
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 52

Week Ending December 25, 2021

Supervision and Regulation

Community Bank Leverage Ratio (CBLR) -- interagency statement on the CBLR framework.

- Announced, December 21, 2021

Enforcement

Cornerstone Bancshares, Inc., Atlanta, Georgia -- cease-and-desist order issued by the Office of Thrift Supervision dated June 17, 2010, terminated December 21, 2021.

- Announced, December 23, 2021

S&R Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Minneapolis

B2 Holding Company, Inc., Mountain Iron, Minnesota -- to become a bank holding company by acquiring The First National Bank of Buhl, Mountain Iron, Minnesota.

- Approved, December 24, 2021

Kansas City

The Bank of Wyandotte, Wyandotte, Oklahoma -- to establish a branch at 3100 Monticello Avenue, Dallas, Texas.

- Approved, December 22, 2021

Bank Holding Companies

Richmond

Bank of the James Financial Group, Inc., Lynchburg, Virginia -- to engage in investment advisory activities through the acquisition of Pettyjohn, Wood & White, Inc., Lynchburg, Virginia.

- Approved, December 21, 2021

Minneapolis

First Interstate BancSystem, Inc., Billings, Montana -- (1) to merge with Great Western Bancorp, Inc., and thereby indirectly acquire Great Western Bank, both of Sioux Falls, South Dakota, and (2) for First Interstate Bank, Billings, Montana, to merge with Great Western Bank and thereby establish branches.

- Approved, December 22, 2021

Bank Holding Companies

Chicago

MidWestOne Financial Group, Inc., Iowa City, Iowa -- waiver of application to acquire Iowa First Bancshares Corp., Muscatine, Iowa, and thereby indirectly acquire First National Bank of Muscatine, Muscatine, and First National Bank of Fairfield, Fairfield, Iowa.

- Withdrawn, December 20, 2021

Atlanta

USCB Financial Holdings, Inc., Doral, Florida -- to become a bank holding company by acquiring shares of U.S. Century Bank, Doral, Florida.

- Approved, December 23, 2021

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, December 23, 2021

Secretary

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

- Approved, December 22, 2021

San Francisco

Pacific Premier Bank, Irvine, California -- to make a public welfare investment.

- Approved, December 22, 2021

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, California -- to make certain public welfare investments.

- Approved, December 22, 2021

Change in Bank Control

Kansas City

Chisholm Trail Financial Corporation, Wichita, Kansas -- the Michael J. Klaassen Revocable Trust and Carol S. Klaassen Family Trust, Michael Klaassen, as trustee, all of Wichita, Kansas, to join the Klaassen Family Group, a group acting in concert, to retain voting shares of Chisholm Trail Financial Corporation and thereby indirectly retain voting shares of Stryv Bank, Wichita, Kansas. Additionally, the Michael J. Klaassen Qualified Subchapter S Trust, Michael Klaassen, as trustee, both of Wichita, Kansas; Linda J. Klaassen Revocable Trust, Linda Klaassen as trustee; Kourt Klaassen, Derek Ryan Klaassen, and Brent Klaassen, all of Whitewater, Kansas; Trevor J. Klaassen, Oklahoma City, Oklahoma; and Mitchell R. Klaassen, Frisco, Texas, to join the Klaassen Family Group, to acquire voting shares of Chisholm Trail Financial Corporation, and thereby indirectly acquire voting shares of Stryv Bank.

- Permitted, December 22, 2021

Change in Bank Control

Kansas City

Citizens Commerce Corporation, Ardmore, Oklahoma -- Hailey Ruth Craighead Guadarrama and Franco M. Guadarrama, both of Ardmore, Oklahoma; to join the Craighead Family Group, a group acting in concert, to acquire voting shares of Citizens Commerce Corporation and thereby indirectly acquire voting shares of Citizens Bank & Trust Company, Ardmore, Oklahoma. Additionally, Steven Chase Martin and Holly Kaitlyn Solley Martin, both of Lone Grove, Oklahoma; Whitney Dell Martin Buck, Larry Dylan Buck, and Kyle Van Craighead, all of Ardmore, Oklahoma; Jeffrey Don Craighead, Amy K. Craighead, and Lindsay Fowler Martin, all of Norman, Oklahoma; and Megan Suzanne Craighead Engels and Christopher Engels, both of Plano, Texas, to join the Craighead Family Group to retain voting shares of Citizens Commerce Corporation and thereby indirectly retain voting shares of Citizens Bank & Trust Company.

