



FEDERAL RESERVE RELEASE

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

No. 9 Week ending March 4, 2023



Board Actions

Enforcement

FMB Bancshares, Inc., Lakeland, Georgia—written agreement dated November 11, 2009, terminated February 28, 2023.

Announced: March 2, 2023

Monetary and Financial Policy

Monetary Policy Report—semiannual report to Congress.

Published: March 3, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Central State Bank, Calera, Alabama—to establish a branch at 6801 Cahaba Valley Road, Birmingham, Alabama.

Approved: March 1, 2023

SmartBank, Pigeon Forge, Tennessee—to establish a branch at 2375 Centerville Road, Tallahassee, Florida.

Approved: March 3, 2023

Chicago

Iowa State Bank, Hull, Iowa—to establish a branch at 125 Main Street, Galva, Iowa.

Approved: February 28, 2023

Cleveland

Heartland Bank, Whitehall, Ohio—to establish a branch at 1754 Columbus Pike, Delaware, Ohio.

Approved: March 3, 2023

San Francisco

Commonwealth Business Bank, Los Angeles, California—to establish a branch in Honolulu, Hawaii.

Approved: March 3, 2023

St. Louis

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 15892 South Ridgeview Road, Olathe, Kansas.

Approved: March 3, 2023

Bank Holding Companies

Richmond

First Community Bankshares, Inc., Bluefield, Virginia—waiver of application to acquire Surrey Bancorp and thereby indirectly acquire its wholly owned subsidiary, Surrey Bank & Trust, both of Mount Airy, North Carolina, in connection with the merger of Surrey Bank & Trust with and into First Community Bank, Bluefield, Virginia.

Granted: February 27, 2023

Bank Mergers

Richmond

First Community Bank, Bluefield, Virginia—to merge with Surrey Bank & Trust, Mount Airy, North Carolina, and thereby establish branches at Surrey Bank & Trust's main office and branches.

Approved: February 27, 2023

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make a public welfare investment.

Approved: March 1, 2023

Change in Bank Control

Kansas City

First National Buffalo Bankshares, Inc., Buffalo, Wyoming—The FEATAN Revocable Trust, Thomas A. Holt as trustee and as trustee of the FNB 401(k) Employee Stock Ownership Plan; the Heather A. Eklund Living Trust, Heather A. Eklund as trustee; the Raymond A. Holt Revocable Trust, Raymond A. Holt, trustee, all of Buffalo, Wyoming; the Holt Family Trust, Denise A. Holt, as trustee, Rancheater, Wyoming; and Robert Holt and Lori Holt, both of Littleton, Colorado; to become members of the Holt Family Group, a group acting in concert, to retain voting shares of First National Buffalo Bankshares, Inc., and thereby indirectly retain voting shares of First Northern Bank of Wyoming, Buffalo, Wyoming, and First State Bank of Newcastle, Newcastle, Wyoming.

Permitted: March 1, 2023

Minneapolis

Coulee Bancshares, Inc., La Crosse, Wisconsin—the Gasterland Family GST Trust, La Crosse, Wisconsin; Dirk R. Gasterland, individually and as trustee, Chaska, Minnesota; Jennifer VandenBrink, individually and as trustee, Chanhassen, Minnesota; Lloyd Michael Gilbertson, Grand Rapids, Minnesota; Olaf Gilbertson, Jordan, Minnesota; Gretchen Gasterland-Gustafsson, Grace Gasterland, and a certain minor child, all of St. Paul, Minnesota; Natalie Gasterland, Chicago, Illinois; Emma Gasterland-Gustafsson, Brooklyn, New York; and Lilly Gasterland-Gustafsson, New York, New York; to join the Gasterland Control Group, a group acting in concert, to retain voting shares of Coulee Bancshares, Inc., and thereby indirectly retain voting shares of Coulee Bank, La Crosse, Wisconsin.

Permitted: February 28, 2023

Extensions of Time

Director, S&R

Wells Fargo & Company, San Francisco, California—extension of time to conform or divest a merchant banking investment.

Granted: March 2, 2023

Extensions of Time

St. Louis

Farmers and Merchants Bank, Baldwyn, Mississippi—extension to August 14, 2023, to establish a temporary branch at 100 Interchange Drive, and a permanent branch at 418 Interchange Drive, both of Fulton, Mississippi.

Granted: February 28, 2023

Supervision and Regulation

Director, S&R

BMO Financial Corp., Wilmington, Delaware—to make capital distributions in the first quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan.

Approved: March 1, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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 March 4, 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 March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	* Branch (Domestic) Premises	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch and to increase its investment in bank premises.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
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 March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMMETSBURG BANK SHARES, INC.	Change in Bank Control	Notice by Lisa Elsenbast, Minneapolis, Minnesota, individually and together as a co-trustee with Annette Sarazine-Jensen, Omaha, Nebraska, Monica Anderegg, Edina, Minnesota, and Julia T. Sarazine, Chicago, Illinois of the Charles L. Sarazine 2022 Trust Agreement and the four together on behalf of Maryanna Sarazine, Algona, Iowa, to join the Spies/Sarazine Family Control Group, to retain voting shares of Emmetsburg Bank Shares, Inc. and indirectly control Iowa Trust & Savings Bank, both of Emmetsburg, Iowa.	Newspaper: Federal Register:	Not available 03/21/2023
FIRSNABANCO, INC.	Change in Bank Control	The Ilstrup 2023 Dynasty Trust, Milwaukee, Wisconsin, Shane O. Ilstrup, Trempealeau, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, to join the Ilstrup Family Control Group, a group acting in concert, and Shane O. Ilstrup to become the largest shareholder, by acquiring voting shares of Firsnabanco, Inc. and thereby indirectly acquire voting shares of First Citizens Bank, both of Viroqua, Wisconsin.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 4, 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:	Not available
			Federal Register:	03/06/2023

