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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. 30*

*Week Ending July 23, 2022*

**Forms**

Forms -- initial Board review to extend without revision the Reporting and Disclosure Requirements of CRA-Related Agreements (Reg G) (FR G).

- Approved, July 19, 2022

Forms -- final Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Loans Secured by Real Estate Located in Flood Hazard Areas (Reg H) (FR H-2).

- Approved, July 19, 2022

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

- Approved, July 19, 2022

Forms -- final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the CFPB's and the Board's Reg V (FR V).

- Approved, July 19, 2022

Forms -- initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the CFPB's Reg E (Electronic Fund Transfers) (FR E).

- Approved, July 19, 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**

Kansas City

ANB Bank, Denver, Colorado -- to establish a branch at 7950 West Alameda Avenue, Lakewood, Colorado.

- Approved, July 19, 2022

San Francisco

East West Bank, Pasadena, California -- to establish a branch at 888 West 6th Street, Los Angeles, California.

- Approved, July 19, 2022

Dallas

Origin Bank, Choudrant, Louisiana -- to establish a branch at 126 East Colorado Boulevard, Dallas, Texas.

- Approved, July 21, 2022

**Bank Holding Companies**

Atlanta

DLP Bancshares, Inc., St. Augustine, Florida -- to become a bank holding company by acquiring Community State Bank Corporation and thereby indirectly acquire Community State Bank, both of Starke, Florida.

- Approved, July 21, 2022

**Bank Holding Companies**

San Francisco

DMG Bancshares, Inc., Irvine, California -- waiver of application to acquire Liberty Bancorp, South San Francisco, California, in connection with the merger of Liberty Bank, South San Francisco, California, with and into California First National Bank, Irvine, California.

- Granted, July 18, 2022

**Change in Bank Control**

Kansas City

First National Corporation of Ardmore, Inc., Ardmore, Oklahoma -- the Luann M. Walker Trust, Luann Walker GST Management Trust, and Dale F. Walker GST Management Trust, Luann Walker as trustee of the aforementioned trusts, all of Ardmore, Oklahoma; Robert Keith Walker GST Management Trust, Ardmore, Oklahoma, Robert K. Walker, individually, and as trustee of the Robert Keith Walker GST Management Trust, and Christy Godwin, both of Denver, Colorado; and DFW Trust, Ardmore, Oklahoma, Dale Walker and Mary Walker, as co-trustees, both of Norman, Oklahoma; as a group acting in concert, to retain voting shares of First National Corporation of Ardmore, Inc., and thereby indirectly retain voting shares of First National Bank and Trust Company of Ardmore, Ardmore, Oklahoma.

- Permitted, July 22, 2022

**Membership**

St. Louis

Bankokolona, Okolona, Mississippi -- to become a member of the Federal Reserve System.

- Approved, July 20, 2022

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending July 23, 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:	07/11/2022
	* 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 23, 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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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 23, 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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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 23, 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: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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**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 23, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK AND TRUST COMPANY, THE	* Branch	The First Bank and Trust Company, Lebanon, Virginia to establish a branch office at 818 McKinney Parkway, Lillington, North Carolina.	Newspaper:	08/06/2022
			Federal Register:	Not applicable

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

**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: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending July 23, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Traditions First Bancorp, Inc.	3A1	Traditions First Bancorp, Inc. Erin, Tennessee, to become a bank holding company by acquiring outstanding shares of Traditions First Bank, Erin, Tennessee.	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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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 23, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	08/03/2022 08/04/2022
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: Federal Register:	Not available Not available
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois to establish a branch at 1001 Water Street, Tampa, Florida	Newspaper: Federal Register:	Not available Not applicable
TERRE HAUTE SAVINGS MHC, INC.	* 3A3	Terre Haute Savings MHC, Inc., Terre Haute, Indiana, to acquire First Savings Bank, Danville, Illinois; and merge into The Hometown Savings Bank, Terre Haute, Indiana, with The Hometown Savings Bank as the resulting institution.	Newspaper: Federal Register:	Not available 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. Kettleon 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: Federal Register:	08/05/2022 08/02/2022