- Permitted, December 20, 2021

Minneapolis

Financial Services of Lowry, Inc., Lowry, Minnesota -- the Paul K. Martinson Irrevocable Trust (in formation), Kari A.M. Nelson, as trustee; the Anna K. Martin Irrevocable Trust (in formation), Paul K. Martinson, as trustee; and Anna K. Martinson, all of Glenwood, Minnesota, and the Eric W. Nelson Irrevocable Trust (in formation), Kirsten R.M. Nelson, as trustee, both of Alexandria, Minnesota, to join the Nelson-Martinson Family Shareholder Group, a group acting in concert, to acquire shares of Financial Services of Lowry, Inc., and thereby indirectly acquire voting shares of Lowry State Bank, Lowry, Minnesota, and First National Bank of Osakis, Osakis, Minnesota.

- Permitted, December 21, 2021

Change in Bank Control

Minneapolis

Highland Bancshares, Inc., Saint Michael, Minnesota -- Richard M. Wall, Eden Prairie, Minnesota; Elizabeth Wall Lee, Sunfish Lake, Minnesota; and John K. Wall, Wayzata, Minnesota, to retain voting shares of Highland Bancshares, Inc., and thereby indirectly retain voting shares of Highland Bank, Saint Michael, Minnesota. In addition, Richard M. Wall, as trustee to the following trusts: the 2012 Grantor Trust for Richard M. Wall and Family dated 12/26/12, the Emilie Grace Wall 2020 Irrevocable Trust dated 12/26/20, the Ericka Marie Wall 2020 Irrevocable Trust dated 12/26/20, and the Julianna Karin Wall 2020 Irrevocable Trust dated 12/26/20; John K. Wall, as trustee to the following trusts: the 2012 Grantor Trust for John K. Wall and Family dated 12/26/12, the Lauren Wall 2020 Irrevocable Trust dated 12/26/20, and the Jack Wall 2020 Irrevocable Trust dated 12/26/20; and Elizabeth Wall Lee, as trustee to the following trusts: the 2012 Grantor Trust for Elizabeth W. Lee and Family dated 12/26/12, the Kevin Connor Lee 2020 Irrevocable Trust dated 12/26/20, and the Shannon Elizabeth Lee 2020 Irrevocable Trust dated 12/26/20, all of Minneapolis, Minnesota, to join the Wall Family Control Group, a group acting in concert, to acquire voting shares of Highland Bancshares, Inc., and thereby indirectly acquire voting shares of Highland Bank.

- Permitted, December 24, 2021

Minneapolis

MSB Bankshares, Inc., Iron River, Michigan -- Gene R. Mottes, Iron River, Michigan, to acquire voting shares of MSB Bankshares, Inc., and thereby indirectly acquire voting shares of The Miners State Bank, Iron River, Michigan.

- Permitted, December 20, 2021

Change in Bank Control

Atlanta

Peoples Bancorporation, Inc., Winfield, Alabama -- Sherrian M. Logan; the Dana M. Peoples Revocable Trust No. 1, Dana Peoples, as trustee; the Ann Elizabeth Murphy Family Trust, Jeffrey Collins Davis, Jr., individually and as trustee; and the Jeffrey C. Davis, Jr., Family Trust, all of Winfield, Alabama, Ann Elizabeth Murphy, individually and as trustee, Memphis, Tennessee, as a group acting in concert, to retain voting shares of Peoples Bancorporation, Inc., and thereby indirectly retain voting shares of State Bank & Trust, Winfield, Alabama.

- Permitted, December 22, 2021

Minneapolis

Plains Commerce Financial, Inc., Hoven, South Dakota -- the Jerome Hageman Stock Trust 2020, Stephen Hageman, as trustee, both of Watertown, South Dakota, to join the Hageman Family Control Group, a group acting in concert, to retain voting shares of Plains Commerce Financial, Inc., and thereby indirectly retain shares of Plains Commerce Bank, Hoven, South Dakota.

- Permitted, December 20, 2021

Minneapolis

Stearns Financial Services, Inc. Employee Stock Ownership Plan, St. Cloud, Minnesota -- Pamela J. Bjerke, Rice, Minnesota, to acquire control of the voting shares of Stearns Financial Services, Inc. (Stearns), by becoming a co-trustee of the Stearns Financial Services, Inc. Employee Stock Ownership Plan and Trust, both of St. Cloud, Minnesota, which owns Stearns, and thereby indirectly owns Stearns Bank N.A., St. Cloud, Minnesota; Stearns Bank of Upsala, N.A., Upsala, Minnesota; and Stearns Bank of Holdingford, N.A., Holdingford, Minnesota.

