



FEDERAL RESERVE RELEASE

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

No. 16 Week ending April 20, 2024

Updated: April 26, 2024

Board Actions

Forms

FR 4201—final Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with the Market Risk Capital Rule (retitled Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation Q (Market Risk Capital Rule) (FR Q-2)).

Approved: April 19, 2024

FR K-1—initial Board review to extend without revision the International Applications and Prior Notifications under Subparts A and C of Regulation K.

Approved: April 19, 2024

FR WW—final Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation WW.

Approved: April 19, 2024

FR Y-3, FR Y-3N, and FR Y-4—initial Board review to extend with revision the Bank Holding Company Applications and Notifications.

Approved: April 19, 2024

FR Y-30—final Board review to extend without revision the Recordkeeping and Disclosure Requirements and Provisions Associated with Real Estate Appraisal Standards.

Approved: April 19, 2024

FR Y-3F—initial Board review to extend with revision the Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company.

Approved: April 19, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Northstar Bank, Bad Axe, Michigan—to establish a branch at 3040 Lohr Road, Ann Arbor, Michigan.

Approved: April 15, 2024

Bank Holding Companies

Chicago

Bancorp of New Glarus, Inc., New Glarus, Wisconsin—to acquire First National Bank at Darlington, Darlington, Wisconsin, through the merger of Bancorp of New Glarus, Inc., Darlington Interim Bank, New Glarus, Wisconsin, with and into First National Bank at Darlington.

Approved: April 15, 2024

Richmond

Burke & Herbert Financial Services Corp., Alexandria, Virginia—waiver of application to acquire Summit Financial Group, Inc., Moorefield, West Virginia, in connection with the merger of Summit Community Bank, Inc., Moorefield, West Virginia, with and into Burke & Herbert Bank & Trust Company, Alexandria, Virginia.

Granted: April 16, 2024

San Francisco

Cache Valley Banking Company, Logan, Utah—to acquire Liberty Bank, Inc., Salt Lake City, Utah.

Approved: April 18, 2024

Banks, State Member

Atlanta

Regions Bank, Birmingham, Alabama—to make seven public welfare investments.*

Approved: April 9, 2024

*Addition

Synovus Bank, Columbus, Georgia—to make three public welfare investments.

Approved: April 17, 2024

Change in Bank Control

Dallas

Texas Peoples National Bancshares, Inc., Paris, Texas—Deborah Ann Abbott, Sumner, Texas, and William Chance Abbott, Paris, Texas, each individually and together as a group acting in concert, to retain voting shares of Texas Peoples National Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, Paris, Texas.

Permitted: April 19, 2024

Secretary

TNB Bancshares, Inc., Mercedes, Texas—Kellye Ortega, individually, and as part of a group acting in concert with Myrhanda Ortega, both of Edinburg, Texas, to acquire voting shares of TNB Bancshares, Inc., and thereby indirectly acquire voting shares of Texas National Bank, Mercedes, Texas.*

Permitted: April 11, 2024

*Addition

Membership

Dallas

First Financial Bank, National Association, Abilene, Texas—to become a member of the Federal Reserve System (to be known as First Financial Bank).

Approved: April 16, 2024

Regulations and Policies

Director, RBOPS

Regulation HH (Designated Financial Market Utilities)—incident notification procedures for designated financial market utilities.

Approved: April 19, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FALL RIVER FIVE CENTS SAVINGS BANK	* Branch (Domestic)	Notice submitted by Fall River Five Cents Savings Bank, Fall River, Massachusetts, for prior approval from the Board of Governors of the Federal Reserve System to establish a branch at 875 State Road Units 8-9, Westport, Massachusetts, pursuant to Section 9 of the Federal Reserve Act and Section 208.6 of the Board's Regulation H.	Newspaper: Federal Register:	04/30/2024 Not applicable
PROFILE BANK	* Branch (Domestic)	Application by Profile Bank, Rochester, NY to open branch office located at 538 Central Avenue, Dover, New Hampshire.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MILLBROOK	* Branch (Domestic)	Bank of Millbrook, Millbrook, New York, to establish a full-service branch office to be located at 110 Route 44, Millerton, New York.	Newspaper: Federal Register:	05/01/2024 Not applicable

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District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* 18C	Peoples Bank, A Codorus Valley Company, York, PA, to merge with and into Orrstown Bank, Shippensburg, PA, pursuant to Section 18c of the FDI Act.	Newspaper: Federal Register:	Not available Not applicable

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District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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NI = Needs to improve

