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**Federal Reserve Release**

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*H.2*

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

*No. 29*

*Week Ending July 16, 2022*

**Regulations and Policies**

Adjustable Interest Rate (LIBOR) Act -- notice of proposed rulemaking and request for comment on a proposal that provides default rules for certain contracts that use the LIBOR reference rate.

- Approved, July 15, 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**

Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 1255 Lakes Parkway, Lawrenceville, Georgia.

- Approved, July 15, 2022

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- (1) to establish a de novo branch at 15 West 6th Street, Tulsa, Oklahoma, and (2) to increase its investment in bank premises.

- Approved, July 14, 2022

**Bank Holding Companies**

Kansas City

Marshall Community Bancshares, Inc., Marshall, Missouri -- waiver of application to merge with The Corder Bank, Corder, Missouri, in connection with its merger with and into Community Bank of Marshall, Marshall, Missouri.

- Granted, July 12, 2022

Kansas City

National Bank Holdings Corporation, Greenwood Village, Colorado -- to acquire by merger Community Bancorporation, Orem, Utah, and for NBH Bank, Greenwood Village, Colorado, to merge with Rock Canyon Bank, Provo, Utah, and thereby establish seven branches.

- Approved, July 15, 2022

**Bank Holding Companies**

Philadelphia

Princeton Bancorp, Inc., Princeton, New Jersey -- to become a bank holding company by acquiring The Bank of Princeton, Princeton, New Jersey.

- Approved, July 15, 2022

**Bank Mergers**

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota -- to merge with Bank of Zumbrota, Zumbrota, Minnesota, and Pine Island Bank, Pine Island, Minnesota, (collectively, Target Banks) and thereby establish branches at the locations of Target Banks' main offices and branches.

- Approved, July 15, 2022

**Change in Bank Control**

Dallas

Austin Colony, Inc., Lake Jackson, Texas -- the Estate of H.L. Baker, Jr., Sheri Barnhart, individually, and as executrix, the John R. Barnhart III Trust, the Matthew Barnhart Trust, and the Samantha Barnhart Trust, John Barnhart, Jr., individually, and with Sheri Barnhart, as co-trustees of all the trusts, all of Lake Jackson, Texas; to become the Barnhart Family Group, a group acting in concert, to retain voting shares of Austin Colony, Inc., and thereby indirectly retain voting shares of First National Bank, Lake Jackson, Texas. In addition, the Baker Management Trust, Sheri Barnhart, as trustee, both of Lake Jackson, Texas, to join the Barnhart Family Group to acquire voting shares of First National Bank.

- Permitted, July 11, 2022

**Change in Bank Control**

Dallas

Central Bancshares, Inc., Houston, Texas -- Michael H. Fiuzat, Houston, Texas, to acquire voting shares of Central Bancshares, Inc., and thereby indirectly acquire voting shares of Central Bank, Houston, Texas, by becoming a trustee of both the Carolyn J. Young 2012 Trust and the John H. Young 2020 Trust, both of Houston, Texas, and a member of the Young Family Control Group.

- Permitted, July 13, 2022

Cleveland

FNB, Inc., Dennison, Ohio -- Jodi Hillyer and Kim Hillyer, both of Dennison, Ohio; Kurt Shelley, New Philadelphia, Ohio; Kim Shelley, Belmont, Maine; Tina Floyd, North Canton, Ohio; Todd Scott, Strasburg, Ohio; and the Connolly, Hillyer and Ong Law Firm, Uhrichsville, Ohio; to join the Hillyer Family Control Group, a group acting in concert, to retain voting shares of FNB, Inc.

- Permitted, July 13, 2022

St. Louis

Paducah Bank Shares, Inc., Paducah, Kentucky -- the Revocable Trust of Joseph H. Framptom, Joseph Hottle Framptom, trustee, and the Revocable Trust of Jeane B. Framptom, Jeane Banks Framptom, trustee, all of Paducah, Kentucky; to join the Framptom family control group, a group acting in concert, to acquire voting shares of Paducah Bank Shares, Inc., and thereby indirectly acquire voting shares of The Paducah Bank and Trust Company, Paducah, Kentucky.

- Permitted, July 14, 2022

**Change in Bank Control**

## Minneapolis

Security Bank Shares, Inc., Iron River, Wisconsin -- the Willard and Geraldine Ogren Revocable Trust and the Greg Ogren Descendants Separate Trust, Greg Ogren, individually and as trustee, the Scott Ogren Descendants Separate Trust, Scott Ogren, individually and as trustee, and Lori Ogren, all of Iron River, Wisconsin; and the Mark Ogren Descendants Separate Trust, Mark Ogren, individually and as trustee, both of Minnetrista, Minnesota; a group acting in concert to retain voting shares of Security Bank Shares, Inc., and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.

