



FEDERAL RESERVE RELEASE

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

No. 8 Week ending February 24, 2024

Board Actions

Bank Holding Companies

Atlantic Union Bankshares Corporation, Richmond, Virginia—to acquire American National Bankshares Inc. and thereby indirectly acquire American National Bank and Trust Company, both of Danville, Virginia. In addition, Atlantic Union Bank, Richmond, Virginia, to merge with American National Bank and Trust Company and thereby establish and operate branches at the locations of American National Bank and Trust Company.

Approved: February 22, 2024

Personnel

Office of the Secretary—appointment of Benjamin McDonough as deputy secretary and ombuds.*

Approved: January 25, 2024

*Addition

Reserve Bank Operations

Federal Reserve Bank of Boston—appointment of Karen Pennell as first vice president and chief operating officer.

Approved: February 22, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Johnson Bank, Racine, Wisconsin—to establish a branch at 4120 North Galaxy Drive, Appleton, Wisconsin.

Approved: February 23, 2024

Bank Holding Companies

Chicago

Northstar Financial Group, Inc., Bad Axe, Michigan—to acquire Mainstreet Community Bank of Florida, DeLand, Florida.

Approved: February 22, 2024

Dallas

LevelField Financial, Inc., Houston, Texas—to become a bank holding company by acquiring Burling Bank, Chicago, Illinois.*

Withdrawn: February 12, 2024

*Addition

Kansas City

Prairie Bell Holdings, Inc., Tulsa, Oklahoma—to become a bank holding company by acquiring Spiro Bancshares, Inc., and thereby indirectly acquiring Spiro State Bank, both of Spiro, Oklahoma.

Approved: February 20, 2024

WDCO Ventures LLC, Oklahoma City, Oklahoma—to become a bank holding company by acquiring voting shares of Town & Country Bancshares, Inc., Edmond, Oklahoma, and thereby indirectly acquiring Prism Bank, Guthrie, Oklahoma.

Approved: February 22, 2024

St. Louis

Old National Bancorp, Evansville, Indiana—to acquire CapStar Financial Holdings, Inc., and thereby indirectly acquire CapStar Bank, both of Nashville, Tennessee.

Approved: February 20, 2024

Change in Bank Control

Dallas

San Diego Bancshares, Inc., San Diego, Texas—Francisco Perales, San Antonio, Texas, to acquire voting shares of San Diego Bancshares, Inc., and thereby indirectly acquire voting shares of First State Bank of San Diego, San Diego, Texas.

Permitted: February 23, 2024

Minneapolis

Stearns Financial Services, Inc., Saint Cloud, Minnesota—the Estate of Norman C. Skalicky, Maple Grove, Minnesota, and the Norman C. Skalicky Revocable Trust Agreement dated December 23, 2019, Minneapolis, Minnesota, and more, to form the Hillger Control Group, a group acting in concert, to retain voting shares of Stearns Financial Services, Inc., and thereby indirectly retain voting shares of Stearns Bank National Association, Saint Cloud, Minnesota, and more.

Permitted: February 21, 2024

Extensions of Time

Secretary

A.N.B. Holding Company Ltd., Terrell, Texas—extension to April 12, 2024, to acquire additional shares of The ANB Corporation, Terrell, Texas.

Granted: February 22, 2024

Supervision and Regulation

Director, S&R, and Director, Financial Stability

Stress Tests—issuance of hypothetical scenarios for 2024 stress tests.*

Approved: February 12, 2024

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 24, 2024

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
NONE					

CRA Examinations scheduled for Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
BANKNEWPORT	NEWPORT, RHODE ISLAND	Second Quarter of 2024
FALL RIVER FIVE CENTS SVGS BK	FALL RIVER, MASSACHUSETTS	Second Quarter of 2024
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND	Third Quarter of 2024
BROOKLINE BK	BROOKLINE, MASSACHUSETTS	Third 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
PEAPACK GLADSTONE BK	BEDMINSTER, NEW JERSEY	Second Quarter of 2024
DIME CMNTY BK	BRIDGEHAMPTON, NEW YORK	Third 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANKSHARES, INC.	Change in Bank Control	Castle Creek Capital Partners VIII, LP, San Diego, California, to acquire voting shares of Blue Ridge Bankshares, Inc., of Charlottesville, VA, and thereby indirectly acquire voting shares of Blue Ridge Bank, National Association, of Martinsville, VA.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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 Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
FLEETWOOD BK	FLEETWOOD, PENNSYLVANIA	Second 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 February 24, 2024

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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
GENOA BKG CO	GENOA, OHIO	Second Quarter of 2024
TRISTATE CAP BK	PITTSBURGH, PENNSYLVANIA	Second 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch (Domestic)	First Bank, Strasburg, Virginia, to establish a branch at 310 First Street, Roanoke, Virginia.	Newspaper:	03/08/2024
			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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	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 Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
FIRST CMNTY BK	BLUEFIELD, VIRGINIA	Second Quarter of 2024
SANDY SPRING BK	OLNEY, MARYLAND	Second Quarter of 2024
BANK OF THE JAMES	LYNCHBURG, VIRGINIA	Third Quarter of 2024
HOMETRUST BK	ASHEVILLE, NORTH CAROLINA	Third 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 February 24, 2024

