



FEDERAL RESERVE RELEASE

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

No. 19 Week ending May 13, 2023

Board Actions

Enforcement

NongHyup Bank, Seoul, Korea, and NongHyup Bank, New York Branch, New York, New York—written agreement dated January 17, 2017, terminated May 8, 2023.

Announced: May 11, 2023

Forms

Forms—initial Board review to extend with revision the Procurement Solicitation Package (FR 1400).

Approved: May 8, 2023

Forms—initial Board review to implement the Ad Hoc Clearance for Board-Wide Use (FR 3100).

Approved: May 8, 2023

Forms—initial Board review to extend with revision the Compensation and Salary Surveys (FR 29).

Approved: May 8, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

Bank of Commerce, Rawlins, Wyoming—to establish a branch at 217 North First Street, Saratoga, Wyoming.

Approved: May 11, 2023

New York

Popular Bank, New York, New York—to establish a branch at 215 East Houston Street, New York, New York.

Approved: May 12, 2023

Bank Holding Companies

Atlanta

TIAA FSB Holdings, Inc., Jacksonville, Florida—to become a bank holding company in connection with the proposed conversion of its subsidiary, TIAA, FBS, into a national bank.

Approved: May 9, 2023

Cleveland

Mercer Bancorp, Inc., Celina, Ohio—to become a bank holding company by acquiring Mercer Savings Bank, Celina, Ohio, upon the conversion of Mercer Savings Bank from mutual to stock form.

Approved: May 8, 2023

Philadelphia

The Toronto-Dominion Bank, Toronto, Ontario, Canada; TD Group US Holdings, LLC, Wilmington, Delaware; and TD Bank US Holding Company, Cherry Hill, New Jersey—to acquire First Horizon Corporation and its subsidiary, First Horizon Bank, both of Memphis, Tennessee.

Withdrawn: May 12, 2023

Richmond

MVB Financial Corp., Fairmont, West Virginia—to acquire Integrated Financial Holdings, Inc., Raleigh, North Carolina, and thereby indirectly acquire West Town Bank & Trust, North Riverside, Illinois.

Withdrawn: May 9, 2023

Bank Premises

Kansas City

The Colorado Bank and Trust Company, La Junta, Colorado—to increase its investment in bank premises.

Approved: May 9, 2023

St. Louis

Citizens Bank & Trust Company, Van Buren, Arkansas—to increase its investment in bank premises.

Approved: May 8, 2023

Change in Bank Control

Atlanta

P B Bancshares, Inc., Clifton, Tennessee—Melessa Gail Ruth, Savannah, Tennessee, as trustee of the P B Bancshares Inc. ESOP, Clifton, Tennessee; to retain voting shares of P B Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, Clifton, Tennessee.

Permitted: May 12, 2023

Dallas

Broadway Bancshares, Inc., San Antonio, Texas—notificants to retain voting shares of Broadway Bancshares, Inc., and thereby indirectly retain voting shares of Broadway National Bank, San Antonio, Texas.

Permitted: May 10, 2023

Minneapolis

Beresford Bancorporation, Inc., Britton, South Dakota—Sally A. Farrar, Arkansaw, Wisconsin; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; and Mary S. Farrar Turner and Frank Turner, both of Pierre, South Dakota; to retain voting shares of Beresford Bancorporation, Inc., Britton, and thereby indirectly retain voting shares of First Savings Bank, Beresford, South Dakota, as part of a group acting in concert that includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.

Permitted: May 9, 2023

Beresford Bancorporation, Inc., Britton, South Dakota—Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Reid Turner, Iowa City, Iowa; and Frank Turner, to retain voting shares of Beresford Bancorporation, Inc., and thereby indirectly retain First Savings Bank, Beresford, South Dakota, respectively, as part of a group acting in concert that controls Beresford Bancorporation, Inc., and includes the Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar as trustee of the trusts and individually, all of Britton, South Dakota; Sally A. Farrar, Arkansaw, Wisconsin; Jeanne Farrar Orfield and Samuel Farrar Orfield, Minneapolis, Minnesota; and Anne M. Farrar, St. Paul, Minnesota.

Permitted: May 9, 2023

Extensions of Time

Boston

Reading Cooperative Bank, Reading, Massachusetts—extension to November 4, 2023, to establish a branch at 215 Canal Street, Lawrence, Massachusetts. *

Granted: May 3, 2023

*Addition

Richmond

Farmers & Merchants Bank, Timberville, Virginia—extension to August 23, 2023, to establish a branch at 1738 Amherst Street, Winchester, Virginia.

