



FEDERAL RESERVE RELEASE

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

No. 45 Week ending November 5, 2022

Board Actions

Enforcement

Agricultural Bank of China, Beijing, People's Republic of China, and Agricultural Bank of China New York Branch, New York, New York—cease-and-desist order dated September 28, 2016, terminated October 24, 2022

Announced: November 3, 2022

Regulations and Policies

Guidelines for Evaluating Account and Services Requests—notice and request for comment on proposed amendments to the guidelines that would require Federal Reserve Banks to publish a periodic list of depository institutions with access to Reserve Bank accounts and/or financial services

Approved: November 4, 2022

Reserve Bank Operations

Federal Reserve Priced Services—2023 private-sector adjustment factor and fee schedules for priced services and electronic access

Approved: November 2, 2022

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 1125 FM 544, Wylie, Texas

Approved: November 4, 2022

Minneapolis

The First Bank of Baldwin, Baldwin, Wisconsin—to establish a branch at 2868 County Highway I, Chippewa Falls, Wisconsin

Approved: November 4, 2022

St. Louis

The Bank of Fayette County, Piperton, Tennessee—to establish a branch at 611 N. Church Avenue, Henderson, Tennessee

Approved: November 1, 2022

BankTennessee, Collierville, Tennessee—to establish a branch at 135 College Street, Gallatin, Tennessee

Returned: October 31, 2022

Bank Holding Companies

Atlanta

Craft Bancshares, Inc., Atlanta, Georgia—to become a bank holding company by acquiring outstanding shares of Craft Bank, Atlanta, Georgia

Approved: November 3, 2022

Seacoast Banking Corporation of Florida, Stuart, Florida—application waiver request in connection with the merger with Professional Holding Corp. and its subsidiary, Professional Bank, both of Coral Gables, Florida

Granted: November 4, 2022

Chicago

HBT Financial, Inc., Bloomington, Illinois—waiver request from filing a section 3 application pursuant to section 224.12(d)(2) of Regulation Y to acquire Town & Country Bank, Springfield, Illinois *

Granted: October 27, 2022

*Addition

Oxford Bank Corporation, Oxford, Michigan—to indirectly acquire an interest in OBHELP, LLC, Oxford, Michigan, and thereby engage in the nonbanking activity of making and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y *

Withdrawn: October 26, 2022

*Addition

Bank Holding Companies

General Counsel

New York Community Bancorp, Inc., Hicksville, New York—waiver of filing requirements to acquire the bank resulting from the conversion of Flagstar Bank, FSB, Troy, Michigan, into a national bank and to indirectly acquire certain subsidiaries of Flagstar Bank

Granted: November 4, 2022

Kansas City

Method Bancshares, Inc., Wyandotte, Oklahoma—to become a bank holding company by acquiring Method Bank, Wyandotte, Oklahoma

Approved: October 31, 2022

Old Glory Holding Company, Oklahoma City, Oklahoma—to become a bank holding company by acquiring Elmore City Bancshares, Inc., and thereby indirectly acquiring First State Bank, both of Elmore City, Oklahoma (to be renamed Old Glory Bank)

Approved: November 4, 2022

Minneapolis

Highland Bancshares, Inc., Saint Michael, Minnesota—to acquire Boundary Waters Bank, Ely, Minnesota

Approved: October 31, 2022

New York

New York Community Bancorp, Inc., Hicksville, New York—to acquire Flagstar Bancorp, Inc., and thereby indirectly acquire Flagstar Bank, FSB, both of Troy, Michigan, pursuant to section 4(c)(8) and 4(j) of the BHC Act of 1956, as amended, and section 225.24 of Regulation Y

Approved: November 4, 2022

Bank Mergers

Chicago

Thumb Bank & Trust, Pigeon, Michigan—to merge with Exchange State Bank, Carsonville, Michigan, and thereby establish branches at 3992 E. Chandler Street, Carsonville, Michigan; 2543 Sherman Street, Applegate, Michigan; 4482 Main Street, Brown City, Michigan; 3397 Main Street, Deckerville, Michigan; 55 South Ridge Street, Port Sanilac, Michigan; and 520 W. Sanilac Road, Sandusky, Michigan *

