
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 22

Week Ending May 28, 2022

Bank Holding Companies

Alerus Financial Corporation, Grand Forks, North Dakota -- to merge with MPB BHC, Inc., and thereby indirectly acquire Metro Phoenix Bank, both of Phoenix, Arizona.

- Approved, May 24, 2022

MidWestOne Financial Group, Inc., Iowa City, Iowa -- to merge with Iowa First Bancshares Corp., and thereby indirectly acquire First National Bank of Muscatine, both of Muscatine, Iowa, and First National Bank in Fairfield, Fairfield, Iowa.

- Approved, May 23, 2022

Forms

Forms -- final Board review to extend without revision the Semiannual Report of Derivatives Activity (FR 2436).

- Approved, May 23, 2022

Forms -- initial Board review to extend with revision the Reports of Foreign Banking Organizations (FR Y-7N, FR Y-7NS, and FR Y-7Q).

- Approved, May 23, 2022

Personnel

Legal Division -- reorganization and appointment of Jean Anderson as deputy general counsel and Sean Croston as assistant general counsel.

- Announced, May 24, 2022

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 2101 Old Columbiana Road, Birmingham, Alabama.

- Approved, May 23, 2022

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 7800 North Dallas Parkway, Plano, Texas.

- Approved, May 25, 2022

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch at 1738 Amherst Street, Winchester, Virginia.

- Approved, May 23, 2022

St. Louis

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

- Approved, May 27, 2022

St. Louis

First Bank, Creve Coeur, Missouri -- to establish a branch at 2255 Michigan Avenue, Arnold, Missouri.

- Approved, May 25, 2022

Bank Branches, Domestic

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 957 Main Street, East Hartford, Connecticut.

- Approved, May 26, 2022

Cleveland

The Ohio Valley Bank Company, Gallipolis, Ohio -- to establish a branch at 1013 Ironton Hills Drive, Ironton, Ohio.

- Approved, May 27, 2022

St. Louis

The Paducah Bank and Trust Company, Paducah, Kentucky -- to establish a branch at 4801 Olympia Park Plaza, Louisville, Kentucky.

- Approved, May 25, 2022

Bank Holding Companies

St. Louis

Omni Bank Group, Inc., Little Rock, Arkansas -- to become a bank holding company by acquiring Community State Bank, Bradley, Arkansas.

- Withdrawn, May 23, 2022

Banks, Foreign

San Francisco

State Bank of India, Mumbai, India -- to establish a branch in Los Angeles, California.

- Approved, May 23, 2022

Banks, State Member

Kansas City

High Plains Bank, Flagler, Colorado -- to exercise trust powers.

- Approved, May 19, 2022

(A/C)

Change in Bank Control

Minneapolis

Oliver Bancorporation, Inc., Center, North Dakota -- Sarah M. Getzlaff, Bismarck, North Dakota, to acquire voting shares of Oliver Bancorporation, Inc., and thereby indirectly acquire voting shares of Security First Bank of North Dakota, New Salem, North Dakota.

- Permitted, May 24, 2022

Extensions of Time

St. Louis

Midland States Bank, Effingham, Illinois -- extension to September 19, 2022, to purchase certain assets and assume certain liabilities of two branches of FNBC Bank & Trust, La Grange, Illinois, and to retain the acquired facilities as branches.

- Granted, May 25, 2022

Atlanta

Raymond James Financial, Inc., St. Petersburg, Florida -- extension to August 26, 2022, (1) to acquire Tristate Capital Holdings, Inc., and thereby indirectly acquire Tristate Capital Bank, both of Pittsburgh, Pennsylvania, and (2) in connection with this merger, for Macaroon Two LLC, St. Petersburg, Florida, a subsidiary of Raymond James Financial, Inc., to become a bank holding company by merging with Tristate Capital Holdings, Inc., and thereby indirectly acquiring Tristate Capital Bank.

- Granted, May 24, 2022

Extensions of Time

New York

TBB Investments LLC and TBB Intermediate LLC, both of New York, New York -- extension to September 15, 2022, (1) to become bank holding companies by acquiring voting shares of Berkshire Bancorp, Inc., and thereby indirectly acquiring The Berkshire Bank, both of New York, New York, and (2) for TBB Intermediate LLC to merge with and into Berkshire Bancorp, Inc.

- Granted, May 27, 2022

Financial Holding Companies

Minneapolis

B2 Bancorp, Inc., Mountain Iron, Minnesota -- election to become a financial holding company.

