



FEDERAL RESERVE RELEASE

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

No. 27 Week ending July 8, 2023

Updated: July 13, 2023

Board Actions

Enforcement

Herring Bancorp, Inc., Amarillo, Texas—issuance of a consent cease-and-desist order.

Announced: July 6, 2023

Quontic Bank Acquisition Corp. and Quontic Bank Holdings Corp., both of Astoria, New York—written agreement with the Federal Reserve Bank of Philadelphia.

Announced: July 6, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Texas First Bank, Texas City, Texas—to establish a branch at 1965 South Loop 336 West, Conroe, Texas.

Approved: July 6, 2023

Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota—to establish a branch at 823 Belknap Street, Superior, Wisconsin.

Approved: July 7, 2023

Secretary

First Financial Bank, Cincinnati, Ohio—to establish a branch at 7152 Reading Road, Cincinnati, Ohio.

Approved: July 3, 2023

St. Louis

First Horizon Bank, Memphis, Tennessee—to establish a branch at 3509 Frederica Road, St. Simons Island, Georgia.

Approved: July 7, 2023

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: July 5, 2023

Change in Bank Control

Chicago

Fisher Bancorp, Inc., Fisher, Illinois—Michael Estes, Debra Estes, Dean Tabor, and Sharon Tabor, all of Fisher, Illinois; Lyndon S. Estes, Westfield, Indiana; Boyd M. Estes, Chicago, Illinois, and many more; to form the Estes Family Control Group, a group acting in concert, to retain voting shares of Fisher Bancorp, Inc., and thereby indirectly retain voting shares of The Fisher National Bank, Fisher, Illinois, and Catlin Bank, Catlin, Illinois.

Permitted: July 5, 2023

Financial Holding Companies

Richmond

ODNB Financial Corporation, Tysons Corner, Virginia—election to become a financial holding company.

Effective: July 6, 2023

International Operations

Secretary

The Northern Trust Company, Chicago, Illinois, and The Northern Trust International Banking Corporation, Jersey City, New Jersey—waiver of the remainder of the prior-notice period for The Northern Trust International Banking Corporation to make an investment in Northern Trust MENA RHQ, Riyadh, Saudi Arabia, pursuant to section 211.9(f) of Regulation K.

Granted: July 6, 2023

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: July 7, 2023

Lending and Liquidity Facilities—reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: July 7, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 8, 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 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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
ODNB FINANCIAL CORPORATION	Election (Domestic)	ODNB Financial Corporation, Tysons Corner, Virginia, elects to become a Financial Holding Company.	Newspaper: Federal Register:	Not applicable Not applicable

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
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	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		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
ROBERTSON HOLDING COMPANY, L.P.	Change in Bank Control	Aaron Andrew Robertson, Speedwell, Tennessee, to retain 25% or more of the voting shares of Robertson Holding Company, L.P., Harrogate, Tennessee, and thereby indirectly retain voting shares of Commercial Bancgroup, Inc. and its subsidiary bank Commercial Bank, both of Harrogate, Tennessee and AB&T Financial Corporation and its subsidiary bank Alliance Bank & Trust Company, both of Gastonia, North Carolina.	Newspaper: 07/25/2023 Federal Register: 07/26/2023

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District: 6

Federal Reserve Bank of Atlanta

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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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
1895 BANCORP OF WISCONSIN, INC.	Change in Control	PyraMax Bank, FSB Employee Stock Ownership Plan Trust, Greenfield, Wisconsin with Principal Trust Company, Wilmington, Delaware as trustee to acquire voting shares of 1895 Bancorp of Wisconsin, Inc. and thereby indirectly acquire voting shares of PyraMax Bank, FSB, both of Greenfield, Wisconsin.	Newspaper: Federal Register:	Not available 07/13/2023

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
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
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
FARMERS STATE BANK	* Branch (Domestic)	Farmers State Bank, Victor, Montana, to establish a branch facility at 3200 Brooks Street, Missoula, Montana	Newspaper: 07/20/2023 Federal Register: Not applicable
WESTBRAND, INC.	Change in Bank Control	Hoeven Family Limited Liability Limited Partnership, Bismarck, North Dakota (John H. Hoeven, III, Minot, North Dakota, and Marcela Hoeven Samson, Minot, North Dakota, as General Partners), to acquire voting shares of Westbrand, Inc., and thereby indirectly acquire voting shares of First Western Bank and Trust, both of Minot, North Dakota.	Newspaper: Federal Register:

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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

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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANCSHARES, INC.	Change in Bank Control	Sharon Meek, Rogers, Arkansas, to retain voting shares of Farmers Bancshares, Inc., and thereby indirectly retain voting shares of Independent Farmers Bank, both of Maysville, Missouri.	Newspaper: Federal Register:	Not available 07/27/2023
FIRST NATIONAL BANCSHARES, INC. PROFIT SHARING AND EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	The First National Bancshares, Inc. Profit Sharing and Employee Stock Ownership Plan and Trust, to acquire additional voting shares, up to 49 percent of the voting shares of First National Bancshares, Inc., and thereby indirectly acquire additional shares of FNB Bank, all in Goodland, Kansas.	Newspaper: Federal Register:	Not available 08/10/2023

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District: 10

Federal Reserve Bank of Kansas City

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285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 5800 N. Mopac Expressway, Austin, Texas 78731	Newspaper: Federal Register:	Not available Not applicable
Patrons Holdings, Inc.	* 3A1	Patrons Holdings, Inc., Dallas, Texas – to become a bank holding company by acquiring Eden Financial Corporation, San Angelo, Texas, and thereby indirectly acquire Texas Financial Bank, Eden, Texas, and Amistad Bank, Del Rio, Texas.	Newspaper: Federal Register:	Not available Not available

* 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
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
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	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 July 8, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP 34, INC.	* 3A3 * 3A5	Bancorp 34, Inc., Scottsdale, Arizona, to acquire CBOA Financial, Inc., and its subsidiary bank, Commerce Bank of Arizona, Inc., both of Tucson, Arizona, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 08/04/2023
SOUND FINANCIAL BANCORP, INC.	Change in Bank Control	Notice of Change In Bank Control filed by Joseph D. Stilwell, San Juan, Puerto Rico; Stilwell Value LLC; Stilwell Partners, L.P.; Stilwell Activist Fund, L.P.; Stilwell Activist Investments, L.P.; and Stilwell Value Partners VII, L.P.; all of New York, New York; as a group acting in concert to acquire voting shares of Sound Financial Bancorp, Inc., and thereby indirectly acquire voting shares of Sound Community Bank, both of Seattle, Washington.	Newspaper: Federal Register:	Not available 07/26/2023

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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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