
Federal Reserve Release



H.2

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

No. 35

Week Ending August 27, 2022

Currency

Bureau of Engraving and Printing (BEP) -- multicycle budget funding for certain expenses related to BEP facility projects.

- Approved, August 24, 2022

Regulations and Policies

Rules Regarding Delegation of Authority -- final rule to codify and revise delegations of authority previously approved by the Board, make technical changes, and rescind moot or superseded delegations.

- Approved, August 17, 2022

(A/C)

Reserve Bank Operations

Employee Conduct Policy -- update.

- Approved, July 27, 2022

(A/C)

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

Philadelphia

Asian Bank, Philadelphia, Pennsylvania -- to establish a branch at 934 East Passyunk Avenue, Philadelphia, Pennsylvania.

- Approved, August 24, 2022

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 1030 16th Avenue South, Nashville, Tennessee.

- Approved, August 22, 2022

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 3092 Horizon, Rockwall, Texas.

- Approved, August 22, 2022

Dallas

Origin Bank, Choudrant, Louisiana -- to establish a branch at 1110 East Southlake Boulevard, Southlake, Texas.

- Approved, August 23, 2022

Dallas

Susser Bank, Dallas, Texas -- to establish a branch at 200 Austin Highway, San Antonio, Texas.

- Approved, August 26, 2022

Bank Holding Companies

Atlanta

Homeland Community Bancorp, Inc., McMinnville, Tennessee -- to become a bank holding company by acquiring outstanding shares of Homeland Community Bank, McMinnville, Tennessee.

- Approved, August 25, 2022

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, August 18, 2022

(A/C)

Change in Bank Control

Dallas

F & M Bancshares, Inc., De Leon, Texas -- Scotty Dan Allen and Johnny Brad Allen, both of Stephenville, Texas, as a group acting in concert, to acquire additional voting shares of F & M Bancshares, Inc., and thereby indirectly acquire voting shares of Farmers and Merchants Bank, De Leon, Texas. In addition, Scotty Dan Allen, individually, to retain voting shares of F & M Bancshares, Inc., and thereby indirectly retain voting shares of Farmers and Merchants Bank.

- Permitted, August 23, 2022

Extensions of Time

Richmond

Piedmont Financial Holding Company, Winston-Salem, North Carolina -- extension to August 23, 2022, to become a mutual holding company upon the conversion of Piedmont Federal Savings Bank, Winston-Salem, North Carolina, from mutual to stock form.

- Granted, August 23, 2022

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending August 27, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
833404	FALL RIVER FIVE CENTS SVGS BK, FALL RIVER, MASSACHUSETTS	03/14/2022	08/21/2022	O	Int Small Bank

CRA Examinations scheduled for Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)

Institution	Location	Quarter
NEEDHAM BK	NEEDHAM, MASSACHUSETTS	Fourth Quarter of 2022
NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD, MASSACHUSETTS	Fourth Quarter of 2022

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 27, 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: Federal Register:	09/15/2022 Not applicable
BESSEMER GROUP, INCORPORATED, THE	CIC	Elizabeth Guest Stevens, Washington, District of Columbia, as trustee of Trust u/a 2nd(3) u/w of Hubert B. Phipps for Hubert G. Phipps, Woodbridge, New Jersey; Trust u/a 2nd(4)(a) u/w Hubert B. Phipps for Hubert G. Phipps, Woodbridge, New Jersey; Trust u/a 2nd(3) u/w Hubert B. Phipps for Melissa Phipps, Woodbridge, New Jersey; Trust u/a 2nd(4)(a) u/w Hubert B. Phipps for Melissa Phipps, Woodbridge, New Jersey; Frederick E. Guest II Trust dated 12/10/2014, Wilmington, Delaware; Trust f/b/o Alexander M. D. Guest u/Art. 7(B)(5) u/w Winston F. C. Guest, Deceased, New York, New York; Trust f/b/o Cornelia C. Guest u/Art. 7(B)(5) u/w Winston F. C. Guest, Deceased, New York, New York; Trust f/b/o Winston Guest, Jr. u/Art. 7(B)(5) u/w Winston F. C. Guest, Deceased, New York, New York; and Elizabeth Guest Stevens Revocable Trust dated June 21, 2011, Woodbridge, New Jersey (collectively, the "EGS Trusts"), the EGS Trusts, together with Achille Murat Guest, Richmond, Virginia, as trustee of the Achille Murat Guest Revocable Trust (the "AMG Trust"), the AMG Trust, Richmond, Virginia, Virginia Guest Valentine, Palm Beach, Florida, and Laetitia A. Guest Oppenheim, Palm Beach, Florida, to acquire voting shares of The Bessemer Group, Inc., Woodbridge, New Jersey, and thereby indirectly acquire voting shares of Bessemer Trust Company, N.A., New York, New York, and Bessemer Trust Company, Woodbridge, New Jersey.	Newspaper: Federal Register:	Not available 09/08/2022
NAVE BANK	* 3A1 Member	Nave Bank, San Juan, Puerto Rico, a de novo bank, to become a member of the Federal Reserve System, and Nave Holdings Inc., also of San Juan, Puerto Rico, to become a bank holding company by acquiring Nave Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	09/16/2022 09/28/2022

