



FEDERAL RESERVE RELEASE

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

No. 48 Week ending December 2, 2023

## Board Actions

### Enforcement

Hazard Bancorp and Peoples Bank and Trust Company of Hazard, both of Hazard, Kentucky—written agreement dated March 3, 2016, terminated November 20, 2023.

Announced: November 28, 2023

### Forms

FR 2900 and FR 2915—final Board review to extend without revision the Reports of Deposits.

Approved: December 2, 2023

FR 4201—initial Board review to extend with revision the Market Risk Capital Rule.

Approved: December 2, 2023

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

Approved: December 2, 2023

FR XX and FR XX-1—final Board review to extend without revision the Reporting Requirements Associated with Regulation XX.

Approved: December 2, 2023

FR Y-12 and FR Y-12A—final Board review to extend with revision the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies and the Annual Report of Merchant Banking Investments Held for an Extended Period.

Approved: December 2, 2023

FR Y-7N, FR Y-7NS, and FR Y-7Q—final Board review to extend with revision the Reports of Foreign Banking Organizations.

Approved: December 2, 2023

### Personnel

Division of Reserve Bank Operations and Payment Systems—appointment of Michael Derry as deputy associate director. \*

Approved: November 20, 2023

\*Addition

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## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *St. Louis*

Fidelity Bank, West Memphis, Arkansas—to establish a branch at 1015 Highway 64, Wynne, Arkansas.

Approved: November 30, 2023

### Bank Holding Companies

#### *Cleveland*

Main Street Capital Company, Germantown, Ohio—to become a bank holding company by acquiring

The First National Bank of Germantown, Germantown, Ohio.

Approved: November 30, 2023

#### *Minneapolis*

Glacier Bancorp, Inc., Kalispell, Montana—to merge with Community Financial Group, Inc., and thereby indirectly acquire Wheatland Bank, both of Spokane, Washington.

Approved: December 1, 2023

#### *St. Louis*

RiverWind Bancshares, Inc., Augusta, Arkansas—to become a bank holding company by acquiring

RiverWind Bank, Augusta, Arkansas.

Approved: November 29, 2023

Tom Bean Bank Holding Company, Hope, Arkansas—to become a bank holding company by acquiring

The First National Bank of Tom Bean, Tom Bean, Texas.

Returned: November 29, 2023

### Bank Mergers

#### *Chicago*

Bank of Pontiac, Pontiac, Illinois—to purchase certain assets and assume certain liabilities of Farmers-Merchants Bank of Illinois, Joy, Illinois, and thereby establish branches at 101 North Taft Street, Paxton, Illinois; 100 East Main Street, Melvin, Illinois; and 116 South Pine Street, Piper City, Illinois.

Approved: December 1, 2023

### Banks, State Member

#### *Chicago*

Ally Bank, Sandy, Utah—to make three public welfare investments.

Approved: November 28, 2023

### Change in Bank Control

#### *Chicago*

First Lacon Corp, Lacon, Illinois—Alyssa T. Kanive, Orono, Minnesota, John N. Kanive, Minnetonka, Minnesota, and Ryan J. Kanive, Orono, Minnesota; to join the Nelson Family Control Group, a group acting in concert, to retain voting shares of First Lacon Corp. and thereby indirectly retain voting shares of The First National Bank of Lacon, Lacon, Illinois.

Permitted: November 29, 2023

### ***Kansas City***

Midland Financial Co., Oklahoma City, Oklahoma—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, Oklahoma City, Oklahoma.

Permitted: November 27, 2023

## **Regulations and Policies**

### ***Director, S&R***

Reports to Congress—interagency report on differences in accounting and capital standards among the federal banking agencies as of September 30, 2023. \*

Approved: November 6, 2023

\*Addition

## **Savings and Loan Holding Companies**

### ***Philadelphia***

Vecta Partners LLC, White Plains, New York, and Vecta Inc., New York, New York—to engage de novo in real estate acquisition and management through Vecta Realty LLC, Montvale, New Jersey, a new wholly owned subsidiary of Vecta Inc.

