
Federal Reserve Release



H.2

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

No. 23

Week Ending June 4, 2022

Regulations and Policies

Privacy Act -- publication and request for comment to modify existing systems of records: (1) BGFRS-5 (FRB-EEO Discrimination Complaint File) and (2) BGFRS-36 (FRB-Federal Reserve Application Name Check System).

- Approved, May 26, 2022

(A/C)

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

Atlanta

Bank Independent, Sheffield, Alabama -- to establish a branch at 930 Old Monrovia Road, Huntsville, Alabama.

- Approved, June 2, 2022

Kansas City

Enterprise Bank, Omaha, Nebraska -- to establish a branch at 525 North 132nd Street, Omaha, Nebraska.

- Approved, May 31, 2022

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to establish Comerica Capital Markets, LLC, Wilmington, Delaware, as a financial subsidiary (indirectly, through Comerica Investment Services, Inc., Detroit, Michigan) to act as a registered broker-dealer providing capital markets solutions.

- Approved, June 3, 2022

Change in Bank Control

New York

The Bessemer Group, Incorporated, Woodbridge, New Jersey -- Elizabeth Guest Stevens, as trustee of Trust u/a 2nd(3) u/w of Hubert B. Phipps for Hubert G. Phipps; Trust u/a 2nd(4)(a) u/w Hubert B. Phipps for Hubert G. Phipps; Trust u/a 2nd(3) u/w Hubert B. Phipps for Melissa Phipps; Trust u/a 2nd(4)(a) u/w Hubert B. Phipps for Melissa Phipps; Frederick E. Guest II Trust; Trust f/b/o Alexander M.D. Guest u/Art. 7(B)(5) u/w Winston F.C. Guest; Trust f/b/o Cornelia C. Guest u/Art. 7(B)(5) u/w Winston F.C. Guest; Trust f/b/o Winston Guest, Jr. u/Art. 7(B)(5) u/w Winston F.C. Guest; and Elizabeth Guest Stevens Revocable Trust; to gain control of The Bessemer Group, Incorporated; Bessemer Trust Company, N.A., New York, New York; and Bessemer Trust Company of New Jersey, Woodbridge, New Jersey.

- Withdrawn, June 2, 2022

Kansas City

First State Holding Company, Lincoln, Nebraska -- Jonathan T. Damkroger and Miranda J. Hobelman, both of Lincoln, Nebraska; to join the Wilber Co. Voting Trust Control Group, a group acting in concert, to retain voting shares of First State Holding Company (formerly known as Wilber Co.), and thereby indirectly retain voting shares of First State Bank Nebraska, Lincoln, Nebraska.

- Permitted, June 1, 2022

Kansas City

The H. Pat Henson Company, Maysville, Oklahoma -- Gwen A. Henson, New Orleans, Louisiana; to retain voting shares of The H. Pat Henson Company, and thereby indirectly retain voting shares of Farmers and Merchants Bank, Maysville, Oklahoma, and Peoples State Bank, Blair, Oklahoma.

- Permitted, June 1, 2022

Change in Bank Control

Minneapolis

Morristown Holding Company, Excelsior, Minnesota -- James Kou Vang, West Lakeland, Minnesota, to acquire voting shares of Morristown Holding Company, and thereby indirectly acquire voting shares of Lake Country Community Bank, Morristown, Minnesota.

- Permitted, June 3, 2022

Extensions of Time

Cleveland

Community Trust Bank, Inc., Pikeville, Kentucky -- extension to November 26, 2022, to establish a branch at 315 Pleasant View Drive, Georgetown, Kentucky.

- Granted, June 3, 2022

Director, S&R

Wells Fargo & Company, San Francisco, California -- extension of time to conform or divest a merchant banking investment.

- Granted, June 1, 2022

Savings and Loan Holding Companies

Chicago

Security Federal Mutual Bancorp, Logansport, Indiana -- to become a mutual savings and loan holding company upon the conversion of Security Federal Savings Bank, Logansport, Indiana, from a federal mutual savings association to a stock savings association.

- Approved, June 3, 2022

Supervision and Regulation

Director, S&R

Financial Sector Liabilities -- annual determination of the aggregate consolidated liabilities of financial companies.

- Approved, May 31, 2022

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	06/13/2022
			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 June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 2
Federal Reserve Bank of New York

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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

District: 3
Federal Reserve Bank of Philadelphia

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: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
HEARTLAND BANK	* Branch	Heartland Bank, Whitehall, Ohio, files an application to establish a branch office at 7755 Montgomery Road, Cincinnati, Ohio.	Newspaper:	06/11/2022
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending June 4, 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:	06/08/2022
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

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: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK, THE	* 18C * Branch	The First Bank, Hattiesburg, Mississippi, to merge with Beach Bank, Fort Walton Beach, Florida, and thereby establish branches at the locations of Beach Bank's main office and branches.	Newspaper: Federal Register:	06/18/2022 Not applicable
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: Federal Register:	07/05/2022 07/05/2022

