



FEDERAL RESERVE RELEASE

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

No. 48 Week ending November 26, 2022

Board Actions

Forms

Forms—final Board review to extend with revision the Interchange Transaction Fees Survey (FR 3064).

Approved: November 21, 2022

Forms—final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's Regulation E (Electronic Fund Transfers) (FR E).

Approved: November 21, 2022

Forms—final Board review to extend without revision the Reporting and Disclosure Requirements of CRA-Related Agreements (FR G).

Approved: November 21, 2022

Forms—initial Board review to extend without revision the Annual Daylight Overdraft Capital Report (FR 2225).

Approved: November 21, 2022

Forms—final Board review to extend with revision the Structure Reporting and Recordkeeping Requirements for Domestic and Foreign Banking Organizations (FR Y-6, FR Y-7, FR Y-10, and FR Y-10E).

Approved: November 21, 2022

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

First Farmers Bank & Trust Co., Converse, Indiana—to establish a branch at 639 Main Street, Lafayette, Indiana.

Approved: November 22, 2022

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 9651 Katy Freeway, Houston, Texas.

Approved: November 23, 2022

Texas Regional Bank, Harlingen, Texas—to establish a branch at 1001 Congress Avenue, Austin, Texas.

Approved: November 22, 2022

Secretary

First Citizens Community Bank, Mansfield, Pennsylvania—to establish a branch at 1820 East 3rd Street, Williamsport, Pennsylvania.

Approved: November 21, 2022

St. Louis

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

Approved: November 23, 2022

First Bank, Creve Coeur, Missouri—to establish a branch at 2950 South Camino Real, San Mateo, California.

Approved: November 22, 2022

Bank Holding Companies

Chicago

Ohnward Bancshares, Inc., Maquoketa, Iowa—to continue to engage de novo in the nonbanking activities of tax preparation, management consulting services, and data processing pursuant to 12 CFR 225.28(b)(6)(vi); 225.28(b)(9)(i)(A), and 225.28(b)(14)(i).

Approved: November 22, 2022

Change in Bank Control

Dallas

Jefferson Bancshares, Inc., San Antonio, Texas—Linda Lewis McSween Trust FBO Paul E. McSween III; Paul E. McSween III, trustee, Linda Lewis McSween Trust FBO Linda McSween Satel; Linda McSween Satel, trustee; Linda Lewis McSween Trust FBO Juliet McSween Zacher; Juliet McSween Zacher, trustee, and Linda Lewis McSween Trust FBO Jennifer McSween Canavan; Jennifer McSween Canavan, trustee, all of San Antonio, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert with, the McSween Family Control Group, which was previously approved on August 12, 2022, under the Change in Bank Control Act to retain control of 25 percent or more of the outstanding shares of voting common stock of and thereby control Jefferson Bancshares, Inc., which controls Jefferson Bank, San Antonio, Texas.

Permitted: November 21, 2022

Minneapolis

First State Bank Southwest KSOP Plan and Trust, Worthington, Minnesota—Mark Jon Vis, Worthington, Minnesota, as co-trustee, to acquire control of First State Bank Southwest KSOP Plan and Trust, which controls 25 percent or more of the shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota. First Rushmore, Inc., controls First State Bank Southwest, Pipestone, Minnesota.

Permitted: November 21, 2022

International Operations

Secretary

The Northern Trust Company, Chicago, Illinois—waiver of remainder of the prior-notice period for The Northern Trust International Banking Corporation, Jersey City, New Jersey, to make an investment in Northern Trust Secretarial Services (UK) Limited, London, United Kingdom. *

Granted: November 16, 2022

*Addition

Membership

Dallas

The First Liberty National Bank, Liberty, Texas—to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank, to be known as The First Liberty Bank.

Approved: November 21, 2022

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions)—annual indexing of reserve requirement exemption amount and low reserve tranche for 2023.

Approved: November 23, 2022

Section 23A Exemptions

Director, S&R

Home Street Bank (Bank), Seattle, Washington—determination that a proposed transaction by Bank to acquire HomeStreet Capital Corporation, Seattle, Washington, in connection with an internal corporate reorganization, would be in the public interest and consistent with the purposes of section 23A of the Federal Reserve Act.

Approved: November 23, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 26, 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 First Quarter of 2023 (January 1, 2023 - March 31, 2023) and Second Quarter of 2023 (April 1, 2023 - June 30, 2023)

Institution	Location	Quarter
MASCOMA BK	LEBANON, NEW HAMPSHIRE	First Quarter of 2023
SOUTH SHORE BK	SOUTH WEYMOUTH, MASSACHUSETTS	First Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, New York, New York, to make an investment in a foreign subsidiary, 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:	11/09/2022 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:	11/09/2022 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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Institution	Location	Quarter
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK	Second Quarter of 2023

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
PEOPLES BANK	* 18C * Branch (Domestic)	Peoples Bank, Marietta, Ohio to merge with Limestone Bank, Louisville, Kentucky, pursuant to Section 18(c) of the Federal Deposit Insurance Act and, thereby, acquire the branch offices of the target depository institution.	Newspaper: Federal Register:	Not available Not applicable

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District: 4

Federal Reserve Bank of Cleveland

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CRA Examinations scheduled for First Quarter of 2023 (January 1, 2023 - March 31, 2023) and Second Quarter of 2023 (April 1, 2023 - June 30, 2023)

