



FEDERAL RESERVE RELEASE

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

No. 14 Week ending April 6, 2024



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Origin Bank, Choudrant, Louisiana—to establish a branch at 3700 Dauphin Street, Mobile, Alabama.*

Approved: March 28, 2024

*Addition

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make a public welfare investment.

Approved: April 4, 2024

San Francisco

Bank of Hawaii, Honolulu, Hawaii—to make a public welfare investment.*

Approved: March 29, 2024

*Addition

Change in Bank Control

Minneapolis

Minnesota Community Bancshares, Inc., Albert Lea, Minnesota—Mark J. Heinemann Trust Agreement dated January 23, 2024, Mark Heinemann and Allison Berg Heinemann, as co-trustees, all of Albert Lea, Minnesota; Leslie Heinemann and Lisbeth Heinemann, both of Flandreau, South Dakota; and Thomas T. Berg and Paula D. Berg, both of Albert Lea, Minnesota; as members of the Heinemann Family Control Group, a group acting in concert, to acquire voting shares of Minnesota Community Bancshares, Inc., and thereby indirectly acquire voting shares of Arcadian Bank, Albert Lea, Minnesota.

Permitted: April 4, 2024

St. Louis

Drew Bancshares, Inc., Monticello, Arkansas—Bennie F. Ryburn III, Ray Morrison Ryburn, Marion B. Ryburn, and Halley A. Ryburn, all of Monticello, Arkansas; Angelia D. Ryburn, Wilmar, Arkansas; Margaret Anne Ryburn, Atlanta, Georgia; and Madison A. Ryburn, Dallas, Texas; to join the Ryburn Family Control Group, a group acting in concert, to retain voting shares of Drew Bancshares, Inc., and thereby indirectly retain voting shares of Commercial Bank & Trust Company, Monticello, Arkansas.

Permitted: April 5, 2024

Midwest Regional Bancorp, Inc., Festus, Missouri—The Michael F. Bender Revocable Living Trust dated February 10, 2023, and The Diane M. Bender Revocable Living Trust dated February 10, 2023, Michael F. Bender and Diane M. Bender as co-trustees of both trusts, all of Farmington, Missouri, to retain voting shares of Midwest Regional Bancorp, Inc., and thereby indirectly retain voting shares of Midwest Regional Bank, Clayton, Missouri.

Permitted: April 1, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 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
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
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 April 6, 2024

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		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 6, 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 April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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 April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL BANK	* 18C	Application of Commercial Bank, Harrogate, Tennessee, for approval to merge with Alliance Bank & Trust Company, Gastonia, North Carolina, pursuant to Section 18(c) of the Federal Deposit Insurance Act and to establish branches pursuant to Section 9 of the Federal Reserve Act	Newspaper: Federal Register:	05/08/2024 Not applicable

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District: 6

Federal Reserve Bank of Atlanta

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	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 April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, individually and with John Robert Duncan, D. Todd Duncan, Clara Summers Stokes Sukovaty, Amelia Stokes, Kathryn Duncan, all of Lincoln, Nebraska; Carol Dianne Thomas, Drew Duncan Thomas, both of Miami, Florida; Brian Sean Thomas, London, United Kingdom; Blake Alan Thomas, Omaha, Nebraska; Ian Duncan Thompson, Los Angeles, California; Dr. Eric Michael Thompson, Chicago, Illinois; Summer Stokes Irrevocable Trust, Amelia Stokes Irrevocable Trust and Duncan Henning Irrevocable Trust, Union Bank & Trust as trustee of each, Lincoln, Nebraska; a group acting in concert to form the Duncan Family Control Group to retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available Not available
GREENFIELD BANCORPORATION, LTD.	Change in Bank Control	The Jim and Peggy Scott Trust, James L. Scott and Peggy A. Scott as co-trustees, all of Fontanelle, Iowa; together with, Brad A. Lydon and Jana F. Lydon, both of Fontanelle, Iowa; and Jessica C. Christensen and Joshua J. Christensen, both of Greenfield, Iowa, together as a group acting in concert, to retain control of the voting share of Greenfield Bancorporation, Ltd, Greenfield, Iowa and thereby indirectly control Union State Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/19/2024

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAUSTON BANCORP, INC.	Change in Bank Control	The William H. Bosshard Family GST Trust, LaCrosse, Wisconsin, Andrew R. Bosshard, of La Crosse, Wisconsin, and Joseph W. Bosshard, of Boulder, Colorado, as co-trustees, to join the Bosshard Family Group, a group acting in concert, to acquire voting shares of Mauston Bancorp, Inc., La Crosse, Wisconsin, and thereby indirectly acquire voting shares of Bank of Mauston, Mauston, Wisconsin.	Newspaper: Federal Register:	04/18/2024 04/25/2024
PEOPLE FIRST BANCSHARES, INC.	Waiver	People First Bancshares, Inc., Pana, Illinois, requests a waiver from filing a Section 3 application pursuant to section 225.12(d)(2) of Regulation Y to acquire Arcola First Bank, Arcola, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable
SmartBiz Bancshares	* 3A1	Billfloat, Inc., dba SmartBiz Loans, San Francisco, California; to become a bank holding company by acquiring United Community Bancshares, Inc., and thereby indirectly acquiring Centrust Bank, N.A., both of Northbrook, Illinois.	Newspaper: Federal Register:	Not available 04/12/2024
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

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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
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	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
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	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 April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCKENTUCKY, INC.	Change in Bank Control	Notice by The Murray Bank 401(K) Employee Stock Ownership Plan, Robert Wayne Hargrove, James Suart Poston, and Charles Stephen Story, individually and as co-trustees, all of Murray, Kentucky, to retain 21.5 percent of the voting shares of BancKentucky, Inc., and thereby indirectly retain voting shares of The Murray Bank, both of Murray, Kentucky.	Newspaper: Federal Register:	04/29/2024 04/22/2024
CITIZENS BANK & TRUST COMPANY	Premises	Citizens Bank & Trust Company, Van Buren, Arkansas, to increase its investment in bank premises in the amount of \$60,000	Newspaper: Federal Register:	Not applicable Not applicable

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
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLAYTON BANKSHARES, INC.	Change in Bank Control	The William H. Bosshard Family GST Trust dated December 12, 2023, La Crosse, Wisconsin, Andrew R. Bosshard, La Crosse, Wisconsin, and Joseph W. Bosshard, Boulder, Colorado, as co-trustees, to join the Bosshard Family Group, a group acting in concert; to acquire voting shares of Clayton Bankshares, Inc., La Crosse, Wisconsin and thereby indirectly acquire voting shares of Citizens State Bank – La Crosse, La Crosse, Wisconsin. Co-trustee Andrew R. Bosshard was previously permitted by the Federal Reserve System to join the Bosshard Family Group with regard to control of the voting shares of Clayton Bankshares, Inc., and Citizens State Bank – La Crosse in the capacity as trust protector of the Bosshard Bank Trust.	Newspaper: Federal Register:	Not available Not available
NORTH SHORE FINANCIAL CORPORATION	Change in Bank Control	Frederick C. Lewis II, Duluth, Minnesota, to retain voting shares of North Shore Financial Corporation and thereby indirectly retain voting shares of North Shore Bank of Commerce, both of Duluth, Minnesota.	Newspaper: Federal Register:	04/26/2024 04/24/2024

District: 9

Federal Reserve Bank of Minneapolis

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823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 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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