



FEDERAL RESERVE RELEASE

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

No. 41 Week ending October 12, 2024

Board Actions

Enforcement

Toronto-Dominion Bank, Toronto, Canada; TD Group U.S. Holdings, LLC, Cherry Hill, New Jersey; and TD Bank U.S. Holding Company, Cherry Hill, New Jersey—consent cease-and-desist order and assessment of a civil money penalty for violations related to anti-money-laundering laws.

Announced: October 10, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Bank Iowa, West Des Moines, Iowa—to establish a branch at 1919 US-18, Clear Lake, Iowa.

Approved: October 7, 2024

St. Louis

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 2 Old Williamsburg Parkway, Wentzville, Missouri.

Approved: October 8, 2024

MA Bank, Macon, Missouri—to establish a branch at 2022 North Baltimore Street, Kirksville, Missouri.

Approved: October 11, 2024

Bank Holding Companies

Chicago

Western Illinois Bancshares, Inc., Monmouth, Illinois—to merge with Main Street Bancorp, Inc., and thereby indirectly acquire Princeville State Bank, both of Princeville, Illinois.

Approved: October 7, 2024

Bank Mergers

Kansas City

Cornerstone Bank, York, Nebraska—to merge with Bank of Orchard, Orchard, Nebraska, and thereby establish a branch at 145 East 2nd Street, Orchard, Nebraska.

Approved: October 7, 2024

Banks, State Member

Secretary

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.

Approved: October 8, 2024

Change in Bank Control

Dallas

Moody Bancshares, Inc., Galveston, Texas—Russell Shearn Moody, League City, Texas; Frances Moody-Dahlberg, Dallas, Texas; Moody Children's 2018 Gift Trust, Galveston, Texas, Ross Rankin Moody, Austin, Texas, as trustee; Russell Shearn Moody Three R Voting Trust, Galveston, Texas, Russell Shearn Moody, League City, Texas, as trustee; Ross Rankin Moody Three R Voting Trust, Galveston, Texas, Ross Rankin Moody, Austin, Texas, as trustee; Frances Moody-Dahlberg Three R Voting Trust, Galveston, Texas, Frances Moody-Dahlberg, Dallas, Texas, as trustee; and Robert L. Moody, Jr. Three R Voting Trust, Galveston, Texas, Irwin M. Herz, Jr., Galveston, Texas, as trustee; to join the Moody Control Group, a group acting in concert, to retain voting shares of Moody Bancshares, Inc., and Moody Bank Holding Company, Reno, Nevada, and thereby indirectly retain voting shares of Moody National Bank, Galveston, Texas.

Permitted: October 10, 2024

Minneapolis

Lake Elmo Bancshares, Inc., Lake Elmo, Minnesota—John Daniel Billingsley, Lake Elmo, Minnesota, to join the Raleigh Family Control Group, a group acting in concert, to retain voting shares of Lake Elmo Bancshares, Inc., and thereby indirectly retain voting shares of Lake Elmo Bank, Lake Elmo, Minnesota.
Permitted: October 10, 2024

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.
Approved: October 7, 2024

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.
Approved: October 7, 2024

Supervision and Regulation

General Counsel

Barclays US LLC, New York, New York—application for approval of a proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Barclays US LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's TLAC (total-loss absorbing capacity) rule.*

Approved: September 27, 2024

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 12, 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
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank
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 October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	02/04/2024	06/26/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
SB FINANCIAL GROUP INC	* 3A3 * 3A5	Application by SB Financial Group, Inc. Defiance, Ohio, to acquire Marblehead Bancorp, and thereby indirectly acquire The Marblehead Bank, both of Marblehead, Ohio, pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	11/07/2024 Not available
STATE BANK AND TRUST COMPANY, THE	* 18C * Branch (Domestic)	The State Bank and Trust Company, Defiance, Ohio to merge with The Marblehead Bank, Marblehead, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act and, thereby, acquire the branch offices of the target depository institution.	Newspaper: Federal Register:	11/07/2024 Not applicable

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District: 4

Federal Reserve Bank of Cleveland

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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 October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVERBANK FINANCIAL CORP	* 3A3	EverBank Financial Corp, Jacksonville, Florida; to acquire Sterling Bank and Trust, F.S.B., Southfield, Michigan.	Newspaper:	11/09/2024
			Federal Register:	11/20/2024

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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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.