Institution	Location	Quarter
FIRST FNCL BK	CINCINNATI, OHIO	Second Quarter of 2023
PEOPLES BK	MARIETTA, OHIO	Second Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRIMIS BANK	* Branch (Domestic)	Primis Bank, Glen Allen, Virginia, to expand its existing courier service into Montgomery County, Maryland.	Newspaper:	12/14/2022
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 First Quarter of 2023 (January 1, 2023 - March 31, 2023) and Second Quarter of 2023 (April 1, 2023 - June 30, 2023)

Institution	Location	Quarter
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA	Second Quarter of 2023
FIRST B&TC	LEBANON, VIRGINIA	Second Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 12/14/2022
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 12/13/2022

District: 6

Federal Reserve Bank of Atlanta

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NONE					

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Institution	Location	Quarter
BANK INDEP	SHEFFIELD, ALABAMA	First Quarter of 2023
CAPSTAR BK	NASHVILLE, TENNESSEE	Second Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY FEDERAL BANCORP	* 3A1 * Thrift Going Concern * Unitary Formation	Fidelity Federal Bancorp, Evansville, Indiana (Fidelity), and its parent companies Pedcor Financial, LLC (PFIN) and Pedcor Financial Bancorp (PFB), both of Carmel, Indiana (collectively, the Applicants), savings and loan holding companies, to become bank holding companies for a moment in time by acquiring Rockhold Bancorp (Target) and thereby indirectly acquiring Bank of Kirksville (Target Bank), both of Kirksville, Missouri. In connection with this application, Applicants to retain ownership of United Fidelity Bank, F.S.B., Evansville, Indiana (Applicant Bank), a savings association, for the moment in time that they are bank holding companies and thereby engage in operating a savings association. Finally, Applicants to become savings and loan holding companies following the merger of Target with and into Fidelity, and Target Bank with and into Applicant Bank.	Newspaper: Federal Register:	Not available Not available
FISHER BANCORP, INC.	* 3A5	Fisher Bancorp Inc. Fisher, Illinois to merge with Butler Point Inc and indirectly acquire Catlin Bank, both of Catlin, Illinois.	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 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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

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District: 7

Federal Reserve Bank of Chicago

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
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 First Quarter of 2023 (January 1, 2023 - March 31, 2023) and Second Quarter of 2023 (April 1, 2023 - June 30, 2023)

Institution	Location	Quarter
ALLY BK	SANDY, UTAH	First Quarter of 2023
IOWA ST B&TC	FAIRFIELD, IOWA	First Quarter of 2023
VISIONBANK OF IA	AMES, IOWA	First Quarter of 2023
FIRST IA ST BK	ALBIA, IOWA	Second Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

CRA Examinations scheduled for First Quarter of 2023 (January 1, 2023 - March 31, 2023) and Second Quarter of 2023 (April 1, 2023 - June 30, 2023)

Institution	Location	Quarter
GUARANTY BK	SPRINGFIELD, MISSOURI	Second Quarter of 2023
JOHNSON BK	RACINE, WISCONSIN	Second Quarter of 2023
LAKE CITY BK	WARSAW, INDIANA	Second Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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Institution	Location	Quarter
PREMIER BK OF AR	JONESBORO, ARKANSAS	First Quarter of 2023
CITIZENS BK	BATESVILLE, ARKANSAS	Second Quarter of 2023
GUARANTY BK	SPRINGFIELD, MISSOURI	Second Quarter of 2023
RELYANCE BK	WHITE HALL, ARKANSAS	Second Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 26, 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:	12/06/2022 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:	11/29/2022 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 First Quarter of 2023 (January 1, 2023 - March 31, 2023) and Second Quarter of 2023 (April 1, 2023 - June 30, 2023)

Institution	Location	Quarter
DACOTAH BK	ABERDEEN, SOUTH DAKOTA	First Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 10

Federal Reserve Bank of Kansas City

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

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Institution	Location	Quarter
FIRST OPTION BK	OSAWATOMIE, KANSAS	First Quarter of 2023
FIVE POINTS BK	GRAND ISLAND, NEBRASKA	First Quarter of 2023
1ST BK IN HOMINY	HOMINY, OKLAHOMA	Second Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 26, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	12/07/2022 12/14/2022
Lamar Street Investment Partners, LLC	* 3A1	Lamar Street Investment Partners, LLC, Addison, Texas, to become a bank holding company, by acquiring Fidelity Bancshares, Inc., and thereby indirectly acquire Fidelity Bank of Texas, both of Waco, Texas	Newspaper: Federal Register:	Not available 12/29/2022
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:	12/05/2022 Not applicable

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District: 11

Federal Reserve Bank of Dallas

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
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 First Quarter of 2023 (January 1, 2023 - March 31, 2023) and Second Quarter of 2023 (April 1, 2023 - June 30, 2023)

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 November 26, 2022

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

District: 12

Federal Reserve Bank of San Francisco

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NONE					

CRA Examinations scheduled for First Quarter of 2023 (January 1, 2023 - March 31, 2023) and Second Quarter of 2023 (April 1, 2023 - June 30, 2023)

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

* Subject to the provisions of the Community Reinvestment Act