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York

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Institution	Location	Quarter
ADIRONDACK BK	UTICA, NEW YORK	Fourth Quarter of 2022
ADIRONDACK TC	SARATOGA SPRINGS, NEW YORK	Fourth Quarter of 2022
ALDEN ST BK	ALDEN, NEW YORK	Fourth Quarter of 2022
POPULAR BK	NEW YORK, NEW YORK	First Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 3**Federal Reserve Bank of Philadelphia****Filings received during the week ending August 27, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
TD BANK US HOLDING COMPANY	* 3A3 * 3A5	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: Federal Register:	04/22/2022 08/23/2022
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a branch office at 1501 Ardmore Blvd, Pittsburgh, Allegheny County, Pennsylvania.	Newspaper: Federal Register:	09/02/2022 Not applicable
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a branch office at 175 W Ostend Street, Baltimore, Baltimore City, Maryland.	Newspaper: Federal Register:	09/09/2022 Not applicable

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location	Quarter
UNIVEST B&TC	SOUDERTON, PENNSYLVANIA	Fourth Quarter of 2022
NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA	First Quarter of 2023
VICTORY BANK	LIMERICK, PENNSYLVANIA	First Quarter of 2023

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending August 27, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)

Institution	Location	Quarter
CROGHAN COLONIAL BK	FREMONT, OHIO	First Quarter of 2023
HAMLER ST BK	HAMLER, OHIO	First Quarter of 2023
MARBLEHEAD BK	MARBLEHEAD, OHIO	First Quarter of 2023
WHITAKER BK	LEXINGTON, KENTUCKY	First Quarter of 2023

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 27, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCORP	* 18C	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of GrandSouth Bancorporation, Greenville, South Carolina, and thereby indirectly acquire GrandSouth Bank, Greenville, South Carolina. Additionally, First Bank, Southern Pines, North Carolina, to merge with GrandSouth Bank, Greenville, South Carolina.	Newspaper:	09/20/2022
	* 3A5		Federal Register:	09/23/2022
	* Branch			

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Institution	Location	Quarter
BANK OF CHARLOTTE CTY	PHENIX, VIRGINIA	Fourth Quarter of 2022
COASTAL BK & TR	JACKSONVILLE, NORTH CAROLINA	Fourth Quarter of 2022
FARMERS & MINERS BK	PENNINGTON GAP, VIRGINIA	Fourth Quarter of 2022
FREEDOM BK OF VIRGINIA	FAIRFAX, VIRGINIA	Fourth Quarter of 2022
FVCBANK	FAIRFAX, VIRGINIA	Fourth Quarter of 2022
UNITED BK	FAIRFAX, VIRGINIA	Fourth Quarter of 2022
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	Fourth Quarter of 2022

