallas

Third Coast Bank, SSB, Humble, Texas -- to establish a branch at 200 East 8th Street, Georgetown, Texas.

- Approved, April 25, 2022

Bank Holding Companies

Richmond

Citizens Bancshares Corporation, Olanta, South Carolina -- to acquire Sandhills Holding Company, Inc., and thereby indirectly acquire Sandhills Bank, both of North Myrtle Beach, South Carolina.

- Approved, April 28, 2022

Bank Holding Companies

Kansas City

MNB Financial Services, Inc. (company), and McCook Merger Sub, Inc., both of McCook, Nebraska -- waiver of application for company to acquire Doniphan Bancshares, Inc., and its subsidiary, Bank of Doniphan, both of Doniphan, Nebraska, in connection with the merger of Bank of Doniphan with and into MNB Bank, McCook, Nebraska

- Granted, April 29, 2022

Bank Mergers

Kansas City

MNB Bank, McCook, Nebraska -- to merge with Bank of Doniphan, Doniphan, Nebraska, and thereby establish branches.

- Approved, April 29, 2022

Chicago

Security Savings Bank, Gowrie, Iowa -- to merge with Manson State Bank, Manson, Iowa, and thereby establish a branch at 1001 Main Street, Manson, Iowa.

- Approved, April 27, 2022

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (four requests).

- Approved, April 20, 2022

(A/C)

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, April 29, 2022

Banks, State Member

San Francisco

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

- Approved, April 21, 2022

(A/C)

Atlanta

Regions Bank, Birmingham, Alabama -- to make a public welfare investment.

- Approved, April 19, 2022

(A/C)

Change in Bank Control

Chicago

The Baraboo Bancorporation, Inc., Baraboo, Wisconsin -- 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, Baraboo, Wisconsin.

- Permitted, April 27, 2022

Chicago

Charlevoix First Corporation, Charlevoix, Michigan -- Elizabeth M. Hodgson, Ann Arbor, Michigan, individually, to retain the voting shares of Charlevoix First Corporation, and thereby indirectly retain voting control of Charlevoix State Bank, Charlevoix, Michigan.

- Permitted, April 27, 2022

Change in Bank Control

Atlanta

Clinton Bancshares, Inc., Clinton, Louisiana -- Amanda Ligon Landry, Ethel, Louisiana, to join the Ligon Family Group, a group acting in concert, to acquire voting shares of Clinton Bancshares, Inc., and thereby indirectly acquire voting shares of Landmark Bank, Clinton, Louisiana.

- Permitted, April 29, 2022

Minneapolis

Napoleon Bancorporation, Inc., Napoleon, North Dakota -- Austin McLaen, Forman, North Dakota, to retain voting shares of Napoleon Bancorporation, Inc., and thereby indirectly retain voting shares of Stock Growers Bank, Forman, North Dakota.

- Permitted, April 27, 2022

Extensions of Time

Minneapolis

North American Banking Company, Roseville, Minnesota -- extension to January 31, 2023, to establish a detached facility/branch at the northeast corner of Hemlock Lane North and Village Drive, Maple Grove, Minnesota.

- Granted, April 27, 2022

Savings and Loan Holding Companies

Philadelphia

Rhodium BA Holdings, LLC, White Plains, New York -- to become a savings and loan holding company by acquiring Sunnyside Bancorp, Inc., and thereby indirectly acquiring Sunnyside Federal Savings and Loan Association of Irvington, both of Irvington, New York.

- Approved, April 29, 2022

Savings and Loan Holding Companies

Cleveland

VWF Bancorp, Inc., Van Wert, Ohio -- to become a savings and loan holding company by acquiring Van Wert Federal Savings Bank (Bank), Van Wert, Ohio, in connection with the conversion of Bank from mutual to stock form.

- Approved, April 27, 2022

Supervision and Regulation

Director, S&R

Bank of America Corporation, Charlotte, North Carolina -- request to use certain alternative approaches for specified provisions of the Standardized Approach for Counterparty Credit Risk (SA-CCR), for purposes of calculating its risk-weighted assets under the Board's capital rule.

- Granted, April 26, 2022

Director, S&R

JPMorgan Chase & Co., New York, New York -- request to use certain alternative approaches for specified provisions of the Standardized Approach for Counterparty Credit Risk (SA-CCR), for purposes of calculating its risk-weighted assets under the Board's capital rule.

- Granted, April 13, 2022

(A/C)

Director, S&R

Morgan Stanley, New York, New York -- request to use certain alternative approaches for specified provisions of the Standardized Approach for Counterparty Credit Risk (SA-CCR), for purposes of calculating its risk-weighted assets under the Board's capital rule.