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- S = Satisfactory
- NI = Needs to improve
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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 12, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGCOM HOLDINGS, INC.	Change in Bank Control	Notice by Bradley C. Hanson, Sioux Falls, SD, to acquire voting shares of AgCom Holdings, Inc., Maxwell, Iowa and thereby indirectly acquire control of Maxwell State Bank, Maxwell, Iowa.	Newspaper: Federal Register:	Not available 10/09/2024
AJJ BANCORP, INC.	Change in Bank Control	The Johnson 2024 Dynasty Trust, Milwaukee, Wisconsin, with Greg Johnson, Solon, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and Abby Johnson, Solon, Iowa as Grantor, Abby Johnson, Solon, Iowa to join the Johnson Family Control Group by acquire voting shares of AJJ Bancorp, Inc., Coralville, Iowa and thereby indirectly acquiring voting shares of Central State Bank, Coralville, Iowa	Newspaper: Federal Register:	10/31/2024 Not available
ARBOR BANCORP, INC.	Change in Bank Control	The Michael Carl Martin BAA Irrevocable Trust, Ann Arbor, Michigan with Michael Carl Martin, Ann Arbor, Michigan as Trustee and Tye J. Klooster, Orland Park, Illinois as Trust Protector; and the William Seth Martin BAA Irrevocable Trust, Ann Arbor, Michigan with William Seth Martin, Wilmette, Illinois as Trustee and Tye J. Klooster, Orland Park, Illinois as Trust Protector, intend to join the Martin Family Control Group and acquire voting shares of Arbor Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	10/16/2024 10/15/2024
BSB COMMUNITY BANCORPORATION, INC.	Change in Bank Control	Louis James Schweigert, Cuba City, Wisconsin, to acquire the voting shares of BSB Community Bancorporation, Inc. and thereby indirectly control Benton State Bank, both of Benton, Wisconsin.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEVON BANCORP, INC.	Change in Bank Control	Donna Loundy, Glenview, Illinois, Joseph Loundy, Chicago, Illinois, Daniel Loundy, Ingleside, Illinois, David Loundy, Glencoe, Illinois, Alexander Loundy, Glencoe, Illinois, Samuel Loundy, Glencoe, Illinois, Ari Loundy, Chicago, Illinois, Ronen Loundy, Kenosha, Wisconsin, Elan Loundy, Boulder, Colorado, Irving Loundy, Chicago, Illinois and LFI Glenview, LLC, Glenview, Illinois a group acting in concert, to retain voting shares of Devon Bancorp, Inc. and thereby indirectly retain voting shares of Devon Bank, both of Chicago, Illinois.	Newspaper: Federal Register:	Not available 10/17/2024
FIRST FARMERS BANK & TRUST CO.	* Branch (Domestic)	First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 1511 West South Street, Lebanon, Indiana 46052.	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 October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK OF PORTER	Change in Bank Control	Notice by James D. Ruge Revocable Trust Dated 3/28/2013, Beverly Shores, Indiana with James Ruge as Trustee, Beverly Shores, Indiana; Thomas Ruge, Monrovia, Indiana; The First State Bank of Porter as Custodian FBO Thomas R. Ruge IRA, Thomas Ruge as beneficiary, both of Monrovia, Indiana; The Kathleen Scott Family Wealth Trust dated 11/22/2016, Fairport, New York, with Kathleen Scott, Fairport, New York as Trustee; The Ruge Trust Dated 6/01/2016, Burns Harbor, Indiana with Dawn Ruge, Burns Harbor, Indiana as Trustee; Jacqueline Ruge-Perkins, Chesterton, Indiana; Ana Ruge-Rodela, Elgin, Illinois; Celina Clements, Mooresville, Indiana; Margaret McLaughlin, Andover, Massachusetts; Pamela Strudas, Chesterton, Indiana; Dawn Hernandez, Naples, Florida; the Michael and Suzanne Mahaffey Revocable Trust Dated 1/21/2022, Porter, Indiana with Michael Mahaffey and Suzanne Mahaffey as trustees, both of Porter, Indiana; and Roy Krizek of Beverly Shores, Indiana to retain over 25 percent of voting shares of the First State Bank of Porter, Porter, Indiana.	Newspaper: Federal Register:	Not available 10/24/2024

