



FEDERAL RESERVE RELEASE

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

No. 41 Week ending October 14, 2023

Board Actions

Personnel

Division of Supervision and Regulation—appointment of Kwayne Jennings as assistant director. *

Approved: October 6, 2023

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 860 South Preston Road, Prosper, Texas.

Approved: October 12, 2023

Secretary

Southern Bancorp Bank, Arkadelphia, Arkansas—to establish a branch at 5218 Goodman Road, Olive Branch, Mississippi. *

Approved: October 5, 2023

*Addition

St. Louis

First Bank, Creve Coeur, Missouri—to establish a branch at 4990 Telephone Road, Ventura, California.

Approved: October 10, 2023

Bank Holding Companies

General Counsel

LCNB Corp., Lebanon, Ohio—waiver of application to acquire Cincinnati Bancorp, Inc., Cincinnati, Ohio, and simultaneously merge Cincinnati Federal, Cincinnati, Ohio, and LCNB National Bank, Lebanon, Ohio. *

Granted: September 19, 2023

*Addition

Change in Bank Control

Atlanta

Robertson Holding Company, L.P., Harrogate, Tennessee—John Adam Robertson, Speedwell, Tennessee, to retain voting shares of Robertson Holding Company, L.P., and thereby indirectly retain voting shares of Commercial Bancgroup, Inc., and its subsidiary Commercial Bank, both of Harrogate, Tennessee, and more. *

Withdrawn: September 28, 2023

*Addition

Extensions of Time

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—extension to January 13, 2024, to acquire additional shares of The ANB Corporation and thereby indirectly acquire additional shares of The American National Bank of Texas, Terrell, Texas.

Granted: October 12, 2023

Regulations and Policies

General Counsel

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

Approved: October 10, 2023

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

Approved: October 10, 2023

Supervision and Regulation

General Counsel

Bayerische Landesbank, Munich, Germany—temporary exemption under section 4(c)(9) of the Bank Holding Company Act. *

Granted: October 4, 2023

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN	* 3A3	Eastern Bankshares, Inc., Boston, Massachusetts, to acquire Cambridge Bancorp, and thereby indirectly acquire Cambridge Trust Company, both of Cambridge, Massachusetts.	Newspaper:	Not available
BANKSHARES INC	* 3A5		Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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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 October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 14, 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		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 14, 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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 14, 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
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	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 October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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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 October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBI BANK & TRUST	* 18C * Branch (Domestic)	CBI Bank & Trust, Muscatine, Iowa, to purchase certain assets and assume certain liabilities of Farmers Merchants Bank of Illinois, Joy, Illinois, and to thereby establish a branch located at 101 W Main Street, Joy, Illinois.	Newspaper: Federal Register:	Not available Not applicable
GRINNELL BANCSHARES, INC.	Change in Bank Control	Notice by F. Austin Jones, individually and as co-trustee of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa, to retain voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa.	Newspaper: Federal Register:	Not available 10/04/2023
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George B. Bley II, Palm Harbor, FL, individually, and acting in concert with the Bley Family Control Group for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available 10/27/2023
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew L. & Tina Prather, Petersburg, IL, individually, Elizabeth A. Prather, Virginia, IL, individually, and Laura J. Prather, Creve Coeur, MO, individually and as trustee of the Laura J. Prather Trust, and all acting in concert with the Prather Family Control Group for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
TAMA COUNTY ABSTRACT COMPANY	Change in Bank Control	Notice by Michael R. Mickelson to transfer his shares and serve as trustee of the M.R. Mickelson Tama County Abstract Company Trust; and to serve as trustee of three trusts: John M. Mickelson Trust f/b/o Benjamin J. Mickelson; John M. Mickelson Trust f/b/o Jonathan R. Mickelson; and the John M. Mickelson Trust f/b/o Elizabeth J. Mickelson, all of Eagle, Idaho; Benjamin J. Mickelson and Jonathan R. Mickelson, both of Missoula, Montana, individually and as co-trustees of the John Mickelson Trust f/b/o Elizabeth J. Mickelson, Eagle, Idaho; to retain and acquire voting shares; Elizabeth J. Mickelson, Missoula, Montana, and Marjorie M. Mickelson, Ketchum, Idaho to retain voting shares; to form the Mickelson Family Control Group, a group acting in concert, to control Tama County Abstract Company and thereby indirectly control The State Bank of Toledo, both of Toledo, Iowa.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor ("TBI"), Iowa, to acquire an additional 57,142.86 voting shares of TS Contrarian Bancshares Inc. ("CBI"), Treynor, Iowa, through a purchase of those shares from CBI shareholder, GGC, LLP, Council Bluffs, Iowa. In addition, the Joshua Guttau Generational Irrevocable Trust ("Josh Guttau Trust") and the Heidi A. Guttau Generational Irrevocable Trust ("Heidi Guttau Trust") are proposing to acquire 71,428.57 shares each of CBI and become a part of the Guttau Family Control Group , through a purchase of those CBI shares from GGC, LLP. Simultaneously with the previously described purchases of GGC LLP's CBI shares, CBI will be merged into TBI with TBI being the survivor. In the merger, TBI's investment in CBI will be eliminated and the Josh Guttau Trust and Heidi Guttau Trust shares of CBI and other minority shareholders will be exchanged for common voting shares in TBI. The Josh Guttau Trust and Heidi Guttau Trust will also need to be added to the Guttau Family Control Group through a Change in Bank Control	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
VILLAGE INVESTMENT COMPANY	Listed DeNovo * 3A1	Notice by Libertyville Savings Bank Employee Stock Ownership Trust, Fairfield, Iowa to become a bank holding company by acquiring 27.02% of Village Investment Company and thereby indirectly acquiring The Libertyville Savings Bank, both of Fairfield, Iowa. In addition, Village Investment Company to engage de novo in the nonbanking activities of making, acquiring, brokering or servicing loans or other extensions of credit, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 10/21/2023