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending August 27, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB BANCORP, INC.	CIC	Patrick Charles Cooper, Miami, Florida, to retain voting shares of CNB Bancorp, Inc., Mobile, Alabama, and thereby indirectly retain voting shares of Commonwealth National Bank, Mobile, Alabama.	Newspaper:	Not available
			Federal Register:	08/29/2022
COPIAH BANCSHARES, INC.	CIC	Blythe B. Cragon, Jr., Albany, New York, Lynn Cragon Frazier, Richardson, Texas, and Robert C. Cragon, Jackson, Mississippi; to join the Cragon Family Group, a group acting in concert to retain voting shares of Copiah Bancshares, Inc., and thereby indirectly acquire voting shares of Copiah Bank, both of Hazlehurst, Mississippi.	Newspaper:	09/06/2022
			Federal Register:	09/12/2022
HEART OF GEORGIA BANCSHARES, INC.	CIC	Donald M. Thigpen, a member of the Thigpen Family Group, Vidalia, Georgia; to retain voting shares of Heart of Georgia Bancshares, Inc., Vidalia, Georgia, and thereby indirectly retain voting shares of Mount Vernon Bank, Mount Vernon, Georgia and Bank of Lumber City, Lumber City, Georgia. In addition, D. Alan Thigpen and Thomas Conner Thigpen, both of Vidalia, Georgia, to join the Thigpen Family Group, a group acting in concert, to retain voting shares of Heart of Georgia Bancshares, Inc., and thereby indirectly retain voting shares of Mount Vernon Bank and Bank of Lumber City.	Newspaper:	09/14/2022
			Federal Register:	Not available
NEWTEK BUSINESS SERVICES CORP.	* 3A1	Newtek Business Services Corp, Boca Raton, Florida, to become a bank holding company by acquiring all of the outstanding shares of National Bank of New York City, Flushing, New York. Concurrently, Newtek Business Services Corp., Boca Raton, Florida, to form Newtek Interim Bank, National Bank, Miami, Florida, to merge with National Bank of New York City, Flushing, New York, with National Bank of New York City as the surviving institution, pursuant to sections 3(a)(1) and 3(a)(3) of the BHC Act. In connection, Newtek Business Services, Corp., Boca Raton, Florida, to engage denovo in certain nonbanking activities through its existing subsidiaries, Newtek Business Lending, LLC, Orlando, Florida, and Small Business Lending, LLC, Lake Success, New York, pursuant to section 225.24(a)(1) of Regulation Y.	Newspaper:	09/01/2022
	* 3A3		Federal Register:	09/23/2022
	4c8			

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)

Institution	Location	Quarter
GREAT SOUTHERN BK	MERIDIAN, MISSISSIPPI	Fourth Quarter of 2022
INSBANK	NASHVILLE, TENNESSEE	Fourth Quarter of 2022
TRUXTON TC	NASHVILLE, TENNESSEE	Fourth Quarter of 2022
BANK INDEP	SHEFFIELD, ALABAMA	First Quarter of 2023
FIRST FARMERS & MRCH B	COLUMBIA, TENNESSEE	First Quarter of 2023
FLAGLER BK	WEST PALM BEACH, FLORIDA	First Quarter of 2023

