



FEDERAL RESERVE RELEASE

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

No. 8 Week ending February 25, 2023

Board Actions

Forms

Forms—final Board review to extend with revision the Information Collections and Forms Related to Regulation MM (FR MM).

Approved: February 22, 2023

Forms—final Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation Q (FR Q).

Approved: February 22, 2023

Forms—final Board review to extend with revision the Reporting Requirements Associated with Regulation Y for Extension of Time to Conform to the Volcker Rule (FR Y-1).

Approved: February 22, 2023

Forms—final Board review to extend without revision the Selected Balance Sheet Items for Discount Window Borrowers (FR 2046).

Approved: February 22, 2023

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

Approved: February 22, 2023

Forms—initial Board review to extend with revision the Survey of Small Business and Farm Lending (FR 2028).

Approved: February 22, 2023

Membership

Custodia Bank, Inc., Cheyenne, Wyoming—request for reconsideration of its application to become a member of the Federal Reserve System.

Denied: February 22, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Boston

Cornerstone Bank, Spencer, Massachusetts—to establish a branch at 195 Main Street, Shrewsbury, Massachusetts.

Approved: February 24, 2023

St. Louis

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 201 Franklin Road, Brentwood, Tennessee.

Approved: February 24, 2023

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 2498 West Illinois Avenue, Dallas, Texas.

Approved: February 22, 2023

Bank Holding Companies

Chicago

FS Bancshares, Inc., Markesan, Wisconsin—waiver of application to acquire Farmers and Merchants Bank of Kendall (F&M), Kendall, Wisconsin, in connection with the merger of F&M with and into Ergo Bank, Markesan, Wisconsin.

Granted: February 24, 2023

New York

SR Bancorp, Inc., Bound Brook, New Jersey—to become a bank holding company by acquiring Somerset Savings Bank, SLA, Bound Brook, New Jersey. *

Withdrawn: February 16, 2023

*Addition

Richmond

Shore Bancshares, Inc., Easton, Maryland—waiver of application to acquire The Community Financial Corporation and thereby indirectly acquire its wholly owned subsidiary, Community Bank of the Chesapeake (Bank), both of Waldorf, Maryland, in connection with the merger of Bank with and into Shore United Bank, National Association, Easton, Maryland.

Granted: February 23, 2023

Banks, State Member

Atlanta

Synovus Bank, Columbus, Georgia—to make two public welfare investments.

Approved: February 24, 2023

Extensions of Time

Atlanta

Bank Independent, Sheffield, Alabama—extension to May 12, 2023, to establish a branch at 11254 County Line Road, Madison, Alabama. *

Granted: February 15, 2023

*Addition

Financial Holding Companies

Chicago

University Bancorp, Ann Arbor, Michigan—election to become a financial holding company.

Effective: February 21, 2023

Membership

St. Louis

Bank of Kilmichael, Kilmichael, Mississippi—to become a member of the Federal Reserve System.

Approved: February 21, 2023

Signature Bank of Arkansas, Fayetteville, Arkansas—to become a member of the Federal Reserve System.

Approved: February 23, 2023

Supervision and Regulation

Director, S&R

Citizens Financial Group, Inc., Providence, Rhode Island—to make capital distributions in the second quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan. *

Approved: February 10, 2023

*Addition

Director, S&R, and Director, Financial Stability

Stress Tests—issuance of hypothetical scenarios for 2023 stress tests. *

Approved: February 9, 2023

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 25, 2023

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
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
READING CO-OP BK	READING, MASSACHUSETTS	Third 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 February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
POPULAR BANK	* Branch (Domestic)	Popular Bank, New York, New York, to establish a branch facility to be located at 10 S Federal Highway, Ft. Lauderdale, Florida.	Newspaper: Federal Register:	03/08/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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NONE					

