



FEDERAL RESERVE RELEASE

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

No. 18 Week ending May 6, 2023

Board Actions

Enforcement

Perry County Bancorp Inc. and Du Quoin State Bank, both of Du Quoin, Illinois—written agreement with the Federal Reserve Bank of St. Louis and the Illinois Department of Financial and Professional Regulation.

Announced: May 4, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

Local Bank (fka Bank of Cherokee County), Hulbert, Oklahoma—to establish a branch at 100 South Kerr Boulevard, Sallisaw, Oklahoma, and to increase its investment in bank premises.

Approved: May 5, 2023

Local Bank (fka Bank of Cherokee County), Hulbert, Oklahoma—to establish a branch at 240 East 3rd Street, Grove, Oklahoma, and to increase its investment in bank premises.

Approved: May 5, 2023

St. Louis

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 3938 Rainbow Boulevard, Kansas City, Kansas.

Approved: May 3, 2023

Bank Holding Companies

Atlanta

Tandem Bancorp, Inc., Tucker, Georgia—to become a bank holding company by acquiring outstanding shares of Tandem Bank, Tucker, Georgia.

Approved: May 4, 2023

Dallas

Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico—to acquire Western Bancshares of Clovis, Inc., Carlsbad, New Mexico, and thereby indirectly acquire Western Bank of Clovis, Clovis, New Mexico.

Approved: May 5, 2023

Richmond

United Community Banks, Inc., Greenville, South Carolina—to acquire First Miami Bancorp, Inc., South Miami, Florida, and thereby indirectly acquire First National Bank of South Miami, Miami, Florida.

Approved: May 1, 2023

Banks, State Member

Richmond

United Bank, Fairfax, Virginia—to make a public welfare investment.

Approved: May 5, 2023

Banks, State Member

Secretary

First Financial Bank, Cincinnati, Ohio—to make a public welfare investment. *

Approved: April 26, 2023

*Addition

Change in Bank Control

St. Louis

Bancorp of Okolona, Inc., Okolona, Mississippi—the Steven M. Dalton 2012 Gift Trust Fund, Stephen M. Dalton, Jr., individually, and as trustee, all of Sugar Land, Texas; the Everett McCain Dalton 2012 Gift Trust Fund, Everett M. Dalton, individually, and as trustee, and 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 the Estate of Sam Lloyd, both of Sewanne, Tennessee; and Reynolds McCain and Patricia McCain, both of Columbus, Mississippi; to join the McCain Dalton Family Group, a group acting in concert, to retain voting shares of Bancorp of Okolona, Inc., and thereby indirectly retain voting shares of BankOkolona, Okolona, Mississippi.

Permitted: May 2, 2023

Extensions of Time

Director, S&R

BOK Financial Corporation, Tulsa, Oklahoma—extension of time to conform or divest a merchant banking investment. *

Granted: April 20, 2023

*Addition

Membership

St. Louis

RiverWind Bank, Augusta, Arkansas—to become a member of the Federal Reserve System.

Approved: May 4, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NEWBURYPORT FIVE CENTS BANCORP MHC	* 3A5 3A3	Newburyport Five Cents Bancorp, MHC, and its wholly-owned subsidiary, Newburyport Five Cents Bancorp, Inc., both of Newburyport, Massachusetts; to merge with Pentucket Bank Holdings, MHC, and Pentucket Bancorp, Inc., respectively, and thereby indirectly acquire Pentucket Bank, all of Haverhill, Massachusetts.	Newspaper: 05/08/2023 Federal Register: 05/15/2023

* Subject to the provisions of the Community Reinvestment Act

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 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 May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNIVEST BANK AND TRUST CO.	* Branch (Domestic)	Univest Bank, Souderton, PA, to establish a full-service branch located at 25 Jacksonville Rd, Warminster, PA 18974.	Newspaper: Federal Register:	05/18/2023 Not applicable

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District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUCKEYE COMMUNITY BANK	* Branch (Domestic)	Application Notice in connection with Buckeye Community Bank, Lorain, Ohio, proposed establishment of a full-service branch office at 106 S. Center Street, Lagrange, Ohio 44055	Newspaper: Federal Register:	05/18/2023 Not applicable
FIRST FINANCIAL BANK	* Branch (Domestic)	Application filed by First Financial Bank, Cincinnati, Ohio, to establish a new branch at 7615 Reading Road, Cincinnati, Hamilton County, Ohio, 45237	Newspaper: Federal Register:	05/16/2023 Not applicable

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District: 4

Federal Reserve Bank of Cleveland

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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

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 May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MARION, THE	* Branch (Domestic)	Bank of Marion, Marion, Virginia, to establish a branch facility to be located at 220 West Main Street, Radford, Virginia, 24141	Newspaper: Federal Register:	Not available Not applicable
FIRST BANK AND TRUST COMPANY, THE	* Branch (Domestic)	The First Bank & Trust Company, Lebanon, Virginia, to establish a branch office at 2100 Community Drive, Suite B, Mount Airy, North Carolina.	Newspaper: Federal Register:	05/12/2023 Not applicable
JSB Financial, Inc.	* 3A1	JSB Financial, Inc., Shepherdstown, West Virginia, to become a bank holding company by acquiring Jefferson Security Bank, Shepherdstown, West Virginia.	Newspaper: Federal Register:	05/28/2023 06/08/2023

