

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

No. 31 Week ending August 5, 2023

Board Actions

Regulations and Policies

Credit Card Plans—annual report to Congress on the profitability of credit card operations of depository institutions. * Approved: July 12, 2023 *Addition

Actions Under Delegated Authority

Advisory Councils

Director, S&R

Insurance Policy Advisory Committee—notice that the Board is accepting applications from individuals who wish to be considered for membership on the committee. Approved: August 4, 2023

Bank Branches, Domestic

Minneapolis

Farmers State Bank, Victor, Montana—to establish a branch at 3200 Brooks Street, Missoula, Montana. Approved: August 3, 2023

Bank Holding Companies

Boston

Bangor Bancorp, MHC, Bangor, Maine—to acquire voting shares of IncumbentFI, Inc., Wilmington, Delaware, and thereby engage in data processing, data storage, and data transmission services pursuant to section 225.28(b)(14)(i) and (ii) of the Board's Regulation Y. Approved: August 4, 2023

Dallas

HomeTown Bancshares, Inc., Galveston, Texas—to acquire HomeTown Bank, National Association, Galveston, Texas. Approved: August 3, 2023

Kansas City

WSB Financial, Inc., Leesburg, Florida—to become a bank holding company by acquiring J&M Bancshares, Inc., and thereby indirectly acquiring The Walton State Bank, both of Walton, Kansas. Approved: July 31, 2023

San Francisco

BancPacific Financial Holding Corporation, Hagatna, Guam, and Marianas Finance Corporation, Tamuning, Guam—(1) to become bank holding companies by acquiring BancPacific Ltd., Hagatna, Guam, upon the conversion of BankPacific Ltd., from a savings association to a commercial bank, and (2) elections to become financial holding companies. Approved: August 4, 2023

Change in Bank Control

Boston

Provident Bancorp, Inc., Amesbury, Massachusetts—Stilwell Activist Investments, L.P., Stilwell Activist Fund, L.P., and Stilwell Partners L.P., together known as The Stilwell Group, Stilwell Value LLC, all of New York, New York, and more; a group acting in concert, to acquire additional voting shares of Provident Bancorp, Inc., and thereby indirectly acquire voting shares of BankProv, Amesbury, Massachusetts. Permitted: August 1, 2023

Kansas City

Sundance Bankshares, Inc., Sundance, Wyoming—Michael Taylor, Sundance, Wyoming, to join the Richard Durfee Family Control Group, a group acting in concert, to retain voting shares of Sundance Bankshares, Inc., and thereby indirectly retain voting shares of Sundance State Bank, Sundance, Wyoming. Permitted: August 3, 2023

Sundance Bankshares, Inc., Sundance, Wyoming—Charles and Loretta Durfee Revocable Trust, Loretta Durfee and Charles Durfee, as co-trustees, all of Sundance, Wyoming; Gerald and Peggy Hyatt Living Trust, Gerald Hyatt and Peggy Hyatt, as co-trustees, all of Bar Nunn, Wyoming, and many more; to join the James R. Durfee Family Control Group, a group acting in concert, to retain voting shares of Sundance Bankshares, Inc., and thereby indirectly retain voting shares of Sundance State Bank, Sundance, Wyoming.

Permitted: August 3, 2023

San Francisco

Lewis & Clark Bancorp, Oregon City, Oregon—FinTech HQ Inc., Vancouver, Washington, to acquire additional voting shares of Lewis & Clark Bancorp and thereby indirectly acquire voting shares of Lewis & Clark Bank, Oregon City, Oregon. Withdrawn: August 3, 2023

Pacific West Bank, West Linn, Oregon—FinTech HQ Inc., Vancouver, Washington, to acquire additional voting shares of Pacific West Bancorp and thereby indirectly acquire voting shares of Pacific West Bank, West Linn, Oregon.