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
MANUFACTURERS & TRADERS TC	BUFFALO, NEW YORK	Second Quarter of 2023
DEUTSCHE BK TC AMERICAS	NEW YORK, NEW YORK	Third Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
BANK OF DELMARVA	SEAFORD, DELAWARE	Second Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 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 February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
BANK OF DELMARVA	SEAFORD, DELAWARE	Second Quarter of 2023
CLEAR MNT BK	BRUCETON MILLS, WEST VIRGINIA	Second Quarter of 2023
FIRST B&TC	LEBANON, VIRGINIA	Second Quarter of 2023
JOHN MARSHALL BK	RESTON, VIRGINIA	Third Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
MINERS EXCH BK	COEBURN, VIRGINIA	Third 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 February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPSTAR BANK	* Branch (Domestic)	Capstar Bank, Nashville, Tennessee to establish the following branch: Cool Springs Branch, 330 Mayfield Drive, Franklin, Tennessee.	Newspaper: Federal Register:	03/10/2023 Not applicable
COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan is applying to acquire additional stock of Community Bancshares of Mississippi, Inc.	Newspaper: Federal Register:	03/31/2023 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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
2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
CAPSTAR BK	NASHVILLE, TENNESSEE	Second Quarter of 2023
CENTRAL ST BK	CALERA, ALABAMA	Third Quarter of 2023
FIRST BK	HATTIESBURG, MISSISSIPPI	Third 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 February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMMETSBURG BANK SHARES, INC.	Change in Bank Control	Notice by Lisa Elsenbast, Minneapolis, Minnesota, individually and together as a co-trustee with Annette Sarazine-Jensen, Omaha, Nebraska, Monica Anderegg, Edina, Minnesota, and Julia T. Sarazine, Chicago, Illinois of the Charles L. Sarazine 2022 Trust Agreement and the four together on behalf of Maryanna Sarazine, Algona, Iowa, to join the Spies/Sarazine Family Control Group, to retain voting shares of Emmetsburg Bank Shares, Inc. and indirectly control Iowa Trust & Savings Bank, both of Emmetsburg, Iowa.	Newspaper: Federal Register:	Not available Not available
GENEVA BANCSHARES, INC.	Change in Bank Control	The A. Gregg Nelson Family Trust u/a/d March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee, Timothy Nelson, Geneva, Illinois as special asset manager; the A. Gregg Nelson Marital Trust GST Exempt Trust u/a/d March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee, Timothy Nelson, Geneva, Illinois as special asset manager; the Joy A. Nelson Trust dated March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee; Timothy Nelson, Geneva, Illinois, individually; Thomas Nelson, Geneva, Illinois; Richard Razum, Geneva, Illinois; Jamie Razum, individually and as custodian for a minor child; Brad Wendell, Geneva, Illinois; and Kristina Wendell, individually and as custodian for a minor, to join the Nelson Family Control Group, a group acting in concert, to retain voting shares of Geneva Bancshares, Inc., and thereby indirectly retain voting shares of The State Bank of Geneva, both of Geneva, Illinois	Newspaper: Federal Register:	Not available 02/27/2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
IOWA STATE BANK	* Branch (Domestic)	Iowa State Bank, Hull, Iowa to establish a branch located at 125 Main Street, Galva, Iowa.	Newspaper: Federal Register:	02/23/2023 Not applicable
MAUSTON BANCORP, INC.	Change in Bank Control	Kari L. Schmidt Field, Mauston, Wisconsin, as trustee of the Kari L. Schmidt 2021 Irrevocable Grantor Trust, Mauston, Wisconsin, the Kari L. Schmidt Trust, Mauston, Wisconsin, and the Kari Schmidt QTIP Marital Trust, Madison, Wisconsin, Molly K. Scully, Lyndon Station, Wisconsin individually and as co-trustee of the Molly K. Scully Qualified Subchapter S Trust, Madison, Wisconsin, Justin K. Walsh, New Lisbon, Wisconsin, individually and as co-trustee of the Justin K. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, Matthew P. Walsh, Woodbury, Minnesota, individually and as co-trustee of the Matthew P. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, and Wealth Enhancement Trust Services, LLC, Madison, Wisconsin, as trustee of the Kari Schmidt QTIP Marital Trust, Madison, Wisconsin, co-trustee of the Molly K. Scully Qualified Subchapter S Trust, Madison, Wisconsin, co-trustee of the Justin K. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, and co-trustee of the Matthew P. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, as a group acting in concert, to join the Kari L. Schmidt Field Family Control Group and retain voting shares of Mauston Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Mauston, both of Mauston, Wisconsin.	Newspaper: Federal Register:	Not available 03/06/2023
WASHINGTON STATE BANK	* Branch (Domestic)	Washington State Bank, Pella, Iowa to establish a branch located at 703 Main St Pella, IA 50219.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
FIRST IA ST BK	ALBIA, IOWA	Second Quarter of 2023
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: 7

Federal Reserve Bank of Chicago

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
1ST SOURCE BK	SOUTH BEND, INDIANA	Third Quarter of 2023
BRISTOL MORGAN BK	OAKFIELD, WISCONSIN	Third Quarter of 2023
NORTHERN TC	CHICAGO, ILLINOIS	Third 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 February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAKSTAR BANK	* Branch (Domestic)	OakStar Bank, Springfield, Missouri, to establish a branch facility located at 1405 N. Main Street, Mountain Grove, Missouri	Newspaper: Federal Register:	03/09/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
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
BANK OF ADVANCE	ADVANCE, MISSOURI	Third Quarter of 2023

