



FEDERAL RESERVE RELEASE

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

No. 50 Week ending December 16, 2023

Board Actions

Board Operations

Board Strategic Plan—strategic plan for 2024-27. *

Approved: December 6, 2023

*Addition

Reserve Bank Operations

Federal Reserve Bank of Kansas City—appointment of Kim Robbins as first vice president and chief operating officer.

Approved: December 11, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

New York

Dime Community Bank, Bridgehampton, New York—to establish a branch at 1407 Broadway, New York, New York.

Approved: December 14, 2023

Richmond

Bank of the James, Lynchburg, Virginia—to establish a branch at 19792 Main Street, Buchanan, Virginia.

Approved: December 15, 2023

The Farmers Bank of Appomattox, Appomattox, Virginia—to establish a branch at 8112 Timberlake Road, Lynchburg, Virginia.

Approved: December 14, 2023

San Francisco

Bank of the Orient, San Francisco, California—to establish a branch at 3388-A Highway 6 South, Sugar Land, Texas.

Approved: December 13, 2023

St. Louis

Dieterich Bank, Effingham, Illinois—to establish a branch at 101 North Main Street, Waterloo, Illinois.

Approved: December 15, 2023

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 4330 Saint Michael Drive, Texarkana, Texas.

Approved: December 15, 2023

Bank Holding Companies

Boston

Mutual Bancorp, Hyannis, Massachusetts—to merge with Fidelity Mutual Holding Company, Leominster, Massachusetts, and thereby indirectly acquire Life Design Holding Company, Hyannis, Massachusetts, and Fidelity Co-Operative Bank, Leominster, Massachusetts.

Approved: December 11, 2023

Chicago

MidWestOne Financial Group, Inc., Iowa City, Iowa—waiver of application to acquire Denver Bankshares, Inc., and thereby indirectly acquire Bank of Denver, both of Denver, Colorado, in connection with the merger of Bank of Denver with and into MidwestOne Bank, Iowa City, Iowa.

Granted: December 13, 2023

Dallas

Patrons Holdings, Inc., Dallas, Texas—to become a bank holding company by acquiring Eden Financial Corporation, San Angelo, Texas, and thereby indirectly acquire Texas Financial Bank, Eden, Texas, and Amistad Bank, Del Rio, Texas.

Approved: December 15, 2023

New York

The Goldman Sachs Group, Inc., New York, New York—to increase its community welfare investments.

Approved: December 13, 2023

Banks, State Member

San Francisco

East West Bank, Pasadena, California—to make a public welfare investment.

Approved: December 15, 2023

Change in Bank Control

Kansas City

Integrity Capital Holdings, Inc., Monument, Colorado—Oikonomia Financial Holdings, LLP, The Randall B. Rush Revocable Trust, and Randall B. Rush, as trustee, all of Colorado Springs, Colorado; Wendy Fisher, Monument, Colorado; and more to acquire voting shares of Integrity Capital Holdings, Inc., and thereby indirectly acquire voting shares of Integrity Bank & Trust, Monument, Colorado. Also, Christina Harrison, Fredericktown, Ohio, to join the Rush Family Control Group, and more.

Permitted: December 12, 2023

St. Louis

Edmonton Bancshares, Inc., Edmonton, Kentucky—Kimberly P. Thompson Irrevocable Trust, Katherine Thompson Investment Services Trust, Lawren K. Thompson Investment Services Trust, and more, all of Brentwood, Tennessee, and more, a group acting in concert, to retain voting shares of Edmonton Bancshares, Inc., and thereby indirectly retain voting shares of Edmonton State Bank, Glasgow, Kentucky.

Permitted: December 12, 2023

Edmonton Bancshares, Inc., Edmonton, Kentucky—Laura Nell Lawless, Jonathan Lawless, Andrew J. Lawless, Jackson E. Lawless, and Robert R. Lawless, all of Bowling Green, Kentucky, and more, a group acting in concert, to retain voting shares of Edmonton Bancshares, Inc., and thereby indirectly retain voting shares of Edmonton State Bank, Glasgow, Kentucky, and more.

