
Federal Reserve Release



H.2

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

No. 38

Week Ending September 17, 2022

Bank Mergers

CBTX, Inc., Beaumont, Texas -- to merge with Allegiance Bancshares, Inc., and thereby acquire Allegiance Bank, both of Houston, Texas.

- Approved, September 13, 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

Dallas

Third Coast Bank, SSB, Humble, Texas -- to establish a branch at 1910 West Lake Houston Parkway, Kingwood, Texas.

- Approved, September 12, 2022

Philadelphia

Univest Bank and Trust Co., Souderton, Pennsylvania -- to establish a branch at 1501 Ardmore Boulevard, Pittsburgh, Pennsylvania.

- Approved, September 16, 2022

Bank Holding Companies

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota -- to acquire voting shares of Security State Bank Holding Company and thereby indirectly acquire voting shares of Bank Forward, both of Fargo, North Dakota.

- Approved, September 12, 2022

Atlanta

CB&T Holding Corporation, New Orleans, Louisiana -- relief from certain commitments.

- Granted, September 8, 2022

(A/C)

Bank Holding Companies

Kansas City

First Southwest Bancorporation, Inc., Alamosa, Colorado -- to engage in data processing activities through its subsidiary, HelloBello Financial, Inc., Durango, Colorado.

- Approved, September 16, 2022

San Francisco

Infinity Bancorp, Santa Ana, California -- to become a bank holding company by acquiring Infinity Bank, San Diego, California.

- Approved, September 16, 2022

Kansas City

National Bank Holdings Corporation, Greenwood Village, Colorado -- to merge with Bancshares of Jackson Hole, Inc., Jackson, Wyoming, and thereby indirectly acquire Bank of Jackson Hole, Jackson, Wyoming (Wyoming Bank), and for NBH Bank, Greenwood Village, Colorado, to purchase certain assets and assume certain liabilities of the branches of Wyoming Bank, and thereby establish twelve branches.

- Approved, September 15, 2022

Change in Bank Control

Philadelphia

Avidbank Holdings, Inc., San Jose, California -- Patriot Financial Partners, IV, L.P., Patriot Financial Partners GP IV, L.P., Patriot Financial Partners GP IV, LLC., Patriot Financial Partners Parallel IV L.P., Patriot Financial Advisors, L.P., Patriot Financial Advisors LLC, W. Kirk Wycoff, James J. Lynch, and James F. Deutsch, all of Radnor, Pennsylvania; to acquire voting shares of Avidbank Holdings, Inc., and thereby indirectly acquire voting shares of Avidbank, San Jose, California.

- Permitted, September 16, 2022

Change in Bank Control

Chicago

Britt Bancshares, Inc., St. Paul, Minnesota -- the Timothy A. Sexton Revocable 2021 Trust, Timothy A. Sexton as trustee, both of Randalia, Iowa; the Thomas J. Sexton Trust, Thomas J. Sexton as trustee, the Mark J. Sexton Grantor Trust, Mark J. Sexton as trustee, the Jennifer S. Walther Grantor Trust, Jennifer S. Walther as trustee, all of St. Paul, Minnesota; and the Andrew G. Sexton Grantor Trust, St. Paul, Minnesota, Andrew G. Sexton as trustee, Cedar Falls, Iowa; to become members of the Sexton Family Control Group, a group acting in concert, to retain voting shares of Britt Bancshares, Inc., and thereby indirectly retain voting shares of First State Bank, Britt, Iowa.

- Permitted, September 13, 2022

Minneapolis

Frandsen Financial Corporation Arden Hills, Minnesota -- the Robert D. Frandsen Revocable Trust U/A dated November 18, 2021, Robert D. Frandsen, as trustee, and the 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, 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, as trustee, Rush City, Minnesota; to become members of the Frandsen Family Control Group, a group acting in concert, to acquire voting shares of Frandsen Financial Corporation, and thereby indirectly acquire voting shares of the Banks.

- Permitted, September 14, 2022

Change in Bank Control

St. Louis

Mid-MO Bancshares, Inc., Auxvasse, Missouri -- the Kurt A. Schubert Heritage Trust dated February 7, 2022, and Kurt A. Schubert, as trustee, both of Jefferson City, Missouri, to acquire voting shares of Mid-MO Bancshares, Inc., and thereby indirectly acquire voting shares of United Security Bank, Fulton, Missouri.