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GLENWOOD BANCORPORATIO N	Change in Bank Control	Notice by Grant C. Dean, Glenwood, Iowa, together with the John C. Dean Grandchildren's Trust, Grant C. Dean and Larry W. Winum as co-trustees; the Carol C. Dean Grandchildren's Trust, Grant C. Dean and Larry W. Winum as co-trustees; and the Larry W. Winum Revocable Trust, Larry W. Winum as trustee, all of Glenwood, Iowa; as a group acting in concert, to retain voting shares of Glenwood Bancorporation, and thereby indirectly retain voting shares of Glenwood State Bank, both of Glenwood, Iowa.	Newspaper: Federal Register:	Not available 10/15/2024
STERLING BANCORP, INC.	Change in Bank Control	J. Thomas MacFarlane, Bloomfield, Michigan, as trustee of the K.I.S.S. Dynasty Trust No. 9 (dated December 28, 2023), Sioux Falls, South Dakota, to retain control of voting shares of Sterling Bancorp, Inc. ("Bancorp"), and thereby indirectly retain control of voting shares of Sterling Bank and Trust, FSB ("Bank"), both of Southfield, Michigan. In addition, J. Thomas MacFarlane, to become trustee of 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, and acquire control of additional voting shares of Bancorp and thereby indirectly acquire control of voting shares of Bank.	Newspaper: Federal Register:	Not available 10/16/2024

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District: 7

Federal Reserve Bank of Chicago

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711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
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
982348	IOWA ST BK, HULL, IOWA	07/21/2024	04/01/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANCSHARES, INC.	Change in Bank Control	Notice by Teresa Grindstaff and Greg Allen as co-trustees of the Justin W. Gillam 2016 Irrevocable Family Trust U/A DTD 11/14/2016, the Paul Grindstaff III 2020 Irrevocable Trust U/A DTD 12/30/2020, the Teresa A. Grindstaff 2021 Irrevocable Trust U/A DTD 12/09/2021, and the Paul Grindstaff Jr 2021 Irrevocable Family Trust U/A DTD 12/27/2021; Paul Grindstaff III and Greg Allen as co-trustees of the Teresa A. Grindstaff 2021 Irrevocable Family Trust U/A DTD 12/16/2021 and the Paul Grindstaff III 2021 Irrevocable Trust U/A DTD 12/16/2021; Paul Grindstaff III and Ashley L. Grindstaff as co-trustees of the Paul Grindstaff III and Ashley L. Grindstaff Revocable Trust DTD 01/19/2016; Paul Grindstaff III as co-trustee of the Teresa A. Grindstaff 2012 Family Trust; Bryant C. Allen and Alta C. Allen as co-trustees of the Bryant C. Allen and Alta C. Allen Revocable Trust DTD 08/27/2019, all of Farmington, Missouri; Bryana M. Martin, Fort Worth, Texas; and Finian C. Boesch, Cape Girardeau, Missouri to join the previously approved Grindstaff/Allen control group and retain voting shares of First State Bancshares, Inc., and thereby indirectly retain voting shares of First State Community Bank, both of Farmington, Missouri	Newspaper:	10/31/2024
			Federal Register:	Not Available

