



FEDERAL RESERVE RELEASE

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

No. 15 Week ending April 13, 2024

Updated: May 17, 2024

Board Actions

Bank Holding Companies

Provident Financial Services, Inc., Jersey City, New Jersey—to merge with Lakeland Bancorp, Inc., Oak Ridge, New Jersey, and thereby indirectly acquire Lakeland Bank, Newfoundland, New Jersey.

Approved: April 11, 2024

Actions Under Delegated Authority

Bank Holding Companies

Director, S&R

Truist Financial Corporation, Charlotte, North Carolina—relief from certain commitments.*

Granted: April 4, 2024

*Addition

Kansas City

Vista Holding Company, St. Louis, Missouri—to become a bank holding company by acquiring Mohler Bancshares, Inc., and thereby indirectly acquiring First National Bank of Harveyville, both of Harveyville, Kansas.

Approved: April 12, 2024

Bank Premises

St. Louis

Citizens Bank & Trust Company, Van Buren, Arkansas—to increase its investment in bank premises.

Approved: April 11, 2024

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment (two requests).*

Approved: April 4, 2024

*Addition

San Francisco

East West Bank, Pasadena, California—to make a public welfare investment.

Approved: April 12, 2024

Change in Bank Control

Minneapolis

Fishback Financial Corporation, Brookings, South Dakota—the Fishback-Mitchell FFC Living Trust established August 16, 2023, Amanda T. Mitchell and John T. Fishback, as co-trustees, all of San Francisco, California, to become members of the Fishback Family Shareholder Group, a group acting in concert, to retain voting shares of Fishback Financial Corporation and thereby indirectly retain voting shares of First Bank & Trust, Brookings, South Dakota.

Permitted: April 9, 2024

Flagship Financial Group, Inc., Eden Prairie, Minnesota—Timothy J. Hoese, individually, and as beneficiary with voting rights to the Clayton W. Hoese Irrevocable Trust Under Agreement dated June 18, 1981, as modified September 12, 2023, all of Glencoe, Minnesota; to become a member of the Hoese/Schornack Family Shareholder Group, a group acting in concert, to retain voting shares of Flagship Financial Group, Inc., and thereby indirectly retain voting shares of Flagship Bank Minnesota, Wayzata, Minnesota, and Security Bank & Trust Company, Glencoe, Minnesota.

Permitted: April 9, 2024

Extensions of Time

Director, S&R

Morgan Stanley, New York, New York—extensions of time to conform or divest two merchant banking investments.

Granted: April 9, 2024

Membership

Atlanta

Gulf Atlantic Bank, Key West, Florida—to become a member of the Federal Reserve System.

Approved: April 8, 2024

Regulations and Policies

General Counsel

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

Approved: April 8, 2024

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

Approved: April 8, 2024

Supervision and Regulation

Director, S&R

Discover Financial Services, Riverwoods, Illinois—to make certain capital distributions under the capital plan rule.

Approved: April 12, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
PROFILE BANK	* Branch (Domestic)	Application by Profile Bank, Rochester, NH to open branch office located at 538 Central Avenue, Dover, New Hampshire.	04/27/2024 Federal Register: Not applicable

* 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
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 April 13, 2024

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 April 13, 2024

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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	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 April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED COMMUNITY BANK	Membership	United Community Bank, Greenville, South Carolina, to become a member of the Federal Reserve Bank.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

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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 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 April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, individually and with John Robert Duncan, D. Todd Duncan, Clara Summers Stokes Sukovaty, Amelia Stokes, Kathryn Duncan, all of Lincoln, Nebraska; Carol Dianne Thomas, Drew Duncan Thomas, both of Miami, Florida; Brian Sean Thomas, London, United Kingdom; Blake Alan Thomas, Omaha, Nebraska; Ian Duncan Thompson, Los Angeles, California; Dr. Eric Michael Thompson, Chicago, Illinois; Summer Stokes Irrevocable Trust, Amelia Stokes Irrevocable Trust and Duncan Henning Irrevocable Trust, Union Bank & Trust as trustee of each, Lincoln, Nebraska; a group acting in concert to form the Duncan Family Control Group to retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available Not available
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
NORTHSTAR BANK	* Branch (Domestic)	Northstar Bank, Bad Axe, Michigan to establish a branch located at 3040 Lohr Road, Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 7

Federal Reserve Bank of Chicago

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643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	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
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANK & TRUST COMPANY	* 18C * Branch (Domestic)	Commercial Bank & Trust Company, Monticello, Arkansas, to merge with First State Bank of Warren, Warren, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable

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District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLAYTON BANKSHARES, INC.	Change in Bank Control	The William H. Bosshard Family GST Trust dated December 12, 2023, La Crosse, Wisconsin, Andrew R. Bosshard, La Crosse, Wisconsin, and Joseph W. Bosshard, Boulder, Colorado, as co-trustees, to join the Bosshard Family Group, a group acting in concert; to acquire voting shares of Clayton Bankshares, Inc., La Crosse, Wisconsin and thereby indirectly acquire voting shares of Citizens State Bank – La Crosse, La Crosse, Wisconsin. Co-trustee Andrew R. Bosshard was previously permitted by the Federal Reserve System to join the Bosshard Family Group with regard to control of the voting shares of Clayton Bankshares, Inc., and Citizens State Bank – La Crosse in the capacity as trust protector of the Bosshard Bank Trust.	Newspaper: Federal Register:	Not available Not available
FIRST BANCSHARES, INC., OF COLD SPRING	Change in Bank Control	Luke Reiter, Cold Spring, Minnesota; John Reiter, Belgrade, Minnesota; and Nicholas Reiter, Otsego, Minnesota; to join the Reiter Family Control Group, a group acting in concert, to acquire voting shares of First Bancshares, Inc. of Cold Spring and thereby indirectly acquire voting shares of Granite Bank, both of Cold Spring, Minnesota.	Newspaper: Federal Register:	04/30/2024 05/01/2024

