



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 43 Week ending October 22, 2022

Updated: October 27, 2022

Board Actions

Regulations and Policies

Prepaid Cards—annual report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act

Approved: October 19, 2022

Actions Under Delegated Authority

Bank Branches, Domestic

Boston

South Shore Bank, South Weymouth, Massachusetts—to establish a branch at 1280 Belmont Street, Brockton, Massachusetts

Approved: October 19, 2022

Bank Holding Companies

Atlanta

GDW Bankshares, Inc., Sandersville, Georgia—to become a bank holding company by acquiring outstanding shares of The Geo. D. Warthen Bank, Sandersville, Georgia

Approved: October 18, 2022

General Counsel

Russell Family Holdings, LLC; DZM Family LLC; MRFamily LLC; and GoGet LLC, all of Atlanta, Georgia—waiver of application in connection with the transfer of stock in Citizens Bancshares Corporation, Atlanta, Georgia. *

Granted: September 23, 2022

*Addition

Kansas City

N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma—to merge with First National Bancshares of Weatherford, Inc., and indirectly acquire First National Bank and Trust Company of Weatherford, both of Weatherford, Oklahoma

Approved: October 18, 2022

St. Louis

Bradford Bancorp, Inc., Greenville, Illinois—to merge with Community Bancshares, Inc., and thereby indirectly acquire Community Trust Bank, both of Irvington, Illinois

Withdrawn: October 18, 2022

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make three public welfare investments *

Approved: October 13, 2022

*Addition

Change in Bank Control

Secretary

Citizens Bancshares Corporation, Atlanta, Georgia—Donata Russell Ross, Michael B. Russell, and Herman J. Russell, Jr., all of Atlanta, Georgia; a group acting in concert, to acquire voting shares of Citizens Bancshares Corporation and thereby indirectly acquire voting shares of Citizens Trust Bank, Atlanta, Georgia *

Permitted: September 23, 2022

*Addition

Supervision and Regulation

Director, S&R

Citizens Financial Group, Inc., Stamford, Connecticut—to make capital distributions in the fourth quarter of 2022, after the occurrence of an event requiring resubmission of its capital plan

Approved: October 20, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
BERKSHIRE HILLS BANCORP, INC	Change in Bank Control	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), intend to apply to the Federal Reserve Board for permission to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Berkshire Hills Bancorp, Inc., Boston, Massachusetts, parent of Berkshire Bank, Pittsfield, Massachusetts.	Newspaper: 10/21/2022 Federal Register: 10/21/2022
INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY	* 3A1	Application by IFS 1820 Bancorp, MHC, Newburyport, Massachusetts to become a BHC through the acquisition of 100 percent of the voting shares of Institution for Savings in Newburyport and its Vicinity, Newburyport, Massachusetts pursuant to section 3(a)(1) of the BHC Act.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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		

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District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	Not available 11/12/2022
BANCO DE RESERVAS DE LA REPUBLICA DOMINICANA	Rep Office	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
VANGUARD GROUP INC, THE	Change in Bank Control	Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (collectively, "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire more than 15 percent of the voting shares of NBT Bancorp Inc., and thereby indirectly acquire additional voting shares of NBT Bank, National Association, both of Norwich, New York.	Newspaper: Federal Register:	10/27/2022 10/26/2022

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District: 2

Federal Reserve Bank of New York

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

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NONE			

District: 3

Federal Reserve Bank of Philadelphia

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Institution	Location	Quarter
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District: 4

Federal Reserve Bank of Cleveland

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NONE			

District: 4

Federal Reserve Bank of Cleveland

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Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
MVB FINANCIAL CORP.	* 3A5 Listed Going Concern	MVB Financial Corp., Fairmont, West Virginia, to acquire 100% of Integrated Financial Holdings, Inc., Raleigh, North Carolina, and thereby indirectly acquire West Town Bank & Trust, North Riverside, Illinois.	Newspaper:	11/11/2022
			Federal Register:	11/23/2022

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District: 5

Federal Reserve Bank of Richmond

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899428	FIRST BK, STRASBURG, VIRGINIA	12/10/2021	08/02/2021	S	Int Small Bank

