



FEDERAL RESERVE RELEASE

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

No. 1 Week ending January 6, 2024

Board Actions

Reserve Bank Operations

Federal Reserve Bank of St. Louis—appointment of Alberto G. Musalem as president and chief executive officer.

Approved: January 3, 2024

Reserve Bank Directors—appointment of Class C Reserve Bank directors and/or Board-appointed Branch directors for all Districts and designation of 2024 chairs and deputy chairs for all Reserve Bank boards. *

Approved: December 11, 2023

*Addition

Supervision and Regulation

JPMorgan Chase & Co. (JPMC), New York, New York—determination not to recalculate JPMC's stress capital buffer requirement.

Approved: January 5, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 3620 West University Drive, McKinney, Texas.

Approved: January 2, 2024

Kansas City

Commerce Bank, Kansas City, Missouri—to establish a branch at 7481 East Arapahoe Road, Centennial, Colorado.

Approved: January 3, 2024

St. Louis

Arvest Bank, Fayetteville, Arkansas—to establish a branch at 145 East Highway 76, Anderson, Missouri.

Approved: January 5, 2024

Bank Holding Companies

San Francisco

Central Valley Community Bancorp, Fresno, California—to acquire Community West Bancshares and thereby indirectly acquire Community West Bank N.A., both of Goleta, California.

Approved: January 3, 2024

St. Louis

Lincoln County Bancorp, Inc., Troy, Missouri—to acquire voting shares of Kahoka State Bank, Kahoka, Missouri.

Approved: January 5, 2024

Banks, State Member

San Francisco

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

Approved: January 5, 2024

Change in Bank Control

Dallas

Sanger Bancshares, Inc., Sanger, Texas—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, Sanger, Texas.

Permitted: January 4, 2024

Savings and Loan Holding Companies

General Counsel

Midland Financial Co., Oklahoma City, Oklahoma—request by 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, all of Oklahoma City, Oklahoma, for an exemption under the Depository Institution Management Interlocks Act and Regulation LL. *

Granted: December 28, 2023

*Addition

Supervision and Regulation

Director, S&R, and Director, Financial Stability

Stress Tests—notification to firms required to assume a large counterparty default in their 2024 company-run stress tests. *

Approved: December 14, 2023

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 6, 2024

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NONE			

District: 2

Federal Reserve Bank of New York

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASIAN BANK	* Branch (Domestic)	Asian Bank, Philadelphia, PA, to establish a full-service branch office at 934 E Passyunk Avenue, Philadelphia, Philadelphia County, Pennsylvania, 19147.	Newspaper: Federal Register:	01/12/2024 Not applicable
BLUE RIDGE BANKSHARES, INC.	Change in Bank Control	A Change in Bank Control Notice filed by Kenneth R. Lehman in connection with his acquisition of 33.6% of the voting stock of Blue Ridge Bankshares, Inc., Charlottesville, VA.	Newspaper: Federal Register:	01/27/2024 Not available

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District: 3

Federal Reserve Bank of Philadelphia

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District: 4

Federal Reserve Bank of Cleveland

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Filer	Filing Type	Filing Proposal	End of Comment Period	
KFB Holdings, Inc.	* 3A1	KFB Holdings, Inc to become a bank holding company by acquiring 100 percent of the voting shares of Kentucky Farmers Bank Corporation, both located in Ashland, Kentucky.	Newspaper:	02/06/2024
			Federal Register:	Not available
MAIN STREET FINANCIAL SERVICES CORP	* 3A3 * 3A5	Application by Main Street Financial Services Corp., Wheeling, West Virginia, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3 of the Bank Holding Company Act of 1956, as amended, to acquire 100% percent of Wayne Savings Bancshares Inc., Wooster, Ohio, and thereby indirectly acquiring Wayne Savings Community Bank, Wooster, Ohio.	Newspaper:	01/27/2024
			Federal Register:	Not available

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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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia, 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: 5

Federal Reserve Bank of Richmond

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 6, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANK	* Branch (Domestic) Premises	Community State Bank, Avilla, Indiana to establish a branch located at 11255 Twin Creeks Drive, Fort Wayne, Indiana.	Newspaper: Federal Register:	Not available Not applicable
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to merge with Merchants and Manufacturers Bank Corporation, Channahon, Illinois and thereby indirectly acquire Merchants and Manufacturers Bank, Joliet, Illinois.	Newspaper: Federal Register:	Not available 02/05/2024
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 01/05/2024
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe Michigan, to acquire Mainstreet Community Bank of Florida, DeLand, Florida.	Newspaper: Federal Register:	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 January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, all acting in concert with the Prather Family Control Group, for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Not available Federal Register: 11/16/2023

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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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank
2785646	OLD MO BK, SPRINGFIELD, MISSOURI	06/03/2023	03/06/2023	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL,	09/23/2023	06/05/2023	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 January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	Change in Bank Control	Adams Land Improvement, Inc., Arapahoe, Nebraska, to acquire voting shares of Central Bancshares, Inc., Cambridge, Nebraska, and thereby indirectly acquire voting shares of First Central Bank, Cambridge, Nebraska; First Central Bank McCook, McCook, Nebraska; and Republic Corporation and United Republic Bank, both of Omaha, Nebraska.	Newspaper: Federal Register:	Not available 01/25/2024
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
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 Remey, McPherson, Kansas; to establish the Beymer Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/05/2024

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRICK FINANCIAL CORPORATION	Change in Bank Control	Ryan Sullivan and Bryan Adams, both of Mission Hills, Kansas, to establish the Sullivan/Adams control group, a group acting in concert, to acquire voting shares of Orrick Financial Corporation, and thereby indirectly acquire voting shares of The Bank of Orrick, both of Orrick, Missouri.	Newspaper: Federal Register:	Not available 01/19/2024
PBT BANCSHARES, INC.	Change in Bank Control	Marcus Houghton and Corbin Houghton, both of Wichita, Kansas, to retain and acquire additional voting shares of PBT Bancshares, Inc. and thereby indirectly retain and acquire voting shares of Peoples Bank and Trust Company, both of McPherson, Kansas. Additionally, to approve Corbin Houghton as a member of the Houghton Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/25/2024
PRAIRIE BELL HOLDINGS, INC	3A1	Prairie Bell Holdings, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of Spiro Bancshares, Inc. and thereby indirectly acquire Spiro State Bank, both of Spiro, Oklahoma.	Newspaper: Federal Register:	02/12/2024 01/29/2024

District: 10

Federal Reserve Bank of Kansas City

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

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District: 11

Federal Reserve Bank of Dallas

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262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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