



FEDERAL RESERVE RELEASE

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

No. 7 Week ending February 18, 2023

Board Actions

Enforcement

Riverbend Financial Corporation, Fort Worth, Texas—written agreement with the Federal Reserve Bank of Dallas and the Texas Department of Banking.

Announced: February 16, 2023

Reserve Bank Operations

Reserve Bank Directors—appointments of Class C directors for the Federal Reserve Bank Districts of Richmond and Atlanta. *

Approved: January 25, 2023

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

PriorityOne Bank, Magee, Mississippi—to establish a branch at 104 Highway 589, Purvis, Mississippi.

Approved: February 16, 2023

St. Louis

Carroll Bank and Trust, Huntingdon, Tennessee—to establish a branch at 386 West Church Street, Lexington, Tennessee.

Approved: February 14, 2023

Bank Holding Companies

Chicago

FSB Financial Services, Inc., Waterloo, Iowa—to acquire voting shares of Scenic Community Bancshares Corporation and thereby indirectly acquire voting shares of Iowa Falls State Bank, both of Iowa Falls, Iowa.

Approved: February 15, 2023

Scenic Community Bancshares Corporation, Iowa Falls, Iowa—to become a bank holding company by acquiring Iowa Falls State Bank, Iowa Falls, Iowa.

Approved: February 15, 2023

Dallas

TransPecos Financial Corp, San Antonio, Texas—to acquire Luling Bancshares, Inc., and thereby indirectly acquire Citizens State Bank of Luling, both of Luling, Texas. *

Withdrawn: February 8, 2023

*Addition

Vista Bancshares, Inc., Dallas, Texas—to acquire Charis Holdings, Inc., Dallas, Texas, and thereby indirectly acquire control of Charis Bank, Justin, Texas.

Approved: February 17, 2023

St. Louis

Power Bancshares, Inc., Bradley, Arkansas—to become a bank holding company by acquiring Community State Bank, Bradley, Arkansas.

Approved: February 14, 2023

Bank Mergers

Dallas

Vista Bank, Dallas, Texas—to merge with Charis Bank, Justin, Texas, and establish branches at the existing locations of Charis Bank.

Approved: February 17, 2023

Kansas City

Bank of Commerce, Chanute, Kansas—to merge with Emerald Bank, Burden, Kansas, and thereby establish two branches.

Approved: February 17, 2023

First Northern Bank of Wyoming, Buffalo, Wyoming—to merge with First State Bank of Newcastle, Newcastle, Wyoming, and thereby establish a branch.

Approved: February 16, 2023

Banks, State Member

Richmond

United Bank, Fairfax, Virginia—to make four public welfare investments.

Approved: February 17, 2023

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to retain certain public welfare investments.

Approved: February 17, 2023

Change in Bank Control

Atlanta

Lafourche Bancshares, Inc., Larose, Louisiana—Nacis John Theriot, Sr., Cut Off, Louisiana, to retain voting shares of Lafourche Bancshares, Inc., and thereby indirectly retain voting shares of South Lafourche Bank and Trust Company, Larose, Louisiana.

Permitted: February 16, 2023

Lafourche Bancshares, Inc., Larose, Louisiana—Gerald Savoie, Jr. and Vonnie D. Savoie, both of Cut Off, Louisiana, to retain voting shares of Lafourche Bancshares, Inc., and thereby indirectly retain voting shares of South Lafourche Bank and Trust Company, Larose, Louisiana.

Withdrawn: February 15, 2023

Change in Bank Control

Kansas City

Rae Valley Financials, Inc., Petersburg, Nebraska—Scherry Hermansen, St. Libory, Nebraska; Aaron Chochon, Syracuse, Nebraska; David Chochon, Dakota Dunes, South Dakota; Bryan Chochon, Brett Mueller, Sharyn Mueller, and Pamela Mueller, all of Columbus, Nebraska; and the Brooke Allison Mueller Irrevocable Trust, Michael Blanchard, trustee, Benbrook, Texas; to join the Chochon-Mueller Control Group, a group acting in concert, to retain voting shares of Rae Valley Financials, Inc., and thereby indirectly retain voting shares of Great Plains State Bank, Petersburg, Nebraska.

