



FEDERAL RESERVE RELEASE

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

No. 47 Week ending November 25, 2023

Board Actions

Bank Holding Companies

NB Bancorp, Inc., Needham, Massachusetts—to become a bank holding company by merging with NB Financial, Inc., and thereby acquiring Needham Bank, both of Needham, Massachusetts.

Approved: November 20, 2023

Enforcement

Arvest Bank, Fayetteville, Arkansas—consent order of prohibition against Chandler Groce, a former institution-affiliated party.

Announced: November 21, 2023

Forms

FR 1378—final Board review to extend without revision the Ad Hoc Clearance for Surveys of Consumer and Community Affairs Publications and Resources.

Approved: November 22, 2023

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

Approved: November 22, 2023

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

Approved: November 22, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 7460 North State Highway 161, Irving, Texas.
Approved: November 24, 2023

Richmond

New Peoples Bank, Inc., Honaker, Virginia—to establish a branch at 230-A Wilson Drive, Boone, North Carolina.
Approved: November 21, 2023

St. Louis

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 86 Stuart Road NE, Cleveland, Tennessee.
Approved: November 20, 2023

Bank Holding Companies

General Counsel

LINKBANCORP, Inc., Camp Hill, Pennsylvania—request for reconsideration of the Board's approval of the application by LINKBANCORP, Inc., to acquire Partners Bancorp, Salisbury, Maryland, and thereby indirectly acquire The Bank of Delmarva, Seaford, Delaware, and Virginia Partners Bank, Fredericksburg, Virginia.
Denied: November 22, 2023

Kansas City

State Holding, Inc., Richmond, Missouri—to become a bank holding company by acquiring voting shares of The State Bank, Richmond, Missouri.
Approved: November 20, 2023

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make two public welfare investments.
Approved: November 22, 2023

Change in Bank Control

Kansas City

Lamar Trust Bancshares, Inc., Lamar, Missouri—James F. O'Neal as trustee of the Patrick B. O'Neal Irrevocable Trust dated June 25, 2009, James Christopher O'Neal Irrevocable Trust dated June 25, 2009, all of Lamar, Missouri, and many more, to become members of the James F. O'Neal Family Control Group, a group acting in concert, to retain voting shares of Lamar Trust Bancshares, Inc., and thereby indirectly retain voting shares of Lamar Bank & Trust Company, Lamar, Missouri, and more.
Permitted: November 20, 2023

St. Louis

First State Banking Corp, Russellville, Arkansas—Charles Bowen Blanchard, as trustee of the Blanchard Living Trust, the Kate Elizabeth Blanchard Irrevocable Trust, and the Bowen Dodd Blanchard Irrevocable Trust, all of Russellville, Arkansas, and many more, as part of a family control group acting in concert to retain voting shares of First State Banking Corp and thereby indirectly retain voting shares of First State Bank, Russellville, Arkansas.

Permitted: November 22, 2023

Extensions of Time

Secretary

Long-Term Debt Requirements for Large Banking Organizations—interagency extension of the comment period until January 16, 2024, for the notice of proposed rulemaking.

Approved: November 21, 2023

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions)—annual indexing of reserve requirement exemption amount and low reserve tranche for 2024.

Approved: November 20, 2023

Secretary

Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock)—final rule to apply an inflation adjustment to the asset threshold at which banks are subject to different dividend rates for their Federal Reserve Bank stock.

Approved: November 20, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 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 First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
CORNERSTONE BK	SPENCER, MASSACHUSETTS	First Quarter of 2024
STATE STREET B&TC	BOSTON, MASSACHUSETTS	First Quarter of 2024
BANKNEWPORT	NEWPORT, RHODE ISLAND	Second Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 25, 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: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
BANK OF NY MELLON	NEW YORK, NEW YORK	First Quarter of 2024
FIELDPOINT PRIV B&TC	GREENWICH, CONNECTICUT	First Quarter of 2024
ORANGE B&TC	MIDDLETOWN, NEW YORK	First Quarter of 2024
PCSB BK	YORKTOWN HEIGHTS, NEW YORK	First Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
DIME CMNTY BK	BRIDGEHAMPTON, NEW YORK	Second Quarter of 2024
PEAPACK GLADSTONE BK	BEDMINSTER, NEW JERSEY	Second Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FORTIS BANCORP	Change in Bank Control	A notice of Change in Control is being filed in connection with the acquisition by the Control (Patriot) Parties of up to 24.9% of the outstanding common stock of Fortis Bancorp, Inc. located in Denver, Colorado.	Newspaper: Federal Register:	Not available 12/15/2023