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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
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	01/23/2022 02/01/2022 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 October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRAVERA HOLDINGS CORP.	* 3A5 * 3A1	Bravera Holdings Corp., Dickinson, North Dakota, to acquire Vision Bank Holdings, Inc., Fargo, North Dakota, and thereby indirectly acquire VISIONBank, Fargo, North Dakota. In addition, Bravera Acquisition Corp., Dickinson, North Dakota, an interim subsidiary, to merge with Vision Bank Holdings, Inc., whereby Bravera Acquisition Corp. will be the surviving entity and a wholly-owned subsidiary of Bravera Holdings Corp. for a moment in time. Following the interim holding company merger, Bravera Acquisition Corp. will be merged with and into Bravera Holdings Corp., with Bravera Holdings Corp. being the surviving entity.	Newspaper: Federal Register:	Not available 11/12/2024
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc. Employee Stock Ownership Plan and Trust, to acquire up to 23.65 percent of the voting shares of Stearns Financial Services, Inc., both of Saint Cloud, Minnesota, and thereby indirectly acquire voting shares of Stearns Bank National Association, Saint Cloud, Minnesota, and Stearns Bank of Upsala, National Association, Upsala, Minnesota.	Newspaper: Federal Register:	Not available 11/12/2024

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District: 9

Federal Reserve Bank of Minneapolis

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613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
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

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLAIR HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Blair Holdings, Inc., Omaha, Nebraska (BHI), and thereby indirectly retain voting shares of Washington County Bank, Blair, Nebraska (WCB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, FNBO and Margaret Dodge, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of BHI, and thereby indirectly acquire voting shares of WCB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
DANES HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Danes Holdings, Inc., Omaha, Nebraska (Danes), and thereby indirectly retain voting shares of Shelby County State Bank, Harlan, Iowa (SCB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; to acquire voting shares of Danes, and thereby indirectly acquire voting shares of SCB.</p>	Newspaper:	Not available
			Federal Register:	10/16/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL OF NEBRASKA, INC.	Change in Bank Control	Clarkson Lauritzen, as Chairman of Lauritzen Corporation and Vice President of FirstLine Insurance Services, Inc.; as voting representative of two family trusts; and as trustee of five family trusts; all of Omaha, Nebraska; to retain voting shares of First National of Nebraska, Inc. (FNNI), and thereby indirectly retain voting shares of First National Bank of Omaha (FNBO), both of Omaha, Nebraska. In addition, the Clarkson D. Lauritzen Dynasty Trust and the Emily Lauritzen Revocable Trust dtd 7/22/2008, Emily Lauritzen, trustee; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust I-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust I-A, dated June 16, 2023, FNBO, trustee, Margaret Dodge, voting representative; the 2012 Dynasty Trust for the Benefit of Margaret Lauritzen Dodge, the 2019 John P. Dodge Irrevocable Trust, the 2019 Isabelle C. Dodge Irrevocable Trust, the 2019 Eleanor W. Dodge Irrevocable Trust, and the 2019 Laura C. Dodge Irrevocable Trust, Margaret Dodge, trustee; the Margaret Lauritzen Dodge Irrevocable Legacy Trust, Nathan Dodge, trustee, individually and through McKay Investments LLC; McKay Investments LLC, Margaret Lauritzen Dodge Irrevocable Legacy Trust, Nathan Dodge, trustee; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, FNBO, trustee, Blair Gogel, voting	Newspaper:	Not available
			Federal Register:	10/16/2024