Permitted: February 17, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK RHODE ISLAND	* Branch (Domestic)	Bank Rhode Island, Providence, Rhode Island, to establish a branch office at 1340 Oaklawn Ave, Cranston, Rhode Island.	Newspaper: Federal Register:	03/04/2023 Not applicable
BANK RHODE ISLAND	* Branch (Domestic)	Bank Rhode Island, Providence, Rhode Island, to establish a branch office at 181 Bellevue Avenue, Newport, Rhode Island.	Newspaper: Federal Register:	03/04/2023 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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	02/28/2022	11/01/2021	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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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 February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BATH COUNTY BANKING COMPANY	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Jane France Richards and Thomas Norris Richards, Owingsville, Kentucky, collectively as the Richards Family Group; for permission to acquire twenty-five percent (25%) or more of the shares of Bath County Banking Company, Owingsville, Kentucky, thereby indirectly acquiring control of Owingsville Banking Company, also of Owingsville, Kentucky.	Newspaper:	03/06/2023
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
SHORE BANCSHARES, INC.	Waiver	Shore Bancshares, Inc., Easton, Maryland, requests a waiver of an application to acquire 100% of the voting securities of The Community Financial Corporation, Waldorf, Maryland, and simultaneously merge Community Bank of the Chesapeake, Waldorf, Maryland, into Shore United Bank, N.A., Easton, Maryland.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPSTAR BANK	* Branch (Domestic)	Capstar Bank, Nashville, Tennessee to establish the following branch: Cool Springs Branch, 330 Mayfield Drive, Franklin, Tennessee.	Newspaper: Federal Register:	Not available Not applicable
MILLENNIUM BANCSHARES, INC.	Change in Bank Control	Mary Susan DeFoor, Ooltewah, Tennessee, to acquire voting shares of Millennium Bancshares, Inc., and thereby indirectly acquire voting shares of Millennium Bank, both of Ooltewah, Tennessee.	Newspaper: Federal Register:	02/16/2023 Not available

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District: 6

Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FS BANCSHARES, INC.	Waiver	FS Bancshares, Inc., Markesan, Wisconsin, requests a waiver from filing a section 3 application pursuant to section 225.12(d)(2) of Regulation Y to acquire Farmers and Merchants Bank of Kendall, Kendall, Wisconsin.	Newspaper: Federal Register:	Not applicable Not applicable
GENEVA BANCSHARES, INC.	Change in Bank Control	The A. Gregg Nelson Family Trust u/a/d March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee, Timothy Nelson, Geneva, Illinois as special asset manager; the A. Gregg Nelson Marital Trust GST Exempt Trust u/a/d March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee, Timothy Nelson, Geneva, Illinois as special asset manager; the Joy A. Nelson Trust dated March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee; Timothy Nelson, Geneva, Illinois, individually; Thomas Nelson, Geneva, Illinois; Richard Razum, Geneva, Illinois; Jamie Razum, individually and as custodian for a minor child; Brad Wendell, Geneva, Illinois; and Kristina Wendell, individually and as custodian for a minor, to join the Nelson Family Control Group, a group acting in concert, to retain voting shares of Geneva Bancshares, Inc., and thereby indirectly retain voting shares of The State Bank of Geneva, both of Geneva, Illinois	Newspaper: Federal Register:	Not available 02/27/2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAUSTON BANCORP, INC.	Change in Bank Control	Kari L. Schmidt Field, Mauston, Wisconsin, as trustee of the Kari L. Schmidt 2021 Irrevocable Grantor Trust, Mauston, Wisconsin, the Kari L. Schmidt Trust, Mauston, Wisconsin, and the Kari Schmidt QTIP Marital Trust, Madison, Wisconsin, Molly K. Scully, Lyndon Station, Wisconsin individually and as co-trustee of the Molly K. Scully Qualified Subchapter S Trust, Madison, Wisconsin, Justin K. Walsh, New Lisbon, Wisconsin, individually and as co-trustee of the Justin K. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, Matthew P. Walsh, Woodbury, Minnesota, individually and as co-trustee of the Matthew P. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, and Wealth Enhancement Trust Services, LLC, Madison, Wisconsin, as trustee of the Kari Schmidt QTIP Marital Trust, Madison, Wisconsin, co-trustee of the Molly K. Scully Qualified Subchapter S Trust, Madison, Wisconsin, co-trustee of the Justin K. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, and co-trustee of the Matthew P. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, as a group acting in concert, to join the Kari L. Schmidt Field Family Control Group and retain voting shares of Mauston Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Mauston, both of Mauston, Wisconsin.	Newspaper: Federal Register:	Not available 03/06/2023
UNIVERSITY BANCORP, INC.	Election (Domestic)	University Bancorp, Ann Arbor, Michigan elects to become Financial Holding Company.	Newspaper: Federal Register:	Not applicable Not applicable
WASHINGTON STATE BANK	* Branch (Domestic)	Washington State Bank, Pella, Iowa to establish a branch located at 703 Main St Pella, IA 50219.	Newspaper: Federal Register:	Not available Not applicable