District: 9

Federal Reserve Bank of Minneapolis

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823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	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 April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALL CAPITAL BANK	* Branch (Domestic)	All Capital Bank, Locust Grove, Oklahoma, to establish a branch located at 4500 W. Houston Street, Broken Arrow, Oklahoma.	Newspaper: Federal Register:	04/15/2024 Not applicable
BANK7	* Branch (Domestic)	Bank7, Oklahoma City, Oklahoma, to establish a branch at 4003 East 51st Street, Tulsa, Oklahoma.	Newspaper: Federal Register:	04/27/2024 Not applicable
SIOUXLAND NATIONAL CORPORATION	Change in Bank Control	Minor children of Jennifer L. Gotch Smith, all of Elk Point, South Dakota, and certain minor children of Brett J. Gotch, all of South Sioux City, Nebraska, to join the Gotch Family Control Group, a group acting in concert, to retain voting shares of Siouxland National Corporation, and thereby indirectly retain voting shares of Siouxland Bank, all of South Sioux City, Nebraska.	Newspaper: Federal Register:	04/30/2024 05/02/2024
UB, INC.	Change in Bank Control	Robert Brandt, Unadilla, Nebraska; to acquire voting shares of UB, Inc., and thereby indirectly acquire voting shares of Countryside Bank, both of Unadilla, Nebraska. In addition, the John D. Weber and Jane E. Weber Trust Agreement November 12, 2015, John Weber and Jane Weber, as co-trustees, all of Mesa, Arizona; and Barry Brandt, Unadilla, Nebraska; to join the Brandt Family Group, a group acting in concert, to retain voting shares of UB, Inc., and thereby indirectly retain voting shares of Countryside Bank, both of Unadilla, Nebraska. Jane Weber was previously permitted by the Federal Reserve System to acquire control of voting shares of UB, Inc.	Newspaper: Federal Register:	Not available 05/02/2024
Four States BancShares, INC	* 3A1	Four States Bancshares, Inc., Carthage, Missouri, to become a bank holding company through the acquisition of Four States Bank, Carthage, Missouri, a bank in formation.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 10

Federal Reserve Bank of Kansas City

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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
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST WEST TEXAS BANCSHARES, INC.	Change in Bank Control	Notice by David Lynn Davis, as the executor of the Estate of Michael Keith Davis and as Trustee of the Michael K. Davis Family Trust and the Michael K. Davis Marital Trust; Nicholas Andrew Davis, as Trustee of the Nicholas Andrew Davis Exempt GST Trust and the Nicholas Andrew Davis Non-Exempt GST Trust; Eric Ryan Davis, individually and as Trustee of the Eric R. Davis Exempt GST Trust and the Eric R. Davis Non-Exempt GST Trust; and Richard Dell Hatchett, all of Midland, Texas; Sandra Davis Maddox; Jeffrey Lyle Maddox, as Trustee of the Jeffrey L. Maddox Exempt GST Trust and the Jeffrey L. Maddox Non-Exempt GST Trust; and Amber Lynette Klimczak, as Trustee of the Amber L. Maddox Exempt GST Trust and the Amber L. Maddox Non-Exempt GST Trust, all of Dallas, Texas; Brian Lee Maddox, as executor of the Estate of Lori Davis Winter, and as Trustee of the Brian L. Maddox Exempt GST Trust and the Brian L. Maddox Non-Exempt GST Trust; Alexander Nolan Davis; and Christopher Lane Maddox, as Trustee of the Christopher L. Maddox Exempt GST Trust and the Christopher L. Maddox Non-Exempt GST Trust, all of Houston, Texas; Amy Louise Patyk, as Trustee of the Amy L. Maddox Exempt GST Trust and the Amy L. Maddox Non-Exempt GST Trust, all of Fort Worth, Texas; Dawn Marie Belizaire, as Trustee of the Dawn M. Davis Exempt GST Trust and the Dawn M. Davis Non-Exempt GST Trust, all of Jamaica Plain, Massachusetts; Matthew Lynn Davis, as Trustee of the Matthew L. Davis Exempt GST Trust and the	Newspaper:	05/01/2024
			Federal Register:	Not available

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		Matthew L. Davis Non-Exempt GST Trust, all of Coppell, Texas; and Randall Keith Moore of Slaton, Texas; to join the Davis/Maddox family group, a group acting in concert previously cleared on September 28, 2020, and January 25, 2024, to acquire control of First West Texas Bankshares, Inc., and indirectly, West Texas National Bank, both of Midland, Texas.	

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District: 11

Federal Reserve Bank of Dallas

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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 April 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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