
Federal Reserve Release



H.2

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

No. 31

Week Ending July 30, 2022

Forms

Forms -- initial Board review to extend without revision the Savings Association Holding Company Report (FR LL-(b)11).

- Approved, July 26, 2022

Forms -- final Board review to extend with revision the Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006).

- Approved, July 26, 2022

Forms -- final Board review to extend without revision the Interagency Policy Statement on Funding and Liquidity Risk Management (FR 4198).

- Approved, July 26, 2022

Forms -- final Board review to extend without revision the Recordkeeping Provisions Associated with Guidance on Leveraged Lending (FR 4203).

- Approved, July 26, 2022

Personnel

Division of Reserve Bank Operations and Payment Systems -- appointment of Laura Mayer as assistant director for a one-year assignment.

- Approved, July 27, 2022

Supervision and Regulation

Voyager Digital, LLC, Jersey City, New Jersey -- joint letter demanding Voyager Digital cease and desist from making false or misleading representations of deposit insurance status.

- Announced, July 28, 2022

Enforcement

United Bank of El Paso del Norte, El Paso, Texas -- cease-and-desist order dated December 30, 2019, terminated July 18, 2022.

- Announced, July 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

St. Louis

The Citizens Bank, Batesville, Arkansas -- to establish a branch at 2416 Malvern Avenue, Hot Springs, Arkansas.

- Approved, July 25, 2022

Kansas City

Farmers Bank of Northern Missouri, Unionville, Missouri -- to establish a branch at 31438 State Highway 6, Jamesport, Missouri.

- Approved, July 29, 2022

Cleveland

The Genoa Banking Company, Genoa, Ohio -- (1) to establish a branch at 1701 West State Street, Fremont, Ohio, and (2) to increase its investment in bank premises.

- Approved, July 28, 2022

Bank Holding Companies

Minneapolis

215 Holding Co., Minneapolis, Minnesota -- to acquire Liberty Financial Services, Inc., and thereby indirectly acquire Liberty National Bank, both of Sioux City, Iowa.

- Approved, July 25, 2022

Dallas

Jonesboro Bancshares, Inc., Jonesboro, Louisiana -- to engage de novo in extending credit and servicing loans.

- Approved, July 28, 2022

Banks, State Member

Chicago

- Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).
- Approved, July 18, 2022
- (A/C)

Richmond

- Atlantic Union Bank, Richmond, Virginia -- to make certain public welfare investments.
- Withdrawn, July 21, 2022
- (A/C)

Dallas

- Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.
- Approved, July 18, 2022
- (A/C)

San Francisco

- East West Bank, Pasadena, California -- to make certain public welfare investments (two requests).
- Approved, July 21, 2022
- (A/C)

Secretary

- The Northern Trust Company, Chicago, Illinois -- to make certain public welfare investments.
- Approved, July 20, 2022
- (A/C)

Secretary

- Synovus Bank, Columbus, Georgia -- to make a public welfare investment.
- Approved, July 20, 2022
- (A/C)

Change in Bank Control

St. Louis

Carlson Bancshares, Inc., West Memphis, Arkansas -- the William A Carlson 2007 Trust, William A. Carlson and Pam Falkner as co-trustees, Carlson Andrew Bennage, and Catherine Jane Carlson Bennage, all of West Memphis, Arkansas; Michael Dustin Carlson, two minor children of Michael Dustin Carlson, Marilyn Hayes Carlson, and Michael Andrew Carlson, all of Marion, Arkansas; Kirby Hayes Carlson, Proctor, Arkansas; and the William C. Carlson Living Trust, William C. Carlson, as trustee, Hot Springs, Arkansas; as members of a group acting in concert, to retain voting shares of Carlson Bancshares, Inc., and thereby indirectly retain voting shares of Fidelity Bank, West Memphis, Arkansas.

- Permitted, July 27, 2022

Chicago

Main Street Bancorp, Inc., Princeville, Illinois -- the Andrew A. Black Living Trust, dated June 21, 2019, Andrew A. Black and Lesa A. Black as co-trustees, all of Princeville, Illinois; to become members of the German Family Control Group, a group acting in concert, to retain voting shares of Main Street Bancorp, Inc., and thereby indirectly retain voting shares of Princeville State Bank, Princeville, Illinois.

- Permitted, July 27, 2022

Kansas City

Panhandle Bancshares, Inc., Guymon, Oklahoma -- Sally Hawkins and Kyle Hawkins, Guymon, Oklahoma; Bill Pittman, Ginger Pittman, Frank Pittman, Paige Pittman Burgin, and Jerry Hart, all of Spearman, Texas; Bill Jack Pittman and Christi Pittman of Morse, Texas; and Jana Pittman Ivey, Amarillo, Texas; to join the Pittman Family Control Group, a group acting in concert, to retain voting shares of Panhandle Bancshares, Inc., and thereby indirectly retain voting shares of Bank of the Panhandle, Guymon, Oklahoma.

- Permitted, July 27, 2022

Change in Bank Control

New York

Patriot National Bancorp, Inc., Stamford, Connecticut -- Felix Scherzer, Scherzer Capital, LLC, and the Scherzer Family Trust, Tanya Scherzer, as trustee, all of Purchase, New York; a group acting in concert, to acquire voting shares of Patriot National Bancorp, Inc., and thereby indirectly acquire voting shares of Patriot National Bank, Stamford, Connecticut.