Withdrawn: December 1, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 2, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
GUARANTY BANCORP, INC.	Change in Bank Control	Walter & Carole Young Living Trust, Littleton, New Hampshire; Stephen U. Samaha, Littleton, New Hampshire, as co-trustee; and Neil I. Geschwind, Hauppauge, New York, as co-trustee, a group acting in concert, provide a notice pursuant to Change in Bank Control Act, 12 C.F.R. § 225.41, to retain voting shares of Guaranty Bancorp, Inc., Woodsville, New Hampshire, and thereby indirectly retain voting shares of Woodsville Guaranty Savings Bank, Woodsville, New Hampshire.	Newspaper: Federal Register:	12/19/2023 Not available

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\* 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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 2, 2023

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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:	Not applicable
			Federal Register:	Not applicable

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 2, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 2, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$5.4 million public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 2, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF THE JAMES	* Branch (Domestic)	Bank of the James, Lynchburg, Virginia, to establish a branch facility to be located at 19792 Main Street, Buchanan, Virginia.	Newspaper: 12/01/2023 Federal Register: Not applicable

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**District: 5**

**Federal Reserve Bank of Richmond**

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

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

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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
2736451	NEW PEOPLES BK, HONAKER, VIRGINIA	12/11/2022	08/01/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 2, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 6**

**Federal Reserve Bank of Atlanta**

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- O = Outstanding
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- SN = Substantial noncompliance

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 2, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
EMMETSBURG BANK SHARES, INC.	Change in Bank Control	Notice by Karen K. Spies, Graettinger, Iowa to become the largest shareholder by retaining additional voting shares of Emmetsburg Bank Shares, Inc., and thereby indirectly retain voting shares Iowa Trust & Savings Bank, both of Emmetsburg, Iowa.	Newspaper: Federal Register:	Not available Not available
JOHNSON FINANCIAL GROUP, INC.	Change in Bank Control	Notice by 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, both of Racine, Wisconsin.	Newspaper: Federal Register:	Not available 12/13/2023
MIDLAND CAPITAL HOLDINGS CORPORATION	* Acquisition	Midfed Acquisition Corp., Wilmington, Delaware is proposing to become a savings and loan holding company through the acquisition of 100 percent of the voting shares of Midland Capital Holdings Corporation and thereby indirectly acquire Midland Federal Savings and Loan Association, both of Bridgeview, Illinois, pursuant to section 10(e) of HOLA.	Newspaper: Federal Register:	Not available 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

\* Subject to the provisions of the Community Reinvestment Act



District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 2, 2023

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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
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Nancy Bley Cowen, Bearston, Illinois, to retain voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available Not available
SBN COMMUNITY BANCORP, INC.	Election (Domestic)	SBN Community Bancorp, Inc., Newburg, Wisconsin elects to become a financial holding company.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 2, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor, Iowa, to acquire common shares of TS Contrarian Bancshares, Inc., Treynor, Iowa, and thereby indirectly acquire voting shares of Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois. In addition, the Joshua Gutttau Generational Irrevocable Trust and the Heidi A. Gutttau Generational Irrevocable Trust intend to apply to the Federal Reserve board to each acquire 10 percent of more of common shares of Treynor Bancshares, Treynor, Iowa, and thereby indirectly acquire voting shares of TS Bank, Treynor, Iowa. . Simultaneously with the previously described share purchases of TS Contrarian Bancshares, Inc., TS Contrarian Bancshares, Inc. will be merged into Treynor Bancshares, Inc. with Treynor Bancshares, Inc. being the survivor, and thereby indirectly acquire Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois.	Newspaper: Federal Register:	11/28/2023 Not available
WHITMORE COMPANY, INC.	Change in Bank Control	Notice by Kenneth F. Whitmore GST Exempt Marital Trust, Lynn Whitmore as trustee, Lynn Whitmore, Scott Whitmore and Cynthia Alvarez all of Clarinda, IA, to join the Whitmore Family Control Group, a group acting in concert, and to retain voting shares of Whitmore Company and thereby indirectly retain voting shares of PCSB Bank, both of Clarinda, IA.	Newspaper: Federal Register:	Not available 12/13/2023