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District: 8

Federal Reserve Bank of St. Louis

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
BANKOKOLONA	OKOLONA, MISSISSIPPI	Third Quarter of 2023
LINDELL B&TC	SAINT LOUIS, MISSOURI	Third Quarter of 2023
MONTICELLO BKG CO	MONTICELLO, KENTUCKY	Third Quarter of 2023
STIFEL BK	CLAYTON, MISSOURI	Third 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 February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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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 February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB FINANCIAL CORPORATION	Change in Bank Control	<p>Mary Elizabeth Thompson O'Connor; Kathleen Thompson Brown; Byron Gregory Thompson, Jr.; Mark Thompson; Paul Thompson; Timothy Thompson; Brian Christopher Thompson; Anne Thompson Eckels; and Michael Scott Thompson; to retain voting shares of CCB Financial Corporation, and thereby indirectly acquire voting shares of Country Club Bank, both of Kansas City, Missouri; and to form the Child Majority Group, a group acting in concert, which directs the vote of previously approved family trusts; and the BGT Descendants' Majority Group, a group acting in concert, both of which are subgroups of the existing Thompson Control Group, a group acting in concert. In addition, nine B&J Thompson Trust F/B/O each of the nine children named above, Country Club Bank, trustee, and the BGT Descendants' Majority Group; to retain CCB shares and join the Thompson Control Group.</p> <p>In addition, six Brian Christopher Thompson Descendants' Trust F/B/O Brian Christopher Thompson, Jr, Jane O'Neil Thompson, Madison Thompson, John Thompson, and Mason Thompson; Country Club Bank, trustee; the BGT Descendants' Majority Group; and each of the six children as descendants of Brian Thompson; to acquire shares of CCB and join the Thompson Control Group. Finally, John Joseph O'Connor IV; Tara O'Connor Andris; Madeleie M. O'Connor Rau; Amy O'Connor Loup; Byron Gregory Thompson III; Kelsey Thompson Chun; Molly Thompson</p>	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
		Argersinger; Theresa Thompson; Peter Thompson; Charles Thompson; Grace Thompson; Adelaide Thompson; Mark Thompson Jr.; William Thompson; Margaret Thompson; August Thompson; Mary Jeanne Thompson; Timothy Thompson, Jr.; Andrew Thompson; Catherine Thompson; Elizabeth Thompson; John Eckels; Thomas Eckels; Jeanne Eckels; William Eckels; Molly Eckels; Michael Thompson; Jr. Daniel Thompson; Margaret Thompson; and Ryan Thompson; to acquire shares of CCB and to join the Thompson Control Group.	
CFSB HOLDING CO.	Change in Bank Control	Charles McGinn, Anselmo, Nebraska; to acquire voting shares of CFSB Holding Co., and thereby indirectly acquire voting shares of Custer Federal State Bank, both of Broken Bow, Nebraska.	Newspaper: Not available Federal Register: 03/10/2023
CONVERSE COUNTY CAPITAL CORPORATION	Change in Bank Control	Benjamin Saunders, Sheridan, Wyoming, to acquire voting shares of Converse County Capital Corporation, and thereby indirectly acquire voting shares of Converse County Bank, both of Douglas, Wyoming.	Newspaper: 03/22/2023 Federal Register: 03/15/2023

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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
516855	SECURITY BK, TULSA, OKLAHOMA	04/11/2022	01/24/2022	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
1ST BK IN HOMINY	HOMINY, OKLAHOMA	Second Quarter of 2023
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA	Third Quarter of 2023
ENTERPRISE BK	OMAHA, NEBRASKA	Third Quarter of 2023
SECURITY BK	LAUREL, NEBRASKA	Third 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 February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICO BANCSHARES, INC.	Change in Bank Control	John M. Moore of Wolfforth, Texas, as trustee of the John M Moore 2003 Exempt Family Trust, the Thomas Blake Moore 2021 Exempt Trust, and the Hunter Marshall Moore 2021 Exempt Trust, all of Wolfforth, Texas; and as Managing Partner of JPM Interests Ltd., of Wolfforth, Texas; and as co-trustee James Todd Moore Exempt Lifetime Trust, of Dallas, Texas; Melissa Thoveson of Dallas, Texas, as trustee of the Ryan Butler Thoveson 2021 Exempt Trust, the Alec Steele Thoveson 2021 Exempt Trust, and the Melissa A Thoveson 2003 Exempt Family Trust, all of Dallas, Texas; and as co-trustee of the James Todd Moore Exempt Lifetime Trust, of Dallas, Texas; and James Todd Moore of Dallas, Texas, as an individual; together as members of the Moore Family Group, a group acting in concert, to retain shares of Americo Bancshares, Inc. and indirectly American Bank of Commerce, both of Wolfforth, Texas.	Newspaper: Federal Register:	Not available 02/21/2023
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas to Establish a Branch at 2025 West Southlake Boulevard, Southlake, Texas 76092	Newspaper: Federal Register:	03/09/2023 Not applicable
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen. Texas to Establish a Branch at 18460 Blanco Road, San Antonio, Texas	Newspaper: Federal Register:	03/09/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
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, TFXAS	08/07/2022	03/14/2022	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
CHARLES SCHWAB BK SSB	WESTLAKE, TEXAS	Third Quarter of 2023
COMERICA BK	DALLAS, TEXAS	Third Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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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 Second Quarter of 2023 (April 1, 2023 - June 30, 2023) and Third Quarter of 2023 (July 1, 2023 - September 30, 2023)

Institution	Location	Quarter
NANO BANC	IRVINE, CALIFORNIA	Third Quarter of 2023

* Subject to the provisions of the Community Reinvestment Act