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District: 7

Federal Reserve Bank of Chicago

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	02/13/2022	09/27/2021	O	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 February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
HNB BANCORP, INC.	* 3A5	HNB Bancorp, Inc., Hannibal, Missouri, to merge with Northeast Missouri Bancshares, Inc., Louisiana, Missouri, and thereby indirectly acquire The Mercantile Bank of Louisiana, Missouri, Louisiana, Missouri	Newspaper:	03/22/2023
			Federal Register:	03/27/2023

District: 8

Federal Reserve Bank of St. Louis

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE SKY BANK	* Branch (Domestic) * 18C	Blue Sky Bank, Pawhuska, Oklahoma, to merge with First National Bank & Trust Company of Weatherford, Weatherford, Oklahoma, and incident thereto, establish several branches.	Newspaper: Federal Register:	Not available Not applicable
CFSB HOLDING CO.	Change in Bank Control	Charles McGinn, Anselmo, Nebraska; to acquire voting shares of CFSB Holding Co., and thereby indirectly acquire voting shares of Custer Federal State Bank, both of Broken Bow, Nebraska.	Newspaper: Federal Register:	Not available 03/10/2023

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District: 10

Federal Reserve Bank of Kansas City

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	04/11/2022	01/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICO BANCSHARES, INC.	Change in Bank Control	John M. Moore of Wolfforth, Texas, as trustee of the John M Moore 2003 Exempt Family Trust, the Thomas Blake Moore 2021 Exempt Trust, and the Hunter Marshall Moore 2021 Exempt Trust, all of Wolfforth, Texas; and as Managing Partner of JPM Interests Ltd., of Wolfforth, Texas; and as co-trustee James Todd Moore Exempt Lifetime Trust, of Dallas, Texas; Melissa Thoveson of Dallas, Texas, as trustee of the Ryan Butler Thoveson 2021 Exempt Trust, the Alec Steele Thoveson 2021 Exempt Trust, and the Melissa A Thoveson 2003 Exempt Family Trust, all of Dallas, Texas; and as co-trustee of the James Todd Moore Exempt Lifetime Trust, of Dallas, Texas; and James Todd Moore of Dallas, Texas, as an individual; together as members of the Moore Family Group, a group acting in concert, to retain shares of Americo Bancshares, Inc. and indirectly American Bank of Commerce, both of Wolfforth, Texas.	Newspaper: Federal Register:	Not available 02/21/2023

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
JACKSBORO NATIONAL BANCSHARES, INC.	Change in Bank Control	The Rumage Family Trust FBO Christopher Blain Rumage, Jacksboro, Texas, C. Blain Rumage, Jacksboro, Texas, trustee, Carl A. Ritchlin, Arlington, Texas, trust protector, and Christy M. Peveto, Fort Worth, Texas, special trustee; and The Rumage Family Trust FBO William Wakley Rumage, Gunter, Texas, William W. Rumage, Gunter, Texas, trustee, Carl A. Ritchlin, Arlington, Texas, trust protector, and Christy M. Peveto, Fort Worth, Texas, special trustee; to join the Voting Trust Control Group, a group acting in concert, previously cleared by the Federal Reserve under the Change in Bank Control Act on October 5, 2022, to retain shares of Jacksboro National Bancshares, Inc., and indirectly Jacksboro National Bank, both of Jacksboro, Texas.	Newspaper: Federal Register:	03/01/2023 Not available
LevelField Financial, Inc.	* 3A1	LevelField Financial, Inc., Houston, Texas, to become a bank holding company by acquiring Burling Bank, Chicago, Illinois	Newspaper: Federal Register:	Not available 03/10/2023

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District: 11

Federal Reserve Bank of Dallas

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262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TFXAS	08/07/2022	03/14/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
OREGON COAST BANCSHARES, INC.	FIRREA	Oregon Coast Bancshares, Inc., Newport, Oregon, to appoint Randy Harold Schild as a director.	Newspaper: Federal Register:	Not applicable Not applicable
SILICON VALLEY BANK	Public Welfare Investment	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare commitment of \$45 million in Raymond James California Housing Opportunities Fund 12 L.L.C.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

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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
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act