



FEDERAL RESERVE RELEASE

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

No. 3 Week ending January 20, 2024

Board Actions

Enforcement

Community Financial Services Bank, Benton, Kentucky—consent order of prohibition against Andrew Ellison, a former institution-affiliated party.

Announced: January 18, 2024

Industrial and Commercial Bank of China, Beijing, People's Republic of China, and Industrial and Commercial Bank of China Ltd., New York Branch, New York, New York—consent cease-and-desist order and assessment of a civil money penalty.

Announced: January 19, 2024

Supervision and Regulation

Resolution Plans—interagency extension of the resolution plan submission deadline from July 1, 2024, to March 31, 2025, for certain large financial institutions.

Approved: January 16, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Philadelphia

Asian Bank, Philadelphia, Pennsylvania—to establish a branch at 934 East Passyunk Avenue, Philadelphia, Pennsylvania.

Approved: January 19, 2024

Bank Holding Companies

Kansas City

Firststar Financial Corp., Muskogee, Oklahoma—to merge with Stigler Bancorporation and thereby indirectly acquire The First National Bank of Stigler, both of Stigler, Oklahoma.

Approved: January 16, 2024

Geneva State Company, Geneva, Nebraska—waiver of application to acquire State Bank of Odell, Odell, Nebraska, in connection with the merger of State Bank of Odell with and into Heartland Bank, Geneva, Nebraska.

Granted: January 18, 2024

St. Louis

Guaranty Capital Corporation, Belzoni, Mississippi—to acquire through merger Lafayette Bancorp, Inc., and thereby indirectly acquire Oxford University Bank, both of Oxford, Mississippi.

Approved: January 16, 2024

Change in Bank Control

Boston

Guaranty Bancorp, Inc., Woodsville, New Hampshire—Walter & Carole Young Living Trust, Stephen U. Samaha, as co-trustee, both of Littleton, New Hampshire; and Neil I. Geschwind, as co-trustee, Hauppauge, New York; a group acting in concert to retain voting shares of Guaranty Bancorp, Inc., and thereby indirectly retain voting shares of Woodsville Guaranty Savings Bank, Woodsville, New Hampshire.

Withdrawn: January 16, 2024

Philadelphia

Fortis Bancorp, Denver, Colorado—Patriot Financial Partners GP III, LLC; Patriot Financial Partners GP III, L.P.; and others; as a group acting in concert to acquire voting shares of Fortis Bancorp and thereby indirectly acquire voting shares of Fortis Bank, Denver, Colorado.

Permitted: January 19, 2024

St. Louis

Midwest Regional Bancorp, Inc., Festus, Missouri—Michael F. and Diane M. Bender, both of Farmington, Missouri, to retain voting shares of Midwest Regional Bancorp, Inc., and thereby indirectly retain voting shares of Midwest Regional Bank, Clayton, Missouri.

Returned: January 17, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 20, 2024

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
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 20, 2024

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, 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

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 20, 2024

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		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 20, 2024

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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	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 January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its bank premises by \$600,000 in relation to the acquisition of a new building.	Newspaper: Federal Register:	Not applicable Not applicable

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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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	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 January 20, 2024

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 January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDLAND CAPITAL HOLDINGS CORPORATION	* Acquisition	Midfed Acquisition Corp., Wilmington, Delaware to become a savings and loan holding company by acquiring Midland Capital Holdings Corporation, and thereby indirectly acquire Midland Federal Savings and Loan Association, both of Bridgeview, Illinois.	Newspaper: Federal Register:	Not available 01/05/2024
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe Michigan, to acquire Mainstreet Community Bank of Florida, DeLand, Florida.	Newspaper: Federal Register:	02/03/2024 02/15/2024
OXFORD BANK CORPORATION	Listed DeNovo	Oxford Bank Corporation, Oxford, Michigan to indirectly acquire an 80 percent interest in NOX, LLC, Oxford, Michigan and thereby engage in 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
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George Bley, II & Michelle Bley, both of Palm Harbor, Florida, and Jan E. Rhode, Springfield, Illinois, with the Bley Family Control Group, a group acting in concert, to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 10/27/2023