- Effective, May 24, 2022

Chicago

Richmond Mutual Bancorporation, Inc., Richmond, Indiana -- election to become a financial holding company.

- Effective, May 26, 2022

Regulations and Policies

Secretary

System of Records -- publication for comment of a notice to modify an existing system of records, BGFRS-30 (FRB-Academic Assistance Program Files).

- Approved, May 18, 2022

(A/C)

Savings and Loan Holding Companies

Richmond

Piedmont Financial Holding Company, Winston-Salem, North Carolina -- to become a mutual holding company upon the conversion of Piedmont Federal Savings Bank, Winston-Salem, North Carolina, from a federal mutual savings bank to a federal stock savings bank.

- Approved, May 23, 2022

Boston

Prospect Financial Corporation, Warwick, Rhode Island, et al. -- relief from certain commitments.

- Granted, May 20, 2022

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
1854 BANCORP	* 18C	Application by 1854 Bancorp (Bancorp), and its subsidiary bank, East Cambridge Savings Bank (ECSB), both of Cambridge, Massachusetts, to acquire Patriot Community Bank, Woburn, Massachusetts (Patriot), and thereby establish a branch at the location of Patriot's main office, in a multi-step transaction. As part of the transaction, Bancorp would create an interim bank, to be known as, 1854 Interim Bank, which will merge with and into Patriot, with Patriot as the survivor; immediately followed by the merger of Patriot with and into ECSB, with ECSB as the survivor and with Patriot's main office becoming a branch office of ECSB.	Newspaper:	04/18/2022
	* 3A3		Federal Register:	04/28/2022
	* Branch			
ABINGTON BANK	* 18C	Abington Bank, Abington, Massachusetts, to acquire through merger Envision Bank, Randolph, Massachusetts, pursuant to section 18(c) of the Federal Deposit Insurance Act.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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 May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE		

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District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB, INC.	CIC	Interagency Notices of Change in Bank Control filed by the following immediate family members of the Hillyer Family Control Group and related controlling interests: Jodi Hillyer, Dennison, Ohio; Kim Hillyer, Dennison, Ohio; Kurt Shelley, New Philadelphia, Ohio; Kim Shelley, Belmont, Maine; Tina Floyd, North Canton, Ohio; Todd Scott, Strasburg, Ohio; and the Connolly, Hillyer and Ong Law Firm, Uhrichsville, Ohio; to retain 10 percent or more of the outstanding voting shares of FNB, Inc., Dennison, Ohio	Newspaper:	06/10/2022
			Federal Register:	06/13/2022

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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.

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANK	* Branch	United Bank, Fairfax, Virginia, to establish a branch located at 6206 Annapolis Road, Landover Hills, Maryland.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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746429	TOUCHSTONE BK, MC KENNEY, VIRGINIA	11/15/2021	05/26/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES CORPORATION	CIC	Donata Russell Ross, H. Jerome Russell, Jr., and Michael B. Russell, all of Atlanta, Georgia, a group acting in concert, to acquire voting shares of Citizens Bancshares Corporation, and thereby indirectly acquire voting shares of Citizens Trust Bank, both of Atlanta, Georgia.	Newspaper:	06/13/2022
			Federal Register:	06/07/2022
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc., Blairsville, Georgia, to merge with Progress Financial Corporation, and thereby directly acquire its subsidiary, Progress Bank and Trust, both of Huntsville, Alabama.	Newspaper:	Not available
			Federal Register:	07/05/2022

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 28, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY FEDERAL BANCORP	* 3A1	Fidelity Federal Bancorp, Evansville, Indiana (Fidelity), and its parent companies Pedcor Financial, LLC (PFIN) and Pedcor Financial Bancorp (PFB), both of Carmel, Indiana (collectively, the Applicants), savings and loan holding companies, to become bank holding companies for a moment in time by acquiring Community Banks of Shelby County, Cowden, Illinois (Target Bank). In connection with this application, Applicants to retain ownership of United Fidelity Bank, F.S.B., Evansville, Indiana (Applicant Bank), a savings association, for the moment in time that they are bank holding companies and thereby engage in operating a savings association. Finally, Applicants to become savings and loan holding companies following the merger of Target Bank with and into Applicant Bank.	Newspaper:	Not available
	* 4c8		Federal Register:	Not available
	* SLHC Formation			
LONGVIEW CAPITAL CORPORATION	* 3A3	Longview Capital Corporation, Newman, Illinois to acquire The Farmers Bank of Mt. Pulaski, Mt. Pulaski, Illinois.	Newspaper:	06/05/2022
			Federal Register:	06/08/2022
NORTHERN TRUST COMPANY, THE	PWI	The Northern Trust Company, Chicago, Illinois provided prior notice of its public welfare investment of \$16,000,000 in TCB Sub-CDE XXX LLC and BACDE NMTC Fund 27, LLC, to be made through TNT-MG Immaculata NMTC Fund LLC. pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PALM GROVE BANCORP, INC.	* 3A1	Palm Grove Bancorp, Inc., Bussey, Iowa, to become a bank holding company by acquiring State Bank of Bussey, Bussey, Iowa.	Newspaper:	06/08/2022
			Federal Register:	06/08/2022
S.B.C.P. BANCORP, INC.	* 3A5	S.B.C.P. Bancorp, Inc., Cross Plains, Wisconsin to merge with Monona Bancshares, Inc and thereby indirectly acquire Monona Bank, both of Monona, Wisconsin.	Newspaper:	Not available
			Federal Register:	06/27/2022

