



FEDERAL RESERVE RELEASE

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

No. 23 Week ending June 8, 2024

## Board Actions

### Bank Holding Companies

VersaHoldings US Corp., Wilmington, Delaware, and its parent companies GBH Inc., Breslau, Canada, and VersaBank, London, Canada—(1) to become bank holding companies by acquiring Stearns Bank Holdingford National Association, Holdingford, Minnesota, and (2) to engage de novo in extending credit and servicing loans, through VersaFinance US Corp., Wilmington, Delaware.

Approved: June 4, 2024

### Forms

FR 2004—final Board review to extend with revision the Government Securities Dealers Reports.

Approved: June 3, 2024

FR 2070—final Board review to extend without revision the Interagency Bank Merger Act Application.

Approved: June 3, 2024

FR 2081a, 2081b, and 2081c—final Board review to extend without revision the Interagency Notice of Change in Control, Interagency Notice of Change in Director or Senior Executive Officer, and Interagency Biographical and Financial Report.

Approved: June 3, 2024

FR 2314, 2314S, Y-11, and Y-11S—initial Board review to extend with revision the Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations and U.S. Nonbank Subsidiaries of U.S. Holding Companies.

Approved: June 3, 2024

FR 2886b—initial Board review to extend with revision the Consolidated Report of Condition and Income for Edge and Agreement Corporations.

Approved: June 3, 2024

FR HMDA LAR—initial Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's Home Mortgage Disclosure Act (HMDA) Loan/Application Register Required by Regulation C.

Approved: June 3, 2024

FR Y-7N, Y-7NS, and FR Y-7Q—initial Board review to extend with revision the Reports of Foreign Banking Organizations.

Approved: June 3, 2024

FR Y-9 and Y-9LP—initial Board review to extend with revision the Financial Statements for Holding Companies.

Approved: June 3, 2024

FR Z—initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's Regulation Z.

Approved: June 3, 2024

### **Personnel**

Division of Consumer and Community Affairs—appointment of Susan Torzilli as assistant director.\*

Approved: May 3, 2024

\*Addition

Division of International Finance—appointment of Jennifer Crystal as deputy associate director.\*

Approved: May 20, 2024

\*Addition

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Cleveland*

Whitaker Bank, Lexington, Kentucky—to establish a branch at 100 May Boulevard, Danville, Kentucky.\*

Approved: May 30, 2024

\*Addition

### Bank Holding Companies

#### *Director, S&R*

Citigroup Inc., New York, New York—termination of certain commitments.

Granted: June 4, 2024

#### *Kansas City*

Four States Bancshares, Inc., Carthage, Missouri—to become a bank holding company by acquiring Four States Bank, Carthage, Missouri, a bank in formation.

Approved: June 7, 2024

#### *Minneapolis*

WNB Holding Company, Winona, Minnesota—to engage de novo in making loans and other extensions of credit.

Approved: June 3, 2024

### Banks, Foreign

#### *General Counsel*

UBS AG, Zurich, Switzerland—to establish a branch in New York, New York, as a result of the merger of UBS AG with Credit Suisse AG, Zurich, Switzerland, prior to final Board action on UBS AG's application to establish this branch in the United States.\*

Approved: May 29, 2024

\*Addition

### Change in Bank Control

#### *Chicago*

Greenfield Bancorporation, Ltd., Greenfield, Iowa—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 shares of Greenfield Bancorporation, Ltd., and thereby indirectly control Union State Bank, Greenfield, Iowa.

Permitted: June 6, 2024

#### *Dallas*

First West Texas Bancshares, Inc., Midland, Texas—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 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, Midland, Texas.

Permitted: June 6, 2024

### ***Kansas City***

CitizensAda Financial Corporation, Ada, Oklahoma—Karen C. Smith, Ada, Oklahoma, to retain voting shares of CitizensAda Financial Corporation and thereby indirectly retain voting shares of Citizens Bank of Ada, Ada, Oklahoma, and to join the Smith Family Group, a group acting in concert.