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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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending December 2, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GUARANTY CAPITAL CORPORATION	* 3A5	Guaranty Capital Corporation, Belzoni, Mississippi, to acquire through merger 100 percent of the voting shares of Lafayette Bancorp, Inc., and thereby indirectly acquire Oxford University Bank, both of Oxford, Mississippi	Newspaper: Federal Register:	01/05/2024 01/08/2024
LINCOLN COUNTY BANCORP, INC.	* 3A3	Lincoln County Bancorp, Inc., Troy, Missouri, to acquire 28 percent of the voting shares of Kahoka State Bank, Kahoka, Missouri.	Newspaper: Federal Register:	12/22/2023 01/02/2024
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 3000 Mallory Lane, Franklin, Tennessee	Newspaper: Federal Register:	12/11/2023 Not applicable
Tom Bean Bank Holding Company	* 3A1	Tom Bean Bank Holding Company, Hope, Arkansas, to become a bank holding company by acquiring The First National Bank of Tom Bean, Tom Bean, Texas	Newspaper: Federal Register:	Not applicable Not applicable

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**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
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank
2785646	OLD MO BK, SPRINGFIELD, MISSOURI	06/03/2023	03/06/2023	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 2, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 2, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCSB FINANCIAL CORP.	Change in Bank Control	Park G.P., Inc., North Kansas City, Missouri, and David Leland Johnson and Sandra Lee Castetter, Kansas City, Missouri, as members of the Johnson/Castetter Family Group, a group acting in concert, to retain 10 percent or more of the voting shares, and thereby control, of CCSB Financial Corp., Liberty, Missouri, and thereby indirectly retain voting shares, and thereby control, of Clay County Savings Bank, Liberty, Missouri.	Newspaper: Federal Register:	11/29/2023 Not available
DENISON BANCSHARES, INC. OF HOLTON	Change in Bank Control	The Marital Trust and Residuary Trusts created under Indenture of the James S. Birkbeck Revocable Trust, dated April 20, 1995, both of Holton, Kansas; Paula Birkbeck Taylor, Holton, Kansas, and J. Patrick Birkbeck, Topeka, Kansas, as co-trustees; the Paula N. Birkbeck Taylor Revocable Trust UIT dated August 8, 2002, Paula Birkbeck Taylor as trustee; Paula Birkbeck as co-trustee of the Mary Lou Birkbeck Trust dated April 20, 1995; the J. Patrick Birkbeck Revocable Trust UIT dated March 31, 2008, J. Patrick Birkbeck as trustee; and Ryan Patrick Taylor, Holton, Kansas, to become members of the Birkbeck/Taylor Family Control Group, a group acting in concert, to retain voting shares of Denison Bancshares, Inc. of Holton, and thereby indirectly retain voting shares of Denison State Bank, both of Holton, Kansas.	Newspaper: Federal Register:	12/19/2023 Not available
FIRSTAR FINANCIAL CORP.	* 3A5	Firstar Financial Corp, Muskogee, Oklahoma, to merge with Stigler Bancorporation and thereby indirectly acquire The First National Bank of Stigler, all of Stigler, Oklahoma.	Newspaper: Federal Register:	Not available 01/04/2024

\* Subject to the provisions of the Community Reinvestment Act



District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 2, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
TESCOTT BANCSHARES, INC.	Change in Bank Control	Jeff A. Berkley and Jonathan D. Berkley, as trustees of various trusts, to retain voting shares and thereby control Tescott Bancshares, Inc., Tescott, KS (the company), and to join the Berkley Family Group, a group acting in concert, which controls 25 percent or more of the voting shares, and thereby control the company and indirectly control The Bank of Tescott, Tescott, KS (the bank). Don Berkley Trust #2, Don and Patricia Berkley co-trustees; Jerry J. Berkley Trust #2, Eleanor A. Berkley, Bruce A. Berkley, and Cheryl L. Jamison co-trustees; Paul D. Berkley Trust #2, Brandon Berkley, Bill Berkley, and Bradley Berkley co-trustees; Robert B. Berkley Family Trust, Lila Berkley, Lila Alexander, and John A. Berkley co-trustees; Hal J. Berkley Trust A and Eleanor L. Berkley Trust, Hal J. Berkley and Eleanor L. Berkley co-trustees; Karla J. Spurgeon Trust II, Marika Spurgeon GP Trust, Brenna Spurgeon GP Trust, and Patrick Spurgeon GP Trust, Karen Deckert, Jeff Berkley, and Calvin Berkley co-trustees; Karen M. Deckert Trust II, Samuel Deckert GP Trust, and Lucas Deckert GP Trust, Karla Spurgeon, Jeff Berkley, and Calvin Berkley co-trustees; Jeff A. Berkley Trust II, Rebekah Berkley GP Trust, and Rachel Berkley GP Trust, Karla Spurgeon, Karen Deckert, and Calvin Berkley co-trustees; Calvin J. Berkley Trust II, Megan Berkley GP Trust, and Collin Berkley GP Trust, Karla Spurgeon, Karen Deckert, and Jeff Berkley co-trustees; Paula C. Nelson Trust No. 2, Paula Nelson trustee; Mary Beth Phelps Trust No. 2, Mary Phelps	Newspaper: 12/11/2023 Federal Register: Not available