District: 3

Federal Reserve Bank of Philadelphia

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
NONE					

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
BANK OF DELMARVA	SEAFORD, DELAWARE	First Quarter of 2024
FLEETWOOD BK	FLEETWOOD, PENNSYLVANIA	First Quarter of 2024
ORRSTOWN BK	SHIPPENSBURG, PENNSYLVANIA	First Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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
504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
COMMUNITY TR BK INC	PIKEVILLE, KENTUCKY	First Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK OF APPOMATTOX, THE	* Branch (Domestic)	Farmers Bank of Appomattox, Appomattox, Virginia to establish a new branch.	Newspaper:	11/30/2023
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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
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
2736451	NEW PEOPLES BK, HONAKER, VIRGINIA	12/11/2022	08/01/2022	S	Int Small Bank

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
BANK OF DELMARVA	SEAFORD, DELAWARE	First Quarter of 2024
BANK OF MARION	MARION, VIRGINIA	First Quarter of 2024
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	First Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
CAPITAL CITY BK	TALLAHASSEE, FLORIDA	First Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHNSON FINANCIAL GROUP, INC.	Change in Bank Control	Notice by JFG Control, LP, a proposed qualified family partnership, the general partner of which is IPJ 2012 JFG Trust, Helen P. Johnson-Leipold, trustee, all of Racine, Wisconsin to join the Johnson Family Control Group and acquire voting shares of Johnson Financial Group, Inc., thereby indirectly acquiring voting shares of Johnson Bank, both of Racine, Wisconsin.	Newspaper: Federal Register:	Not available 11/24/2023
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George Bley, II & Michelle Bley, both of Palm Harbor, Florida, and Jan E. Rhode, Springfield, Illinois, with the Bley Family Control Group, a group acting in concert, to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 10/27/2023
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, 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 and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 11/16/2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Nancy Bley Cowen, Bearston, Illinois, to retain 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
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor, Iowa, to acquire common shares of TS Contrarian Bancshares, Inc., Treynor, Iowa, and thereby indirectly acquire voting shares of Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois. In addition, the Joshua Guttai Generational Irrevocable Trust and the Heidi A. Guttai Generational Irrevocable Trust intend to apply to the Federal Reserve board to each acquire 10 percent of more of common shares of Treynor Bancshares, Treynor, Iowa, and thereby indirectly acquire voting shares of TS Bank, Treynor, Iowa. . Simultaneously with the previously described share purchases of TS Contrarian Bancshares, Inc., TS Contrarian Bancshares, Inc. will be merged into Treynor Bancshares, Inc. with Treynor Bancshares, Inc. being the survivor, and thereby indirectly acquire Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois.	Newspaper: Federal Register:	11/28/2023 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
WHITMORE COMPANY, INC.	Change in Bank Control	Notice by Kenneth F. Whitmore GST Exempt Marital Trust, Lynn Whitmore as trustee, Lynn Whitmore, Scott Whitmore and Cynthia Alvarez all of Clarinda, IA, to join the Whitmore Family Control Group, a group acting in concert, and to retain voting shares of Whitmore Company and thereby indirectly retain voting shares of PCSB Bank, both of Clarinda, IA.	Newspaper: Federal Register:	Not available 11/24/2023
WOODTRUST BANK	* Branch (Domestic)	WoodTrust Bank, Wisconsin Rapids, Wisconsin to establish a branch located at 5987 County Highway W, Manitowish Waters, Wisconsin.	Newspaper: Federal Register:	11/30/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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
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 First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
COMMUNITY ST BK	AVILLA, INDIANA	First Quarter of 2024
EXCHANGE ST BK	ADAIR, IOWA	First Quarter of 2024
WASHINGTON ST BK	WASHINGTON, IOWA	First Quarter of 2024
IOWA ST BK	HULL, IOWA	Second Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch (Domestic)	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 11545 South Street, Cerritos, California,	Newspaper: Federal Register:	12/02/2023 Not applicable
Tom Bean Bank Holding Company	* 3A1	Tom Bean Bank Holding Company, Hope, Arkansas, to become a bank holding company by acquiring The First National Bank of Tom Bean, Tom Bean Texas	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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
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 First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
FIRST BK	CREVE COEUR, MISSOURI	First Quarter of 2024
FIRST HORIZON BK	MEMPHIS, TENNESSEE	First Quarter of 2024
NEW FRONTIER BK	SAINT CHARLES, MISSOURI	First Quarter of 2024
STIFEL BK	ST. LOUIS, MISSOURI	First Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
UNITED BK	SPRINGDALE, ARKANSAS	First Quarter of 2024
CARROLL B&T	HUNTINGDON, TENNESSEE	Second Quarter of 2024
INDEPENDENCE BK OF KY	OWENSBORO, KENTUCKY	Second Quarter of 2024
RIVERWIND BK	AUGUSTA, ARKANSAS	Second Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MONTANA BANK, INC.	* Branch (Domestic)	First Montana Bank, Inc., Missoula, Montana, proposes to establish a branch at 2987 Prospect Avenue, Helena, Montana.	Newspaper:	12/13/2023
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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
NONE					