Permitted: June 6, 2024

### ***San Francisco***

Community Bancshares, Inc., Kingman, Arizona—Krystal Burge, Kingman, Arizona, individually; Everett Burge, Kingman, Arizona, individually; The Burge Living Trust Dated September 28, 1994, Krystal Burge and Everett Burge, trustees, Kingman, Arizona; Amber Kay Burge, Kingman, Arizona; Chad Everett Burge, Prescott, Arizona; Everett Burge Dynasty Trust, Krystal Burge and Everett Burge, trustees, Kingman, Arizona; Aaron Dean Dynasty, LLC, Krystal Burge and Everett Burge, Managing Directors, Kingman, Arizona; Tiffany Rae Zee Burge or Tiffany Oder, Paradise Valley, Arizona; Mark Peterson, Paradise Valley, Arizona, individually; Kara Peterson, Paradise Valley, Arizona, individually; The M & K Peterson Living Trust Dated November 17, 1998 and Any Amendments Thereto, Mark T. Peterson and Kara E. Peterson, trustees, Paradise Valley, Arizona; and The Kara Peterson Dynasty Trust, Mark T. Peterson and Kara E. Peterson, trustees, Paradise Valley, Arizona; together, the Burge-Peterson Family Control Group, a group acting in concert, to acquire additional voting shares of Community Bancshares, Inc., and thereby indirectly acquire voting shares of Mission Bank, Kingman, Arizona.

Withdrawn: June 4, 2024

### **Extensions of Time**

### ***Director, S&R***

Morgan Stanley, New York, New York—extension of time to conform or divest a merchant banking investment.\*

Granted: May 30, 2024

\*Addition

## **Financial Holding Companies**

### ***Kansas City***

Timberline Bancorporation, Aspen, Colorado—election to become a financial holding company.

Effective: June 5, 2024

## **International Operations**

### ***Cleveland***

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania—notice under 12 CFR 211.9(f) for Harris Williams UK Holdings LLC to invest in Harris Williams & Co. Ltd., London, England, and Harris Williams & Co. Corporate Finance Advisors GmbH, Frankfurt, Germany.\*

Reviewed and no objection: May 21, 2024

\*Addition

## **Regulations and Policies**

### ***General Counsel***

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

Approved: June 7, 2024

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

Approved: June 7, 2024

## **Supervision and Regulation**

### ***Director, S&R***

Merchants Bancorp, Carmel, Indiana—request to treat a credit-linked-note transaction and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Approved: June 5, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 8, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period
FALL RIVER FIVE CENTS SAVINGS BANK	* Branch (Domestic)	Fall River Five Cents Savings Bank, Fall River, Massachusetts to establish a branch facility to be located at 1060 Centerville Rd. Warwick, Rhode Island, pursuant to Section 208.6 of Regulation H.	Fall Newspaper: 06/22/2024 Federal Register: Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending June 8, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending June 8, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST CITIZENS COMMUNITY BANK	* Branch (Domestic)	First Citizens Community Bank, Mansfield, PA to establish a branch located at 20169 Office Circle, Georgetown Professional Park, Georgetown, DE, 19947.	Newspaper:	06/21/2024
			Federal Register:	Not applicable

---

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
NONE					

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 8, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending June 8, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 8, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 8, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, John Robert Duncan, D. Todd Duncan, Clara Summers Stokes Sukovaty, Amelia Stokes, Kathryn Duncan, the Summers Stokes Irrevocable Trust, Union Bank & Trust, as trustee, and Clara Summers Stokes Sukovaty, as beneficiary, the Amelia Stokes Irrevocable Trust, Union Bank & Trust, as trustee, and Amelia Stokes, as beneficiary, and a Minor Child's Irrevocable Trust, Union Bank & Trust, as trustee; all of Lincoln, Nebraska; Carol Dianne Thomas and Drew Duncan Thomas, both of Miami, Florida; Brian Sean Thomas, London, United Kingdom; Blake Alan Thomas, Omaha, Nebraska; Ian Duncan Thompson, Los Angeles, California; and Dr. Eric Michael Thompson, Chicago, Illinois; a group acting in concert, to form the Duncan Family Control Group 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 05/15/2024
BANK IOWA CORPORATION	Change in Bank Control	Notice by J. Bradley Barr, Gold Canyon, Arizona, individually and as trustee of each of the J. Bradley Barr Trust, the Harrison D. Clanton Trust and the Drew M. Clanton Trust, all of Gold Canyon, Arizona; a group acting in concert to form the Barr 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