Granted: May 11, 2023

Regulations and Policies

Chair

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

Approved: May 8, 2023

General Counsel

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

Approved: May 9, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 13, 2023

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
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 May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
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 May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
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 May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MARION, THE	* Branch (Domestic)	Bank of Marion, Marion, Virginia, to establish a branch facility to be located at 220 West Main Street, Radford, Virginia, 24141	Newspaper: Federal Register:	Not available Not applicable
FIRST RELIANCE BANCSHARES, INC.	Commitment	Huntington Partners, LLLP, Chicago, Illinois, and its affiliates requests relief from the passivity commitments made in relation to its investment in Independence Bancshares, Inc., Greenville, South Carolina.	Newspaper: Federal Register:	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	04/25/2022	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 May 13, 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 May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
A. M. SAYLOR, INCORPORATED	Change in Bank Control	David Oren Nelson Living Trust dated January 28, 2022, Memphis, Tennessee, David Oren Nelson, Somerville, Tennessee, as trustee, to acquire voting shares of A.M. Saylor, Incorporated, and thereby indirectly control First Hampton Bank, both of Hampton, Iowa.	Newspaper: Federal Register:	Not available 04/26/2023
FISHER BANCORP, INC.	Change in Bank Control	Michael Estes, Fisher, Illinois; Debra Estes, Fisher, Illinois; Lyndon S. Estes, Westfield, Indiana; Boyd M. Estes, Chicago, Illinois; Tate Estes, Colona, Illinois; the Lyndon W. Estes-Trust, Champaign, IL, Lyndon W. Estes as Trustee, Fisher, Illinois; Dean Tabor, Fisher, Illinois and Sharon Tabor, Fisher, Illinois to form the Estes Family Control Group, a group acting in concert and retain voting shares of Fisher Bancorp, Inc., Fisher, IL and indirect control of The Fisher National Bank, Fisher, IL and Catlin Bank, Catlin, IL.	Newspaper: Federal Register:	Not available 05/31/2023
MECHANICSVILLE BANCSHARES, INC.	Listed Going Concern	Mechanicsville Bancshares, Inc., Mechanicsville, Iowa to retain the nonbanking activity of making and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
SAVANNA-THOMSON INVESTMENT, INC.	Change in Bank Control	Notice by The First National Bank in Sioux Falls, Sioux Falls, South Dakota, as trustee of the Kehl Family 2009 Trust, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Cody J. Kehl Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Jacob R. Winter Dated November 5, 1997, Sioux Falls, South Dakota, and the Ruth A. Kehl Grandchildrens' Trust FBO Tanner C. Kehl Dated November 5, 1997, Sioux Falls, South Dakota; Kevin A. Kehl, Dubuque, Iowa, as trustee of the Kevin A. Kehl Trust May 15, 2017, Dubuque, Iowa; and Krystina L. Moore, Tiffin, Iowa, as a group acting in concert, to join the Kehl Family Control Group to acquire voting shares of Savanna-Thomson Investment, Inc., Savanna, Illinois, and thereby indirectly acquire voting shares of Savanna-Thomson Bank, Thomas, Illinois. Additionally, Daniel J. Kehl, Solon, Iowa, to join the Kehl Family Control Group, to retain voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson State Bank.	Newspaper: Federal Register:	Not available 04/17/2023

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
SERVBANC HOLDCO, INC.	Change in Bank Control	Notice by Stavros Papastavrou and Sofia Elizabeth Papastavrou, as co-trustees of the Jennifer Papastavrou 2023 Trust F/B/O Stavros Papastavrou, and Jennifer Papastavrou and Nicole Katerina Papastavrou, as co-trustees of the Stavros Papastavrou 2023 Trust F/B/O Jennifer Papastavrou, all of Old Westbury, New York, to join Stavros Papastavrou, thereby creating a group acting in concert, and acquire control of ServBanc Holdco, Inc., Phoenix, Arizona, and thereby indirectly acquire control of Allied First Bank, Oswego, Illinois.	Newspaper: Federal Register:	Not available Not available

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
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	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 May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch (Domestic)	First Bank, Creve Coeur, Missouri, to establish a branch facility located at 2600 Via De La Valle, Suite G102, Del Mar, California	Newspaper: Federal Register:	05/25/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	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 May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
LAKE CENTRAL FINANCIAL, INC.	* 3A3	Lake Central Financial, Inc., Annandale, Minnesota, to acquire State Bank of Danvers, Benson, Minnesota	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

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

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 May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MOHLER BANCSHARES, INC.	* 3A1	Vista Holding Company, St. Louis, Missouri, to become a bank holding company through the acquisition of Mohler Bancshares, Inc., and thereby indirectly acquire First National Bank of Harveyville, both of Harveyville, Kansas.	Newspaper:	05/15/2023
			Federal Register:	06/20/2023
STOCKGROWERS STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas, to acquire additional voting shares up to 39 percent of Stockgrowers Banc Corporation, Ashland, Kansas, and thereby indirectly acquire additional shares of Stockgrowers State Bank, Ashland, Kansas; and Peoples Bank, Coldwater, Kansas.	Newspaper:	Not available
			Federal Register:	06/02/2023

District: 10

Federal Reserve Bank of Kansas City

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	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 May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTSTAR BANK	* Branch (Domestic)	WestStar Bank, El Paso, Texas, to establish a new branch located at 12300 Eastlake Blvd., El Paso Texas.	Newspaper:	05/19/2023
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 13, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCPACIFIC FINANCIAL HOLDING CORPORATION	* 3A1 Election (Domestic)	BancPacific Financial Holding Corporation, Hagatna, Guam, and Marianas Finance Corporation, Tamuning, Guam, to become bank holding companies upon the conversion of BankPacific, Hagatna, Guam, from a savings association to a commercial bank. In addition, BancPacific Financial Holding Corporation, Hagatna, Guam, and Marianas Finance Corporation, Tamuning, Guam, elect to become Financial Holding Companies.	Newspaper: Federal Register:	Not available 06/20/2023
CARPENTER ACQUISITION CORPORATION	* 3A1	Carpenter Acquisition Corporation, Newport Beach, California, to become a bank holding company by acquiring Icon Business Bank, Riverside, California (In Organization).	Newspaper: Federal Register:	Not available 03/08/2023
UNITED BUSINESS BANK	* Branch (Domestic)	United Business Bank, Walnut Creek, California, to establish a branch office at 7345 S Durango Drive, Suite 116, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available 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
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act