



FEDERAL RESERVE RELEASE

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

No. 5 Week ending February 3, 2024

Board Actions

Regulations and Policies

Regulatory Review—interagency request for comment on the first in a series of regulations for review under the Economic Growth and Regulatory Paperwork Reduction Act of 1996, to include applications and reporting, powers and activities, and international operations. *

Approved: January 22, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Community State Bank, Avilla, Indiana—to establish a branch at 11255 Twin Creeks Drive, Fort Wayne, Indiana.

Approved: February 2, 2024

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 3820 Belt Line Road, Addison, Texas.

Approved: January 30, 2024

St. Louis

OakStar Bank, Springfield, Missouri—to establish a branch at 605 West Aven Avenue, Nixa, Missouri.

Approved: February 1, 2024

Bank Holding Companies

Cleveland

Nextier Incorporated, Kittanning, Pennsylvania—to acquire Mars Bancorp, Inc., and thereby acquire Mars Bank, both of Mars, Pennsylvania, through the merger with and into NextTier Bank, N.A., Kittanning, Pennsylvania.

Approved: January 29, 2024

Secretary

WaFD, Inc., Seattle, Washington—to acquire Luther Burbank Corporation and thereby indirectly acquire Luther Burbank Savings, both of Santa Rosa, California.

Approved: January 30, 2024

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia—to increase its investment in bank premises.

Approved: January 30, 2024

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make two public welfare investments. *

Approved: January 22, 2024

*Addition

Change in Bank Control

Chicago

Ixonia Bancshares, Inc., Ixonia, Wisconsin—Kristine L. MacDonald Ixonia Trust, Joan P. Lubar Ixonia Trust, Susan A. Lubar Ixonia Trust, and Sheldon B. and Marianne Lubar Ixonia Trust, all of Milwaukee, Wisconsin, and more; to join the Lubar Family Control Group, a group acting in concert, to acquire voting shares of Ixonia Bancshares, Inc., and thereby indirectly acquire voting shares of Ixonia Bank, Ixonia, Wisconsin.

Permitted: January 30, 2024

Petefish, Skiles Bancshares, Inc., Virginia, Illinois—George Bley II and Michelle Bley, both of Palm Harbor, Florida, and Jan E. Rohde, Springfield, Illinois, as members of the Bley Family Control Group, a group acting in concert, to retain voting shares of Petefish, Skiles Bancshares, Inc., and The First National Bank of Beardstown, Beardstown, Illinois.

Permitted: January 31, 2024

Kansas City

Tescott Bancshares, Inc., Tescott, Kansas—Jeff A. Berkley, Lawrence, Kansas, as co-trustee of the H.J. Berkley Trust U/A dated 05/06/69, Salina, Kansas, the Karla J. Spurgeon Trust II, and more, to join the Berkley Family Group, a group acting in concert, to retain voting shares of Tescott Bancshares, Inc., and thereby indirectly retain voting shares of The Bank of Tescott, Tescott, Kansas.

Permitted: January 29, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GUARANTY BANCORP, INC.	Change in Bank Control	Notice of Change in Bank Control submitted to the Board of Governors of the Federal Reserve System (the "Board"), pursuant to the Change in Bank Control Act of 1978, as amended, by Stephen U. Samaha, as co-trustee of each of the Walter & Carole Young Living Trust, Littleton, New Hampshire (the "Young Trust") and the Sarah W. Samaha Revocable Trust, Sugar Hill, New Hampshire (the "Samaha Trust"); Neil I. Geschwind, Melville, New York, as co-trustee of the Young Trust; the Young Trust; Sarah W. Samaha, Sugar Hill, New Hampshire, as grantor and co-trustee of the Samaha Trust; and the Samaha Trust; a group acting in concert, 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:	02/18/2024 Not available
MAINE COMMUNITY BANCORP, MHC	* 3A3 * 3A5 Listed Going Concern	Maine Community Bancorp, MHC and Main Community Bancorp, Inc., Auburn, Maine ("Applicants"), to merger with Gorham Bancorp, MHC and Gorham Bancorp, Inc., Gorham, Maine, respectively, and thereby indirectly acquire control of Gorham Savings Bank, Gorham, Maine, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. In addition, applicants to indirectly acquire 55 percent of Gorham Savings Bank's majority-owned subsidiary, Bigelow Investments Advisors, LLC, which specializes in providing investment management and financial planning services pursuant to section 225.28(b)(6) of the Board's Regulation Y.	Newspaper: Federal Register:	Not available 02/28/2024

* 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
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 February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANKSHARES, INC.	Change in Bank Control	Castle Creek Capital Partners VIII, LP, San Diego, California, to acquire voting shares of Blue Ridge Bankshares, Inc., of Charlottesville, VA, and thereby indirectly acquire voting shares of Blue Ridge Bank, National Association, of Martinsville, VA.	Newspaper: Federal Register:	Not available Not available