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 October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NATIONAL BANCORP HOLDINGS, INC.	Change in Bank Control	Bernard Bennett Banks, Evanston, Illinois, as trustee of a to-be-formed voting trust, Miami, Florida, for the benefit of Stephen Calk, Miami, Florida; to acquire voting shares of National Bancorp Holdings, Inc., and thereby indirectly acquire voting shares of The Federal Savings Bank, both of Chicago, Illinois.	Newspaper: 11/02/2022 Federal Register: 09/29/2022
NORTHERN TRUST COMPANY, THE	Investment	The Northern Trust International Banking Corporation, Jersey City, New Jersey, a wholly-owned edge corporation of The Northern Trust Company, Chicago, Illinois, to make a investment in a wholly owned foreign subsidiary, Northern Trust Secretarial Services Limited, a newly formed UK entity, pursuant to section 211.9(f) of Regulation K.	Newspaper: Federal Register:

District: 7

Federal Reserve Bank of Chicago

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312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	02/13/2022	09/27/2021	O	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 October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST FINANCIAL SERVICES	* Branch (Domestic)	BankFirst Financial Services, Macon, Mississippi, to establish a branch facility located at 207 West Main Street, Tupelo, Mississippi.	Newspaper: Federal Register:	11/05/2022 Not applicable

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District: 8

Federal Reserve Bank of St. Louis

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27847	DIAMOND BK, MURFREESBORO, ARKANSAS	11/08/2021	07/19/2021	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 October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
BALDWIN BANCSHARES, INC.	Change in Bank Control	Dane L. Rasmussen, as trustee of The Debra L. Rasmussen Irrevocable Trust and the Dane L. Rasmussen Survivor's Trust, a member of the Rasmussen Family Shareholder Group, a group acting in concert, to retain voting shares of Baldwin Bancshares, Inc. ("Company"), and thereby indirectly retain voting shares of The First Bank of Baldwin ("Bank"). Additionally, the Dane L. Rasmussen Survivor's Trust to retain voting shares of Company and to join the Rasmussen Family Shareholder Group that controls Company and thereby indirectly controls Bank, all of Baldwin, Wisconsin.	Newspaper: 10/25/2022 Federal Register: 11/04/2022
CAPITOL BANCORPORATIO N, INC.	Change in Bank Control	The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota; Anne M. Farrar, St. Paul, Minnesota; and Samuel Farrar Orfield, Minneapolis, Minnesota, to acquire voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First National Bank, Ft. Pierre, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansaw, Wisconsin; Jeanne Farrar Orfield, Minneapolis, Minnesota; Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Frank Turner, Hettinger, North Dakota; and Reid Turner, Iowa City, Iowa.	Newspaper: Not available Federal Register: 11/04/2022

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FULDA BANCORPORATION INC.	Change in Bank Control	The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, and Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota, to acquire voting shares of Fulda Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First National Bank, Oldham, South Dakota.	Newspaper: Federal Register:	Not available 11/04/2022
RIVER FALLS BANCSHARES, INC.	Change in Bank Control	Eunice M. Moody Trust, Robert H. Moody and Michael Moody as co-trustees, and individually; Elizabeth Moody; and Patricia Moody; to become the Moody Family Shareholder Group, a group acting in concert, to retain voting shares of River Falls Bancshares, Inc., and thereby indirectly retain voting shares of River Falls State Bank, all of River Falls, WI.	Newspaper: Federal Register:	Not available Not available
RIVER FALLS BANCSHARES, INC.	Change in Bank Control	Daniel Davison, Star Prairie, WI; Lauren Howard, Duluth, MN; Patrick Davison, Boise, ID; Steven Davison, Rhonda Davison, and Jacquelyn Sahnou, all of River Falls, WI; to become the Davison Family Shareholder Group, a group acting in concert, to retain voting shares of River Falls Bancshares, Inc., and thereby indirectly retain voting shares of River Falls State Bank, both of River Falls, WI.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	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 October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITOL FEDERAL FINANCIAL, INC.	Change in Control	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Capitol Federal Financial, Inc, parent of Capitol Federal Savings Bank, both of Topeka, Kansas.	Newspaper: Federal Register:	10/22/2022 11/08/2022
CARROLL COUNTY BANCSHARES, INC.	Change in Bank Control	Ben Polen, a member of the Polen/Cowherd Family Group, a group acting in concert, as trustee of the Emmalie Gessner Cowherd Revocable Living Trust Dated 06-29-00; the Clifton R. Cowherd Testamentary Trust; and the Carroll County Trust Company Employees Profit Sharing Plan and Trust, all of Carrollton, Missouri, to retain voting shares of Carroll County Bancshares, Inc. (Bancshares), and indirectly retain voting shares of Carroll County Trust Company of Carrollton, Missouri, both of Carrollton, Missouri. In addition, Dallas Polen, III, Overland Park, Kansas, to join the Polen/Cowherd Family Group, and to retain voting shares of Bancshares.	Newspaper: Federal Register:	Not available 11/04/2022