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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
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	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 October 14, 2023**

Filer	Filing Type	Filing Proposal	End of Comment Period	
EDMONTON BANCSHARES, INC.	Change in Bank Control	Notice by The Kimberly P. Thompson Irrevocable Trust; Katherine Thompson Investment Services Trust; Lawren K. Thompson Investment Services Trust; John P. Thompson Investment Services Trust, John N. Thompson as Trustee, all of Brentwood, Tennessee; Julie C. Thompson Irrevocable Trust, Jack A. Thompson Investment Services Trust; David W. Thompson as Trustee; John D. Thompson, Rhea Ellen Thompson Gift Trust, Jack A. Thompson as Trustee, all of Edmonton, Kentucky; Benjamin D. Thompson Investment Services Trust, Denver, Colorado, David W. Thompson as Trustee, Edmonton, Kentucky; and William C. Bishop, Bowling Green, Kentucky, a family control acting in concert, to retain voting shares Edmonton Bancshares, Inc., and thereby indirectly retain voting shares of Edmonton Bancshares controls Edmonton State Bank, both of Glasgow, Kentucky.	Newspaper: Federal Register:	Not available 10/05/2023
SBW BANCSHARES, INC.	Change in Bank Control	Notice by Pauline Elizabeth Hawkins, individually and as Trustee of the Pauline E. Hawkins Trust, all of St. Louis, Missouri, to retain voting shares of SBW Bancshares, Inc., and thereby indirectly retain voting shares of State Bank, both of Waterloo, Illinois	Newspaper: Federal Register:	11/08/2023 Not available
STONE BANK	Membership	Stone Bank, Mountain View, Arkansas, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNION BANK	* 18C	Union Bank, Mena, Arkansas, to merge with First National Bank at Paris, Paris, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	11/06/2023
	* Branch (Domestic)		Federal Register:	Not applicable

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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
2785646	OLD MO BK, SPRINGFIELD, MISSOURI	06/03/2023	03/06/2023	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL, ARKANSAS	09/23/2023	06/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
INTEGRITY CAPITAL HOLDINGS, INC.	Change in Bank Control	Oikonomia Financial Holdings, LLP, Colorado Springs, Colorado; Wendy Fisher, Monument, Colorado, and The Randall B. Rush Revocable Trust, Randall B. Rush, trustee, both of Colorado Springs, Colorado, to acquire voting shares of Integrity Capital Holdings, Inc, and thereby indirectly acquire control of Integrity Bank & Trust, both of Monument, Colorado. In addition, Christina Harrison, Fredericktown, Ohio; Kristen Schenk, St. Marys, Kansas; Kale Shank, Evansville, Indiana; Brett Wyss, Colorado Springs, Colorado; Derick Wyss, High Springs, Florida; Tiffany Decker, Monument, Colorado; and Evan Rodgers, Portland, Oregon; to join the Rush Family Control Group, a group acting in concert, and retain voting shares of Integrity Capital Holdings, Inc.	Newspaper: Federal Register:	Not available Not available

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		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	Public Welfare Investment	Comerica Bank, Dallas, Texas, to make a Community Development and Public Welfare Investment in the amount of \$16 million in Enterprise Housing Partners XLIII Limited Partnership.	Newspaper: Federal Register:	Not applicable Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas -- to establish a branch at 8915 N. Sam Houston Parkway W., Houston, Texas.	Newspaper: Federal Register:	Not available Not applicable

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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
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 October 14, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
RESONA BANK, LTD.	Rep Office	Resona Bank, Osaka, Japan, to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

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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