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 February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 3, 2024

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

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 February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 February 3, 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: Federal Register:	Not available 11/16/2023
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP, San Diego, California, 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

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
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 February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
EVOLVE BANK & TRUST	FIRREA	Notice by Evolve Bank & Trust, West Memphis, Arkansas, to appoint Peter Moenickeheim to the position of chief risk officer.	Newspaper: Federal Register:	Not applicable Not applicable
LINCOLN COUNTY BANCORP, INC.	* 3A3	Lincoln County Bancorp, Inc., Troy, Missouri, to acquire an additional 62.28 percent of the voting shares of Kahoka State Bank, Kahoka, Missouri, for total ownership of 90.56 percent.	Newspaper: Federal Register:	03/01/2024 03/04/2024

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District: 8

Federal Reserve Bank of St. Louis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	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
266945	MONTICELLO BKG CO, MONTICELLO, KENTUCKY	01/27/2024	09/05/2023	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		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 3, 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		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERIWEST CORPORATION	Change in Bank Control	Daniel J. Murphy, Elkhorn, Nebraska, to join the Murphy Family Control Group, a group acting in concert, to acquire voting shares of Ameriwest Corporation, and thereby indirectly acquire voting shares of First Westroads Bank, Inc., both of Omaha, Nebraska.	Newspaper: 02/23/2024 Federal Register: 02/27/2024	
BLUE RIDGE BANCSHARES, INC.	Change in Bank Control	David Esry, Lee's Summit, Missouri; individually, as trustee, general partner, and custodian for minor children, of the The Esry Family Trust, Independence, Missouri; William Esry, Independence, Missouri; Marcie Esry, Sarasota, Florida; and David Esry, Lee's Summit, Missouri, as co-trustees, to join the Esry Family Group, a group acting in concert, to retain voting shares of Blue Ridge Bancshares, Inc., and thereby indirectly retain voting shares of Blue Ridge Bank, both of Independence, Missouri. The Board has previously permitted William Esry, Marcie Esry, and David Esry, all individually to become members of the Esry Family Group.	Newspaper: Not available Federal Register: 02/26/2024	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC., ESOP	Change in Bank Control Change in Bank Control	Notice submitted by Jill Castilla, Youssi Farag, and Lisa Trent, all of Edmond, Oklahoma, as trustees of the Citizens Bancshares, Inc., Employee Stock Ownership Plan (the "ESOP"), Edmond, Oklahoma, to retain their respective ESOP positions and thereby control of the ESOP. The ESOP is a registered bank holding company that controls Citizens Bancshares, Inc., parent of The Citizens Bank of Edmond, both of Edmond, Oklahoma. Jill Castilla, Edmond, Oklahoma; individually and as Trustee of the Citizens Bancshares, Inc., Employee Stock Ownership Plan (the "ESOP"), to retain voting shares of Citizens Bancshares, Inc. (the "Corporation"), and thereby indirectly acquire voting shares of The Citizens Bank of Edmond, both of Edmond, Oklahoma; and to join Randal K. Granzow as a family group acting in concert that controls 25 percent or more of the Corporation.	Newspaper: Federal Register:	Not available 02/26/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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

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 February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
HILL COUNTRY BANCSHARES, INC.	Change in Bank Control	John D. Buttery of Llano, Texas, William H. Buttery of Llano, Texas, Brenda Durst of Llano, Texas, Heath J. Buttery of McLean, Virginia, the Brenda Ann Buttery Durst GST Exempt Trust (Brenda Ann Buttery Durst, Trustee) of Llano, Texas, the Jean Buttery Wallace GST Exempt Trust No. 2 (Jean Buttery, Wallace Trustee) of Llano, Texas, the John David Buttery GST Exempt Trust (John D. Buttery, Trustee) of Llano, Texas, and the William Henry Buttery GST Exempt Trust (William H. Buttery, Trustee) of Llano, Texas, together as members of the Buttery Family Group, a group acting in concert, to retain shares and thereby control of Hill Country Bancshares, Inc. and indirectly, Llano National Bank , both of Llano, Texas	Newspaper: Federal Register:	02/21/2024 Not available
VERITEX COMMUNITY BANK	* Branch (Domestic)	Veritex Community Bank, Dallas, Texas -- to establish a branch at 4660 Sweetwater Blvd, Sugar Land, Texas.	Newspaper: Federal Register:	02/16/2024 Not applicable

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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		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 3, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
INFINITY BANCORP	Change in Bank Control	Notice of Change in Control filed by the Stearns Living Trust, Glenn B. Stearns, Trustee, Newport Coast, California, to acquire 10 percent or more of the voting shares of Infinity Bancorp and thereby indirectly acquire additional voting shares of Infinity Bank, both of Santa Ana, California.	Newspaper: 02/28/2024 Federal Register: 02/22/2024

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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