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
FRANSEN B&T	LONSDALE, MINNESOTA	First Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCSB FINANCIAL CORP.	Change in Bank Control	Park G.P., Inc., North Kansas City, Missouri, and David Leland Johnson and Sandra Lee Castetter, Kansas City, Missouri, as members of the Johnson/Castetter Family Group, a group acting in concert, to retain 10 percent or more of the voting shares, and thereby control, of CCSB Financial Corp., Liberty, Missouri, and thereby indirectly retain voting shares, and thereby control, of Clay County Savings Bank, Liberty, Missouri.	Newspaper: Federal Register:	11/29/2023 Not available

District: 10

Federal Reserve Bank of Kansas City

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
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
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 First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
CORNERSTONE BK	YORK, NEBRASKA	First Quarter of 2024
JONAH BK	CASPER, WYOMING	First Quarter of 2024
NBH BK	GREENWOOD VILLAGE, COLORADO	First Quarter of 2024
BANK OF CMRC	CHANUTE, KANSAS	Second Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
FARMERS BK OF NORTHERN MO	UNIONVILLE, MISSOURI	Second Quarter of 2024
SMALL BUS BK	LENEXA, KANSAS	Second Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NEW MEXICO FINANCIAL CORPORATION	Listed DeNovo	First New Mexico Financial Corporation, Newspaper: Deming, New Mexico, engaged in extending credit and servicing loans through its wholly-owned subsidiaries, ArmsLength, LLC, and Five Seven Five, LLC, both of Deming, New Mexico, pursuant to Section 225.28(b)(1) of the Board's Regulation Y.	Federal Register:	Not applicable Not available
FIRST STATE BANK OF SAN DIEGO	Change in Bank Control	Notice filed by Francisco Perales, San Antonio, Texas to acquire voting shares of San Diego Bancshares, Inc. ("Company"), and indirectly First State Bank of San Diego ("Bank"), both of San Diego, Texas.	Newspaper: Federal Register:	Not available Not available
SANGER BANCSHARES, INC.	Change in Bank Control	Margaret Long, Christine Long and Don Long, Jr., all of Montague, Texas, to form the Long Family Control Group, a group acting in concert, to retain voting shares of Sanger Bancshares, Inc., and thereby indirectly retain voting shares of Sanger Bank, both of Sanger, Texas.	Newspaper: Federal Register:	Not available 11/29/2023
The Adam Corporation Group	* 3A1	The Adam Corporation/Group and TAC Financial Corporation, both of College Station, Texas; to become bank holding companies by acquiring up to 95.4 percent of Adam Bank Group, Inc., and thereby indirectly acquiring American Momentum Bank, both of College Station, Texas; AND The Adam Corporation/Group and TAC Financial Corporation, both of College Station, Texas; to retain Globaltech Securities, LLC, Clifton Park, New York, and thereby engage either directly or indirectly in agency transactional services for customer investments pursuant to Section 225.28(b)(7) of Regulation Y.	Newspaper: Federal Register:	12/25/2023 12/28/2023

* 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
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 First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
FROST BK	SAN ANTONIO, TEXAS	First Quarter of 2024
PLAINSCAPITAL BK	UNIVERSITY PARK, TEXAS	First Quarter of 2024
TEXAS FIRST BK	TEXAS CITY, TEXAS	Second Quarter of 2024
VISTA BK	DALLAS, TEXAS	Second Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 25, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE ORIENT	* Branch (Domestic)	Bank of the Orient, San Francisco, California, to establish a full-service branch at 3388-A Highway 6 South, Sugar Land, Texas.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL VALLEY COMMUNITY BANCORP	* 3A3 * 3A5	Central Valley Community Bancorp, Fresno, California, to acquire Community West Bancshares, and thereby indirectly acquire Community West Bank N.A., both of Goleta, California, pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 12/26/2023
PCB Financial, Inc.	* 3A1	PCB Financial, Inc., Costa Mesa, California, to become a bank holding company by acquiring Northern California Bancorp, Inc. and its wholly owned bank subsidiary, Monterey County Bank, both of Monterey, California.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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

CRA Examinations scheduled for First Quarter of 2024 (January 1, 2024 - March 31, 2024) and Second Quarter of 2024 (April 1, 2024 - June 30, 2024)

Institution	Location	Quarter
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA	Second Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act