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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
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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- S = Satisfactory
- NI = Needs to improve
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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 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 May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
A. M. SAYLOR, INCORPORATED	Change in Bank Control	David Oren Nelson Living Trust dated January 28, 2022, Memphis, Tennessee, David Oren Nelson, Somerville, Tennessee, as trustee, to acquire voting shares of A.M. Saylor, Incorporated, and thereby indirectly control First Hampton Bank, both of Hampton, Iowa.	Newspaper: Federal Register:	Not available 04/26/2023
SAVANNA- THOMSON INVESTMENT, INC.	Change in Bank Control	Notice by The First National Bank in Sioux Falls, Sioux Falls, South Dakota, as trustee of the Kehl Family 2009 Trust, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Cody J. Kehl Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Jacob R. Winter Dated November 5, 1997, Sioux Falls, South Dakota, and the Ruth A. Kehl Grandchildrens' Trust FBO Tanner C. Kehl Dated November 5, 1997, Sioux Falls, South Dakota; Kevin A. Kehl, Dubuque, Iowa, as trustee of the Kevin A. Kehl Trust May 15, 2017, Dubuque, Iowa; and Krystina L. Moore, Tiffin, Iowa, as a group acting in concert, to join the Kehl Family Control Group to acquire voting shares of Savanna-Thomson Investment, Inc., Savanna, Illinois, and thereby indirectly acquire voting shares of Savanna-Thomson Bank, Thomas, Illinois. Additionally, Daniel J. Kehl, Solon, Iowa, to join the Kehl Family Control Group, to retain voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson State Bank.	Newspaper: Federal Register:	Not available 04/17/2023

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
SERVBANC HOLDCO, INC.	Change in Bank Control	Notice by Stavros Papastavrou and Sofia Elizabeth Papastavrou, as co-trustees of the Jennifer Papastavrou 2023 Trust F/B/O Stavros Papastavrou, and Jennifer Papastavrou and Nicole Katerina Papastavrou, as co-trustees of the Stavros Papastavrou 2023 Trust F/B/O Jennifer Papastavrou, all of Old Westbury, New York, to join Stavros Papastavrou, thereby creating a group acting in concert, and acquire control of ServBanc Holdco, Inc., Phoenix, Arizona, and thereby indirectly acquire control of Allied First Bank, Oswego, Illinois.	Newspaper: Federal Register:	Not available Not available

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
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK & TRUST COMPANY	Premises	Citizens Bank & Trust Company, Van Buren, Arkansas, to increase its investment in bank premises in the amount of \$975,000	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	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 May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOLDING COMPANY OF PARK RIVER, INC	Change in Bank Control	The Gary W. Paulson and Lyla G. Paulson Revocable Living Trust u/a dated 10/25/2018; Gary W. Paulson and Lyla G. Paulson, as trustees of the trust, a group acting in concert, to acquire voting shares of First Holding Company of Park River, Inc. and thereby indirectly acquire First United Bank, all of Park River, North Dakota. Trustee, Gary W. Paulson, was previously approved to acquire the shares in their individual capacity.	Newspaper: Federal Register:	Not available Not available

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

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 May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MORGAN CAPITAL CORPORATION	Change in Bank Control	John Sneed, individually, and as trustee of the FMS Bank Employee Stock Ownership and 401K Trust, to retain voting shares of Morgan Capital Corporation, and thereby indirectly acquire voting shares of FMS Bank; all of Fort Morgan, Colorado, and to form the Sneed Family Group, a group acting in concert. In addition, Mary Sneed, Fort Morgan, Colorado, to retain Morgan Capital Corporation shares and join the Sneed Family Group.	Newspaper: Federal Register:	Not available Not available
STOCKGROWERS STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas, to acquire additional voting shares up to 39 percent of Stockgrowers Banc Corporation, Ashland, Kansas, and thereby indirectly acquire additional shares of Stockgrowers State Bank, Ashland, Kansas; and Peoples Bank, Coldwater, Kansas.	Newspaper: Federal Register:	Not available 06/02/2023

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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

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 May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
5th Generation Holdings, Inc.	* 3A1	5th Generation Holdings, Inc., Groom, Texas, to become a bank holding company by acquiring to Groom Bancshares, Inc., and indirectly, The State National Bank of Groom, both of Groom, Texas.	Newspaper: Federal Register:	Not available 05/26/2023

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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 Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 6, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	Public Welfare Investment	Approval to make an additional \$23,425,000 public welfare investment in Newport Tax Credit Fund 2021-A, L.P.	Newspaper: Federal Register:	Not applicable Not applicable
EAST WEST BANK	Public Welfare Investment	Request approval to make a \$20,000,000 public welfare investment in R4 San Jose Housing Partners II LP	Newspaper: Federal Register:	Not applicable Not applicable
EAST WEST BANK	Public Welfare Investment	Request approval to make a \$15,000,000 public welfare investment in Merchants Capital Tax Equity Fund 15, L.P.	Newspaper: Federal Register:	Not applicable Not applicable
WESTERN ALLIANCE BANK	Public Welfare Investment	Approval to make a public welfare investment into a Low Income Housing Partnership.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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