- Withdrawn, July 26, 2022

Kansas City

Spend Life Wisely Company, Inc., Durant, Oklahoma -- Gregory Corbin Massey and the Massey Family Foundation, Inc., both of Durant, Oklahoma; to become members of the Massey Family Group, a group acting in concert, to acquire voting shares of Spend Life Wisely Company, Inc., and thereby indirectly acquire voting shares of First United Bank and Trust Company, Durant, Oklahoma.

- Permitted, July 25, 2022

St. Louis

Sterling Bancshares, Inc., Poplar Bluff, Missouri -- the James K. Maddox Irrevocable Trust, James K. Maddox, as trustee, and the Daniel R. Coffman Trust, Daniel R. Coffman as trustee, all of Poplar Bluff, Missouri; to acquire voting shares of Sterling Bancshares, Inc., and thereby indirectly acquire voting shares of Sterling Bank, Poplar Bluff, Missouri.

- Permitted, July 29, 2022

Change in Bank Control

Minneapolis

Vermillion Bancshares, Inc., Vermillion, Minnesota -- the Irrevocable Gifting Trust fbo James F. Poepl dated December 21, 2020, James F. Poepl as trustee, and the Irrevocable Gifting Trust fbo Jacob M. Poepl dated December 21, 2020, Jacob M. Poepl as trustee, all of Hastings, Minnesota; and the Irrevocable Gifting Trust fbo Matthew J. Poepl dated December 21, 2020, Matthew J. Poepl as trustee, both of West St. Paul, Minnesota; to become members of the Poepl Family Group, a group acting in concert, to retain voting shares of Vermillion Bancshares, Inc., and thereby indirectly retain voting shares of Vermillion State Bank, Vermillion, Minnesota.

- Permitted, July 29, 2022

Extensions of Time

Richmond

Southern Bancshares (N.C.), Inc., Mount Olive, North Carolina -- extension to July 16, 2022, to acquire voting shares of Old Point Financial Corporation, and thereby indirectly acquire voting shares of The Old Point National Bank of Phoebus, both of Hampton, Virginia.

- Granted, July 26, 2022

International Operations

Cleveland

TCF Bank International, Inc., Minnetonka, Minnesota -- to amend its articles of association.

- Approved, July 25, 2022

Regulations and Policies

Chair

Emergency Lending Facilities -- disclosures pursuant to section 11(s) of the Federal Reserve Act.

- Approved, July 29, 2022

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	08/11/2022
	* 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:	07/25/2022
	* 3A5		Federal Register:	08/04/2022

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		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

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

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

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

- O = Outstanding
- 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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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

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

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMELAND COMMUNITY BANCORP, INC	3A1	Homeland Community Bancorp, Inc., McMinnville, Tennessee, to become a bank holding company by acquiring outstanding shares of Homeland Community Bank, McMinnville, Tennessee.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending July 30, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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:	08/25/2022
NORTHERN TRUST COMPANY, THE	* Branch	The Northern Trust Company, Chicago, Illinois to establish a branch at 1001 Water Street, Tampa, Florida	Newspaper:	07/26/2022
			Federal Register:	Not applicable
NORTHERN TRUST COMPANY, THE	PWI	The Northern Trust Company, Chicago, Illinois provided prior notice of its public welfare investment of \$16,000,000 in ENMP 98 LP and CGRF Subsidiary Twenty-One LLC, pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	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:	Not available
			Federal Register:	08/18/2022

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.

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
900146	CUSB BK, CRESCO, IOWA	05/16/2022	07/23/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANCSHARES, INC	4c8	Encore Bancshares, Inc., Little Rock, Arkansas, to engage, de novo, in lending activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST BANK	* Branch	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at The Hub, 3000 Prairie Avenue, St. Louis, Missouri.	Newspaper:	08/09/2022
			Federal Register:	Not applicable
MONTICELLO BANKING COMPANY	* Branch	Monticello Banking Company, Monticello, Kentucky, to establish a branch facility to be located at 1004 West Fifth Street, London, Kentucky.	Newspaper:	08/11/2022
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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

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
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	02/07/2022	07/23/2022	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 July 30, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust to acquire 40.29% of the voting shares of Security State Bank Holding Company and thereby indirectly acquire voting shares of Bank Forward, all of Fargo, North Dakota.	Newspaper:	08/26/2022
			Federal Register:	Not available
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:	08/09/2022
			Federal Register:	08/15/2022
HERITAGE BANCSHARES GROUP INC. EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Heritage Bancshares Group Inc. Employee Stock Ownership Plan and Trust to acquire 38.34 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquiring voting shares of Heritage Bank, N.A., all of Spicer, Minnesota.	Newspaper:	08/15/2022
			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.

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
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	03/14/2022	07/29/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLBANK HOLDING COMPANY, INC.	* 3A1	AllBank Holding Company, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of Bank of Locust Grove, Locust Grove, Oklahoma.	Newspaper:	Not available
			Federal Register:	09/01/2022
CEDAR BANCORP	CIC	J. Scott Schrempp, Hartington, Nebraska, Christine Rossiter, Elkhorn, Nebraska, and 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:	08/27/2022
			Federal Register:	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:	Not available
			Federal Register:	08/29/2022

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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

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

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		

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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:	08/22/2022
			Federal Register:	08/25/2022

District: 11
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
- 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: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending July 30, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
MISSION BANK	* Branch	Mission Bank, Bakersfield, California, to establish a new branch office at 5415 Avenida de Las Robles, Visalia, California.	Newspaper:	07/25/2022
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$2.0 million in Raymond James California Housing Opportunities Fund X, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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