



FEDERAL RESERVE RELEASE

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

No. 52 Week ending December 24, 2022

Board Actions

Advisory Councils

Insurance Policy Advisory Committee—appointment of eight members.

Announced: December 22, 2022

Bank Holding Companies

United Community Banks, Inc., Greenville, South Carolina—to merge with Progress Financial Corporation and thereby indirectly acquire Progress Bank and Trust, both of Huntsville, Alabama.

Approved: December 19, 2022

Actions Under Delegated Authority

Bank Branches, Domestic

Richmond

Primis Bank, Tappahannock, Virginia—to expand its existing courier service into Montgomery County, Maryland.

Approved: December 19, 2022

St. Louis

Encore Bank, Little Rock, Arkansas—to establish a branch at 1911 11th Street, Boulder, Colorado.

Approved: December 21, 2022

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 501 Southwest Drive, Jonesboro, Arkansas.

Approved: December 22, 2022

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 2815 Longview Drive, Jonesboro, Arkansas.

Approved: December 22, 2022

Bank Holding Companies

Atlanta

Piedmont Bancorp, Inc., Norcross, Georgia—to engage in permissible nonbanking lending activities, pursuant to section 225.28(b)(1) of Regulation Y. *

Withdrawn: December 13, 2022

*Addition

Chicago

Hoosier Heartland State Bancorp Employee Stock Ownership and Savings Plan Trust, Crawfordsville, Indiana—to become a bank holding company by acquiring Hoosier Heartland State Bancorp and thereby indirectly acquiring Hoosier Heartland State Bank, both of Crawfordsville, Indiana. *

Approved: December 14, 2022

*Addition

Kansas City

Security Bancshares, Inc., Scott City, Kansas—waiver of application for the indirect acquisition of Bank of Burlington, Burlington, Colorado, in connection with the merger of Bank of Burlington with and into Farmers & Merchants Bank of Colby, Colby, Kansas.

Granted: December 19, 2022

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment (two requests).

Approved: December 22, 2022

Change in Bank Control

St. Louis

First State Bancshares, Inc., St. Charles, Missouri—the First State Bank of St. Charles Employee Stock Ownership Plan (ESOP), and Luanne Caryl Cundiff, James Raymond Droste, Christopher Anthony Goellner, John Wesley McClure IV, and David Paul Strautz, all of St. Charles, Missouri, with each of the preceding individuals serving as trustees of the ESOP, together as a group acting in concert, to control First State Bancshares, Inc., and its subsidiary bank, First State Bank of St. Charles, St. Charles, Missouri.

Permitted: December 20, 2022

Extensions of Time

Director, S&R

Citigroup Inc., New York, New York—extension of time to conform or divest a merchant banking investment.

Granted: December 20, 2022

Deutsche Bank AG, Frankfurt, Germany, and DB USA Corporation, New York, New York—extension of time to conform or divest a merchant banking investment.

Granted: December 19, 2022

Membership

Atlanta

Peoples Bank, Clifton, Tennessee—to become a member of the Federal Reserve System and to maintain its investment in bank premises.

Approved: December 20, 2022

Regulations and Policies

Director, RBOPS

Policy on Payment System Risk—notice of modifications to accommodate enhancements to the Automated Claims Adjustment Process.

Approved: December 20, 2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 24, 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 24, 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 prior approval to make a public welfare investment pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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Institution	Location	Quarter
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District: 3

Federal Reserve Bank of Philadelphia

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NONE			

District: 3

Federal Reserve Bank of Philadelphia

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Institution	Location	Quarter
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District: 4

Federal Reserve Bank of Cleveland

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NONE			

District: 4

Federal Reserve Bank of Cleveland

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Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 24, 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 24, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 24, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
OXFORD BANK CORPORATION	Listed Going Concern	Oxford Bank Corporation, Oxford, Michigan to indirectly acquire 80 percent 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.	Newspaper: Federal Register:	Not applicable 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
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 24, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCORP OF OKOLONA	Change in Bank Control	Notice by Steven M. Dalton, Steven M. Dalton 2012 Gift Trust Fund, (Stephen M. Dalton, Jr., Trustee), all of Sugar Land Texas; Everett M. Dalton, Everett McCain Dalton 2012 Gift Trust Fund, (Everett M. Dalton, Trustee); William E. Dalton, Jr., all of Houston, Texas; Elizabeth McCain, Takoma Park, Maryland; James E. McCain, III, Summerfield, Florida; Marguerite M. Lloyd, individually and as executor of Estate of Sam Lloyd, both of Sewanne, Tennessee; Reynolds McCain and Patricia McCain, both of Columbus, Mississippi, to join the McCain/Dalton Family Group and retain control of 25 percent or more of Bancorp of Okolona, Inc., and thereby indirectly control BankOkolona, both of Okolona, Mississippi	Newspaper: 01/10/2023 Federal Register: 01/12/2023

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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 24, 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

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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

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 24, 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 24, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VISTA BANCSHARES, INC.	* 3A5	Vista Bancshares, Inc., Dallas, Texas, to acquire 100 percent of the outstanding shares of capital stock of Charis Holdings, Inc., Dallas, Texas, and thereby, indirectly acquire control of its wholly-owned subsidiary, Charis Bank, Justin, Texas.	Newspaper: Federal Register:	01/16/2023 Not available
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 24, 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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Institution	Location	Quarter
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