



FEDERAL RESERVE RELEASE

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

No. 47 Week ending November 19, 2022

## Board Actions

### Enforcement

Cecil Bancorp, Inc., and Cecil Bank, both of Elkton, Maryland—written agreement dated June 29, 2010, terminated November 3, 2022.

Announced: November 17, 2022

### Forms

Forms—initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation RR (FR RR).

Approved: November 16, 2022

Forms—Final Board review to extend without revision the Supporting Statement for the Savings Association Holding Company Report (FR LL-(b)11).

Approved: November 16, 2022

Forms—final Board review to extend without revision the Supporting Statement for the Systemic Risk Report (FR Y-15).

Approved: November 16, 2022

Forms—final Board review to extend without revision the Notice by Financial Institutions of Government Securities Broker or Government Securities Dealer Activities (Form G-FIN) and Notice by Financial Institutions of Termination of Activities as a Government Securities Broker or Government Securities Dealer (Form G-FINW).

Approved: November 16, 2022

Forms—final Board review to extend without revision the Reporting and Disclosure Requirements Related to Securities of State Member Banks as Required by Regulation H (FR H-1).

Approved: November 16, 2022

Forms—final Board review to extend with revision the Transfer Agent Registration and Amendment (Form TA-1) and Transfer Agent Deregistration (Form TA-W).

Approved: November 16, 2022

## **Supervision and Regulation**

Resolution Plans—results of joint reviews of the 2021 targeted resolution plans of the eight largest, most complex domestic banks.

Approved: November 16, 2022

## Actions Under Delegated Authority

### Bank Holding Companies

#### *Atlanta*

Newtek Business Services Corp., Boca Raton, Florida—(1) to become a bank holding company by acquiring all of the outstanding shares of National Bank of New York City, Flushing, New York, and (2) concurrently, to form Newtek Interim Bank, National Bank, Miami, Florida, to merge with National Bank of New York City, 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.

Approved: November 18, 2022

#### *Chicago*

FVSB Mutual Bancorp, MHC, and FVSB Bancorp, Inc., both of Fond du Lac, Wisconsin—to become a mutual bank holding company and a mid-tier stock bank holding company, respectively, by acquiring Fox Valley Savings Bank, Fond du Lac, Wisconsin, in connection with the conversion of Fox Valley Savings Bank from mutual to stock form.

Approved: November 16, 2022

#### *Cleveland*

First Commonwealth Financial Corporation, Indiana, Pennsylvania—waiver from filing an application to acquire Centric Financial Corporation and simultaneously merge Centric Bank, both of Harrisburg, Pennsylvania, with and into First Commonwealth Bank, Indiana, Pennsylvania, pursuant to 12 CFR 225.12(d)(2).

Granted: November 16, 2022

#### *Dallas*

BMC Bancshares, Inc., Dallas, Texas—engaged de novo in listed activities permitted by 12 CFR 225.28(b)(3), namely leasing of personal property to third parties, through its wholly owned subsidiary, Silver Diamond, LLC.

Approved: November 16, 2022

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) provisions) (amended and restated effective 1/1/16), and Woodforest Financial Group Employee Stock Ownership Trust, both of The Woodlands, Texas—to acquire shares of Woodforest Financial Group, Inc., and thereby indirectly acquire shares of Woodforest National Bank, both of The Woodlands, Texas.

Approved: November 16, 2022

## **Bank Holding Companies**

### ***New York***

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York—to acquire additional shares of 473 Broadway Holding Corporation and of The Adirondack Trust Company, both of Saratoga Springs, New York.

Approved: November 17, 2022

### ***Philadelphia***

OceanFirst Financial Corp., Toms River, New Jersey—to acquire Partners Bancorp, Salisbury, Maryland (Bancorp) and thereby indirectly acquire Bancorp's two subsidiary banks, Bank of Delmarva, Seaford, Delaware, and Virginia Partner Bank, Fredericksburg, Virginia, through their merger with and into OceanFirst Bank, Toms River, New Jersey, a wholly owned subsidiary of the Corp.

Withdrawn: November 14, 2022

### ***St. Louis***

BankFirst Capital Corporation, Macon, Mississippi—waiver from filing an application to acquire Mechanics Banc Holding Company and thereby indirectly acquire Mechanics Bank, both of Water Valley, Mississippi.

Granted: November 14, 2022

## **Bank Mergers**

### ***St. Louis***

BankFirst Financial Services, Macon, Mississippi—to merge with Mechanics Bank, Water Valley, Mississippi, and to retain the acquired facilities as branches.

Approved: November 14, 2022

## **Change in Bank Control**

### ***Cleveland***

The Ottoville Bank Company, Ottoville, Ohio—The Rebecca A. Moorman Revocable Living Trust, Rebecca A. Moorman, Trustee, Ottoville, Ohio; Karen S. Andrew, Brighton, Michigan; Keith W. Moorman, Ottoville, Ohio; Neil R. Moorman, Saline, Michigan; and Pamela L. Suever, Ottoville, Ohio; for permission to join the previously approved Rebecca Moorman Family Control Group and retain shares and thereby control The Ottoville Bank Company, Ottoville, Ohio.