Approved: October 28, 2022

*Addition

Change in Bank Control

Chicago

Marengo Bancshares, Inc., Marengo, Illinois—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, Marengo, Illinois

Permitted: October 31, 2022

Extensions of Time

Secretary

MVB Financial Corp., Fairmont, West Virginia—commenter's request to extend the comment period on the application to acquire Integrated Financial Holdings, Inc., Raleigh, North Carolina, and thereby indirectly acquire West Town Bank & Trust, North Riverside, Illinois, and to indirectly acquire voting shares of West Town Payments, LLC, Raleigh, North Carolina

Denied: November 2, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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: 2

Federal Reserve Bank of New York

Filings received during the week ending November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
PROVIDENT FINANCIAL SERVICES, INC.	* 3A3 * 3A5	Provident Financial Services, Inc., Jersey City, New Jersey, to acquire Lakeland Bancorp, Inc., Oak Ridge, New Jersey, and thereby indirectly acquire Lakeland Bank, Newfoundland, New Jersey.	Newspaper:	Not available
			Federal Register:	Not available

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District: 2

Federal Reserve Bank of New York

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
QUONTIC BANK ACQUISITION CORP.	Change in Bank Control	Notice of Change in Control filed by the Estate of Steven B. Schnall and Sherri Silver Schnall as Preliminary Executor of the Estate of Steven B. Schnall, both of New York, New York, to retain; and the Schnall Disclaimer Trust A ("Disclaimer Trust") and Sherri Silver Schnall, individually and as Trustee of the Disclaimer Trust, both of New York, New York, and Amie Hoffman of New Hope, Pennsylvania as Trustee of Disclaimer Trust, along with the Sherri S. Schnall Family Irrevocable Trust, and Amie Hoffman as Trustee of the Sherri S. Schnall Family Irrevocable Trust, both of New Hope, Pennsylvania, acting in concert, to acquire; control of Quontic Bank Acquisition Corp. ("QBAC") and Quontic Bank Holdings Corp. ("QBHC") both of New York, New York. QBAC and QBHC control Quontic Bank, New York, New York.	Newspaper: Federal Register:	11/20/2022 Not available

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District: 3

Federal Reserve Bank of Philadelphia

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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 November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
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 November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK, THE	* 18C	The First Bank, Hattiesburg, Mississippi, to merge with Heritage Southeast Bank, Jonesboro Georgia, and thereby establish branches at the locations of Heritage Southeast Bank's main office and branches.	Newspaper: Federal Register:	12/02/2022 Not applicable
SMARTBANK	* Branch (Domestic)	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 9050 Carothers Parkway, Franklin, Tennessee.	Newspaper: Federal Register:	11/18/2022 Not applicable
WASHINGTON STATE BANCSHARES, INC.	Change in Bank Control	Paul A. Durand, Jr., Youngsville, Louisiana; to acquire control of voting shares of Washington State Bancshares, Inc. (Bancshares), Washington, Louisiana, by becoming co-trustee of The Sue Soileau Trust (Trust); and Karen Sue Rowe, Sunset, Louisiana; to acquire control of voting shares of Bancshares, by becoming co-trustee of the Washington State Bancshares, Inc. Employee Stock Ownership Plan (ESOP), the Trust and ESOP own Bancshares, and thereby indirectly own Washington State Bank, Washington, Louisiana.	Newspaper: Federal Register:	11/13/2022 11/30/2022
COOPERATIVA DE AHORRO Y CREDITO ELGA, LTDA	Foreign Orgs Rep Office	Cooperativa de Ahorro y Credito ELGA, Ltda, Tegucigalpa, Honduras, to establish an International Representative Office in North 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:	11/30/2022 Not available