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**  
**Federal Reserve Bank of Chicago**

**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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3812147	GRAND RIVER BK, GRANDVILLE, MICHIGAN	04/18/2022	07/16/2022	S	Int Small Bank

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

Institution	Location	Quarter
NONE		

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending July 23, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANK AND TRUST COMPANY, INC.	* Branch	First State Bank and Trust Company, Inc., Caruthersville, Missouri, to establish a branch located at 100 West Main Street, Matthews, Missouri.	Newspaper:	08/04/2022
			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 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		

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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 23, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FRANSEN FINANCIAL CORPORATION	CIC	Robert D. Frandsen Revocable Trust U/A dated November 18, 2021 (Robert D. Frandsen, as trustee), and Rennaye M. Frandsen Revocable Trust U/A dated November 18, 2021, (Rennaye M. Frandsen, as trustee) all of Rush City, Minnesota, to become members of the Frandsen Family Control Group, a group acting in concert, to retain voting shares of Frandsen Financial Corporation, Arden Hills, Minnesota (Company), and thereby indirectly retain voting shares of Frandsen Bank & Trust, Lonsdale, Minnesota; Bank of Zumbrota, Zumbrota, Minnesota; and Pine Island Bank, Pine Island, Minnesota (the Banks). Additionally, Amy Knox, Palm Desert, California; Alexander Knox, White Bear Lake, Minnesota; Luca Bonvicini, White Bear Lake, Minnesota; Elena Bonvicini, Laguna Beach, California; Brittany Frandsen, Minneapolis, Minnesota; Johnay Frandsen, Minneapolis, Minnesota; and Frandsen Family Foundation, North Branch, Minnesota (Dennis Frandsen, Rush City, Minnesota, as trustee) to become members of the Frandsen Family Control Group, to acquire voting shares of Company, and thereby indirectly acquire voting shares of the Banks.	Newspaper:	Not available
			Federal Register:	Not available
METRO NORTH BANCSHARES, INC.	4c8	Metro North Bancshares, Inc., Elk River, Minnesota, to engage, de novo, in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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NONE					

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

Institution	Location	Quarter
NONE		

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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 23, 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: Federal Register:	Not available 08/04/2022
ELEVATION BANCSHARES, INC.	* 3A1	Elevation Bancshares, Inc., St. Louis, Missouri (Elevation) to become a bank holding company by acquiring The First National Bank of Sedan, Sedan, Kansas (Sedan) through Elevation's newly formed interim bank, Elevation Interim National Bank, which will merge with and into Sedan.	Newspaper: Federal Register:	Not available Not available
FARMERS BANK OF NORTHERN MISSOURI	* Branch	Farmers Bank of Northern Missouri, Unionville, Missouri, to establish a branch at 31438 State Hwy 6, Jamesport, Missouri.	Newspaper: Federal Register:	07/22/2022 Not applicable

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
957757	COMMUNITY B&TC, NEOSHO, MISSOURI	05/02/2022	07/18/2022	S	Int Small Bank

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

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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 23, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
FIRST LIBERTY NATIONAL BANK, THE	Member	Application by The First Liberty National Bank, Liberty, Texas, for prior approval to convert and become a Texas state member bank, and to be subsequently known as The First Liberty Bank, Liberty, Texas.	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
TRANSPECOS FINANCIAL CORP.	* 3A3	TransPecos Financial Corp, San Antonio, Texas to acquire Luling Bancshares, Inc., and indirectly Citizens State Bank of Luling, both of Luling, Texas.	Newspaper:	Not available
			Federal Register:	Not available

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
NONE		

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**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending July 23, 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:	07/16/2022
			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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Institution	Location	Quarter
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