



FEDERAL RESERVE RELEASE

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

No. 35 Week ending September 2, 2023

Board Actions

Bank Holding Companies

R. Dean Phillips Bank Trust Dated 11-19-2004, Las Vegas, Nevada, and HNB Bancorp, Inc., Hannibal, Missouri—to acquire Northeast Missouri Bancshares, Inc., and thereby indirectly acquire The Mercantile Bank of Louisiana, Missouri, both of Louisiana, Missouri.

Approved: September 1, 2023

Forms

FR 1400—final Board review to extend with revision the Procurement Solicitation Package.

Approved: September 1, 2023

FR 2590—initial Board review to extend with revision the Single-Counterparty Credit Limits.

Approved: September 1, 2023

FR 29—final Board review to extend with revision the Compensation and Salary Surveys.

Approved: September 1, 2023

FR 30—initial Board review to implement the Whistleblower Intake Guide.

Approved: September 1, 2023

FR H-3—initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation H.

Approved: September 1, 2023

FR R—initial Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Regulation R.

Approved: September 1, 2023

FR Y-13—initial Board review to extend without revision the Reporting and Recordkeeping Requirements Associated with Regulation Y (Capital Plans).

Approved: September 1, 2023

Regulations and Policies

Long-Term Debt Requirement for Large Banking Organizations—interagency notice of proposed rulemaking and request for comment.

Approved: August 29, 2023

Resolution Plans—interagency proposed guidance and request for comment on resolution plan submissions for (1) domestic triennial full filers and (2) foreign triennial full filers.

Approved: August 29, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Boston

Mascoma Bank, Lebanon, New Hampshire—to establish a branch at 48 Free Street, Portland, Maine.

Approved: August 29, 2023

Richmond

The Bank of Charlotte County, Phenix, Virginia—to establish a branch at 514 East Atlantic Street, South Hill, Virginia.

Approved: August 28, 2023

Bank Holding Companies

Kansas City

Clark Bancshares, Inc., Clarks, Nebraska—to acquire substantially all of the assets of M & L Cave, Inc., dba Silver Creek Insurance Agency, Silver Creek, Nebraska, and thereby engage in insurance agency activity pursuant to section 225.28(b)(11)(iii) of the Board's Regulation Y.

Approved: September 1, 2023

Minneapolis

Independent Bancshares, Inc., Excelsior, Minnesota, through its subsidiary, Quoin Bancshares, Inc., Clarkfield, Minnesota—to acquire Quoin Financial Bank, Miller, South Dakota.

Approved: August 29, 2023

New York

SNBNY Holdings Limited, Gibraltar, and Safra New York Corporation (Safra), New York, New York—to acquire Delta North Bankcorp, Inc., and thereby indirectly acquire Delta National Bank and Trust Company, both of New York, New York.

Approved: August 31, 2023

Banks, State Member

San Francisco

East West Bank, Pasadena, California—to make two public welfare investments.

Approved: August 31, 2023

Change in Bank Control

Chicago

Johnson Financial Group, Inc., Racine, Wisconsin—JFG Control, LP, a proposed qualified family partnership, the general partner of which is IPJ 2012 JFG Trust, Helen P. Johnson-Leipold, trustee, all of Racine, Wisconsin; to join the Johnson Family Control Group and acquire voting shares of Johnson Financial Group, Inc., thereby indirectly acquiring voting shares of Johnson Bank, Racine, Wisconsin.

Returned: August 28, 2023

Kansas City

Farmers Bancshares, Inc., Maysville, Missouri—Sharon Meek, Rogers, Arkansas, to retain voting shares of Farmers Bancshares, Inc., and thereby indirectly retain voting shares of Independent Farmers Bank, Maysville, Missouri.