- Permitted, July 14, 2022

## Dallas

VBT Financial Corporation, San Antonio, Texas -- the Cook Memorial Trust #1, Cook Memorial Trust #4, and the Mayfair Private Trust Company, as co-trustee, all of McAllen, Texas; 15 trusts for the benefit of minor children, all of McAllen, Texas; the Mayfair Private Trust Company and Asiatrust Limited, Rarotonga, Cook Islands, as co-trustees; and Elizabeth L. Morgan, Austin, Texas, as trust protector for each of the aforementioned trusts; to join the Collins Family Control Group, a group acting in concert, to acquire voting shares of VBT Financial Corporation, and thereby indirectly acquire voting shares of Vantage Bank Texas, San Antonio, Texas

- Permitted, July 14, 2022

## Secretary

Westbrand, Inc., Minot, North Dakota -- (1) the Hoeven Family Limited Liability Limited Partnership (LLLP), Bismarck, North Dakota, John H. Hoeven III and Marcela Hoeven Samson, both of Minot, North Dakota, as general partners of the LLLP; the John H. Hoeven III 2021 Irrevocable Spousal Lifetime Access Trust, Bismarck, North Dakota, a limited partner of LLLP, with First Western Bank and Trust, Minot, North Dakota, as trustee, and Jon Backes, Minot, North Dakota, as trust protector; and Marcela Hoeven Samson, individually to retain control of Westbrand, Inc., and thereby indirectly control First Western Bank and Trust, Minot, North Dakota; and (2) determination that the Hoeven Family LLLP is a qualified family partnership for purposes of the Bank Holding Company Act.

- Permitted, July 14, 2022

**Forms**

Director, MA, and General Counsel

Deposit Reporting Threshold -- annual assessment of the deposit reporting threshold for 2022 for the Weekly Report of Deposits (FR 2900).

- Approved, June 16, 2022

(A/C)

**Membership**

Richmond

Cornerstone Bank, National Association, Lexington, Virginia -- to become a member of the Federal Reserve System.

- Approved, July 14, 2022

**Regulations and Policies**

Secretary

System of Records -- publication for comment of a notice to modify an existing system of records, BGFRS-12, "Bank Officers Personnel System."

- Approved, July 12, 2022

**Supervision and Regulation**

Director, S&R

Main Index -- request by Bank of America Corporation for a determination regarding an index for purposes of the Board's capital rule.

- Granted, July 13, 2022

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending July 16, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BROOKLINE BANCORP, INC.	* 3A3	Application by Brookline Bancorp, Inc., Boston, Massachusetts ("Brookline") to acquire PCSB Financial Corporation, Yorktown Heights, New York, and its wholly-owned subsidiary bank, PCSB Bank, Brewster, New York, pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y. Brookline will hold and operate PCSB Bank as a separate bank subsidiary.	Newspaper:	Not available
	* 3A5		Federal Register:	08/15/2022
HOMETOWN FINANCIAL GROUP MHC	* 3A3	Hometown Financial Group, MHC and Hometown Financial Group, Inc., Easthampton, Massachusetts (collectively, "Hometown Financial") to acquire 100 percent of Randolph Bancorp, Inc., Stoughton, Massachusetts and thereby indirectly acquire Envision Bank, Randolph, Massachusetts.	Newspaper:	Not available
	* 3A5		Federal Register:	08/04/2022



**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending July 16, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE RESERVAS DE LA REPUBLICA DOMINICANA	FBSEA	Banco de Reservas de la Republica Dominicana, Santo Domingo, Dominican Republic, to establish representative offices in New York, New York, and Miami, Florida, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 2**  
**Federal Reserve Bank of New York**

**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending July 16, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending July 16, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F.N.B. CORPORATION	* 3A3	Application by F.N.B. Corporation, Pittsburgh, Pennsylvania, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3 of the Bank Holding Company Act of 1956, as amended, to acquire 100% percent of UB Bancorp, Greenville, North Carolina, and thereby indirectly acquiring Union Bank, Greenville, North Carolina.	Newspaper:	08/01/2022
	* 3A5		Federal Register:	08/11/2022
FARMERS & MERCHANTS BANCORP, INC.	* 4c8	Farmers & Merchants Bancorp, Inc. Archbold, Ohio to acquire 100 percent of Peoples-Sidney Financial Corporation, Sidney, Ohio, and thereby indirectly acquire Peoples Federal Savings and Loan Association, Sidney, OH, and thereby operate a savings association.	Newspaper:	08/12/2022
			Federal Register:	08/04/2022