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 27, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$10 million public welfare investment in PNC NMTC Fund 2, LLC., pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$11 million public welfare investment in USB LIHTC-NMTC Fund 2022-3, LLC, pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$20 million public welfare investment in Red Stone Equity - 2022 CA Regional Fund, L.P., pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BANCORP OF NEW GLARUS, * 3A3 INC.		Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire First National Bank at Darlington, Darlington, Wisconsin.	Newspaper:	Not available
			Federal Register:	09/29/2022
FIRST BANCORP OF TAYLORVILLE, INC.	CIC	The Revocable Trust Agreement No. 060134, James O. Beavers, trustee, both of Taylorville, Illinois, to retain voting shares and thereby control First Bancorp of Taylorville Inc., Taylorville, Illinois. First Bancorp of Taylorville, Inc. controls First National Bank in Taylorville, Taylorville, Illinois and First Security Bank, Mackinaw, Illinois.	Newspaper:	09/13/2022
			Federal Register:	09/08/2022
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:	Not available
			Federal Register:	Not available
FVSB MUTUAL BANCORP, MHC	* 3A1	FVSB Mutual Bancorp, MHC and FVSB Bancorp, Inc., both of Fond du Lac, Wisconsin, to become a mutual bank holding company and mid-tier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of Fox Valley Savings Bank, Fond du Lac, Wisconsin, in connection with the conversion of Fox Valley Savings Bank from mutual to stock form.	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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 27, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL BANCORP HOLDINGS, INC.	CIC	Bernard Bennett Banks, trustee of Voting Trust Agreement to acquire control of the voting shares of National Bancorp Holdings, Inc., Chicago, Illinois and thereby indirectly acquire voting shares of The Federal Savings Bank, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	09/06/2022
SWORD FINANCIAL CORPORATION	* 3A3	Sword Financial Corporation, Horicon, WI, to acquire Community Bancshares Wisconsin and thereby indirectly acquire Cornerstone Community Bank, both of Grafton, Wisconsin.	Newspaper:	Not available
			Federal Register:	09/30/2022
VISIONBANK OF IOWA	* 18C	VisionBank of Iowa, Ames, Iowa, to merge with Legacy Bank, Altoona, Iowa. As a result of the merger, VisionBank of Iowa, Ames, Iowa, will establish branches at: 502 8th Street SW. Altoona, Iowa; 1201 Grant Street S, Bondurant, Iowa; 12901 University Avenue, Clive, Iowa; and 215 Center Avenue S, Mitchellville, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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CLEAR LAKE B&TC	CLEAR LAKE, IOWA	Fourth Quarter of 2022
FRIENDSHIP ST BK	FRIENDSHIP, INDIANA	Fourth Quarter of 2022
ONE CMNTY BK	OREGON, WISCONSIN	Fourth Quarter of 2022
PINNACLE BK	MARSHALLTOWN, IOWA	Fourth Quarter of 2022
ALLY BK	SANDY, UTAH	First Quarter of 2023
CORNERSTONE BK	CLARINDA, IOWA	First Quarter of 2023
GARRETT ST BK	GARRETT, INDIANA	First Quarter of 2023
IOWA ST B&TC	FAIRFIELD, IOWA	First Quarter of 2023
MIDWEST BK	MONMOUTH, ILLINOIS	First Quarter of 2023
NORTHSTAR BK	BAD AXE, MICHIGAN	First Quarter of 2023
QUAD CITY B&TC	BETTENDORF, IOWA	First Quarter of 2023
VISIONBANK OF IA	AMES, IOWA	First Quarter of 2023

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending August 27, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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CITIZENS B&TC	VAN BUREN, ARKANSAS	Fourth Quarter of 2022
COMMUNITY FNCL SVC BK	BENTON, KENTUCKY	Fourth Quarter of 2022
FARMERS B&TC	MAGNOLIA, ARKANSAS	Fourth Quarter of 2022
FIRST NATURALSTATE BK	MCGEHEE, ARKANSAS	Fourth Quarter of 2022
FIRST ST BK	SAINT PETER, ILLINOIS	Fourth Quarter of 2022
FNBC BK	ASH FLAT, ARKANSAS	Fourth Quarter of 2022
PREMIER BK OF AR	JONESBORO, ARKANSAS	Fourth Quarter of 2022
UNION BK OF MENA	MENA, ARKANSAS	Fourth Quarter of 2022
BANK OF BUFFALO	BUFFALO, KENTUCKY	First Quarter of 2023
FIRST CHOICE BK	PONTOTOC, MISSISSIPPI	First Quarter of 2023
FIRST SECURITY BK	SEARCY, ARKANSAS	First Quarter of 2023
FIRST ST BK OF DEQUEEN	DEQUEEN, ARKANSAS	First Quarter of 2023
HARDIN CTY BK	SAVANNAH, TENNESSEE	First Quarter of 2023
OLD MO BK	SPRINGFIELD, MISSOURI	First Quarter of 2023
PETIT JEAN ST BK	MORRILTON, ARKANSAS	First Quarter of 2023
SOUTHERN BK	POPLAR BLUFF, MISSOURI	First Quarter of 2023
TPNB BK	PARIS, MISSOURI	First Quarter of 2023

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 27, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
DACOTAH BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch at 2112 North 12th Street, Bismarck, North Dakota.	Newspaper:	Not available
			Federal Register:	Not applicable
LUMINATE CAPITAL CORPORATION	* 3A1	Luminate Capital Corp. to become a bank holding company by acquiring Luminate Bank, both of Minnetonka, Minnesota.	Newspaper:	09/11/2022
			Federal Register:	09/19/2022
PEOPLES STATE HOLDING COMPANY	CIC	Tyler Engstrom, Westhope, North Dakota, to acquire voting shares of Peoples State Holding Company, Westhope, North Dakota (Company), and thereby indirectly acquire voting shares of Peoples State Bank, Westhope, North Dakota (Bank). Additionally, Tyler Engstrom; Curtis Moum, Westhope, North Dakota; and Darin Bohl, Bottineau, North Dakota, as a group acting in concert, to acquire voting shares of Company and thereby indirectly acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	09/06/2022