- Permitted, September 14, 2022

Extensions of Time

Kansas City

Blue Sky Bank, Pawhuska, Oklahoma -- extension to December 16, 2022, to purchase certain assets and assume certain liabilities of a branch of Security State Bank of Oklahoma, Wewoka, Oklahoma, located at 308 North Main Street, Fairfax, Oklahoma, and thereby establish a branch.

- Granted, September 13, 2022

Cleveland

F.N.B. Corporation, Pittsburgh, Pennsylvania -- extension to December 18, 2022, to acquire UB Bancorp and thereby indirectly acquire Union Bank, both of Greenville, North Carolina.

- Granted, September 13, 2022

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- extension to March 15, 2023, to establish a branch at 3000 Lamar Avenue, Paris, Texas.

- Granted, September 15, 2022

Extensions of Time

St. Louis

Montgomery Bancorporation, Inc., Sikeston, Missouri -- extension to December 21, 2022, to merge with Meramec Valley Bank, Valley Park, Missouri, and thereby establish two branches.

- Granted, September 15, 2022

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- extension to December 31, 2022, to establish a branch at 1305 Robin Road, White Hall, Arkansas.

- Granted, September 15, 2022

New York

TBB Investments LLC, and TBB Intermediate LLC, both of New York, New York -- extension to December 15, 2022, to become bank holding companies by acquiring voting shares of Berkshire Bancorp, Inc., and thereby indirectly acquire The Berkshire Bank, both of New York, New York, and for TBB Intermediate LLC to merge with and into Berkshire Bancorp, Inc.

- Granted, September 13, 2022

Regulations and Policies

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, September 12, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SEACOAST BANCORP, MHC	* MHC Conversion	First Seacoast Bancorp, MHC, Dover New Hampshire, to convert from mutual to stock form. As part of the conversion, First Seacoast Bancorp, MHC, and First Seacoast Bancorp, Inc., also of Dover, New Hampshire, an existing mid-tier savings and loan holding company, will cease to exist and First Seacoast Bank, Dover New Hampshire, will become a wholly-owned subsidiary of a newly-formed Maryland corporation to be known as First Seacoast Bancorp, Inc., Dover, New Hampshire, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA and regulation 12 CFR sections 239.55 and 238.11, by acquiring First Seacoast Bank.	Newspaper:	Not available
	* MHC Formation		Federal Register:	Not available
NEEDHAM BANK	Premises	Needham Bank, Needham, Massachusetts, to increase its investment in bank premises in the amount of \$3 million.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 September 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending September 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MUTUAL HOLDING CO.	SLHC Activity	First Mutual Holding Company, Lakewood, Ohio, to form a nonbank subsidiary, AlloBaaS, LLC, to provide information technology services to its subsidiary savings banks, First Federal Savings and Loan Association of Lakewood (Lakewood, Ohio), First Mutual Bank, FSB (Belpre, Ohio), Blue Grass Federal Savings and Loan Association (Paris, Kentucky), Warsaw Federal Savings and Loan Association (Cincinnati, Ohio), and Martinsville First Savings Bank (Martinsville, Virginia), and make information technology investments, pursuant to section 238.53 of Regulation LL.	Newspaper:	Not applicable
			Federal Register:	10/21/2022
ST HENRY BANCORP INC, THE	CIC	Interagency Notices of Change in Bank Control filed by The John Romer Trust B, David J. Romer, Trustee, St. Henry, Ohio; and David J. Romer, individually, St. Henry, Ohio; for permission to join the previously approved Romer Family Control Group and/or retain 10 percent or more of the shares and thereby control Saint Henry Bancorp, Inc., Saint Henry, Ohio.	Newspaper:	10/03/2022
			Federal Register:	10/05/2022

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.

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

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending September 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending September 17, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 11275 US Highway 98 East Inlet Beach, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 237 Roswell St. Marietta, Georgia.	Newspaper:	Not available
			Federal Register:	Not applicable
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:	09/30/2022
			Federal Register:	08/29/2022
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:	10/05/2022
			Federal Register:	09/16/2022
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 170 East Main Street, Dothan, Alabama.	Newspaper:	09/16/2022
			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.