SN = Substantial noncompliance

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURKE & HERBERT FINANCIAL SERVICES CORP.	Waiver	Burke & Herbert Financial Services Corp., Alexandria, Virginia, requests a waiver from filing an application to acquire 100% of the voting securities of Summit Financial Group, Inc., Moorefield, West Virginia, and simultaneously merge Summit Community Bank, Inc., Moorefield, Virginia, with and into Burke & Herbert Bank & Trust Company, Alexandria, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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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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S = Satisfactory

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB Bancorp, Inc.	* 3A1	CCB Bancorp, Inc., Athens, Georgia, to become a bank holding company by acquiring outstanding shares of Classic City Bank, Athens, Georgia.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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

O = Outstanding

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 20, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, individually and with John Robert Duncan, D. Todd Duncan, Clara Summers Stokes Sukovaty, Amelia Stokes, Kathryn Duncan, all of Lincoln, Nebraska; Carol Dianne Thomas, Drew Duncan Thomas, both of Miami, Florida; Brian Sean Thomas, London, United Kingdom; Blake Alan Thomas, Omaha, Nebraska; Ian Duncan Thompson, Los Angeles, California; Dr. Eric Michael Thompson, Chicago, Illinois; Summers Stokes Irrevocable Trust, Union Bank & Trust, Lincoln, Nebraska, trustee and Summers Stokes, beneficiary; Amelia Stokes Irrevocable Trust, Union Bank & Trust, trustee and Amelia Stokes, beneficiary; and a Minor Child's Irrevocable Trust, Union Bank & Trust, trustee; a group acting in concert to form the Duncan Family Control Group to retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 20, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA CORPORATION	Change in Bank Control	Notice by J. Bradley Barr, Gold Canyon, Arizona, individually and as trustee of each of the J. Bradley Barr Trust, the Harrison D. Clanton Trust and the Drew M. Clanton Trust, all of Gold Canyon, Arizona; a group acting in concert to form the Barr Family Control Group to retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available Not available
GREENFIELD BANCORPORATION, LTD.	Change in Bank Control	The Jim and Peggy Scott Trust, James L. Scott and Peggy A. Scott as co-trustees, all of Fontanelle, Iowa; together with, Brad A. Lydon and Jana F. Lydon, both of Fontanelle, Iowa; and Jessica C. Christensen and Joshua J. Christensen, both of Greenfield, Iowa, together as a group acting in concert, to retain control of the voting share of Greenfield Bancorporation, Ltd, Greenfield, Iowa and thereby indirectly control Union State Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/19/2024

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending April 20, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY AGENCY, INCORPORATED	Change in Bank Control	The BG 2024 Trust, Milwaukee, Wisconsin, with Ben Grimstad, Decorah, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and Padrin Grimstad, Decorah, Iowa, as Grantor; the JG 2024 Trust, Milwaukee, Wisconsin, with Joseph Grimstad, Decorah, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and Ann Grimstad, Decorah, Iowa, as Grantor; Ann Grimstad, Decorah, Iowa; and Padrin Grimstad, Decorah, Iowa, to join the Grimstad Family Control Group to acquire voting shares of Security Agency, Incorporated and thereby indirectly acquire voting shares of Decorah Bank and Trust Company, both of Decorah, Iowa.	Newspaper: Federal Register:	Not available Not available
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP; Castle Creek Capital VI LLC; Castle Creek Advisors IV LLC; JME Advisory Corp.; Scavuzzo Advisory Corp.; Volk Advisory Corp.; and Rana Advisory Corp., all of San Diego, California; together with John Eggemeyer, Rancho Santa, California; Anthony Scavuzzo, Dallas, Texas; David Volk, San Diego, California; and Sundeep Rana, Dallas, Texas, as a group acting in concert, 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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643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	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
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8**Federal Reserve Bank of St. Louis**

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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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 20, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLAYTON BANKSHARES, INC.	Change in Bank Control	The William H. Bosshard Family GST Trust dated December 12, 2023, La Crosse, Wisconsin, Andrew R. Bosshard, La Crosse, Wisconsin, and Joseph W. Bosshard, Boulder, Colorado, as co-trustees, to join the Bosshard Family Group, a group acting in concert; to acquire voting shares of Clayton Bankshares, Inc., La Crosse, Wisconsin and thereby indirectly acquire voting shares of Citizens State Bank “ La Crosse, La Crosse, Wisconsin. Co-trustee Andrew R. Bosshard was previously permitted by the Federal Reserve System to join the Bosshard Family Group with regard to control of the voting shares of Clayton Bankshares, Inc., and Citizens State Bank “ La Crosse in the capacity as trust protector of the Bosshard Bank Trust.	Newspaper: Federal Register:	Not available Not available
FIRST INTERSTATE BANK	* Branch (Domestic)	First Interstate Bank, Billings, Montana, to establish a branch at 357 W. Mariposa Road, Nogales, Arizona.	Newspaper: Federal Register:	04/27/2024 Not applicable