Withdrawn: August 3, 2023

Extensions of Time

Richmond

Bank of America, National Association, Charlotte, North Carolina—extension of time to make an investment pursuant to section 211.9(f) of Regulation K. Granted: August 3, 2023

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—extension to October 15, 2023, to acquire additional shares of The ANB Corporation and thereby indirectly acquire additional shares of The American National Bank of Texas, both of Terrell, Texas. Granted: August 1, 2023

International Operations

Secretary

State Street International Holdings, Boston, Massachusetts—to amend its articles of association. * Approved: July 24, 2023 *Addition

Savings and Loan Holding Companies

Kansas City

Central Plains Bancshares, Inc., Grand Island, Nebraska—to become a savings and loan holding company by acquiring Home Federal Savings and Loan Association of Grand Island (HFSL), Grand Island, Nebraska, upon the conversion of HFSL from mutual to stock form. Approved: July 31, 2023

Philadelphia

Walden MHC and Walden Bancorp, Inc., both of Montgomery, New York—to become a mutual savings and loan holding company and a mid-tier stock savings and loan holding company, respectively, by acquiring Walden Savings Bank (WSB), Montgomery, New York, in connection with the conversion of WSB from mutual to stock form.

Withdrawn: August 2, 2023

Supervision and Regulation

Director, S&R

Citizens Financial Group, Inc., Providence, Rhode Island—to make capital distributions in the third quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan. Approved: August 3, 2023

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

Federal Reserve Bank of New York

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

Federal Reserve Bank of New York

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CRA Examinations scheduled for Quarter of

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NONE		

Federal Reserve Bank of Philadelphia

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NONE			

Federal Reserve Bank of Philadelphia

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Institution	Location	Quarter
NONE		

Federal Reserve Bank of Cleveland

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NONE			

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		

Federal Reserve Bank of Richmond

Filings received during the week ending August 5, 2023

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
BANK OF CHARLOTTE COUNTY, THE	* Branch (Domestic)	The Bank of Charlotte County, Phenix, Virginia, to establish a branch at 514 East Atlantic Street, South Hill, Virginia.	Newspaper: Federal Register:	08/18/2023 Not applicable

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
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		

Federal Reserve Bank of Atlanta

Filings received during the week ending August 5, 2023

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
ROBERTSON HOLDING COMPANY, L.P.	Change in Bank Control	John Adam Robertson, Speedwell, Tennessee, to retain 25% or more of th voting general partnership interests of Robertson Holding Company, L.P., Harrogate, Tennessee, and thereby indirectly control of Commercial Bancgroup, Inc. and its subsidiary bank Commercial Bank, both of Harrogate, Tennessee, and AB&T Financial Corporation and its subsidiary bank Alliance Bank & Trust Company, both of Gastonia, North Carolina.	ζ.	08/29/2023 08/28/2023

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		

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
FIRST NATIONAL BANCSHARES, INC.	Change in Bank Control	Notice by the Mamie M. Foote Trust No. 1 and Mamie M. Foote, as sole trustee of the Mamie M. Foote Trust No. 1, to acquire shares of First National Bancshares, Inc., and thereby indirectly acquire voting shares of First National Bank of America, both of East Lansing, Michigan.	Newspaper: Federal Register:	Not available Not available
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.	Federal Register:	Not available Not available

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
TALEN, INC.	Change in Bank Control	Notice by The William C. Talen Revocable Trust, Vinton, Iowa, Darlys Hulme, Trustee, Vinton, Iowa, together with Mary June Talen, Omaha, Nebraska; Deborah Talen, Minneapolis, Minnesota; the William Talen III Revocable Trust, Brooklyn, New York, William Talen III and Savitri Durkee, Co- Trustees, both of Brooklyn, New York; Ruth Erickson, Minneapolis, Minnesota; Julie Talen, New York, New York; Robert Lassiter, Marthaville, Louisiana; intend to retain and to acquire 25 percent or more of the shares of Talen, Inc., Traer, Iowa. Talen, Inc. controls Farmers Savings Bank & Trust, Traer, Iowa.		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

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
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		