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANDERBILT HOLDING COMPANY, INC.	CIC	Laurie Neuhaus, Amana, Iowa, acting as trustee of the David C. Neuhaus Bank Stock Revocable Trust, Fairfax, Iowa; individually and together with Patrick Slater, Lois E. Slater, John C. Slater, John E. Neuhaus, and Carla A. Neuhaus, all of Cedar Rapids, Iowa; James Neuhaus, Amana, Iowa, John D. Lefebure, Fairfax, Iowa, acting as trustee of the John D. Lefebure 2010 Revocable Trust; and David J. Slater, Lakewood, Colorado; to become members of the Neuhaus Family Control Group, a group acting in concert, to retain voting shares of Vanderbilt Holding Company, Inc., and thereby indirectly retain voting shares of Fairfax State Savings Bank, both of Fairfax, Iowa. Additionally, Patrick Slater, Cedar Rapids, Iowa, to acquire additional voting shares of Vanderbilt Holding Company, Inc., and thereby indirectly acquire voting shares of Fairfax State Savings Bank, both of Fairfax, Iowa.	Newspaper:	06/07/2022
			Federal Register:	06/02/2022

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST BANK, THE	* Branch	The Central Trust Bank, Jefferson City, Missouri, to establish a branch located at 1301 Jayhawk Boulevard, 4th Floor, Lawrence, Kansas.	Newspaper:	06/08/2022
			Federal Register:	Not applicable
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 4134 Elvis Presley Boulevard, Memphis, Tennessee.	Newspaper:	06/06/2022
			Federal Register:	Not applicable
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 1400 East Harding Avenue, Pine Bluff, Arkansas.	Newspaper:	06/06/2022
			Federal Register:	Not applicable
UNITED BANK	* Branch	United Bank, Springdale, Arkansas, to establish a branch facility to be located at 2411 SW 14th Street, Bentonville, Arkansas.	Newspaper:	05/30/2022
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
177751	CASS CMRL BK, DES PERES, MISSOURI	02/14/2022	05/22/2022	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 May 28, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Broadway Bancshares, Inc.	* 3A5	Broadway Bancshares, Inc. to acquire 100 percent of the voting shares of First National Bank of Gilbert, both of Gilbert, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
FIRST FINANCIAL CORPORATION	CIC	James L. Williams III, individually, and The Williams Family 2021 Irrevocable Trust Agreement, James L. Williams III, trustee, both of Casselton, North Dakota, to retain voting shares of First Financial Corporation, Arthur, North Dakota (Company), and thereby join the Williams Family Group, a group acting in concert. Company controls BankNorth, Arthur, North Dakota.	Newspaper:	Not available
			Federal Register:	05/24/2022
FIRST WESTERN BANK AND TRUST	* Branch	First Western Bank & Trust, Minot, North Dakota, to establish a branch at 1414 12th Avenue North, Fargo, North Dakota.	Newspaper:	Not available
			Federal Register:	Not applicable
PREVAIL MUTUAL HOLDINGS, INC.	* MHC Formation	Prevail Mutual Holdings, Inc., Medford, Wisconsin, to become a mutual savings and loan holding company, in connection with the reorganization of Prevail Bank, Medford, Wisconsin, from a federal mutual savings bank to a federal stock savings bank.	Newspaper:	06/06/2022
			Federal Register:	06/13/2022
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTBRAND, INC.	CIC	The Hoeven Family Limited Liability Limited Partnership, Bismarck, North Dakota (LLLP), John H. Hoeven, III and Marcela Hoeven Samson, both of Minot, North Dakota, as general partners of the LLLP; and the John H. Hoeven, III 2021 Irrevocable Spousal Lifetime Access Trust, Bismarck, North Dakota (Trust), a limited partner of the LLLP, with First Western Bank and Trust, Minot, North Dakota (Bank) as trustee and Jon Backes, Minot, North Dakota as trust protector of the Trust; to join the Hoeven family shareholder control group acting in concert, to retain voting shares of Westbrand, Inc., Minot, North Dakota, and thereby indirectly retain voting shares of Bank.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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NONE		