Permitted: September 1, 2023

New York

SNBNY Holdings Limited, Gibraltar, Gibraltar—Alberto Joseph Safra, David Joseph Safra, and Esther Safra Dayan, Sao Paulo, Brazil; Jacob Joseph Safra, Geneva, Switzerland; and Vicky Safra, Valais, Switzerland; to retain voting shares of SNBNY Holdings Limited, Gibraltar, Gibraltar, and thereby indirectly retain voting shares of Safra National Bank of New York, New York.

Permitted: August 30, 2023

Membership

Dallas

Worthington Bank, Arlington, Texas—to become a member of the Federal Reserve System.

Approved: September 1, 2023

St. Louis

Merchants & Farmers Bank, Dumas, Arkansas—to become a member of the Federal Reserve System.

Approved: August 29, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 2, 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 September 2, 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 the Board's 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 September 2, 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 September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

District: 4

Federal Reserve Bank of Cleveland

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

CRA Examinations scheduled for Quarter of

| Institution | Location | Quarter |
|--------------------|-----------------|----------------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

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 |
| 3019982 | FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA | 06/24/2023 | 10/24/2022 | S | Int Small Bank |

CRA Examinations scheduled for Quarter of

| Institution | Location | Quarter |
|--------------------|-----------------|----------------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---------------------------------|------------------------|---|---|
| FIRST GUARANTY BANCSHARES, INC. | Change in Bank Control | Smith & Hood Investments, L.L.C., WKH Newspaper: Holdings, LLC, Smith-Hoover Holdings, L.L.C., Amy Hood Conti, Savannah K. Conti, and Chad Tate, all of Amite, Louisiana, Nancy Hood Pray, Kenneth C. Pray, Betsy Kent Hood, and Steven Hoover, all of Hammond, Louisiana, MACSMITH, L.L.C., MacBrandon Industries, L.L.C., and Luiz Macedo, all of Ponchatoula, Louisiana, Thomas J. Hood, Fluker, Louisiana, Candace Hood Jenkins, Franklinton, Louisiana, and CAM2 Holding Company, L.L.C., Roseland, Louisiana, to become members of an existing family control group that would collectively own and retain a percentage of the shares and thereby control of First Guaranty Bancshares, Inc., Hammond, Louisiana. First Guaranty Bancshares, Inc. controls First Guaranty Bank, Hammond, Louisiana. | 09/21/2023 Federal Register: Not available |

* Subject to the provisions of the Community Reinvestment Act

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 September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------------|---------------------------|--|---------------------------------|--------------------------------|
| GRINNELL BANCSHARES, INC. | Change in Bank Control | Notice by F. Austin Jones, individually and as co-trustee of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa, to retain voting shares of Grinnell Bancshares, Inc. and thereby indirectly retain voting shares of Grinnell State Bank, both of Grinnell, Iowa. | Newspaper: Federal Register: | Not available Not available |
| NORTHERN TRUST COMPANY, THE | * Branch (Domestic) | The Northern Trust Company, Chicago, Illinois to establish a branch located at 500 5th Avenue, Naples, Florida. | Newspaper: Federal Register: | 09/12/2023 Not applicable |
| OXFORD BANK CORPORATION | Change in Bank Control | Richard Kenneth Thompson Revocable Living Trust, Clinton Township, Michigan, Richard K. Thompson, Sterling Heights, Michigan as trustee; Richard K. Thompson Irrevocable Trust 2022, Troy, Michigan, Thomas Hinsberg, Rochester, Michigan as trustee; OJT Irrevocable Trust, Troy, Michigan, Robert Clemente, West Bloomfield, Michigan as trustee; The Restatement of the Thomas Hinsberg Revocable Living Trust, Rochester, Michigan, Thomas Hinsberg as trustee, Rochester, Michigan; Robert Clemente Children's Trust, West Bloomfield, Michigan, Robert Clemente, West Bloomfield, Michigan as trustee to retain voting shares of Oxford Bank Corporation and thereby indirectly retain voting shares of Oxford Bank, both of Oxford, Michigan. | Newspaper: Federal Register: | Not available Not available |
| TERRE HAUTE SAVINGS MHC, INC. | * 3A3 | Terre Haute Savings MHC, Inc., Terre Haute, Indiana to acquire First Savings Bank, Danville, Illinois. | Newspaper: Federal Register: | 08/17/2023 Not available |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---------------------------|---------------------------|---|---|
| WESTBURY BANCORP, INC. | Change in Bank Control | Greg Remus, Sara Remus, Alexander Remus and Zachary Remus, all of Oconomowoc, Wisconsin, to form the Remus Family Control Group, a group acting in concert, and retain shares of Westbury Bancorp, Inc., and thereby indirectly control Westbury Bank, both of Waukesha, Wisconsin. | Newspaper: 09/06/2023 Federal Register: 09/06/2023 |