Permitted: November 15, 2022

## Change in Bank Control

### *Dallas*

Big Bend Bancshares Corporation, Marfa, Texas—Cynthia Slack Shaw, Austin, Texas, to increase ownership and voting control in Big Bend Bancshares Corporation and thereby indirectly acquire additional voting shares of Big Bend Banks, N.A. (dba The Marfa National Bank), Marfa, Texas.

Permitted: November 18, 2022

Central Louisiana Capital Corporation, Vidalia, Louisiana—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 Kathrynne Kronenberger, all of Baton Rouge, Louisiana; Catherine Campbell Niemi, Covington, Louisiana; Judith L. Campbell, St. Francisville, 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 shares of Central Louisiana Capital Corporation and thereby indirectly retain voting shares of Delta Bank, Vidalia, Louisiana.

Permitted: November 15, 2022

NewFirst Financial Group, Inc., El Campo, Texas—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 thereby indirectly retain voting shares of NewFirst National Bank, El Campo, Texas.

Permitted: November 14, 2022

**Change in Bank Control*****Kansas City***

Carroll County Bancshares, Inc., Carrollton, Missouri—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, Carrollton, Missouri. In addition, Dallas Polen, III, Overland Park, Kansas, to join the Polen/Cowherd Family Group and to retain voting shares of Bancshares.

Permitted: November 18, 2022

Cattle Crossing, Inc., Seward, Nebraska—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., and thereby indirectly retain voting shares of Cattle Bank and Trust, Seward, Nebraska. Kylie Dews and Roger Cattle were previously approved as members of the Cattle Family Group.

Permitted: November 18, 2022

Orchard Bancorp, Orchard, Nebraska—The Stanley L. Clifton Family Trust, Benjamin Clifton, Andrew Clifton, all of Orchard, Nebraska; and Jennifer Frey, Norfolk, Nebraska; as co-trustees and individually, to join the Clifton Family Group, a group acting in concert, to retain voting shares of Orchard Bancorp and indirectly retain voting shares of Orchard Bank, Orchard, Nebraska.

Permitted: November 17, 2022

## Change in Bank Control

### **Minneapolis**

Baldwin Bancshares, Inc., Baldwin, Wisconsin—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. Permitted: November 17, 2022

Beresford Bancorporation, Inc., Britton, South Dakota—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 Beresford Bancorporation, Inc., and thereby indirectly acquire First Savings Bank, Beresford, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansas, 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.

Permitted: November 15, 2022

Capitol Bancorporation, Inc., Britton, South Dakota—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., and thereby indirectly acquire First National Bank, Ft. Pierre, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansas, 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.

Permitted: November 15, 2022

Fulda Bancorporation Inc., Britton, South Dakota—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., and thereby indirectly acquire First National Bank, Oldham, South Dakota.

Permitted: November 15, 2022

### **San Francisco**

Riverbank Holding Company, Spokane, Washington—Carol K. Lawson and William J. Lawson, Spokane, Washington, to retain and acquire additional voting shares of RiverBank Holding Company and thereby indirectly acquire shares of RiverBank, Spokane, Washington.

Permitted: November 18, 2022

## **Savings and Loan Holding Companies**

### ***Boston***

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, 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 by acquiring First Seacoast Bank.

Approved: November 14, 2022



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 19, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**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.

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 19, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, to increase its investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK OVERSEAS INVESTMENT CORPORATION	Investment	Prior notice by Citibank Overseas Investment Corporation, New Castle, Delaware, to make an additional investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch (Domestic)	Manufacturers and Traders Trust Company, proposes to open a branch office to be located at 124 Boston Post Road, Waterford, New London County, CT.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch (Domestic)	Manufacturers and Traders Trust Company, proposes to open a branch office to be located at 1095 Main Street, Newington, Hartford County, CT.	Newspaper: Federal Register:	Not available Not applicable
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: Federal Register:	12/01/2022 12/15/2022

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

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

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 19, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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.

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 19, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIFTH THIRD BANCORP	Listed Going Concern	Request by Fifth Third Bancorp, Cincinnati, Ohio, for prior approval to increase its community welfare investments, pursuant to Section 4(c) (8) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable 12/02/2022

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**District: 4**

**Federal Reserve Bank of Cleveland**

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.