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		<p>representative; the 2012 Dynasty Trust for the Benefit of Blair Lauritzen Gogel, the 2019 Kimball A. Gogel Irrevocable Trust, and the 2019 Thomas M. Gogel Irrevocable Trust, Blair Gogel, trustee; the Emily Wahl Lauritzen Irrevocable Dynasty Trust, dated June 17, 2020, FNBO, trustee, Blair Gogel, investment committee member, individually and through KBL LLC; KBL LLC, Emily Wahl Lauritzen Irrevocable Dynasty Trust dtd 6/17/20 Class A Holder, FNBO, trustee, Blair Gogel, investment committee member; Lookout Mountain LLC, Blair Lauritzen Gogel Irrevocable Legacy Trust dtd 3/15/23, Matt Gogel, trustee; the Ann L. Pape Family Dynasty Trust dtd 12/23/16, FNBO, trustee, Matthew Pape and Brady Pape, Special Holdings Direction Advisors, and Pape Investments, LLC, the Brady Pape Gibson Irrevocable Dynasty Trust, dated 11/22/16, FNBO and Ryan R. Gibson, co-trustees, the Matthew M. Pape Irrevocable Dynasty Trust, dtd 11/11/15, FNBO and Kimberly S. Pape, co-trustees, all as interest holders of EDL Investment Co. LLC, a previously approved member of the Lauritzen Family Group; the Ann L. Pape Revocable Trust, Ann Lauritzen Pape, trustee, individually and through EDL Investment Co. LLC; the Ann L. Pape 2021 First National of Nebraska, Inc. Three-Year Progressive Payment GRAT Agreement, FNBO, trustee, Brady Gibson & Matthew Pape, Special Holding Direction Advisors, individually and through EDL Investment Co. LLC The Brady Pape Gibson 2022 Grantor</p>	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		<p>Retained Annuity Trust and the Brady Pape Gibson 2020 Irrevocable Dynasty Trust, FNBO and Ryan Gibson, co-trustees; the Matthew M Pape 2022 Grantor Retained Annuity Trust and the Matthew M Pape 2020 Irrevocable Dynasty Trust, FNBO and Kimberly Pape, co-trustees; the Elizabeth Lauritzen Family Trust fbo Matthew Pape and the Elizabeth Lauritzen Family Trust fbo Brady Gibson, FNN Trust Company, Mitchel, South Dakota and Ann Lauritzen Pape, co-trustees; three trusts each for the benefit of a minor child of Matthew Pape, FNBO, trustee, and Matthew Pape, Special Holdings Direction Advisor; and three trusts each for the benefit of a minor child of Brady Gibson, FNBO, trustee, and Brady Gibson, Special Holdings Direction Advisor; all of the aforementioned individuals, trusts, and LLCs are of Omaha, Nebraska unless otherwise specifically noted; to become members of the Lauritzen Family Group, a group acting in concert. Finally, Blair Gogel, as voting representative and trustee; to acquire voting shares of FNNI, and thereby indirectly acquire voting shares of FNBO.</p>	
<p>FIRST STATE BANK NEBRASKA</p>	<p>* Branch (Domestic)</p>	<p>First State Bank Nebraska, Lincoln, Nebraska, to establish a branch located at 224 W. Fourth Street, Cortland, Nebraska.</p>	<p>Newspaper: 10/25/2024 Federal Register: Not applicable</p>

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAURITZEN CORPORATION	Change in Bank Control	<p>Clarkson Lauritzen, individually, as voting representative of the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust III-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust III-A, dated June 16, 2023, and as trustee of the Clarkson D. Lauritzen Revocable Trust, the Clarkson D. Lauritzen GST-Exempt Trust, and the previously approved John R. Lauritzen Irrevocable Trust and Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; the Margaret L. Dodge Revocable Trust and the Margaret L. Dodge GST Exempt Trust, Margaret L. Dodge, trustee, all of Omaha, Nebraska; the Blair L. Gogel Revocable Trust and the Blair L. Gogel GST-Exempt Trust, both of Omaha, Nebraska, Blair Gogel, trustee, Mission Hills, Kansas; and the Emily Wahl Lauritzen Irrevocable Dynasty Trust, dated June 17, 2020, Omaha, Nebraska, FNBO, trustee, Blair Gogel, investment committee member; to become members of the Lauritzen Family Group, a group acting in concert, to retain voting shares of Lauritzen Corporation, Omaha, Nebraska (Corporation), and thereby indirectly retain voting shares of First National of Nebraska, Inc. (FNNI), and its subsidiary, First National Bank of Omaha (FNBO), both of Omaha, Nebraska.</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; the Elizabeth D. Lauritzen 1972 Trust f/b/o</p>	Newspaper:	Not available
			Federal Register:	10/16/2024

