



FEDERAL RESERVE RELEASE

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

No. 33 Week ending August 19, 2023

Board Actions

Enforcement

Farmington State Bank, Farmington, Washington, and FBH Corporation, Baltimore, Maryland—issuance of a consent cease-and-desist order.

Announced: August 17, 2023

Forms

FR 1378—initial Board review to extend without revision the Surveys of Consumer and Community Affairs Publications and Resources.

Approved: August 14, 2023

FR 2900 and FR 2915—initial Board review to extend without revision the Report of Deposits and Vault Cash (FR 2900) and Report of Foreign (Non-U.S.) Currency Deposits (FR 2915).

Approved: August 14, 2023

FR 3073—initial Board review to extend without revision the Consumer and Stakeholder Surveys.

Approved: August 14, 2023

FR 3077—initial Board review to extend with revision the Survey of Household Economics and Decisionmaking.

Approved: August 14, 2023

FR DD—initial Board review to extend without revision the Disclosure Requirements Associated with the Consumer Financial Protection Bureau's (CFPB) Regulation DD.

Approved: August 14, 2023

FR H-6—initial Board review to extend without revision the Notifications Related to Community Development and Public Welfare Investments by State Member Banks.

Approved: August 14, 2023

FR Y-9 Reports—final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9C, Y-9LP, Y-9SP, Y-9ES, and Y-9CS).

Approved: August 14, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama—to establish a branch at 140 Outfield Drive, Madison, Alabama.
Approved: August 17, 2023

New York

Orange Bank & Trust Company, Middletown, New York—to establish a branch at 1969 Central Park Avenue, Yonkers, New York.
Approved: August 18, 2023

San Francisco

Commencement Bank, Tacoma, Washington—to establish a de novo branch at 7804 Pioneer Way, Gig Harbor, Washington.
Returned: August 18, 2023

St. Louis

Signature Bank of Arkansas, Fayetteville, Arkansas—to establish a branch at 103 West Emma Avenue, Springdale, Arkansas
Approved: August 18, 2023

Bank Holding Companies

Kansas City

First National Bancshares, Inc. Profit Sharing and Employee Stock Ownership Plan and Trust, Goodland, Kansas—to acquire additional voting shares of First National Bancshares, Inc., and thereby indirectly acquire additional shares of FNB Bank, both in Goodland, Kansas.
Approved: August 17, 2023

Banks, State Member

San Francisco

Pacific Premier Bank, Irvine, California—to make certain public welfare investments.
Approved: August 17, 2023

Secretary

State Street Bank and Trust Company, Boston, Massachusetts—to make a public welfare investment.
Approved: August 17, 2023

Change in Bank Control

Atlanta

Ocean Bankshares, Inc., Miami, Florida—Carmen De Abreu 2023 Family Exempt Trust, Jackson, Wyoming (co-trustees Carmen Elena De Abreu, Miami, Florida; Investa Group Corp., Wilmington, Delaware; and Teton Trust Company LLC, Jackson, Wyoming), to join the Abreu Family Control Group, a group acting in concert, to acquire voting shares of Ocean Bankshares, Inc., and thereby indirectly acquire voting shares of Ocean Bank, Miami, Florida.

Permitted: August 14, 2023

Chicago

1895 Bancorp of Wisconsin, Inc., Greenfield, Wisconsin—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, Greenfield, Wisconsin.

Permitted: August 15, 2023

Extensions of Time

Kansas City

Enterprise Bank, Omaha, Nebraska—extension to November 30, 2023, to establish a branch at 132nd Street, Omaha, Nebraska.

Granted: August 18, 2023

Financial Holding Companies

St. Louis

Nemo Bancshares, Inc., Madison, Missouri—election to become a financial holding company.

Effective: August 16, 2023

Savings and Loan Holding Companies

Philadelphia

Cambray Mutual Holding Company, Gouverneur, New York—to convert from mutual to stock form. As part of the conversion, Cambray Mutual Holding Company and Gouverneur Bancorp, Inc., Gouverneur, New York, an existing mid-tier savings and loan holding company, will cease to exist, and Gouverneur Savings and Loan Association, Gouverneur, New York, will become a wholly owned subsidiary of Gouverneur Bancorp, Inc., Gouverneur, New York, a newly formed Maryland corporation, which has applied to become a savings and loan holding company.

Approved: August 14, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 19, 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 August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
HELIOS BANCORP, INC.	* 3A1	Helios Bancorp Inc., New York, New York; to become a bank holding company by acquiring Alpine Capital Bank, New York, New York.	Newspaper: 09/17/2023 Federal Register: 09/25/2023

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District: 2

Federal Reserve Bank of New York

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 19, 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 Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANK, INC.	* Branch (Domestic)	Community Bank Trust, Inc., Pikeville, Kentucky, to establish a branch facility to be located at 8660 Haines Drive, Florence, Kentucky 41042	Newspaper: Federal Register:	09/01/2023 Not applicable

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District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PIEDMONT FINANCIAL HOLDING COMPANY	* SLHC	Piedmont Financial Holding Company, Winston-Salem, North Carolina; to acquire Wake Forest Bancorp, M.H.C., and Wake Forest Bancshares, Inc., and thereby indirectly acquire Wake Forest Federal Savings and Loan Association, all of Wake Forest, North Carolina	Newspaper: Federal Register:	Not available 09/11/2023