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, all acting in concert with the Prather Family Control Group, for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 11/16/2023
RIVER VALLEY BANCORPORATION, INC.	Change in Bank Control	Notice by The CN 2023 Dynasty Trust, Milwaukee, Wisconsin, with Gregory P. Nicklaus, Acbar Vitae, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and the DN 2023 Dynasty Trust, Milwaukee, Wisconsin, with Todd R. Nicklaus, Rothschild, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, to join the Nicklaus Family Control Group and acquire voting shares in River Valley Bancorporation, Inc. and thereby indirectly acquire voting shares of IncredibleBank, both of Wausau, Wisconsin.	Newspaper: Federal Register:	01/30/2024 Not available
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP, San Diego, California, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Mendota, Illinois.	Newspaper: Federal Register:	Not available 02/12/2024

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District: 7

Federal Reserve Bank of Chicago

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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 January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDWEST REGIONAL BANCORP, INC.	Change in Bank Control	Notice by Michael F. and Diane M. Bender, both of Farmington, Missouri, to retain voting shares of Midwest Regional Bancorp, Inc., Fetus, Missouri, and thereby indirectly retain voting shares of Midwest Regional Bank, Clayton, Missouri.	Newspaper: Federal Register:	01/31/2024 Not available

District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
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
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	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 January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC.	Change in Bank Control	Joshua C. Hillger, special administrator to the Norman C. Skalicky Revocable Trust Agreement dated December 23, 2019, all of Minneapolis, Minnesota, and to the Estate of Norman C. Skalicky, Maple Grove, Minnesota; to form the Hillger Control Group, a group acting in concert, to retain voting shares of Stearns Financial Services, Inc. and indirectly retain voting shares of Stearns Bank National Association, both of Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	Change in Bank Control	Adams Land Improvement, Inc., Arapahoe, Nebraska, to acquire voting shares of Central Bancshares, Inc., Cambridge, Nebraska, and thereby indirectly acquire voting shares of First Central Bank, Cambridge, Nebraska; First Central Bank McCook, McCook, Nebraska; and Republic Corporation and United Republic Bank, both of Omaha, Nebraska.	Newspaper: Federal Register:	Not available 01/25/2024
GATEWAY FIRST BANCORP, INC.	Change in Bank Control	The Stitt Dynasty Trust dated December 31, 2021, Tulsa, Oklahoma (the Trust), to acquire voting shares of Gateway First Bancorp, Inc., Jenks, Oklahoma (the Company) and to join the Stitt Family Group, a group acting in concert, and thereby indirectly acquiring voting shares of Gateway First Bank, Jenks, Oklahoma. The Federal Reserve previously approved James Redman, the trustee of the Trust, to control the Company and as a member of the Stitt Family Group.	Newspaper: Federal Register:	Not available Not available
GENEVA STATE COMPANY	Waiver	Geneva State Company, Geneva, Nebraska, to waive the filing requirements of section 3 of the Bank Holding Company Act, in connection with its indirect acquisition of the State Bank of Odell, Odell, Nebraska.	Newspaper: Federal Register:	Not applicable Not applicable
PBT BANCSHARES, INC.	Change in Bank Control	Marcus Houghton and Corbin Houghton, both of Wichita, Kansas, to retain and acquire additional voting shares of PBT Bancshares, Inc. and thereby indirectly retain and acquire voting shares of Peoples Bank and Trust Company, both of McPherson, Kansas. Additionally, to approve Corbin Houghton as a member of the Houghton Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/25/2024

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
THAYER AGENCY, INC.	Change in Bank Control	Patrick Kenner, Hebron, Nebraska; to retain voting shares of Thayer Agency, Inc., and thereby indirectly acquire voting shares of Thayer County Bank, both of Hebron, Nebraska. In addition, Rebecca Schure, Omaha, Nebraska; to become a member of the Kenner Family Group, a group acting in concert, to retain shares in Thayer Agency, Inc., and thereby indirectly acquire voting shares of Thayer County Bank, both of Hebron, Nebraska.	Newspaper: 02/15/2024 Federal Register: 02/08/2024

District: 10

Federal Reserve Bank of Kansas City

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
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		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 3820 Belt Line Road, Addison, Texas	Newspaper:	Not available
			Federal Register:	Not applicable

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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
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		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE ORIENT	* Branch (Domestic)	Bank of the Orient, San Francisco, California, proposes to establish a new full-service branch office at 1423 Burlingame Avenue, Burlingame, California.	Newspaper: Federal Register:	Not available Not applicable
PACIFIC PREMIER BANK	* Branch (Domestic)	Pacific Premier Bank, Irvine, California, to establish a branch office at 111 S.W. Columbia Street, Suite 1090, Portland, Oregon.	Newspaper: Federal Register:	Not available Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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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		

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