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees; the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family, FNBO and Margaret Dodge, co-trustees; the John R. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family and the Elizabeth D. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO and Blair Gogel, co-trustees, trusts all of Omaha, Nebraska; Margaret Dodge, individually; and Blair Gogel, individually; to become members of the Lauritzen Family Group, to acquire voting shares of Corporation, and thereby indirectly acquire voting shares of FNNI, and its subsidiary FNBO.	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
LAURITZEN INVESTMENTS, INCORPORATED	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the Clarkson D. Lauritzen Revocable Trust, and the previously approved John R. Lauritzen Irrevocable Trust and Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; the Clarkson D. Lauritzen Revocable Trust, Clarkson Lauritzen, trustee; the Margaret L. Dodge Revocable Trust, Margaret Dodge, individually and as trustee, all of Omaha, Nebraska; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust I-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust I-A, dated June 16, 2023, First National Bank of Omaha (FNBO), trustee, Margaret Dodge, voting representative, all of Omaha, Nebraska; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, both of Omaha, Nebraska, FNBO, trustee, Blair Gogel, as voting representative, Mission Hills, Kansas; and the Blair Gogel Revocable Trust, Omaha, Nebraska, Blair Gogel, trustee; to become members of the Lauritzen Family Group, a group acting in concert, to retain voting shares of Lauritzen Investments, Inc., Omaha, Nebraska (Investments), and thereby indirectly retain voting shares of Farmers and Merchants State Bank, Bloomfield, Nebraska (F&M).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family, First National Bank of Omaha (FNBO) and</p>	Newspaper: Not available Federal Register: 10/16/2024

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		Margaret Dodge, co-trustees, all of Omaha, Nebraska; the John R. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO, co-trustee, both of Omaha, Nebraska, and Blair Gogel, co-trustee, Mission Hills, Kansas; the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family, FNBO and Margaret Dodge, co-trustees; the Elizabeth D. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO and Blair Gogel, co-trustees; both trusts of Omaha, Nebraska; and Blair Gogel, individually; to become members of the Lauritzen Family Group, to acquire voting shares of Investments, and thereby indirectly acquire voting shares of F&M.	

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
RED OAK FINANCIAL CORPORATION	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Red Oak Financial Corporation, Omaha, Nebraska (Red Oak), and thereby indirectly retain voting shares of Houghton State Bank, Red Oak, Iowa (HSB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of Red Oak, and thereby indirectly acquire voting shares of HSB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
YORK HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of York Holdings, Inc., Omaha, Nebraska (YHI), and thereby indirectly retain voting shares of York State Bank, York, Nebraska (YSB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, FNBO and Margaret Dodge, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of YHI, and thereby indirectly acquire voting shares of YSB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

* 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
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	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
76854	GRAND BK, TULSA, OKLAHOMA	09/02/2024	06/10/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
LIBERTY CAPITAL BANCSHARES. INC.	* 3A3	Liberty Capital Bancshares, Inc., Addison, Texas, to acquire Southwestern Bancorp, Inc., Boerne, Texas, and thereby indirectly acquire Texas Heritage Bank, both of Boerne, Texas.	Newspaper: Federal Register:	Not available 11/06/2024
TEXAS BANC FINANCIAL CORP	Change in Bank Control	The Amy K. Brown 2010 Trust, Billy Francis Knight, as trustee, both of Fort Worth, Texas, Texas; the Molly A. Knight 2010 Trust, Billy Francis Knight, as trustee, both of Fort Worth, Texas; the David A. Knight 2010 Trust, Billy Francis Knight, as trustee, both of Fort Worth, Texas; and the Patrick J Doss 2021 Trust, Billy Francis Knight, as trustee, both of Fort Worth, Texas; to become members of the Doss/Knight Family Group, a group acting in concert, to acquire voting shares of Texas Banc Financial Corp, Fort Worth, Texas, and indirectly, TexasBank, Brownwood, Texas.	Newspaper: Federal Register:	Not available Not available

* 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.

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- 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
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 12, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank would like to make a \$25 million PWI investment in a Low-Income Tax Credit property View at San Bruno.	Newspaper: Federal Register:	Not applicable Not applicable
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank would like to make a \$25 million public welfare investment in the Low-Income Housing Tax Credit property of Casa Grande Family Apartments.	Newspaper: Federal Register:	Not applicable Not applicable
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank would like to make a \$20 million public welfare investment in the Low-Income Housing Tax Credit property of Arterra Apartments.	Newspaper: Federal Register:	Not applicable Not applicable
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank would like to make a \$21.2 million public welfare investment in the Low-Income Housing Tax Credit property of Saddleback Village at Stonegate.	Newspaper: Federal Register:	Not applicable 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
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	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