



FEDERAL RESERVE RELEASE

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

No. 51 Week ending December 17, 2022

Board Actions

Bank Holding Companies

Brookline Bancorp, Inc., Boston, Massachusetts—to merge with PCSB Financial Corporation and thereby indirectly acquire PCSB Bank, both of Yorktown Heights, New York.

Approved: December 15, 2022

Forms

Forms—final Board review to extend with revision the Federal Reserve Membership Application (FR 2083, 2083A, 2083B, and 2083C) and the Federal Reserve Bank Stock Applications (FR 2030, 2030a, 2056, 2086, 2086a, and 2087).

Approved: December 16, 2022

Forms—final Board review to extend with revision the Payment Systems Surveys (FR 3054).

Approved: December 16, 2022

Regulations and Policies

Regulation ZZ (Regulation Implementing the Adjustable Interest Rate (LIBOR) Act)—final rule.

Approved: December 14, 2022

Supervision and Regulation

Resolution Plans—interagency issuance of (1) feedback letters to certain Category II and III firms regarding their December 17, 2021, targeted resolution plans and (2) feedback letters to certain foreign banking organizations with \$250 billion or more in global consolidated assets that are not subject to Category II or III standards regarding their July 1, 2022, reduced or full resolution plans.

Approved: December 12, 2022

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Third Coast Bank, SSB, Humble, Texas—to establish a branch at 9709 Lakeside Boulevard, The Woodlands, Texas.

Approved: December 12, 2022

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to establish branches at 124 Boston Post Road, Waterford, and 1905 Main Street, Newington, both in Connecticut.

Approved: December 14, 2022

St. Louis

Stifel Bank, Clayton, Missouri—to establish a branch at 501 North Broadway, St. Louis, Missouri.

Approved: December 14, 2022

Bank Holding Companies

Dallas

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 and Trust Company, Weimar, Texas.

Approved: December 15, 2022

Global One Bancshares, Inc., Carrollton, Texas—to become a bank holding company by acquiring Chappell Hill Bank, Chappell Hill, Texas.

Approved: December 15, 2022

Victory Financial Corporation, Lubbock, Texas—to become a bank holding company by acquiring The Security State Bank, Winters, Texas.

Approved: December 15, 2022

St. Louis

Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri—to merge with Citizens Bancshares Co. and thereby indirectly acquire Citizens Bank and Trust Company, both of Kansas City, and for Southern Bank, Poplar Bluff, all in Missouri, to merge with Citizens Bank and Trust Company and retain the acquired facilities as branches.

Approved: December 15, 2022

Banks, Foreign

New York

ING Bank, N.V., Amsterdam, The Netherlands—to establish a representative office in Los Angeles, California, pursuant to section 211.24(a)(2)(i)(B)(3) of Regulation K.

Approved: December 14, 2022

Change in Bank Control

Minneapolis

River Falls Bancshares, Inc., River Falls, Wisconsin—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, River Falls, Wisconsin.

Permitted: December 16, 2022

Extensions of Time

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—extension to February 24, 2023, to acquire additional shares of The ANB Corporation and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.

Granted: December 15, 2022

Large Bank Resolvability—interagency notice of extension of the comment period to January 23, 2023, for the advance notice of proposed rulemaking.

Granted: December 14, 2022

Financial Holding Companies

Director, S&R

Nordea Bank Abp, Helsinki, Finland—election to be treated as a financial holding company.

Effective: December 13, 2022

Membership

New York

PCSB Bank, Yorktown Heights, New York—to become a member of the Federal Reserve System.

Approved: December 16, 2022

Regulations and Policies

Director, S&R

Regulatory Capital Rules—notice of the 2022 aggregate global indicator amounts, as required under the Board's rule regarding risk-based capital surcharges for global systemically important bank holding companies.

Approved: December 12, 2022

Secretary

Regulation BB (Community Reinvestment)—interagency annual adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank" under the Community Reinvestment Act regulations.

Approved: December 15, 2022

Supervision and Regulation

General Counsel

MUFG Americas Holdings Corporation (MUAH), New York, New York—application for approval of a proposed internal debt "conversion trigger" that would allow the Board to order the conversion of MUAH's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's TLAC (total loss-absorbing capacity) rule.

Granted: December 12, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 17, 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 December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, seeks approval to expand the public welfare investment in the Hunt Capital Partners Tax Fund 44, LP, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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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
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District: 3

Federal Reserve Bank of Philadelphia

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Filer	Filing Type	Filing Proposal	End of Comment Period	
First Commerce Bancorp, Inc.	* 3A1	First Commerce Bancorp, Inc., a New Jersey corporation (the "Holding Company"), filing a Notification to Become a Bank Holding Company on Form FR Y-3N (the "Notice"), pursuant to Section 3(a)(5)(C) of the Bank Holding Company Act of 1956, as amended, and Section 225.17 of the Board of Governors of the Federal Reserve System (the "Board") Regulation Y promulgated thereunder. The Notice is being filed in connection with the proposed reorganization into a holding company structure (the "Reorganization") of First Commerce Bank, a well-capitalized New Jersey chartered bank (the "Bank").	Newspaper: Federal Register:	Not applicable Not applicable