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 19, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PRIMIS BANK	* Branch (Domestic)	Primis Bank, Glen Allen, Virginia, to expand operations of its existing courier service in select areas of Virginia and in Montgomery County, Maryland.	Newspaper: Federal Register:	12/01/2022 Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 19, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FINEMARK HOLDINGS, INC.	Change in Bank Control	Strategic Value Investors, LP; Strategic Value Bank Partners, LLC; Strategic Value Opportunities, LP; Strategic Value Private Partners, LLC; and Benjamin Mackovak and Martin Adams, each a managing member of Strategic Value Bank Partners, LLC and Strategic Value Private Partners, LLC, (collectively, the "Controlled Parties"), all of Cleveland, Ohio, as a group acting in concert, to acquire additional voting shares of FineMark Holdings, Inc., and thereby indirectly acquire voting shares of FineMark National Bank & Trust, both of Fort Myers, Florida.	Newspaper: Federal Register:	12/05/2022 12/05/2022
LAFOURCHE BANCSHARES, INC.	Change in Bank Control	Gerald Savoie, Jr. and Vonnie D. Savoie, both of Cut Off, Louisiana, to retain voting shares of Lafourche Bancshares, Inc., and thereby indirectly retain voting shares of South Lafourche Bank and Trust Company, both of Larose, Louisiana.	Newspaper: Federal Register:	12/12/2022 Not available
LAFOURCHE BANCSHARES, INC.	Change in Bank Control	Nacis John Theriot, Sr., Cut Off, Louisiana, to retain voting shares of Lafourche Bancshares, Inc., and thereby indirectly retain voting shares of South Lafourche Bank and Trust Company, both of Larose, Louisiana.	Newspaper: Federal Register:	12/12/2022 Not available
REGIONS BANK	Public Welfare Investment	Regions Bank, Birmingham, Alabama, request for approval to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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.

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 19, 2022

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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:	11/13/2022 11/21/2022
FIRST EQUITY CORP.	Listed DeNovo	Notice to engage in de novo in permitted non-bank activities.	Newspaper: Federal Register:	Not applicable Not applicable
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:	12/15/2022 12/15/2022
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 12/02/2022

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 19, 2022

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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:	11/30/2022 11/29/2022
SAVANNA-THOMSON INVESTMENT, INC.	* 3A5	Savanna-Thomson Investment, Inc., Savanna, Illinois to merge with Maximum Bancshares, Inc. and thereby indirectly acquire Fidelity Bank, both of West Des Moines, Iowa.	Newspaper: Federal Register:	12/19/2022 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:	11/15/2022 12/15/2022

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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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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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 19, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BRADFORD BANCORP, INC.	* 3A5	Bradford Bancorp, Inc., Greenville, Illinois, to merge with Community Bancshares, Inc., Irvington, Illinois, and thereby indirectly acquire Community Trust Bank, Irvington, Illinois.	Newspaper:	12/15/2022
			Federal Register:	12/23/2022

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\* Subject to the provisions of the Community Reinvestment Act



**District: 8**

**Federal Reserve Bank of St. Louis**

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 19, 2022

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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 12/05/2022
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

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 19, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
Bison Bancshares, Inc.	* 3A1	Bison Bancshares, Inc., Bison, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Bison State Bank, Bison, Kansas.	Newspaper: Federal Register:	12/16/2022 12/28/2022
FARMERS BANK OF NORTHERN MISSOURI	* Branch (Domestic)	Farmers Bank of Northern Missouri, Unionville, Missouri, to establish a branch at 602 West Grant Street, Princeton, Missouri.	Newspaper: Federal Register:	11/25/2022 Not applicable

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending November 19, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL TEXAS BANKSHARE HOLDINGS, INC.	* 3A3	Central Texas Bankshare Holdings, Inc., Newspaper: 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 and Trust Company, Weimar, Texas.	Federal Register:	11/26/2022 12/09/2022
F & M BANCSHARES, INC.	Change in Bank Control	Scotty Dan Allen and Johnny Brad Allen, each of Stephenville, Texas have applied to the Federal Reserve Board as a group acting in concert for permission to control 25 percent or more of F&M Bancshares, Inc., De Leon, Texas (the "Company"), which controls Farmers and Merchants Bank, De Leon, Texas. Scotty Dan Allen is also seeking clearance to acquire 25 percent or more of the shares and thereby control the Company.	Newspaper: Federal Register:	Not available Not available
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 1506 S. Friendswood Dr., Friendwood, Tx 77546.	Newspaper: Federal Register:	11/24/2022 Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 498 Stacy Road, Allen, Texas 75002	Newspaper: Federal Register:	11/29/2022 Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 14902 Preston Road, Dallas, Texas 75254.	Newspaper: Federal Register:	11/29/2022 Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 5851 Long Prairie Road, Flower Mound, Texas 75028.	Newspaper: Federal Register:	11/29/2022 Not applicable
THIRD COAST BANK, SSB	* Branch (Domestic)	Third Coast Bank, SSB, Humble, Texas, to establish a branch at 9709 Lakeside Blvd., The Woodlands, Texas 77339.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TFXAS	08/14/2022	04/25/2022	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 19, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BAY COMMUNITY BANCORP	Change in Bank Control	Change in Bank Control Notice filed by Strategic Value Investors, LP; Strategic Value Bank Partners, LLC; Strategic Value Private Investors, LP; Strategic Value Private Partners, LLC, all of Cleveland, Ohio; Benjamin Mackovak, Bratenahl, Ohio; and Martin Adams, Naples, Florida, to acquire additional voting shares of Bay Community Bancorp, and thereby indirectly acquire additional voting shares of Community Bank of the Bay, both of Oakland, California.	Newspaper: Federal Register:	12/02/2022 Not available
CAPITAL COMMUNITY BANCORPORATION, 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 11/30/2022

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**District: 12**

**Federal Reserve Bank of San Francisco**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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