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- 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 September 17, 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 \$20 million public welfare investment in Enterprise Housing Partners XXXIX Limited Partnership, pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
AMALGAMATED INVESTMENTS COMPANY	CIC	The Debra Wrobel Trust, Glencoe, Illinois, Debra Wrobel, Glencoe, Illinois, individually and as Trustee to acquire voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois, and The Voting Trust Agreement, Chicago, Illinois, Robert Wrobel, Highland Park, Illinois as Trustee; to become a member of the Wrobel Family Group, as a group acting in concert, to acquire voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
DELHI BANCSHARES, INC.	CIC	Justin B. Danover, San Jose, California; Jeremy A. Danover, Los Angeles, California; Jacquelyn N. Danover, Marion, Iowa; Catheryn J. Cooper, Marion, Iowa; Cole D. Cooper, Denver, Colorado; Carli L. Cooper, Marion, Iowa; Anne E. Gothard, Scottsdale, Arizona; Hallie S. Cooper, Cedar Rapids, Iowa; Bennett C. Cooper, Cedar Rapids, Iowa; Riley J. Cooper, Batavia, Illinois; Tyler N. Cooper, Batavia, Illinois; and a minor shareholder, to join the Cooper Family Control Group, a group acting in concert, to retain voting shares of Delhi Bancshares, Inc., and thereby indirectly retain voting shares of Heritage Bank, both of Marion, Iowa.	Newspaper:	Not available
			Federal Register:	10/05/2022
MARENGO BANCSHARES, INC.	CIC	John C. Cunat, individually and as trustee of the John C. Cunat Revocable Trust; and Brian G. Cunat, all of McHenry, Illinois; and Rondi Cunat-Hauser and Bryan Hauser, both of Marco Island, Florida, to form the Cunat Family Control Group, a group acting in concert, to retain voting shares of Marengo Bancshares, Inc., and thereby indirectly retain voting shares of Prairie Community Bank, both of Marengo, Illinois.	Newspaper:	09/30/2022
			Federal Register:	09/26/2022

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL BANCORP HOLDINGS, INC.	CIC	Bernard Bennett Banks, Evanston, Illinois, trustee of Voting Trust Agreement, Miami, Florida 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:	09/29/2022
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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113740	FIRST ST BK, EASTPOINTE, MICHIGAN	03/14/2022	09/12/2022	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 September 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST WATERLOO BANCSHARES, INC.	* 3A5	First Waterloo Bancshares, Inc., Waterloo, Illinois, to merge with Village Bancshares, Inc., Saint Libory, Illinois, and thereby indirectly acquire The Village Bank, Saint Libory, Illinois.	Newspaper:	10/15/2022
			Federal Register:	10/19/2022
INDEPENDENCE BANK OF KENTUCKY	* Branch	Independence Bank of Kentucky, Owensboro, Kentucky, to establish a branch facility to be located at 115 Sam Walton Drive, Suite 1 & 2, Russellville, Kentucky.	Newspaper:	09/17/2022
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 17, 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:	09/15/2022
			Federal Register:	Not applicable
HIGHLAND BANCSHARES, INC.	* 3A3	Highland Bancshares, Inc., Saint Michael, Minnesota, to acquire Boundary Waters Bank, Ely, Minnesota.	Newspaper:	10/08/2022
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	04/11/2022	09/12/2022	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 September 17, 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

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending September 17, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL LOUISIANA CAPITAL CORPORATION	CIC	Notice under the Change in Bank Control Act (Notice) filed by Brian D. Campbell, Donna Miramon Campbell, Brian Douglas Campbell, Jr., the Brian D. Campbell Family Trust, Brian D. Campbell, as Trustee, BDC 2021 Family Trust No. 1, Brian Douglas Campbell, Jr., and Donna Miramon Campbell, as co-Trustees, Anna Kathryn Kronenberger, all of Baton Rouge, Louisiana; Catherine Campbell Niemi, Covington, Louisiana; Judith L. Campbell, St Francilville, Louisiana; Christen Campbell Siegel, Stephen Siegel, Elizabeth Gentry Brann, all of Houston, Texas; Sarah Lauren Campbell Hughey, Judith Campbell Jones, both of Vestavia, Alabama; Richard A. Campbell III, Pelham, Alabama; Dale C. Fairbanks, Dale C. Fairbanks Family Trust, Dale C. Fairbanks, as Trustee, both of Anacortes, Washington; Alma Dale Campbell Brown, New York, New York; Helene Meredith St. Clair, Hood River, Oregon; William Gilmore Fairbanks, Pensacola, Florida; and Brian D. Campbell, as co-Trustee of the Central Louisiana Capital Corporation ESOP, Vidalia, Louisiana; collectively (the Notificants or Campbell/Campbell Jr./Fairbanks Control Group), to retain 25 percent or more of the shares of Central Louisiana Capital Corporation (Company), and indirectly Delta Bank (Bank), both of Vidalia, Louisiana.	Newspaper:	Not available
			Federal Register:	Not available
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