- Permitted, December 24, 2021

Change in Bank Control

St. Louis

West Plains Bancshares, Inc., West Plains, Missouri -- the Samuel D. Gohn Irrevocable Trust, Kenneth Larry Joplin, trustee, both of West Plains, Missouri; to join the Gohn Family Control Group, a group acting in concert, to acquire voting shares of West Plains Bancshares, Inc., and thereby indirectly acquire voting shares of West Plains Bank and Trust Company, West Plains, Missouri.

- Permitted, December 21, 2021

Extensions of Time

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska -- extension to April 1, 2022, to acquire additional voting shares of Banner County Ban Corporation and thereby indirectly acquire additional shares of Banner Capital Bank, both of Harrisburg, Nebraska.

- Granted, December 23, 2021

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to March 22, 2022, to acquire additional voting shares of Community Bancshares of Mississippi, Inc., Brandon, and thereby indirectly acquire its subsidiary, Community Bank of Mississippi, Forest, both in Mississippi.

- Granted, December 22, 2021

International Operations

Boston

State Street Bank and Trust Company, State Street International Holdings, State Street Corporation, all of Boston, Massachusetts, and their subsidiaries -- prior notice to make certain investments pursuant to Regulation K.

- No objection, December 22, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **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 December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
AIB GROUP PLC	4c8	AIB Group, p.l.c., to retain 100 percent of the voting shares of GANMAC Holdings (BVI) Limited, and thereby indirectly retain Goodbody Securities, Inc., all of Dublin, Ireland and thereby engage in securities brokerage activities pursuant to section 225.28(b)(7)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
FELIX SCHERZER, SCHERZER CAPITAL, LLC, AND THE SCHERZER FAMILY TRUST	CIC	Notice of Change in Control by Mr. Felix Scherzer, Scherzer Capital, LLC, and the Scherzer Family Trust (the trustee of which is Thomas Nakashian), all of New York, New York, to acquire 14.91 percent of voting shares of, and thereby control, Patriot National Bancorp, Inc., Stamford, Connecticut.	Newspaper:	Not available
			Federal Register:	Not available
NAVE HOLDINGS LLC	* 3A1 Member	Nave Bank, San Juan, Puerto Rico, a de novo bank, to become a member of the Federal Reserve System, and Nave Holdings LLC, also of San Juan, Puerto Rico, to become a bank holding company by acquiring one hundred percent of Nave Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	01/26/2022
OAKTREE CAPITAL MANAGEMENT LP	CIC	Notice by Oaktree Opportunities Fund XI Holdings (Delaware), L.P., Oaktree Opportunities Fund Xb Holdings (Delaware), L.P., Oaktree Fund GP, LLC, Oaktree Fund GP I, L.P., Oaktree Capital I, L.P., OCM Holdings I, LLC, Oaktree Holdings, LLC, Oaktree Capital Group, LLC, Oaktree Capital Group Holdings, L.P., Oaktree Capital Group Holdings GP, LLC, Bruce Karsh and Howard Marks, all of Los Angeles, California, to acquire 10 percent or more of the shares of, and thereby control, Patriot National Bancorp, Inc., Stamford, Connecticut.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **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 December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **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 December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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
150727	RICHWOOD BKG CO, RICHWOOD, OHIO	07/12/2021	12/18/2021	S	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 December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
Lee Bankshares, Inc.	* 3A1	Lee Bankshares, Inc., Pennington Gap, Virginia, to become a bank holding company by acquiring 100% of Lee Bank and Trust Company, Pennington Gap, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **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 December 25, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LOCAL BANCORP, INC.	* 3A1	Local Bancorp, Inc., Little Rock, Arkansas to become a bank holding company by acquiring Red Level Financial Corporation and its wholly owned subsidiary, The Peoples Bank of Red Level, both of Red Level, Alabama.	Newspaper:	Not available
			Federal Register:	01/14/2022
LOWNDES BANCSHARES, INC.	* 3A1 * 4c8	Lowndes Bancshares, Inc., Valdosta, Georgia (Bancshares), to convert from a savings and loans holding company to a bank holding company in connection with its acquisition of the outstanding shares of The Citizens National Bank of Quitman, Quitman, Georgia. Bancshares also to retain Commercial Banking Company, Valdosta, Georgia, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.	Newspaper:	01/16/2022
			Federal Register:	Not available
PEOPLES BANCSHARES, INC.	CIC	Bradley C. Davis, Charleston, South Carolina, a member of the Davis Family Group, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi. In addition, Sidney Dewitt Davis III, Mendenhall, Mississippi and Bradley C. Davis, Charleston, South Carolina, as co-trustees for The Sid Davis Trust; Melissa Lenox, Charleston, South Carolina; Sharon Ammann, Steve Ammann, and Steven Wade Ammann, all of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger, trustee of the Margaret Steinberger Revocable Trust and Bruce Steinberger, both of Coral Gables, Florida; Audrey Davis, Magee, Mississippi; to join the Davis Family Group, a group acting in concert, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi.	Newspaper:	11/24/2021
			Federal Register:	Not available