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

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 March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHAMBERS BANK	Membership	Chambers Bank, Danville, Arkansas, to become a member in the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
LEGACY BANK & TRUST COMPANY	* Branch (Domestic)	Legacy Bank & Trust Company, Mountain Grove, Missouri, to establish a branch facility located at 5721 N. Tarrant Parkway, Ft. Worth, Texas	Newspaper: Federal Register:	03/16/2023 Not applicable
NEWBURG INSURANCE AGENCY, INC.	Election (Domestic)	Newburg Insurance Agency, Inc., Rolla, Missouri, elects to become a financial holding company.	Newspaper: Federal Register:	Not applicable Not applicable

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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 March 4, 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 March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCORPORATIO N, INC.	Change in Bank Control	Caroline Berry as Trustee of the Guy Leonard Berry Living Trust and The	Newspaper:	Not available
	Change in Bank Control	Caroline Celen Berry Revocable Trust (all of Sapulpa, Oklahoma), to retain voting shares and thereby control of American Bancorporation, Inc., Sapulpa, Oklahoma (the Company) and to join the Berry Family Group, a group acting in concert, which controls 25 percent or more of the voting shares and thereby control of the Company. The Company owns and controls American Heritage Bank, Sapulpa, Oklahoma. In addition, The Caroline Celen Berry Revocable Trust and the Elizabeth Berry Thompson Revocable Trust, Elizabeth Thompson as Trustee (both of Sapulpa, Oklahoma) to acquire voting shares and join the family group. Furthermore, the James Arthur Dilley, Jr. 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Jarret Blake Dilley 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Jennifer Berry Dilley and James A. Dilley (Sapulpa, Oklahoma) co-trustees of both; and the Brooklyn Bass Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Hannah D. Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Kaylee Doiron Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and William L. Berry Jr. and Stacey Berry (Sapulpa, Oklahoma) co-trustees of all three to retain voting shares and to join the Berry Family Group. The Guy Leonard Berry Living Trust, Elizabeth Berry Thompson, William L. Berry Jr., James A. Dilley, and Jennifer Berry Dilley have previously been approved as members of the Berry	Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
		Family Group.	

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB FINANCIAL CORPORATION	Change in Bank Control	<p>Mary Elizabeth Thompson O'Connor; Kathleen Thompson Brown; Byron Gregory Thompson, Jr.; Mark Thompson; Paul Thompson; Timothy Thompson; Brian Christopher Thompson; Anne Thompson Eckels; and Michael Scott Thompson; to retain voting shares of CCB Financial Corporation, and thereby indirectly acquire voting shares of Country Club Bank, both of Kansas City, Missouri; and to form the Child Majority Group, a group acting in concert, which directs the vote of previously approved family trusts; and the BGT Descendants' Majority Group, a group acting in concert, both of which are subgroups of the existing Thompson Control Group, a group acting in concert. In addition, nine B&J Thompson Trust F/B/O each of the nine children named above, Country Club Bank, trustee, and the BGT Descendants' Majority Group; to retain CCB shares and join the Thompson Control Group.</p> <p>In addition, six Brian Christopher Thompson Descendants' Trust F/B/O Brian Christopher Thompson, Jr, Jane O'Neil Thompson, Madison Thompson, John Thompson, and Mason Thompson; Country Club Bank, trustee; the BGT Descendants' Majority Group; and each of the six children as descendants of Brian Thompson; to acquire shares of CCB and join the Thompson Control Group. Finally, John Joseph O'Connor IV; Tara O'Connor Andris; Madeleie M. O'Connor Rau; Amy O'Connor Loup; Byron Gregory Thompson III; Kelsey Thompson Chun; Molly Thompson</p>	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
		Argersinger; Theresa Thompson; Peter Thompson; Charles Thompson; Grace Thompson; Adelaide Thompson; Mark Thompson Jr.; William Thompson; Margaret Thompson; August Thompson; Mary Jeanne Thompson; Timothy Thompson, Jr.; Andrew Thompson; Catherine Thompson; Elizabeth Thompson; John Eckels; Thomas Eckels; Jeanne Eckels; William Eckels; Molly Eckels; Michael Thompson; Jr. Daniel Thompson; Margaret Thompson; and Ryan Thompson; to acquire shares of CCB and to join the Thompson Control Group.		
FIRST NORTHERN BANK OF WYOMING	* Branch (Domestic)	First Northern Bank of Wyoming, Buffalo, Wyoming to establish a branch at 709 South 4th Street, Douglas, Wyoming.	Newspaper: Federal Register:	03/17/2023 Not applicable
GRAND BANK	* Branch (Domestic)	Grand Bank, Tulsa, Oklahoma, to establish a branch at 1300 Post Oak Boulevard, Houston, Texas.	Newspaper: Federal Register:	03/17/2023 Not applicable

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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 March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas to acquire The ANB Corporation, and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.	Newspaper: Federal Register:	Not available Not available
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
CHARLES SCHWAB BANK, SSB	Public Welfare Investment	Charles Schwab Bank, SSB, Westlake, Texas, to make a Community Development and Public Welfare Investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
SBT BANCSHARES, INC.	Listed DeNovo	SBT Bancshares, Inc., Dallas, Texas to engage de novo in extending credit and servicing loans pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
VERITEX COMMUNITY BANK	* Branch (Domestic)	Veritex Community Bank, Dallas, Texas -- to establish a branch at 9655 Katy Freeway, Suite 3160, Houston, Texas.	Newspaper: Federal Register:	03/17/2023 Not applicable

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District: 11

Federal Reserve Bank of Dallas

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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
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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 4, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act