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District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
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* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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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 December 17, 2022

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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 December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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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 December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARNESON BANCSHARES, INC.	Change in Bank Control	The Ray V. Hewitt By-Pass Trust f/b/o Julie Stauffacher, with Mark Hewitt as trustee, both of Mason City, Iowa; the Ray V. Hewitt By-Pass Trust f/b/o Carrie Nicols, Iowa City, Iowa, with Mark Hewitt as trustee, Mason City, Iowa; and the Ray V. Hewitt By-Pass Trust f/b/o Mark Hewitt, Mark Hewitt as trustee, both of Mason City, Iowa, all to join the Hewitt Family Control Group and acquire voting shares Arneson Bancshares, Inc., and thereby indirectly acquire voting shares of Clear Lake Bank & Trust, both of Clear Lake, Iowa.	Newspaper: Federal Register:	01/19/2023 01/09/2023
NORTHERN TRUST COMPANY, THE	* Branch (Domestic)	The Northern Trust Company, Chicago, Illinois, to establish a branch located at 1700 south Pavilion Center Drive, 6th Floor, Las Vegas, Nevada.	Newspaper: Federal Register:	12/23/2022 Not applicable
ONE COMMUNITY BANK	* Branch (Domestic)	One Community Bank, Oregon, Wisconsin to establish a branch located in Cottage Grove, Wisconsin.	Newspaper: Federal Register:	12/21/2022 Not applicable
Brookfield Bancshares, Inc.	* Branch (Domestic)	Brookfield HoldCo, Inc., Brookfield, Illinois to become a bank holding company by acquiring the voting shares of First National Bank of Brookfield, Brookfield, Illinois	Newspaper: Federal Register:	Not applicable Not applicable

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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
968249	PEOPLES BK, CLIVE, IOWA	12/18/2021	07/19/2021	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 December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCORP, INC.	* 3A3	Citizens Bancorp, Inc., Cadott, Wisconsin, to acquire Community Financial Bank, Prentice, Wisconsin.	Newspaper:	01/14/2023
			Federal Register:	01/23/2023

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
VersaHoldings US Corp.	* 3A1 Listed DeNovo	<p>GBH Inc., Ontario, Canada, VersaBank, Ontario, Canada (VersaBank) and VersaHoldings US Corp., Wilmington, Delaware (VersaHoldings), a wholly owned subsidiary of VersaBank, hereby submit this application (the Application) to the Federal Reserve Bank of Minneapolis (FRBMN) and the Board of Governors of the Federal Reserve System (the Board and together with the FRBMN, the Federal Reserve), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the BHC Act) and Sections 225.11 and 225.15 of Regulation Y adopted thereunder, requesting the Federal Reserve's prior approval to acquire 100% of the voting common equity of Stearns Bank Holdingford National Association, a national bank with its main office in Holdingford, Minnesota (Stearns Bank Holdingford), from Stearns Financial Services, Inc. (SFI) (the Proposed Acquisition) and to thereby become bank holding companies (BHCs).</p> <p>GBH Inc., VersaBank and VersaHoldings hereby provide notice to the Federal Reserve of their intention under Sections 4(c)(8) and 4(j) of the BHC Act and Section 225.24(a)(1) of Regulation Y to engage de novo in non-banking activities permissible under Section 225.28(b)(1) and (2) of Regulation Y through retention of VersaBank and VersaHoldings' existing ownership of VersaFinance US Corp. (VersaFinance).</p>	Newspaper: 01/11/2023 Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

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 December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
CATTLE CROSSING, INC.	Change in Bank Control	Roger D. Cattle, Lincoln, Nebraska and John T. Cattle, Overland Park, Kansas, as co-voting proxies of the John W. Cattle, Jr. Bank Stock Marital Trust, Seward, Nebraska (Bank Stock Marital Trust); to retain voting shares of Cattle Crossing, Inc., Seward, Nebraska, and thereby indirectly retain voting shares of Cattle Bank and Trust Company, Seward, Nebraska. In addition, the Bank Stock Marital Trust; to become a member of the Cattle Family Group, a group acting in concert.	Newspaper: Not available Federal Register: 01/11/2023

District: 10

Federal Reserve Bank of Kansas City

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868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMING	01/23/2022	10/25/2021	S	Int Small Bank
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		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VISTA BANK	* 18C * Branch (Domestic)	Vista Bank, Dallas, Texas ("Applicant"), to merge with Charis Bank, Justin, Texas ("Target"), and establish branches at the existing locations of Target, with Applicant becoming the sole surviving entity.	Newspaper: Federal Register:	Not available 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
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

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 17, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
COEUR D'ALENE BANCORP	Change in Bank Control	Change in Bank Control notice filed by Lee Andrew Adams, Kennewick, Washington, to acquire additional voting shares of Coeur d'Alene Bancorp, Inc., and thereby indirectly acquire voting shares of Bankcda, both of Coeur D'Alene, Idaho.	Newspaper: Federal Register:	Not available 01/03/2023

District: 12

Federal Reserve Bank of San Francisco

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