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 25, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES FINANCIAL CORPORATION	CIC	Stilwell Activist Investments, L.P, Stilwell Activist Fund, L.P., and Stilwell Value Partners VII, L.P., three of the affiliated private investment partnerships known as The Stilwell Group, with Stilwell Value LLC, the general partner of each of the limited partnerships (each of the foregoing entities are of New York, New York), and Mr. Joseph D. Stilwell (of San Juan, Puerto Rico), who controls Stilwell Value LLC, have applied to the Federal Reserve Board, individually and as part of a group acting in concert, to acquire common stock of Peoples Financial Corporation, and its subsidiary, The Peoples Bank, both of Biloxi, Mississippi.	Newspaper:	Not available
			Federal Register:	Not available
RAYMOND JAMES FINANCIAL, INC.	* 3A1	Raymond James Financial, Inc., St. Petersburg, Florida, through established wholly owned subsidiaries, will merge with Tristate Capital Holdings, Inc., and thereby indirectly acquire its subsidiary, Tristate Capital Bank, both of Pittsburg, Pennsylvania. In connection with this merger, RJF subsidiary Macaroon Two LLC, St. Petersburg, Florida, will become a bank holding company by acquiring and merging with Tristate Capital Holdings, Inc., thereby indirectly acquiring Tristate Capital Bank.	Newspaper:	01/18/2022
	* 3A3		Federal Register:	01/27/2022
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a mobile branch to be known as the Portable Branch Facility in the Birmingham-Hoover, AL Core Based Statistical Area which includes the following counties: Jefferson County, Shelby County, Bibb County, Blount County, Chilton County, and St. Clair County.	Newspaper:	12/30/2021
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **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 December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$20 million public welfare investment in Boston Financial Institutional Tax Credits 56 Limited Partnership, pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
AMERICAN CENTRAL BANCORPORATION, INC.	4c8	American Central Bancorporation, Inc., Springfield, Illinois proposes to form a new wholly owned subsidiary, Amerocam Central Appraisal Service, to acquire the assets of nonbank company, and to thereby engage in the nonbanking activity of real estate and personal property appraising pursuant to Section 225.28(b)(2)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not applicable
BEMENT BANCSHARES, INC.	CIC	Tamara S. Wagers, Mt. Zion, Illinois; Michelle Wilkinson Gross, Bement, Illinois; the Arthur R. Wilkinson Trust, dated April 3, 2010, Arthur R. Wilkinson, as trustee, and the Karen S. Wilkinson Trust, dated April 3, 2010, Karen S. Wilkinson, as trustee, both of Bement, Illinois; and the George Mark Wilkinson Living Trust, dated April 24, 2009, George Mark Wilkinson, trustee, Waikoloa, Hawaii, to form the Wilkinson Family Control Group, a group acting in concert, and the Ann Wilkinson Trust, Ann Wilkinson, trustee, Mountain View, California, individually; to retain the voting shares of Bement Bancshares, Inc., and thereby indirectly retain voting shares of the State Bank of Bement, Bement, Illinois, and the State Bank of Cerro Gordo, Cerro Gordo, Illinois.	Newspaper:	Not available
			Federal Register:	12/24/2021
BYLINE BANCORP, INC.	CIC	Maria Blanca del Valle Perochena, Mexico City, Mexico; and Maria de Guadalupe del Valle Perochena, Mexico City, Mexico; to become limited partners in MBG Investors I, L.P., Ontario, Canada, thereby indirectly acquiring voting shares of Byline Bancorp, Inc. and Byline Bank, both of Chicago, Illinois.	Newspaper:	11/24/2021
			Federal Register:	Not available
HOW-WIN DEVELOPMENT CO.	CIC	JST 2020 Trust, Stephanie C. Thomson and CUSB Bank as co-trustees, all of Cresco, Iowa, to join the Thomson Family Control Group, a group acting in concert, to retain voting shares of How-Win Development Co. and thereby indirectly retain voting shares of CUSB Bank, both of Cresco, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
QCR HOLDINGS, INC.	* 18C	QCR Holdings, Inc., Moline, Illinois to merge with Guaranty Federal Bancshares, Inc., Springfield, Missouri. Concurrently, Springfield First Community Bank, Springfield, Missouri to merge with Guaranty Bank, Springfield, Missouri and thereby establish branches at the main office and branch locations of Guaranty Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	01/19/2021
	* Branch			
SPRING BANCORP, INC.	CIC	Tom E. Marantz, Springfield, Illinois, as trustee of the Tom E. Marantz Exempt Trust; the Tom E. Marantz Exempt Trust; Marla J. Marantz, Springfield, Missouri, as trustee of the Marla J. Marantz Exempt Trust; and the Marla J. Marantz Exempt Trust; Gregory Marantz, Springfield, Illinois, as Trustee of the Gregory R. Marantz Spring Bancorp Irrevocable Trust; Jennifer Marantz, St. Louis, Missouri, as Trustee of the Jennifer A. Marantz Spring Bancorp Irrevocable Trust; and, Melissa Knoedler, Bloomington, Illinois, as Trustee of the Melissa L. Knoedler Spring Bancorp Irrevocable Trust to be added to the Marantz family control group to acquire voting shares of Spring Bancorp, Inc., Springfield, Illinois, and thereby acquire voting shares of Bank of Springfield, Springfield, Illinois.	Newspaper:	Not available