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 2, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
		trustee; Mark A. Berkley Trust and Jane B. Berkley Trust, Mark and Jane Berkley co-trustees; Elizabeth Berkley, co-trustee of Stuart C. Berkley Trust and Melissa J. Berkley Trust; Stuart Berkley, co-trustee of Elizabeth E. Berkley Trust and Melissa J. Berkley Trust; Melissa Ungashick, co-trustee of Stuart C. Berkley Trust and Elizabeth E. Berkley Trust; Earl Mathews; and Burke Mathews; to become members of the Berkley Family Group.	

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\* 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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 2, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK	* Branch (Domestic)	Citizens State Bank, Woodville, Texas -- to establish a branch at 22410 Highway 59, Porter, Texas.	Newspaper: Federal Register:	12/15/2023 Not applicable
SANGER BANCSHARES, INC.	Change in Bank Control	Margaret Long, Christine Long and Don Long, Jr., all of Montague, Texas, to form the Long Family Control Group, a group acting in concert, to retain voting shares of Sanger Bancshares, Inc., and thereby indirectly retain voting shares of Sanger Bank, both of Sanger, Texas.	Newspaper: Federal Register:	Not available 11/29/2023
TNB BANCSHARES, INC.	Change in Bank Control	Kellye Lynee Ortega and Myrhanda Ortega, both of Edinburg, Texas, and as a group acting in concert, are requesting prior approval to acquire 25 percent or more of the shares and thereby control TNB Bancshares, Inc., Mercedes, Texas. TNB Bancshares, Inc. controls Texas National Bank, Mercedes, Texas.	Newspaper: Federal Register:	
WEST TEXAS NATIONAL BANK	Change in Bank Control	First West Texas Bancshares, Inc., Midland, Texas -- Nicholas Andrew Davis, Midland, Texas, to join the Davis/Maddox Family Group, a group acting in concert, and to acquire voting shares of First West Texas Bancshares, Inc., and thereby indirectly acquire voting shares of West Texas National Bank, both of Midland, Texas.	Newspaper: Federal Register:	12/21/2023 12/26/2023

\* Subject to the provisions of the Community Reinvestment Act

**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.

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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 2, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE ORIENT	* Branch (Domestic)	Bank of the Orient, San Francisco, California, to establish a full-service branch at 3388-A Highway 6 South, Sugar Land, Texas.	Newspaper: Federal Register:	Not available Not applicable
CENTRAL VALLEY COMMUNITY BANCORP	* 3A3 * 3A5	Central Valley Community Bancorp, Fresno, California, to acquire Community West Bancshares, and thereby indirectly acquire Community West Bank N.A., both of Goleta, California, pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 12/26/2023
PCB Financial, Inc.	* 3A1	PCB Financial, Inc., Costa Mesa, California, to become a bank holding company by acquiring Northern California Bancorp, Inc. and its wholly owned bank subsidiary, Monterey County Bank, both of Monterey, California.	Newspaper: Federal Register:	Not available 01/08/2024
RESONA BANK, LTD.	Rep Office	Resona Bank, Osaka, Japan, to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

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

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

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- NI = Needs to improve
- SN = Substantial noncompliance

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act