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 |
| 113740 | FIRST ST BK, EASTPOINTE, MICHIGAN | 09/12/2022 | 03/14/2022 | S | Int Small Bank |
| 2958972 | NORTHSTAR BK, BAD AXE, MICHIGAN | 07/10/2023 | 02/06/2023 | S | Int Small Bank |
| 247140 | ONE CMNTY BK, OREGON, WISCONSIN | 04/28/2023 | 11/28/2022 | S | Int Small Bank |
| 269049 | VISIONBANK OF IA, AMES, IOWA | 05/21/2023 | 02/27/2023 | S | Int Small Bank |

CRA Examinations scheduled for Quarter of

| Institution | Location | Quarter |
|--------------------|-----------------|----------------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|------------------------|--|---------------------------------|------------------------------|
| FIRST PARAGOULD BANKSHARES, INC. | Change in Bank Control | Notice by the Brewer Family Trust, James F. Gramling (individually and as special trustee of the Brewer Family Trust), the William E. Brewer Irrevocable Trust, the William E. Brewer, III Irrevocable Trust, the Elizabeth Shaw Brewer Irrevocable Trust, William E. Brewer (individually and as trustee of the William E. Brewer Irrevocable Trust, the William E. Brewer, III Irrevocable Trust and the Elizabeth Shaw Brewer Irrevocable Trust), the Shawill Irrevocable Trust, William E. Brewer, III (individually and as trustee of the Shawill Irrevocable Trust), Diane Elizabeth Brewer, Meredith Brewer, Elizabeth Shaw Brewer, Neeley Camp and Britt Camp, all of Paragould, Arkansas, to retain the voting shares of First Paragould Bankshares, Inc., and thereby retain the voting shares of First National Bank, both of Paragould, Arkansas | Newspaper: Federal Register: | 09/18/2023 09/18/2023 |
| NEW FRONTIER BANK | * Branch (Domestic) | New Frontier Bank, St. Charles, Missouri, to establish a branch facility to be located at 100 Ridgeway Cove Lane, Lake Saint Louis, Missouri. | Newspaper: Federal Register: | 09/12/2023 Not applicable |
| SOUTHERN BANCORP BANK | * Branch (Domestic) | Southern Bancorp Bank, Arkadelphia, Arkansas, to establish a branch facility located at 5218 Goodman Road, Suite 101, Olive Branch, Mississippi | Newspaper: Federal Register: | 09/15/2023 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 |
| 785473 | FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA | 04/24/2023 | 04/18/2022 | 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 September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------------|------------------------|--|------------------------------|---------------|
| FIRST STATE BANK | Change in Bank Control | Bradley Dean Meester, Bigelow, Minnesota, as co-trustee, to acquire voting shares of First State Bank | Newspaper: | Not available |
| SOUTHWEST KSOP PLAN AND TRUST | Change in Bank Control | Southwest KSOP Plan and Trust, and thereby indirectly acquire voting shares of First Rushmore Bancorporation, Inc., both of Worthington, Minnesota | Federal Register: | 09/01/2023 |