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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

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

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

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

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- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending July 16, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE



**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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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
- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending July 16, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OUR COMMUNITY BANK	Member	Our Community Bank, Hialeah, Florida, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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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:

- 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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**  
**Federal Reserve Bank of Chicago**  
**Filings received during the week ending July 16, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARBOR BANCORP, INC.	CIC	Notice by the William C. Martin 2022 Grantor Retained Annuity Trust, with William C. Martin as trustee, both of Ann Arbor, Michigan, to become members of the Martin Family Control Group, a group acting in concert, to acquire voting shares of Arbor Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper:	07/13/2022
			Federal Register:	07/14/2022
BOSSHARD FINANCIAL GROUP, INC.	CIC	ATPB Exempt Bank Trust, LaCrosse, Wisconsin, and ATPB Non-Exempt Bank Trust, La Crosse, Wisconsin, Andrew R. Bosshard, La Crosse, Wisconsin, co-trustee, Ashley B. Sawyer, Washington, D.C., co-trustee, Alexandra Tana Pizitz Bosshard, Washington, D.C., investment advisor and with power to appoint or remove trustees, and Elizabeth Bosshard-Blackey, Edina, Minnesota, trust protector and with power to appoint or remove trustees, 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:	08/02/2022
			Federal Register:	08/04/2022
FIRST IOWA STATE BANK	* 18C * Branch	First Iowa State Bank, Albia, Iowa to merge with First Iowa State Bank, Keosauqua, Iowa pursuant to section 18(c) of the Federal Deposit Insurance Act. As a result of the merger, First Iowa State Bank, Albia, Iowa will establish branches located at 714 1st Street, Keosauqua, Iowa; 102 Division Street, Cantril, Iowa; and 110 North Washington Street, Bloomfield, Iowa.	Newspaper:	Not available
			Federal Register:	Not applicable
FVSB Mutual Bancorp, MHC	* 3A1	FVSB Mutual Bancorp, MHC, Fond du Lac, Wisconsin, to become mutual bank holding company and FVSB Bancorp, Inc., Fond du Lac, Wisconsin, proposes to become a mid tier stock bank holding company, all in connection with Fox Valley Savings Bank, Fond du Lac, Wisconsin proposals to convert from a mutual to stock savings bank.	Newspaper:	Not available
			Federal Register:	Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending July 16, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Hoosier Heartland State Bancorp ESOP and Savings Plan	* 3A1	Hoosier Heartland State Bancorp Employee Stock Ownership and Savings Plan Trust, Crawfordsville, Indiana to become a bank holding company by acquiring Hoosier Heartland State Bancorp and thereby indirectly acquiring Hoosier Heartland State Bank, both of Crawfordsville, Indiana.	Newspaper:	Not available
			Federal Register:	Not available
TERRE HAUTE SAVINGS MHC, INC.	* 3A3	Terre Haute Savings MHC, Inc., Terre Haute, Indiana, to acquire First Savings Bank, Danville, Illinois. As a result of the acquisition, First Savings Bank will be merged with and into The Hometown Savings Bank, Terre Haute, Indiana, with The Hometown Savings Bank surviving the merger.	Newspaper:	Not available
			Federal Register:	08/18/2022
WOODTRUST FINANCIAL CORPORATION	CIC	Notice by the Bell Family Voting Trust, Steven C. Bell as voting trustee, and Paula J. Bell as voting trustee, all of Wisconsin Rapids, Wisconsin; Elizabeth Bell Killian as voting trustee, Spokane, Washington; Rebecca L. Kettleison as voting trustee, Wausau, Wisconsin; and Margaret S. Bell as voting trustee, Chicago, Illinois, to become members of the Bell Family Control Group, and to acquire voting shares of WoodTrust Financial Corporation and thereby indirectly acquire voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/02/2022

**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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending July 16, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANK, THE	* Branch	The Citizens Bank, Batesville, Arkansas, to establish a branch facility located at 2416 Malvern Avenue, Hot Springs, Arkansas.	Newspaper:	07/20/2022
			Federal Register:	Not applicable