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
NONE					

CRA Examinations scheduled for Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)

Institution	Location	Quarter
FIRST CITIZENS BK OF BUTTE	BUTTE, MONTANA	Fourth Quarter of 2022
GRANITE MNT BK	PHILIPSBURG, MONTANA	Fourth Quarter of 2022
OPPORTUNITY BK OF MT	HELENA, MONTANA	Fourth Quarter of 2022
CENTRAL SVG BK	SAULT SAINTE MARIE, MICHIGAN	First Quarter of 2023
DACOTAH BK	ABERDEEN, SOUTH DAKOTA	First Quarter of 2023
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA	First Quarter of 2023
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA	First Quarter of 2023
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA	First Quarter of 2023

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending August 27, 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
CORNERSTONE BANK	* 18C	Cornerstone Bank, York, Nebraska, to merge with Ashton State Bank, Ashton, Nebraska, and incident thereto, to operate a branch at 295 Center Avenue, Ashton, Nebraska.	Newspaper:	09/21/2022
	* Branch		Federal Register:	Not applicable
FIRST NATIONAL BUFFALO BANKSHARES, INC.	* 3A3	First National Buffalo Bankshares, Inc., Buffalo, Wyoming, to acquire First State Bank of Newcastle, Newcastle, Wyoming.	Newspaper:	09/24/2022
			Federal Register:	09/30/2022
FIRST OPTION BANK	* Branch	First Option Bank, Osawatomie, Kansas, to establish a branch at 7300 West 159th Street, Overland Park, Kansas.	Newspaper:	09/12/2022
			Federal Register:	Not applicable

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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NONE					

CRA Examinations scheduled for Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)

Institution	Location	Quarter
AMERISTATE BK	ATOKA, OKLAHOMA	Fourth Quarter of 2022
COMMERCE BK	KANSAS CITY, MISSOURI	Fourth Quarter of 2022
FIRST BK	UTICA, NEBRASKA	Fourth Quarter of 2022
FIRST BK OF BELOIT	BELOIT, KANSAS	Fourth Quarter of 2022
FIRSTBANK	ANTLERS, OKLAHOMA	Fourth Quarter of 2022
INVESTORS CMNTY BK	CHILLICOTHE, MISSOURI	Fourth Quarter of 2022
RSNB BK	ROCK SPRINGS, WYOMING	Fourth Quarter of 2022
UNITED B&TC	MARYSVILLE, KANSAS	Fourth Quarter of 2022
VALLEY ST BK	SYRACUSE, KANSAS	Fourth Quarter of 2022
BANK OF ELGIN	ELGIN, NEBRASKA	First Quarter of 2023
CHARTER WEST BK	WEST POINT, NEBRASKA	First Quarter of 2023
FIRST FIDELITY BK	OKLAHOMA CITY, OKLAHOMA	First Quarter of 2023
FIRST NORTHEAST BK OF NE	LYONS, NEBRASKA	First Quarter of 2023
FIRST OPTION BK	OSAWATOMIE, KANSAS	First Quarter of 2023
FIRSTOAK BK	INDEPENDENCE, KANSAS	First Quarter of 2023
FIVE POINTS BK	GRAND ISLAND, NEBRASKA	First Quarter of 2023
FRAZER BK	ALTUS, OKLAHOMA	First Quarter of 2023
LUSK ST BK	LUSK, WYOMING	First Quarter of 2023
RCB BK	CLAREMORE, OKLAHOMA	First Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending August 27, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK	* Branch	American State Bank, Arp, Texas to establish a branch 500 Dallas Street, Plainview, Texas 79072	Newspaper:	08/18/2022
			Federal Register:	Not applicable
CENTRAL TEXAS BANKSHARE HOLDINGS, INC.	CIC	Preston L. Massey, as co-trustee of the Elizabeth Shatto Massey Separate Property Trust ("ESM Trust"); as trustee of the John H. Massey, II 2011 Trust; and as trustee of a 2012 trust for the benefit of John H. Massey, II and 2 minors; all of Dallas, Texas; and John H. Massey, II, as co-trustee of the ESM Trust; as trustee of the Preston L. Massey 2011 Trust; and as trustee of a 2012 trust for the benefit of Preston L. Massey and 2 minors; all of Houston, Texas; together as a group acting in concert, to retain voting shares of Central Texas Bankshare Holdings, Inc., Columbus, Texas and Colorado County Investment Holdings, Inc., Wilmington, Delaware, and thereby indirectly, Columbus State Bank, Columbus, Texas; and Hill Bancshare Holdings, Inc., Weimar, Texas, and Hill Bancshares of Delaware, Inc., Wilmington, Delaware, and thereby indirectly, Hill Bank & Trust Co., Weimar, Texas.	Newspaper:	Not available
			Federal Register:	09/08/2022
COASTAL BANCSHARES, INC.	CIC	Randall Lee Ferguson-1995 GSST Trust fbo Randall Lee Ferguson, Ferguson 1998 Trust fbo Randall Lee Ferguson, Randall Lee Ferguson, as trustee of both trusts, and Clinton Alexander Ferguson, all of Pearland, Texas, to join the Ferguson Family Control Group, a group acting in concert, and to retain voting shares of Coastal Bancshares, Inc., and thereby indirectly retain voting shares of Pearland State Bank and First National Bank of Alvin, all of Pearland, Texas; additionally, Randall Lee Ferguson, individually, and Ferguson 2013 Family Trust fbo Randall Lee Ferguson, Randall Lee Ferguson, as trustee, Pearland, Texas, to join the Ferguson Family Control Group, and to acquire voting shares of Coastal Bancshares, Inc, and thereby indirectly acquire voting shares of Pearland Bank and Alvin Bank.	Newspaper:	Not available
			Federal Register:	09/12/2022