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 |

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 September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------|------------------------------|---|---------------------------------|--------------------------------|
| BANCFIRST | * Branch (Domestic) Premises | Bancfirst, Oklahoma City, Oklahoma to establish a branch at 3401 36th Avenue NW, Norman, Oklahoma, and to increase its investment in premises up to \$3 million. | Newspaper: Federal Register: | 09/08/2023 Not applicable |
| BLUE SKY BANK | * Branch (Domestic) | Blue Sky Bank, Pawhuska, Oklahoma, to establish a branch at 3000 Montgomery Street, Suite 100, Fort Worth, Texas. | Newspaper: Federal Register: | 09/15/2023 Not applicable |
| FALCON BANCORPORATION, INC. | Change in Bank Control | Shawn Grubb, Weatherford, Oklahoma, and Kenneth Baker as co-trustees of the Derek Joseph Grubb 2012 Trust, and the Jordan Alyssa Grubb 2012 Trust, all of Clinton, Oklahoma; and the Washita Valley Trust, Clinton, Oklahoma, Kenneth Baker, trustee; to become members of the Shawn Grubb Family Control Group, a group acting in concert, to acquire voting shares of Falcon Bancorporation, Inc., and thereby indirectly acquire voting shares of First Bank and Trust of Memphis, both of Memphis, Texas. Shawn Grubb, co-trustee, has been previously approved by the Federal Reserve Board. | Newspaper: Federal Register: | Not available Not available |

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------|---------------------------|--|---------------------------------|-----------------------------|
| HYDRO BANCSHARES, INC. | Change in Bank Control | Derek Joseph Grubb 2012 Trust, Clinton, Oklahoma, Shawn Grubb, Weatherford, Oklahoma, and Kenneth Baker, Clinton, Oklahoma as co-trustees; Jordan Alyssa Grubb 2012 Trust, Clinton, Oklahoma, Shawn Grubb and Kenneth Baker co-trustees; and Washita Valley Trust, Clinton, Oklahoma, Kenneth Baker trustee; to become members of the Shawn Grubb Family Control Group, a group acting in concert, to acquire voting shares of Hydro Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Hydro, both of Hydro, Oklahoma. Shawn Grubb, co-trustee, has been previously approved by the Federal Reserve Board. | Newspaper: Federal Register: | Not available 09/14/2023 |
| MIDLAND FINANCIAL CO. | Change in Control | Anat Bird, Scottsdale, Arizona; to become co-trustee of the G. Jeffrey Records, Jr. 2003 Family Trust, G. Jeffrey Records, Jr. 2004 Family Trust (KRR), G. Jeffrey Records, Jr. 2004 Family Trust (MER), G. Jeffrey Records, Jr. 2008 GST Exempt Family Trust, 2012 Dorchester Trust, and G. Jeffrey Records, Jr. 2020 Family Trust, and thereby indirectly acquire control of voting shares of Midland Financial Co. and Midfirst Bank, all of Oklahoma City, Oklahoma. | Newspaper: Federal Register: | Not available 09/21/2023 |
| MIDLAND FINANCIAL CO. | Change in Control | Todd A. Dobson, Oklahoma City, Oklahoma; to become trustee or co-trustee of the Kathryn R. Ryan 2012 Family Trust, Kathryn R. Ryan 2020 Family Trust, and Martha E. Records 2020 Family Trust, and thereby indirectly acquire control of voting shares of Midland Financial Co. and Midfirst Bank, all of Oklahoma City, Oklahoma. | Newspaper: Federal Register: | Not available 09/21/2023 |