Federal Reserve Bank of St. Louis

Filings received during the week ending August 5, 2023

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
FIRST SAVINGS BANK	* Branch (Domestic)	First Savings Bank, Jeffersonville, Indiana, to establish a branch facility to be located at 1251 E. National Highway, Washington, Indiana.	Newspaper: Federal Register:	08/13/2023 Not applicable
FIRST SAVINGS BANK	* Branch (Domestic)	First Savings Bank, Jeffersonville, Indiana, to establish a branch facility to be located at 4909 Old Vincennes Road Floyd Knobs, Indiana.	Newspaper: Federal Register:	08/13/2023 Not applicable
FIRST SAVINGS BANK	* Branch (Domestic)	First Savings Bank, Jeffersonville, Indiana, to establish a branch facility to be located at the corner of Hamburg Pike and Veterans Parkway, Jeffersonville, Indiana	Newspaper: Federal Register:	08/13/2023 Not applicable
HUTSONVILLE BANC CORP.	Change in Bank Control	Notice by William B. Gray, West York, Illinois; Carol R. Gray, Kimberly A. Gray, Andrew B. Gray, Christina L. Callaway, Bruce W. Callaway, and Brooke N. Callaway, all of Hutsonville, Illinois; George J. Abel, Bridgeport, Illinois; and Blake A. Callaway, Robinson, Illinois, as the Gray Family group, a group acting concert, to retain 25 percent or more of the voting shares of Hutsonville Banc Corp., and thereby indirectly control Farmers and Merchants Bank of Hutsonville, both of Hutsonville, Illinois.		08/20/2023 08/22/2023
SIGNATURE BANK OF ARKANSAS	* Branch (Domestic)	Signature Bank of Arkansas, Fayetteville, Arkansas, to establish a branch facility to be located at 103 West Emma Avenue, Springdale, Arkansas	Newspaper: Federal Register:	08/15/2023 Not applicable

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		

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
CLARK BANCSHARES, INC.	Listed Going Concern	Clark Bancshares, Inc., Clarks, Nebraska, to engage in insurance activities through the acquisition of substantially all of the assets of M & L Cave, Inc., d/b/a Silver Creek Insurance Agency.	Newspaper: Federal Register:	Not applicable 08/29/2023
Commerce Financial Company	* 3A1	Commerce Financial Company, Duncan, Oklahoma, to become a bank holding company by merging with Commerce Bancorp, Inc. Duncan, Oklahoma, thereby indirectly acquiring Bank of Commerce, Duncan, Oklahoma	Newspaper: Federal Register:	08/31/2023 09/13/2023
FARMERS BANCSHARES, INC.	Change in Bank Control	Sharon Meek, Rogers, Arkansas, to retain voting shares of Farmers Bancshares, Inc., and thereby indirectly retain voting shares of Independent Farmers Bank, both of Maysville, Missouri.	Newspaper: Federal Register:	Not available 07/27/2023
JONAH BANKSHARES	Change in Bank Control	The Luck and Guts Trust and Trudi Holthouse as trustee, all of Casper, Wyoming, to acquire voting shares of Jonah Bankshares, Inc. and thereby indirectly acquire voting shares of Jonah Bank, all of Casper, Wyoming.	Newspaper: Federal Register:	08/07/2023 08/28/2023
Savile Capital Group LLC	* 3A1 Election (Domestic)	Savile Capital Group LLC, Sheridan, Wyoming, to become a bank holding company through the acquisition of Farmers State Bankshares, Inc., and thereby indirectly acquire Wyoming Bank & Trust, both of Cheyenne, Wyoming.	Newspaper: Federal Register:	09/01/2023 09/08/2023

Federal Reserve Bank of Kansas City

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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	0	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of Dallas

Filings received during the week ending August 5, 2023

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
COMERICA BANK	Public Welfare Investment	Comerica Bank, Dallas, Texas, to make a Community Development and Public Welfare Investment in the amount of \$10 million in Raymond James Tax Credit Fund 51 L.L.C.	Newspaper: Federal Register:	Not applicable Not applicable
HOMELAND BANCSHARES, INC.	* 3A1 * Thrift Going Concern	Homeland Bancshares, Inc., Columbia, Louisiana to become a bank holding company by acquiring Peoples Bank, Chatham, Louisiana. Homeland Bancshares, Inc., Columbia, Louisiana under Section 4(c)(8) of the BHC Act to engage in nonbank operations through its savings association subsidiaries, Homeland Federal Savings Bank, Columbia, Louisiana and Beauregard Federal Savings Bank, DeRidder, Louisiana.	Newspaper: Federal Register:	Not available 09/08/2023

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
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	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, TFXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of San Francisco

Filings received during the week ending August 5, 2023

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
BANK OF HAWAII	Public Welfare Investment	Bank of Hawaii, Honolulu, Hawaii, request for approval to make a public welfare investment of a maximum of \$28,000,000 in CREA Corporate Tax Credit Fund 50, LLC.	Newspaper: Federal Register:	Not applicable Not applicable

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	0	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		