			Federal Register:	12/13/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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
186744	FIRST CITIZENS BK, MASON CITY, IOWA	08/23/2021	12/20/2021	S	Int Small Bank
968249	PEOPLES BK, CLIVE, IOWA	07/19/2021	12/18/2021	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8
Federal Reserve Bank of St. Louis
Filings received during the week ending December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Scott A. Erickson and Matthew P. Bock, both of Sioux Falls, SD, to each retain voting shares and thereby control of Leackco Bank Holding Company, Inc., Huron, SD (Leackco). Additionally, the 2021 Jeffory A. Erickson Irrevocable Trust No. 5 (Erickson Trust 5), the 2021 Jeffory A. Erickson Irrevocable Trust No. 6 (Erickson Trust 6), the 2021 Jeffory A. Erickson Irrevocable Trust No. 7 (Erickson Trust 7), and the 2021 Jeffory A. Erickson Irrevocable Trust No. 8 (Erickson Trust 8), all of Sioux Falls, South Dakota (collectively, the New Erickson Trusts); and the 2021 Preston B. Steele Irrevocable Trust No. 1, the 2021 Preston B. Steele Irrevocable Trust No. 2, and the 2021 Preston B. Steele Irrevocable Trust No. 3, all of Sioux Falls, South Dakota (collectively, the New Steele Trusts); (Matthew P. Bock as Trust Protector of all New Erickson Trusts, Investment Trust Advisor and Trustee of all New Steele Trusts; Scott A. Erickson as Investment Trust Advisor of all New Erickson Trusts, Trustee of Erickson Trust 5, Erickson Trust 6, and Erickson Trust 8, and Trust Protector of all New Steele Trusts; and Jamie L. Brown as Trustee of Erickson Trust 7; all of Sioux Falls, SD), to retain voting shares of Leackco. Scott A. Erickson, Matthew P. Bock, Jamie L. Brown, and the New Erickson Trusts to become members of the Erickson family shareholder group acting in concert. Scott A. Erickson, Matthew P. Bock, and the New Steele Trusts to become members of the Steele family shareholder group acting in concert. Leackco controls American Bank & Trust, Wessington Springs, SD.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **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 December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SANTA FE TRAIL BANC SHARES, INC.	CIC	Joe D. Butcher, a member of the Butcher Family Group, a group acting in concert, as trustee of the Joe D. Butcher Trust No. 1, both of Cimarron, Kansas; and as co-trustee of the Donna L. Butcher Trust B, Hutchinson, Kansas; to retain shares of Santa Fe Trail Banc Shares, Inc. (the Company) and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas. In addition, the Donna L. Butcher Trust B, First National Bank of Hutchinson, co-trustee, both of Hutchinson, Kansas, Joe D. Butcher, Kimberly Fairbank, co-trustees, both of Cimarron, Kansas; to join the Butcher Family Group, to retain shares of the Company and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **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 December 25, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ODOM AMTEX HOLDINGS TRUST, THE	* 3A1	The Odom AmTex Holdings Trust, Orange, Texas, to become a bank holding company by acquiring Odom AmTex, LLC, Orange, Texas, and indirectly, AmTex Bancshares, Inc., Orange, Texas; Bridge City State Bank, Bridge City, Texas; Peoples State Bank, Shepherd, Texas; and Pavillion Bank, Richardson, Texas.	Newspaper: Federal Register:	Not available 12/30/2021
SHELBY BANCSHARES, INC.	CIC	Retroactive Notice under the Change in Bank Control Act ("CIBCA") filed by Brittany Broke Lane ("Notificant"), Jonestown, Texas, to retain 10 percent or more of voting shares of Shelby Bancshares, Inc. ("Company") and indirectly retain voting shares of Shelby Savings Bank, SSB ("Bank"), both of Center, Texas and thereby to join the Campbell Family Control Group, a group acting in concert, cleared under the Change in Bank Control Act on November 14, 2019.	Newspaper: Federal Register:	01/05/2021 01/05/2021
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Inc., Harlingen, Texas, to acquire by merger Access Bancorp, Inc., Denton, Texas, and therefore indirectly, to acquire AccessBank Texas, Denton, Texas	Newspaper: Federal Register:	Not available 01/24/2022
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	CIC	Joseph V. Gillen, Spicewood, Texas, individually and as co-trustee of the Woodforest Financial Group Employee Stock Ownership Plan (with 401k Provisions) (As Amended and Restated Effective January 1, 2016), The Woodlands, Texas, and as Co-Trustee of the Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, to acquire voting shares of Woodforest Financial Group, Inc., and thereby indirectly Woodforest National Bank, both of The Woodlands, Texas	Newspaper: Federal Register:	Not available Not available