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District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period		
CLINTON BANCSHARES, INC.	CIC	The Berry Leaf Sewell Revocable Trust, Berry L. Sewell and Adrienne M. Sewell, as co-trustees, all of Clinton, Oklahoma; to become members of the Sewell Family Control Group, a group acting in concert, to acquire voting shares of Clinton Bancshares, Inc., and thereby indirectly acquire voting shares of First Bank and Trust Company, both of Clinton, Oklahoma. Additionally, the Frank A. Sewell IV 1998 Irrevocable Trust, First Bank and Trust Company, as trustee; the Frank A. Sewell III 2012 Revocable Trust, Lucie K. Sewell and First Bank and Trust Company, co-trustees; the Lucie K. Sewell 2012 Revocable Trust, Lucie K. Sewell, trustee; and the Lucie K. Sewell 2012 Irrevocable Trust, Berry L. Sewell and First Bank and Trust Company, co-trustees, all of Clinton, Oklahoma; to become members of the Sewell Family Control Group, to retain voting shares of Clinton Bancshares, Inc., and thereby indirectly retain voting shares of First Bank and Trust Company.	Newspaper:	Not available	
			Federal Register:	06/06/2022	
LUNA PARENT, INC.	* 3A1	Luna Parent, Inc., Sunnyvale, California, to become a bank holding company through the acquisition of Lead Financial Group, Inc., and thereby indirectly acquire Lead Bank, both of Kansas City, Missouri.	Newspaper:	06/15/2022	
			Federal Register:	06/23/2022	
NBH BANK	* 18C	NBH Bank, Greenwood Village, Colorado, to merge with Rock Canyon Bank, Provo, Utah (Provo Bank), and incident thereto, to establish xx branches. Immediately prior, National Bank Holdings, Greenwood Village, Colorado, to acquire by merger Community Bancorporation, Orem, Utah, parent of Provo Bank.	Newspaper:	Not available	
	* 3A3		Federal Register:	Not available	
	* 3A5				
	* Branch				

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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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 May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORIGIN BANK	* 18C	Origin Bank, Choudrant, Louisiana, to merge with BTH Bank National Association, Quitman, Texas, and to establish all locations of BTH Bank, NA, as branches	Newspaper:	05/27/2022
	* Branch		Federal Register:	Not applicable
PLAINSCAPITAL BANK	* Branch	PlainsCapital Bank, Dallas, Texas, to establish a branch at 100 West Mulberry Street, Suite 200, Denton, Texas 76201.	Newspaper:	06/06/2022
			Federal Register:	Not applicable
VBT FINANCIAL CORPORATION	CIC	Prior notice by Cook Memorial Trust #1, Cook Memorial Trust #4, and 15 trusts for the benefit of minor children, all of McAllen, Texas (Mayfair Private Trust Company, McAllen, Texas, as trustee for each of the aforementioned trusts; Asiatrust Limited, Rarotonga, Cook Islands, as co-trustee for each of the 15 trusts for the benefit of minor children, and Elizabeth L. Morgan, Austin, Texas, as trust protector for each of the aforementioned trusts), to join the Collins Family Control Group, a group acting in concert, and to acquire voting shares of VBT Financial Corporation, and thereby indirectly acquire voting shares of Vantage Bank Texas, both of San Antonio, Texas	Newspaper:	Not available
			Federal Register:	Not available

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	02/07/2022	05/22/2022	O	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending May 28, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FOREST HOLDINGS LLC	* 3A1	Forest Holdings LLC to become a bank holding company by acquiring West Valley National Bank, both of Goodyear, Arizona.	Newspaper:	05/13/2022
			Federal Register:	06/01/2022
GBANK FINANCIAL HOLDINGS INC.	4c8	GBank Financial Holdings Inc., Las Vegas, Nevada, to engage in activities permitted by 12 C.F.R. § 225.28(b)(1) by extending credit.	Newspaper:	Not applicable
			Federal Register:	Not available
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, proposes to establish a new branch office at 477 Madison Avenue #17th, New York, New York.	Newspaper:	05/31/2022
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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.

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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