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------|------------------------|--|---------------------------------|-----------------------------|
| MIDLAND FINANCIAL CO. | Change in Control | Raymond Kido, Paradise Valley, Arizona; to become a co-trustee of the G. Jeffrey Records, Jr. 2003 Family Trust, G. Jeffrey Records, Jr. 2004 Family Trust (KRR), G. Jeffrey Records, Jr. 2004 Family Trust (MER), G. Jeffrey Records, Jr. 2008 GST Exempt Family Trust, and 2012 Dorchester Trust, and thereby indirectly acquire control of voting shares of Midland Financial Co. and Midfirst Bank, all of Oklahoma City, Oklahoma. | Newspaper: Federal Register: | Not available 09/21/2023 |
| MIDLAND FINANCIAL CO. | Change in Control | Kathryn R. Ryan, Cherry Hills Village, Colorado; and Martha E. Records, Denver, Colorado; to become co-trustees of the George J. and Nancy J. Records 1990 Irrevocable Trust, and thereby indirectly acquire control of voting shares of Midland Financial Co. and Midfirst Bank, all of Oklahoma City, Oklahoma. | Newspaper: Federal Register: | Not available 09/21/2023 |
| PLAINS BANCSHARES, INC. | Change in Bank Control | David Clawson, Plains, Kansas, individually, and as co-trustee of the LAC Clawson Irrevocable Trust, the TD Clawson Irrevocable Trust, and MBCW Irrevocable Trust, all of Plains, Kansas, to retain shares of Plains Bancshares, Inc., Plains, Kansas and thereby indirectly retain shares of Bank of the Plains, Plains, Kansas (formerly known as The Plains State Bank). Additionally, the TD Clawson Irrevocable Trust, David and Daniel Clawson, as co-trustees, of Plains, Kansas, and Selah Farms LLC and Skybound Farms LLC, both of Meade, Kansas, to retain voting shares of Plains Bancshares and to join the Clawson Family Group, a group acting in concert. David Clawson was previously approved as a member of the Clawson Family Control Group. | Newspaper: Federal Register: | Not available 09/05/2023 |

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------|------------------------|---|---------------------------------|----------------------------------|
| ROCKY FINANCIAL CORPORATION | Change in Bank Control | Shawn Grubb, Weatherford, Oklahoma, and Kenneth Baker as co-trustees of the Derek Joseph Grubb 2012 Trust, and the Jordan Alyssa Grubb 2012 Trust, all of Clinton, Oklahoma; and the Washita Valley Trust, Clinton, Oklahoma, Kenneth Baker, trustee; to become members of the Shawn Grubb Family Control Group, a group acting in concert, to acquire voting shares of Rocky Financial Corporation, and thereby indirectly acquire voting shares of Bank 360, both of Cordell, Oklahoma. Shawn Grubb, co-trustee, has been previously approved by the Federal Reserve Board. | Newspaper: Federal Register: | Not available Not available |
| SOVEREIGN BANK | * 3A1 | Sovereign Bancorp, Inc., Shawnee, Oklahoma (in formation), to become a bank holding company through the acquisition of Sovereign Bank, Shawnee, Oklahoma. | Newspaper: Federal Register: | Not applicable Not applicable |

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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

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

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

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

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

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

| RSSD ID | Institution/Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|----------------|---|------------------|------------------------|-------------------|--------------------|
| 285852 | FIRST OPTION BK, OSAWATOMIE, KANSAS | 06/16/2023 | 03/06/2023 | S | Int Small Bank |
| 554857 | FIVE POINTS BK, GRAND ISLAND, NEBRASKA | 06/10/2023 | 03/13/2023 | O | Int Small Bank |
| 990352 | UNITED B&TC, MARYSVILLE, KANSAS | 01/23/2023 | 10/24/2022 | 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 September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

District: 11

Federal Reserve Bank of Dallas

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

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| 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 |
| 380458 | TEXAS RGNL BK, HARLINGEN, TEXAS | 01/08/2023 | 08/15/2022 | S | Int Small Bank |
| 3630323 | THIRD COAST BK SSB, HUMBLE, TEXAS | 08/14/2022 | 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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 2, 2023

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|---------------------|--|-----------------------|----------------|
| PACIFIC WESTERN BANK | Membership * 18C | Pacific Western Bank, Beverly Hills, California, to become a member the Federal Reserve System, and to merge with Banc of California, National Association, Santa Ana, California, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | Newspaper: | Not available |
| | | | Federal Register: | 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