Permitted: December 12, 2023

Extensions of Time

Director, S&R

Citigroup Inc., New York, New York—extension of time to conform or divest a merchant banking investment. *

Granted: December 5, 2023

*Addition

Regulations and Policies

Director, S&R

Regulatory Capital Rules—notice of the 2023 aggregate global indicator amounts, as required under the Board's rule regarding risk-based capital surcharges for global systemically important bank holding companies. *

Approved: December 6, 2023

*Addition

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: December 11, 2023

Lending and Liquidity Facilities—reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: December 11, 2023

Secretary

Regulation BB (Community Reinvestment)—interagency annual adjustment to the asset-size thresholds used to define "small bank" and "intermediate small bank" under the Community Reinvestment Act regulations.

Approved: December 13, 2023

Supervision and Regulation

Director, S&R

Santander Holdings USA, Inc., Boston, Massachusetts—request to treat credit-linked-note transactions and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Approved: December 12, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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

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

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

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

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

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 16, 2023

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
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

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 December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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

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 December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
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

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 December 16, 2023

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 December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANK	* Branch (Domestic)	Community State Bank, Ayilla, Indiana to establish a branch located at 11255 Twin Creeks Drive, Fort Wayne, Indiana.	Newspaper: Federal Register:	Not available Not applicable
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 16, 2023

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: Not available Federal Register: 11/16/2023

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 December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SAVINGS BANK	* Branch (Domestic)	First Savings Bank, Jeffersonville, Indiana, to establish a branch facility to be located at 4909 Old Vincennes Road, Floyds Knobs, Indiana.	Newspaper: Federal Register:	12/27/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

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 December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCSHARES, INC.	Change in Bank Control	The Bruce Jessup Trust, Bruce Jessup and Terrie Jessup, Co-Trustees, all of Butler, Missouri, to retain voting shares of Community First Bancshares, Inc. and thereby indirectly retain voting shares of Community First Bank, both of Butler, Missouri. Bruce Jessup was previously approved to control Community First Bancshares, Inc.	Newspaper: Federal Register:	Not available 12/29/2023
EQUITY BANK	* 18C * Branch (Domestic)	Equity Bank, Andover, Kansas, to merge with Bank of Kirksville, Kirksville, Missouri, and incident thereto, establish branches in Kirksville, LaPlata, Downing, Memphis, Macon, and Moberly, all in Missouri.	Newspaper: Federal Register:	01/16/2024 Not applicable
FIRST AMERICAN BANCSHARES, INC.	Change in Bank Control	Rebecca Yarbrough, St. Joseph, Missouri, and Dallas Forrest, Columbia, Missouri, to retain voting shares of First American Bancshares, Inc., and thereby indirectly retain voting shares of First Security Bank, both of Union Star, Missouri, and to establish the Maudlin Family control group.	Newspaper: Federal Register:	Not available 01/10/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKIN BANCSHARES, INC.	Change in Bank Control	Gary and Dixie Beymer Trust and Gary Beymer and Dixie Beymer, as co-trustees, all of Lakin, Kansas, to retain voting shares of Lakin Bancshares, Inc., and thereby indirectly retain voting shares of the KCB Bank, both of Lakin, Kansas. In addition, Gary and Dixie Beymer Trust and Gary Beymer and Dixie Beymer as co-trustees, Robert Beymer Revocable Trust dtd 02/24/2022, and Robert Beymer as trustee, Garden City, Kansas, Diane Beymer Credit Shelter Trust and Robert Beymer as trustee, C. Easton Beymer, Kingwood, Texas, Blake Beymer Holcomb, Kanas, Brick Beymer and Michelle Thompson, both of Lakin, Kansas, Caitlin Beymer (Orcutt), Milliken, Colorado, and Taryn Remy, McPherson, Kansas; to establish the Beymer Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/05/2024

* 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
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 16, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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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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