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CATTLE CROSSING, INC.	Change in Bank Control	The Heather A. Dews Children's Trust, Randy Dews, trustee, and Kylie Dews, voting proxy, all of Lincoln, Nebraska; and certain minor children of Roger Cattle, Lincoln, Nebraska; to join the Cattle Family Group, a group acting in concert, to retain voting shares of Cattle Crossing, Inc., Seward, Nebraska, and thereby indirectly retain voting shares of Cattle Bank and Trust, both of Seward, Nebraska. Kylie Dews and Roger Cattle were previously approved as members of the Cattle Family Group	Newspaper: Federal Register:	11/01/2022 11/14/2022
FIRST LAUREL SECURITY CO.	Change in Bank Control	Amy C. Adkins, Houston, Texas; Megan M. Adkins, Kearney, Nebraska; Betsy J. Becker, Valley, Nebraska; and Sara E. Skretta, Lincoln, Nebraska; to join the Adkins Family Group, a group acting in concert, to retain voting shares of First Laurel Security Company, and thereby indirectly retain voting shares of Security Bank, both of Laurel, Nebraska.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG BEND BANCSHARES CORPORATION	Change in Bank Control	Notice by Cynthia S. Shaw, Austin, Texas, to increase ownership and voting control to 25 percent or more in Big Bend Bancshares, Inc., Marfa, Texas, and indirectly Big Bend Banks, N.A. dba The Marfa National Bank, Marfa, Texas.	Newspaper: Federal Register:	Not available 11/04/2022
COASTAL BANCSHARES, INC.	Change in Bank Control	Jacalyn Miller DeLange, individually, Michalyn Miller Ordeneaux, individually, Rosalie Miller Acree 1999 GST Trust (Michalyn Miller Ordeneaux and Jacalyn Miller DeLange, as co-trustees), Rosalie Miller Acree 1999 GST Trust (Jacalyn Miller DeLange and Michalyn Miller Ordeneaux, as co trustees), The Michalyn Miller Ordeneaux 2004 GST Trust (Roddy Keith Ordeneaux and Michala Ordeneaux Denton, as co-trustees), and the Jacalyn Miller DeLange Trust (Lindsey Miller DeLange Hagan, as trustee), all of Pearland, Texas, as a group acting in concert, to retain voting securities of Coastal Bancshares, Inc., and thereby indirectly retain voting shares of Pearland State Bank and First National Bank of Alvin, all of Pearland, Texas.	Newspaper: Federal Register:	11/15/2022 11/14/2022
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas, to establish a branch office at 10635 Louetta Road, Houston, Texas 77070	Newspaper: Federal Register:	Not available Not applicable
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	* 3A3	Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective January 1, 2016) and the related Woodforest Financial Group Employee Stock Ownership Trust, both of The Woodlands, Texas; to acquire up to 33 percent of Woodforest Financial Group, Inc., and thereby indirectly acquire Woodforest National Bank, both of The Woodlands, Texas.	Newspaper: Federal Register:	Not available 11/10/2022

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District: 11

Federal Reserve Bank of Dallas

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327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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