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **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 December 25, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKGUAM HOLDING COMPANY	CIC	Voting Trust Agreement of BankGuam Holding Company, including amendment thereto ("VTA"), and Joaquin P. L. G. Cook, Chalan Pago-Ordod, Guam, as trustee, along with several parties to VTA, as a group acting in concert, to retain and acquire 25 percent or more of the outstanding voting shares of BankGuam Holding Company, and thereby indirectly retain and acquire control of Bank of Guam, both of Hagatna, Guam	Newspaper:	Not available
			Federal Register:	Not available
BAWAG P.S.K. BANK FUR ARBAIT UND WIRTSCHAFT UND OSTERREICHISCHE POSTSPARKASSE AKTIENGESELLSCHAFT	FBSEA	BAWAG P.S.K. Bank Fur Arbeit und Wirtschaft und Osterreichische Postsparkasse Aktiengesellschaft, Wien, Austria, to establish a representative office at 521 Boccaccio Avenue, Venice, California, pursuant to section 10(a) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
COLUMBIA BANKING SYSTEM, INC.	* 3A3 * 3A5	Columbia Banking System, Inc., Tacoma, Washington, to acquire Umpqua Holdings Corporation, Portland, Oregon, and its subsidiary, Umpqua Bank, Roseburg, Oregon, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. In connection with this Application, Columbia Banking System, Inc., also elects to be treated as a financial holding company pursuant to section 4(l) of the BHC Act, in order to acquire the nonbanking subsidiaries of Umpqua Holdings Corporation, Portland, Oregon.	Newspaper:	Not available
			Federal Register:	01/07/2022
MNB HOLDINGS CORPORATION	CIC	Medina 2021 MNBH Trust, Burlingame, California, and Alma Vivar, Daly City, California, as Trustee, to acquire voting shares of MNB Holdings Corporation, and thereby indirectly acquire voting shares of Mission National Bank, both of San Francisco, California.	Newspaper:	Not available
			Federal Register:	Not available
PACIFIC ENTERPRISE BANCORP	CIC	Change in Bank Control Notice filed by Shaul Kopelowitz, Monsey, New York, to acquire additional voting shares of Pacific Enterprise Bancorp and thereby indirectly acquire voting shares of Pacific Enterprise Bank, both of Irvine, California.	Newspaper:	12/27/2021
			Federal Register:	12/28/2021

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act