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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
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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	Public Welfare Investment	Regions Bank, Birmingham, Alabama, to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHERN BANKSHARES, INC.	Change in Bank Control	Robert M. Clements; George M. Egan; W. Ross Singletary, II; John S. Surface; Scott C. Verlander; Jason Burhyte; W. Bret Cato; Jed V. Davis; Preston H. Haskell III Revocable Trust; Allen D. Miller; William H. Morris 2008 Trust, FH Morris LLC, and Wingman Irrevocable Trust; Charles B. Tomm; Alonzo D. S. Walton; and Patrick Zalupski, all of Jacksonville, Florida; Michael Hodge, Jacksonville Beach, Florida; William P. Battle; Cooper Family Venture, LLC; Donald Glisson, Jr., all of Ponte Vedra Beach, Florida; Steven C. Edwards and Steven Edward IRA, Atlanta, Georgia; Robert J. Mylod, Jr., Birmingham, Michigan; Frederic H. Garner; Robert H. Sheridan, III, all of Charlotte, North Carolina; Brothers Brooks, LLC, Darien, Connecticut; John F. Cozzi Revocable Trust, Malvern, Pennsylvania; Merrick R. Kleeman, Norwalk, Connecticut; Patrick K. McGee, Dallas, Texas; and John J. Schickel, Jr., Coppell, Texas; a group acting in concert, and to acquire voting shares of Southern Bankshares, Inc., and thereby indirectly acquire outstanding voting shares of The Claxton Bank, both of Claxton, Florida.	Newspaper: Federal Register:	Not available Not available

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		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANCSHARES, INC.	Change in Bank Control	Notice by the Mamie M. Foote Trust No. 1 and Mamie M. Foote, as sole trustee of the Mamie M. Foote Trust No. 1, to acquire shares of First National Bancshares, Inc., and thereby indirectly acquire voting shares of First National Bank of America, both of East Lansing, Michigan.	Newspaper: Federal Register:	Not available Not available
OXFORD BANK CORPORATION	Change in Bank Control	Richard Kenneth Thompson Revocable Living Trust, Clinton Township, Michigan, Richard K. Thompson, Sterling Heights, Michigan as trustee; Richard K. Thompson Irrevocable Trust 2022, Troy, Michigan, Thomas Hinsberg, Rochester, Michigan as trustee; OJT Irrevocable Trust, Troy, Michigan, Robert Clemente, West Bloomfield, Michigan as trustee; The Restatement of the Thomas Hinsberg Revocable Living Trust, Rochester, Michigan, Thomas Hinsberg as trustee, Rochester, Michigan; Robert Clemente Children's Trust, West Bloomfield, Michigan, Robert Clemente, West Bloomfield, Michigan as trustee to retain voting shares of Oxford Bank Corporation and thereby indirectly retain voting shares of Oxford Bank, both of Oxford, Michigan.	Newspaper: Federal Register:	Not available Not available
TERRE HAUTE SAVINGS MHC, INC.	* 3A3	Terre Haute Savings MHC, Inc., Terre Haute, Indiana to acquire First Savings Bank, Danville, Illinois.	Newspaper: Federal Register:	08/17/2023 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTBURY BANCORP, INC.	Change in Bank Control	Greg Remus, Sara Remus, Alexander Remus and Zachary Remus, all of Oconomowoc, Wisconsin, to form the Remus Family Control Group, a group acting in concert, and retain shares of Westbury Bancorp, Inc., and thereby indirectly control Westbury Bank, both of Waukesha, Wisconsin.	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
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		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
LIBERTY BANCORPORATIO N, INC.	* 3A5	Liberty Bancorporation, Inc., Liberty, Illinois, to merge with North Adams Bancshares, Inc., and thereby indirectly acquire North Adams State Bank, both of Ursa, Illinois	Newspaper:	09/15/2023
			Federal Register:	09/22/2023
MERCHANTS AND FARMERS BANK	Membership	Merchants & Farmers Bank, Dumas, Arkansas, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	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 August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK SOUTHWEST KSOP PLAN AND TRUST	Change in Bank Control	Bradley Dean Meester, Bigelow, Minnesota, as co-trustee, to acquire voting shares of First State Bank Southwest KSOP Plan and Trust, and thereby indirectly acquire voting shares of First Rushmore Bancorporation, Inc., both of Worthington, Minnesota	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

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 August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLARK BANCSHARES, INC.	Change in Bank Control	John M. DuBray, III, Columbus, Nebraska, to acquire voting shares of Clark Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Clarks, all of Clarks, Nebraska.	Newspaper: Federal Register:	Not available 09/01/2023
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
PLAINS BANCSHARES, INC.	Change in Bank Control	David Clawson, Plains, Kansas, individually, and as co-trustee of the LAC Clawson Irrevocable Trust, the TD Clawson Irrevocable Trust, and MBCW Irrevocable Trust, all of Plains, Kansas, to retain shares of Plains Bancshares, Inc., Plains, Kansas and thereby indirectly retain shares of Bank of the Plains, Plains, Kansas (formerly known as The Plains State Bank). Additionally, the TD Clawson Irrevocable Trust, David and Daniel Clawson, as co- trustees, of Plains, Kansas, and Selah Farms LLC and Skybound Farms LLC, both of Meade, Kansas, to retain voting shares of Plains Bancshares and to join the Clawson Family Group, a group acting in concert. David Clawson was previously approved as a member of the Clawson Family Control Group.	Newspaper: Federal Register:	Not available 09/05/2023

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
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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, 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 August 19, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANC OF CALIFORNIA, INC.	* 3A3 * 18C	1) Banc of California, Inc., Santa Ana, California, to acquire PacWest Bancorp, Beverly Hills, California; and 2) Banc of California, National Association, Santa Ana, California, to merge with and into Pacific Western Bank, Beverly Hills, California.	Newspaper: Federal Register:	Not available Not available
PACIFIC WESTERN BANK	Membership * 18C	FRB Member and Bank Merger Applications	Newspaper: Federal Register:	Not available Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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		

* Subject to the provisions of the Community Reinvestment Act