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 Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
SOUTHERN BK OF TN	MOUNT JULIET, TENNESSEE	Second Quarter of 2024
SMARTBANK	PIGEON FORGE, TENNESSEE	Third 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP OF NEW GLARUS, INC.	* 3A3	Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire control of a newly formed subsidiary, Darlington Interim Bank, New Glarus, Wisconsin. Bancorp of New Glarus, Inc. also intends to acquire control of First National Bank at Darlington, Darlington, Wisconsin, following the merger of Darlington Interim Bank with and into First National Bank at Darlington, with First National Bank at Darlington as the surviving bank.	Newspaper: Federal Register:	Not available 03/28/2024
GREENFIELD BANCORPORATION, LTD.	Change in Bank Control	The Jim and Peggy Scott Trust, James L. Scott and Peggy A. Scott as co-trustees, all of Fontanelle, Iowa; together with, Brad A. Lydon and Jana F. Lydon, both of Fontanelle, Iowa; and Jessica C. Christensen and Joshua J. Christensen, both of Greenfield, Iowa, together as a group acting in concert, to retain control of the voting share of Greenfield Bancorporation, Ltd, Greenfield, Iowa and thereby indirectly control Union State Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/19/2024
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP, San Diego, California, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Mendota, Illinois.	Newspaper: Federal Register:	Not available 02/12/2024

* 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
643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	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 Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
IOWA ST BK	HULL, IOWA	Second Quarter of 2024
BANK IA	WEST DES MOINES, IOWA	Third Quarter of 2024
BANK OF PONTIAC	PONTIAC, ILLINOIS	Third Quarter of 2024
MARQUETTE BK	CHICAGO, ILLINOIS	Third 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAKSTAR BANK	* 18C * Branch (Domestic)	OakStar Bank, Springfield, Missouri, to merge with Community First Bank, Kansas City, Kansas, and First Colorado National Bank, Paonia, Colorado, and to retain the acquired facilities as branch offices	Newspaper: Federal Register:	03/22/2024 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
879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank
266945	MONTICELLO BKG CO, MONTICELLO, KENTUCKY	01/27/2024	09/05/2023	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
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
ARVEST BK	FAYETTEVILLE, ARKANSAS	Third Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

CRA Examinations scheduled for Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
BANK OF FAYETTE CTY	PIPERTON, TENNESSEE	Third Quarter of 2024
BANK OF WINONA	WINONA, MISSISSIPPI	Third Quarter of 2024
DU QUOIN ST BK	DU QUOIN, ILLINOIS	Third Quarter of 2024
MIDLAND ST BK	EFFINGHAM, ILLINOIS	Third Quarter of 2024
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI	Third 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
COMMUNITY RESOURCE BK	NORTHFIELD, MINNESOTA	Second Quarter of 2024
FRANSEN B&T	LONSDALE, MINNESOTA	Second Quarter of 2024
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA	Third Quarter of 2024
PIONEER BK	MAPLETON, MINNESOTA	Third 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANCSHARES, INC.	Change in Bank Control	David Esry, Lee's Summit, Missouri; individually, as trustee, general partner, and custodian for minor children, of the The Esry Family Trust, Independence, Missouri; William Esry, Independence, Missouri; Marcie Esry, Sarasota, Florida; and David Esry, Lee's Summit, Missouri, as co-trustees, to join the Esry Family Group, a group acting in concert, to retain voting shares of Blue Ridge Bancshares, Inc., and thereby indirectly retain voting shares of Blue Ridge Bank, both of Independence, Missouri. The Board has previously permitted William Esry, Marcie Esry, and David Esry, all individually to become members of the Esry Family Group.	Newspaper: Federal Register:	Not available 02/26/2024
FIRSTSUN CAPITAL BANCORP	* 3A3	FirstSun Capital Bancorp, Denver, Colorado, to merge with Homestreet, Inc., and thereby indirectly acquire Homestreet Bank, both of Seattle, Washington.	Newspaper: Federal Register:	03/16/2024 03/27/2024

* Subject to the provisions of the Community Reinvestment Act

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

CRA Examinations scheduled for Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
BANK OF CMRC	CHANUTE, KANSAS	Second Quarter of 2024
FARMERS BK OF NORTHERN MO	UNIONVILLE, MISSOURI	Second Quarter of 2024
GRAND BK	TULSA, OKLAHOMA	Second Quarter of 2024
SECURITY ST BK	BASIN, WYOMING	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 Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
SMALL BUS BK	LENEXA, KANSAS	Second Quarter of 2024
ADAMS B&TC	OGALLALA, NEBRASKA	Third Quarter of 2024
ANB BK	DENVER, COLORADO	Third Quarter of 2024
HALSTEAD BK	HALSTEAD, KANSAS	Third 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
TEXAS PEOPLES NATIONAL BANCSHARES, INC.	Change in Bank Control	Notice by Deborah Ann Abbott, Sumner, Texas and William Chance Abbott, Paris, Texas, and as a group acting in concert, to retain voting securities of Texas Peoples National Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Paris, Texas.	Not available Federal Register: 03/13/2024

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
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
TEXAS FIRST BK	TEXAS CITY, TEXAS	Second Quarter of 2024
VERITEX CMNTY BK	DALLAS, TEXAS	Second Quarter of 2024
VISTA BK	DALLAS, TEXAS	Second Quarter of 2024
THIRD COAST BK SSB	HUMBLE, TEXAS	Third 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 February 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
Redemption Holding Company	* 3A1	Redemption Holding Company, Salt Lake City, Utah, to become a bank holding company by acquiring 100 percent of Holladay Bank and Trust, Holladay, Utah.	Newspaper: 03/29/2024 Federal Register: 03/28/2024

* 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 Second Quarter of 2024 (April 1, 2024 - June 30, 2024) and Third Quarter of 2024 (July 1, 2024 - September 30, 2024)

Institution	Location	Quarter
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA	Second Quarter of 2024
COMMONWEALTH BUS BK	LOS ANGELES, CALIFORNIA	Third Quarter of 2024
EAST WEST BK	PASADENA, CALIFORNIA	Third Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act