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District: 9

Federal Reserve Bank of Minneapolis

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823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	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 April 20, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
STOCKTON BANCSHARES, INC.	* 3A3	Stockton Bancshares, Inc., Stockton, Kansas, to merge with Coffeyville Bancorp, Inc., Coffeyville, Kansas, and thereby indirectly acquire Community State Bank, Coffeyville, Kansas.	Newspaper:	Not available
	* 3A5		Federal Register:	05/28/2024
UB, INC.	Change in Bank Control	Robert Brandt, Unadilla, Nebraska; to acquire voting shares of UB, Inc., and thereby indirectly acquire voting shares of Countryside Bank, both of Unadilla, Nebraska. In addition, the John D. Weber and Jane E. Weber Trust Agreement November 12, 2015, John Weber and Jane Weber, as co-trustees, all of Mesa, Arizona; and Barry Brandt, Unadilla, Nebraska; to join the Brandt Family Group, a group acting in concert, to retain voting shares of UB, Inc., and thereby indirectly retain voting shares of Countryside Bank, both of Unadilla, Nebraska. Jane Weber was previously permitted by the Federal Reserve System to acquire control of voting shares of UB, Inc.	Newspaper:	Not available
			Federal Register:	05/02/2024

* Subject to the provisions of the Community Reinvestment Act

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
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
Integrity Bancorp, Inc.	* 3A5	Integrity Bancorp, Inc., Houston, Texas, to become a bank holding company by acquiring Integrity Bank SSB, Houston, Texas (In Organization)	Newspaper: Federal Register:	Not available Not available
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas to establish a branch at 5709 West Lovers Lane, Dallas, Texas 75209	Newspaper: Federal Register:	05/17/2024 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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 April 20, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCSHARES, INC.	Change in Bank Control	Change in Bank Control Notice filed by Krystal Burge, Kingman, Arizona, individually; Everett Burge, Kingman, Arizona, individually; The Burge Living Trust Dated September 28, 1994, Krystal Burge and Everett Burge, Trustees, Kingman, Arizona; Amber Kay Burge, Kingman, Arizona; Chad Everett Burge, Prescott, Arizona; Everett Burge Dynasty Trust, Krystal Burge and Everett Burge, Trustees, Kingman, Arizona; Aaron Dean Dynasty, LLC, Krystal Burge and Everett Burge, Managing Directors, Kingman, Arizona; Tiffany Rae Zee Burge or Tiffany Oder, Paradise Valley, Arizona; Mark Peterson, Paradise Valley, Arizona, individually; Kara Peterson, Paradise Valley, Arizona, individually; The M & K Peterson Living Trust Dated November 17, 1998 and Any Amendments Thereto, Mark T. Peterson and Kara E. Peterson, Trustees, Paradise Valley, Arizona; and The Kara Peterson Dynasty Trust, Mark T. Peterson and Kara E. Peterson, Trustees, Paradise Valley, Arizona; together, the Burge-Peterson Family Control Group, a group acting in concert; to acquire additional voting shares of Community Bancshares, Inc., and thereby indirectly acquire voting shares of Mission Bank, both of Kingman, Arizona.	Newspaper: Federal Register:	Not available 05/14/2024

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending April 20, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
GBANK FINANCIAL HOLDINGS INC.	Change in Bank Control	Change in Bank Control Notice filed by Alfred Lee Finley and Susan N. Finley, Fort Worth, Texas, to retain and acquire additional voting shares of GBank Financial Holdings Inc., and thereby indirectly acquire shares of GBank, both of Las Vegas, Nevada. ALF Operating Partners, Alfred Lee Finley, Partner, Fort Worth, Texas, to join the Finley Family Group, a group acting in concert, to retain voting shares of GBank Financial Holdings Inc., and thereby indirectly retain shares of GBank, both of Las Vegas, Nevada.	Newspaper: Federal Register:	Not available 05/10/2024
PACIFIC WEST BANCORP	Change in Bank Control	Notice of Change in Control filed by Michael Harland Giles, Vancouver, Washington, to acquire 10 percent or more of the voting shares of Pacific West Bancorp and thereby indirectly acquire voting shares of Pacific West Bank, both of West Linn, Oregon.	Newspaper: Federal Register:	Not available Not available

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