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

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Institution	Location	Quarter
SANGER BK	SANGER, TEXAS	Fourth Quarter of 2022
CITIZENS 1ST BK	TYLER, TEXAS	First Quarter of 2023
FIRST CAP BK	QUANAHA, TEXAS	First Quarter of 2023
LEA CTY ST BK	HOBBS, NEW MEXICO	First Quarter of 2023
TEXAS CMNTY BK	LAREDO, TEXAS	First Quarter of 2023
WESTERN BK	LORDSBURG, NEW MEXICO	First Quarter of 2023
WESTSTAR BK	EL PASO, TEXAS	First Quarter of 2023

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending August 27, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCPACIFIC FINANCIAL HOLDING CORPORATION	* 3A1	BancPacific Financial Holding Corporation, Hagatna, Guam, and Our Lady of Peace Memorial Plan, Inc.- Trust Fund, Barrigada, Guam; to become bank holding companies by acquiring 100 percent of BankPacific, Ltd., Hagatna, Guam, upon the conversion of the bank from a savings association to a commercial bank.	Newspaper:	Not available
			Federal Register:	Not available
BAWAG GROUP AG	* 3A1 4c8	BAWAG Group AG, Vienna, Austria, (1) proposes to become a bank holding company by acquiring 100 percent of the voting shares of Peak Bancorp, Inc., and thereby indirectly acquire Idaho First Bank, both of McCall, Idaho; (2) seeks to retain 19.5 percent of Marlette Holdings, Inc., Wilmington, Delaware, and thereby extend credit and service loans pursuant to section 225.28(b)(1) of Regulation Y; and (3) requests a determination that it be treated as a qualifying foreign banking organization.	Newspaper:	Not available
			Federal Register:	Not available
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make a public welfare investment of \$21.7 million in Merritt EW Fund 1, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FARMERS AND MERCHANTS BANK OF LONG BEACH	PWI	Farmers & Merchants Bank of Long Beach, Long Beach, California, requests prior approval to make a public welfare investment of \$23.5 million in a new markets tax credit program offered by U.S. Bancorp Community Development Corporation.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)

Institution	Location	Quarter
ALLY BK	SANDY, UTAH	First Quarter of 2023
BANK OF HAWAII	HONOLULU, HAWAII	First Quarter of 2023
OAK VALLEY CMNTY BK	OAKDALE, CALIFORNIA	First Quarter of 2023