- Granted, April 13, 2022

(A/C)

Supervision and Regulation

Director, S&R

Wells Fargo & Company, San Francisco, California -- request to use certain alternative approaches for specified provisions of the Standardized Approach for Counterparty Credit Risk (SA-CCR), for purposes of calculating its risk-weighted assets under the Board's capital rule.

- Granted, April 13, 2022

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 30, 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:	05/01/2022
			Federal Register:	05/09/2022

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 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office to be located at 957 Main Street, East Hartford, Hartford County, Connecticut.	Newspaper:	05/20/2022
			Federal Register:	Not applicable

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	04/22/2022
	* 3A5		Federal Register:	04/27/2022

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending April 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIVISTA BANK	* Branch	Civista Bank, Sandusky, Ohio intends to establish a full service branch office at 5600 North Hamilton Road, Gahanna, Ohio 43230.	Newspaper:	05/06/2022
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE BANK, NATIONAL ASSOCIATION	Member	CornerStone Bank, Lexington, Virginia, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

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: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending April 30, 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

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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 30, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRITT BANCSHARES, INC.	CIC	The Timothy A. Sexton Revocable 2021 Trust, Timothy A. Sexton as trustee, both of Randalia, Iowa; the Thomas J. Sexton Trust, Thomas J. Sexton as trustee, both of St. Paul, Minnesota; the Mark J. Sexton Grantor Trust, Mark J. Sexton as trustee, both of St. Paul, Minnesota; the Jennifer S. Walther Grantor Trust, Jennifer S. Walther as trustee, both of St. Paul, Minnesota; and the Andrew G. Sexton Grantor Trust, St. Paul, Minnesota, Andrew G. Sexton as trustee, Cedar Falls, Iowa, 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
INDEPENDENT BANK	* Branch	Independent Bank, Grand Rapids, Michigan, to establish a branch at 12368 Riley Street, Holland, Michigan.	Newspaper:	04/27/2022
			Federal Register:	Not applicable
PALM GROVE BANCORP, INC.	* 3A1	Palm Grove Bancorp, Inc., Bussey, Iowa, to become a bank holding company by acquiring State Bank of Bussey, Bussey, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARMOR BANK	* Branch	Armor Bank, Little Rock, Arkansas, to establish a branch facility to be located at 1100 South 52nd Street, Rogers, Arkansas.	Newspaper:	05/10/2022
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
719656	CALLAWAY BK, FULTON, MISSOURI	01/18/2022	04/24/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 30, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DACOTAH BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch at 4302 13th Avenue South, Suite 1, Fargo, North Dakota.	Newspaper:	04/30/2022
			Federal Register:	Not applicable
FIRST FINANCIAL CORPORATION	CIC	James L. Williams III, individually, and The Williams Family 2021 Irrevocable Trust Agreement, James L. Williams III, trustee, both of Casselton, North Dakota, to retain voting shares of First Financial Corporation, Arthur, North Dakota (Company), and thereby join the Williams Family Group, a group acting in concert. Company controls BankNorth, Arthur, North Dakota.	Newspaper:	Not available
			Federal Register:	Not available
OLIVER BANCORPORATION, INC.	CIC	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:	Not available
			Federal Register:	04/21/2022
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:	Not available
			Federal Register:	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.

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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: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending April 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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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 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORIGIN BANCORP, INC.	* 3A5	Origin Bancorp, Inc., Ruston, Louisiana, to acquire by merger BT Holdings, Inc., Quitman, Texas and thereby indirectly, BTH Bank National Association, Quitman, Texas	Newspaper:	Not available
			Federal Register:	Not available
ORIGIN BANK	* 18C	Origin Bank, Choudrant, Louisiana, to merge with BTH Bank National Association, Quitman, Texas, and to establish all locations of BTH Bank, NA, as branches	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
SUSSER BANK	* Branch	Susser Bank, Dallas, Texas, to establish a branch at 1990 Post Oak Boulevard, Houston, Texas 77056	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
623454	BANK & TR SSB, DEL RIO, TEXAS	10/04/2021	04/28/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending April 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, proposes to make an additional public welfare investment totaling a maximum of \$43.0 million in Hunt Capital Partners Tax Credit Fund 29, LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COEUR D'ALENE BANCORP	CIC	Adams Tri-Cities Enterprises, Inc., Kennewick, Washington, to retain voting shares of Coeur D'Alene Bancorp, and thereby indirectly retain voting shares of Bankcda, both of Coeur D'Alene, Idaho.	Newspaper:	Not available
			Federal Register:	Not available
FOREST HOLDINGS LLC	* 3A1	Forest Holdings LLC to become a bank holding company by acquiring West Valley National Bank, both of Goodyear, Arizona.	Newspaper:	Not available
			Federal Register:	06/01/2022
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$10 million in Fvlcrum Fund LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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NONE		

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