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District: 6

Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
Capra Financial, Inc.	* 3A1	Capra Financial Inc., Montezuma, Iowa to become a bank holding company by acquiring Peoples Savings Bank, Montezuma, Iowa.	Newspaper: Federal Register:	Not available 11/21/2022
DENTEL BANCORPORATIO N	Listed DeNovo	Dentel Bancorporation, Ames, Iowa, proposes to engage de novo in extending credit and servicing loans.	Newspaper: Federal Register:	Not applicable Not available
FSB FINANCIAL SERVICES, INC.	* 3A3	FSB Financial Services, Inc., Waterloo, Iowa to acquire voting shares of Scenic Community Bancshares Corporation and thereby indirectly acquire voting shares of Iowa Falls State Bank, both of Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available Not available
HALBUR BANCSHARES, INC.	Change in Bank Control	Matthew N. Lujano, Carroll, Iowa, to acquire 10 percent or more of the voting shares of Halbur Bancshares, Inc., Westside, Iowa; Maureen Beck, Carroll, Iowa, to join the White Family Control Group, acting in concert with and joining Matthew N. Lujano, Carroll, Iowa; James J. White and Margaret A. White, both of Westside, Iowa, and thereby retain control of 25 percent or more of the voting shares of Halbur; and Jeffrey Renner, Bellevue, Nebraska, to join the Dennis Family Control Group, acting in concert with and joining Susan J. Dennis, Bellevue, Nebraska, and Sandra J. Hartman, Falls City, Nebraska, to retain control of 25 percent or more of the voting shares of Halbur, and thereby indirectly acquire voting shares of Westside State Bank, Westside, Iowa.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
MORNING SUN BANK CORP.	Change in Bank Control	Elizabeth J.C. Brennan, West Des Moines, Iowa to become the largest individual shareholder and join the Brennan Family control group, a group acting in concert, and to acquire voting shares of Morning Sun Bank Corp. and thereby indirectly acquire voting shares of Bank, both of Wapello, Iowa.	Newspaper: Federal Register:	Not available Not available
Scenic Community Bancshares Corporation	* 3A1	Scenic Community Bancshares Corporation, Iowa Falls, Iowa to become a bank holding company by acquiring Iowa Falls State Bank, Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available Not available

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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 November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKTENNESSEE	* Branch (Domestic)	BankTennessee, Collierville, Tennessee, to establish a branch facility located at 135 College Street, Gallatin, Tennessee.	Newspaper: Federal Register:	11/18/2022 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
848248	FIDELITY BK, WEST MEMPHIS, ARKANSAS	11/27/2021	08/23/2021	S	Int Small Bank
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	11/26/2021	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 November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVER FALLS BANCSHARES, INC.	Change in Bank Control	Eunice M. Moody Trust, Robert H. Moody and Michael Moody as co-trustees, and individually; Kathleen Moody; 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; Jacquelyn Sahnou, River Falls, WI; and Steven Davison and Rhonda Davison, both of Alamo, Texas; 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 11/30/2022

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
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	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 November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST LAUREL SECURITY CO.	Change in Bank Control	Amy C. Adkins, Houston, Texas; Megan Newspaper: 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.	11/08/2022 Federal Register: 11/21/2022

District: 10

Federal Reserve Bank of Kansas City

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

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 November 5, 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
CENTRAL TEXAS BANKSHARE HOLDINGS, INC.	* 3A3	Central Texas Bankshare Holdings, Inc., Columbus, Texas, and Colorado County Investment Holdings, Inc., Wilmington, Delaware, to acquire control of Hill Bancshare Holdings, Inc., Weimar, Texas, Hill Bancshares of Delaware, Inc., Wilmington, Delaware, and Hill Bank & Trust Company, Weimar, Texas.	Newspaper: Federal Register:	Not available Not available
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch located at 2710 N. Belt Line Road, Irving, Texas 75062.	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch (Domestic)	Proposed Branch Opening - WW White	Newspaper: Federal Register:	Not available Not applicable
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:	11/01/2022 Not applicable

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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
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
726953	UNITED TX BK, DALLAS, TEXAS	02/20/2022	11/03/2021	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 November 5, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL COMMUNITY BANCORPORATIO N, INC.	Change in Bank Control	Change in Bank Control Notice filed by Anna Lou Patten Irrevocable Trust u.a.d. 12/28/12, Lindon, Utah; Michael Watson, as trustee and in individual capacity, Lindon, Utah; Matthew Mitton, as special trustee, Salt Lake City, Utah; Chad Patten, Lehi, Utah; and Kestin Wilkinson, Orem, Utah, to retain voting shares of Capital Community Bancorporation, Inc., and thereby indirectly retain voting shares of Capital Community Bank, both of Provo, Utah.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

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