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 9**  
**Federal Reserve Bank of Minneapolis**  
**Filings received during the week ending July 16, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending July 16, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CEDAR BANCORP	CIC	J. Scott Schrempp, Hartington, Nebraska, Christine Rossiter, Elkhorn, Nebraska, Mary Rossiter, Macon, Georgia, to become members of Rossiter Family Control Group, a group acting in concert, to retain voting shares of Cedar Bancorp, and thereby indirectly retain voting shares of Bank of Hartington, both of Hartington, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
GATEWAY FIRST BANCORP, 4c8 INC.		Gateway First Bancorp, Inc., through its wholly-owned subsidiary, Gateway Servco LLC, to acquire certain mortgage servicing assets from its subsidiary bank, Gateway First Bank, all of Jenks, Oklahoma, and thereby engage, de novo, in the activity of extending credit and servicing loans pursuant to section 225.28 of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MIDLAND FINANCIAL CO.	CIC	Scott Smith, New York, New York, as trustee and co-trustee, to acquire the G. Jeffrey Records Jr. 2008 GST Exempt Family Trust, the G. Jeffrey Records, Jr. 2003 Family Trust (GJR), the G. Jeffrey Records, Jr. 2004 Family Trust (KRR), and the G. Jeffrey Records, Jr. 2004 Family Trust (MER), the George and Nancy Records 1990 Irrevocable Trust, all of Oklahoma City, Oklahoma, and thereby acquire additional shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	07/10/2022
			Federal Register:	07/14/2022
MIDLAND FINANCIAL CO.	CIC	Todd Dobson, Oklahoma City, Oklahoma, as trustee and co-trustee, to acquire the Kathryn R. Ryan 2007 GST Exempt Family Trust, the Ryan Family Security Trust, the Martha E. Records 2009 GST Exempt Family Trust, and the Martha Records Family 1997 GST Exempt Trust, all of Oklahoma City, Oklahoma, and thereby acquire additional shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	07/10/2022
			Federal Register:	07/14/2022
NATIONAL BANK HOLDINGS CORPORATION	* 18C * 3A3 * 3A5 * Branch	National Bank Holdings Corporation, Greenwood Village, Colorado, to merge with Bancshares of Jackson Hole, Inc., Jackson, Wyoming, and indirectly acquire Bank of Jackson Hole, Jackson, Wyoming (Wyoming Bank). Immediately thereafter, NBH Bank, Greenwood Village, Colorado, to purchase certain assets and assume certain liabilities of the branches of Wyoming Bank, and incident thereto establish twelve branches.	Newspaper:	06/18/2022
			Federal Register:	07/08/2022

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
530655	PEOPLES BK, PRATT, KANSAS	04/25/2022	07/11/2022	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending July 16, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK AND TRUST, SSB, THE	* Branch	The Bank & Trust, SSB of Del Rio, Texas to establish a branch at 520 Thompson Drive, Kerrville, Texas 78028	Newspaper:	07/29/2022
			Federal Register:	Not applicable
BMC BANCSHARES, INC.	4c8	BMC Bancshares, Inc., Dallas, Texas, engaged de novo in listed activities permitted by 12 C.F.R. 225.28(b)(3) of Regulation Y, namely leasing of personal property to third parties, through its wholly owned subsidiary Silver Diamond, LLC.	Newspaper:	Not applicable
			Federal Register:	Not available
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment in Metro Community Development, Inc., Flint, Michigan, pursuant to section 208.22 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment into Florida Community Loan Fund, Inc. ("FCLF")	Newspaper:	Not applicable
			Federal Register:	Not applicable
GLOBAL ONE BANCSHARES, INC.	* 3A1	Global One Bancshares, Inc., Carrollton, Texas to become a bank holding company through the acquisition of Chappell Hill Bank, Chappell Hill, Texas	Newspaper:	Not available
			Federal Register:	08/11/2022
JEFFERSON BANCSHARES, INC.	CIC	Katherine A. Satel 2021 Family Trust One, Katherine A. Satel 2021 Family Trust Two, Emily G. Satel 2021 Family Trust One, Emily G. Satel 2021 Family Trust Two, Caroline M. Satel 2021 Family Trust One, Caroline M. Satel 2021 Family Trust Two, and 14 trusts fbo minor children, and Jefferson Bank, as Trustee for all of the forementioned trusts, all of San Antonio, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert with, the McSween Family Control Group, which was previously approved on June 11, 2021 under the Change in Bank Control Act to retain control of 25 percent or more of the outstanding shares of voting common stock of and thereby control Jefferson Bancshares, Inc., San Antonio, Texas, which controls Jefferson Bank, San Antonio, Texas.	Newspaper:	07/04/2022
			Federal Register:	07/29/2022

**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
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending July 16, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, proposes to establish a new branch office at 450 B Street, Suites 125 and 150, San Diego, California.	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**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		

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\* Subject to the provisions of the Community Reinvestment Act