---

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 8, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period
SJS 1993 Irrev Dynasty Trust & 1993 LT Dynasty Trust	* Unitary Formation	The Scott J. Seligman 1993 Long Term Irrevocable Dynasty Trust and the Scott J. Seligman 1993 Irrevocable Dynasty Trust, both of Sioux Falls, South Dakota; Harry S. Stern, San Francisco, California, as trustee; to register as savings and loan holdings companies and retain shares of Sterling Bancorp, Inc., and thereby retain shares of Sterling Bank and Trust, FSB, both of Southfield, Michigan.	Newspaper: Not available Federal Register: 06/07/2024

---

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	S	Int Small Bank
695349	TRI-COUNTY BK, BROWN CITY, MICHIGAN	04/06/2024	08/14/2023	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending June 8, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS BANK & TRUST COMPANY	* Branch (Domestic)	Citizens Bank & Trust Company, Van Buren, Arkansas, to establish a branch facility to be located at 120 North Main Street, Mulberry, Arkansas.	Newspaper: Federal Register:	06/17/2024 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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
137447	FNB CMNTY BK, VANDALIA, ILLINOIS	11/03/2023	07/24/2023	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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	09/23/2023 06/05/2023 S Int Small Bank

---

\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 8, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	Change in Bank Control	The Jill M. Frei Family Trust, Dakota Dunes, South Dakota; to join the Frei Family Group, a group acting in concert, to retain voting shares of Commercial Holding Company, and thereby indirectly retain voting shares of Commercial State Bank of Wagner, both of Wagner, South Dakota. Michael L. Frei, the investment director of the Jill M. Frei Family Trust, was previously approved to control the voting shares held by the trust.	Newspaper: Federal Register:	Not available 06/10/2024

---

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act



District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 8, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period
PINNACLE BANCORP, INC.	Change in Bank Control	Roy G. Dinsdale Qualified Marital Trust A, Omaha, Nebraska, John S. Dinsdale (Sid), Omaha, Nebraska, Christopher J. Dinsdale, Sterling, Colorado, and Jane Dinsdale Rogers, Omaha, Nebraska as co-trustees, to retain voting shares of Pinnacle Bancorp, Inc., Omaha, Nebraska, and to become a member of the Dinsdale Family Group, a group acting in concert that controls Pinnacle Bancorp, Inc., and thereby indirectly retain voting shares of Pinnacle Bank, Lincoln, Nebraska, Pinnacle Bank, Fort Worth, Texas, Pinnacle Bank-Wyoming, Cody, Wyoming, and Bank of Colorado, Fort Collins, Colorado.	Newspaper: 06/26/2024 Federal Register: 06/28/2024

---

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
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 Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 8, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUNFLOWER BANK, NATIONAL ASSOCIATION	* 18C * Branch (Domestic)	Sunflower Bank, National Association, Dallas, Texas, upon conversion to a Texas state-chartered bank and retention of membership in the Federal Reserve System, to merge with HomeStreet Bank, Seattle, Washington, and to establish branches at the locations of HomeStreet Bank's main office and branches.	Newspaper: Federal Register:	Not available Not applicable
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas, to establish a branch at 1306 Spacek Road, Rosenberg, Texas 77471.	Newspaper: Federal Register:	06/21/2024 Not applicable

---

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending June 8, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
NONE					

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act