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending September 17, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 2831 Palmer Hwy, Texas City, Galveston County, Texas 77590	Newspaper:	09/22/2022
			Federal Register:	Not applicable
HOMELAND BANCSHARES, INC.	* SLHC Acquisition	Homeland Bancshares, Inc., Columbia, Louisiana, to acquire Beaugard Bancshares, Inc., and thereby indirectly acquire Beaugard Federal Savings Bank, both of DeRidder, Louisiana.	Newspaper:	10/14/2022
			Federal Register:	Not available
NEWFIRST FINANCIAL GROUP, INC.	CIC	Lynn Ann Stovall, Louise, Texas; Eric Martin Stovall, Marathon, Texas; Megan Lynn Stovall, El Campo, Texas; and Guy F. Stovall, IV, Louise, Texas; along with trusts: The Lynn Ann Stovall and Guy F. Stovall, III Family Trust, Louise, Texas (trustees Lynn Ann Stovall, Megan Lynn Stovall, and Guy F. Stovall, IV); The Linda Joy Stovall Family Trust, Louise, Texas (trustees Guy F. Stovall, III, El Campo, Texas, Guy F. Stovall, IV, and Eric Martin Stovall); The Guy F. Stovall, Jr. and Kay Stovall Trust, Louise, Texas (trustees Guy F. Stovall, III, Guy F. Stovall, IV, and Eric Martin Stovall); The Mark Stovall Reifslager Irrevocable Trust, Louise, Texas (trustees Megan Lynn Stovall, and Guy F. Stovall, IV); The David Wesley Stovall Irrevocable Trust, Louise, Texas (trustees Guy F. Stovall, III and Guy F. Stovall, IV); The Eric Martin Stovall Irrevocable Trust, Louise, Texas (trustees Guy F. Stovall, III, and Guy F. Stovall, IV); The Megan Lynn Stovall Trust No. 1, El Campo, Texas (trustee Megan Lynn Stovall); The Guy F. Stovall, IV Trust No. 1, El Campo, Texas (trustee Megan Lynn Stovall); and The Guy F. Stovall, III and Lynn Ann Stovall Family Trust, Louise, Texas (trustee Guy F. Stovall, III); to join the Stovall Control Group, a group acting in concert, to retain shares of NewFirst Financial Group, Inc., and indirectly, NewFirst National Bank, both of El Campo, Texas.	Newspaper:	Not available
			Federal Register:	Not available
TEXAS REGIONAL BANK	* Branch	Texas Regional Bank, Harlingen, Texas, to establish a branch office at 1001 Congress Avenue, Suite 150, Austin, Texas 78701.	Newspaper:	09/19/2022
			Federal Register:	Not applicable
Vavane, Inc.	* 3A1	Vavane, Inc., San Antonio, Texas, to become a bank holding company, by acquiring 100 percent of San Diego Bancshares, Inc., and thereby indirectly acquire First State Bank of San Diego, both of San Diego, Texas.	Newspaper:	Not available
			Federal Register:	Not available

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 September 17, 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
BANK OF HAWAII	PWI	Bank of Hawaii, Honolulu, Hawaii, proposes to make three public welfare investments as follows: a maximum of \$11.0 million in Enterprise Pacific Housing Fund I, LLLP, an additional maximum of \$22.0 million in CREA Corporate Tax Credit Fund 50, LLC, and a maximum of \$6.5 million in HHF Equity Fund 19, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
Pacific West Bancorp	3A1	Pacific West Bancorp to become a bank holding company by acquiring 100 percent of the common stock of Pacific West Bank, both of West Linn, Oregon.	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 **Quarter of**

Institution	Location	Quarter
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