District: 6
Federal Reserve Bank of Atlanta

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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending June 4, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY FEDERAL BANCORP	* 3A1 * 4c8 * SLHC Formation	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: Federal Register:	Not available 06/30/2022
MAIN STREET BANCORP, INC.	CIC	Notice by Andrew A. Black and Lesa A. Black, as co-Trustees of The Andrew A. Black Living Trust, dated June 21, 2019, each of Princeville, Illinois, to become part of the German Family Control Group to retain voting shares of Main Street Bancorp, Inc. and thereby indirectly retain control of Princeville State Bank, both of Princeville, Illinois.	Newspaper: Federal Register:	Not available 06/23/2022
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: Federal Register:	05/16/2022 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: Federal Register:	Not available 06/27/2022

District: 7
Federal Reserve Bank of Chicago

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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending June 4, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at Southwest corner of Chenal Parkway and St. Vincent Way, Little Rock, Arkansas.	Newspaper:	06/12/2022
			Federal Register:	Not applicable
CARLSON BANCSHARES, INC.	CIC	Notice by The William A Carlson 2007 Trust, William A. Carlson, individually and as co-trustee, Pam Falkner, as co-trustee, Carlson Andrew Bennage, Catherine Jane Carlson Bennage, all of West Memphis, Arkansas, Michael Dustin Carlson, two minor children of Michael Dustin Carlson, Marilyn Hayes Carlson, Michael Andrew Carlson, all of Marion, Arkansas, Kirby Hayes Carlson of Proctor, Arkansas, and the William C. Carlson Living Trust, William C. Carlson, as trustee, of Hot Springs, Arkansas, as members of a family control group, to retain 25 percent or more of the shares and thereby control of Carlson Bancshares, Inc., West Memphis, Arkansas.	Newspaper:	06/21/2022
			Federal Register:	Not available
PADUCAH BANK SHARES, INC.	CIC	Notice by The Revocable Trust of Joseph H. Framptom, Joseph Hottle Framptom, trustee, and the Revocable Trust of Jeane B. Framptom, Jeane Banks Framptom, trustee, all of Paducah, Kentucky, to join the Framptom family control group, a group acting in concert, to acquire control of Paducah Bank Shares, Inc., Paducah, Kentucky.	Newspaper:	06/20/2022
			Federal Register:	06/22/2022
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 6075 Poplar Avenue, Memphis, Tennessee.	Newspaper:	06/13/2022
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending June 4, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Broadway Bancshares, Inc.	3A1	Broadway Bancshares, Inc. to become a bank holding company by acquiring 100% of The First National Bank of Gilbert, both of Gilbert, Minnesota.	Newspaper:	Waived
			Federal Register:	Waived
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:	06/03/2022
			Federal Register:	Not applicable
FRANDSEN BANK & TRUST	* 18C * Branch	Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Bank of Zumbrota, Zumbrota, Minnesota, and Pine Island Bank, Pine Island, Minnesota (collectively "Target Banks"), and thereby establish branches at the locations of Target Banks' main offices and branches.	Newspaper:	Not available
			Federal Register:	Not applicable
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 June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VERMILLION BANCSHARES, CIC INC.		Irrevocable Gifting Trust FBO James F. Poepl dated December 21, 2020, James F. Poepl as trustee, both of Hastings, Minnesota; Irrevocable Gifting Trust FBO Jacob M. Poepl dated December 21, 2020, Jacob M. Poepl as trustee, both of Hastings, Minnesota; and Irrevocable Gifting Trust FBO Matthew J. Poepl dated December 21, 2020, Matthew J. Poepl as trustee, both of West St. Paul, Minnesota; to become members of the Poepl Family Group, a group acting in concert, to retain voting shares of Vermillion Bancshares, Inc., and thereby indirectly retain voting shares of Vermillion State Bank, both of Vermillion, Minnesota.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	06/09/2022 06/15/2022

District: 9
Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 4, 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
FIRST NATIONAL CORPORATION OF ARDMORE, INC.	CIC	Luann M. Walker Trust, Luann Walker GST Management Trust, Dale F. Walker GST Management Trust, and Luann Walker as trustee, all of Ardmore, Oklahoma; Robert Keith Walker GST Management Trust, Ardmore, Oklahoma, and Robert K. Walker, individually, and as trustee, and Christy Godwin, both of Denver, Colorado; and DFW Trust, Ardmore, Oklahoma, and Dale Walker and Mary Walker, as co-trustees, both of Norman, Oklahoma; to establish the Walker Family Group, a group acting in concert, to retain voting shares First National Corporation of Ardmore, Inc., and thereby indirectly retain voting shares of First National Bank and Trust Company of Ardmore, both of Ardmore, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
NATIONAL BANK HOLDINGS CORPORATION	* 18C * 3A3 * 3A5 * Branch	National Bank Holdings Corporation, Greenwood Village, Colorado, to merge with Bancshares of Jackson Hole, Inc., Jackson, Wyoming, and indirectly acquire Bank of Jackson Hole, Jackson, Wyoming (Wyoming Bank). Immediately thereafter, NBH Bank, Greenwood Village, Colorado, to purchase certain assets and assume certain liabilities of the branches of Wyoming Bank, and incident thereto establish twelve branches.	Newspaper:	Not available
			Federal Register:	07/08/2022

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period		
NBH BANK	* 18C	NBH Bank, Greenwood Village, Colorado, to merge with Rock Canyon Bank, Provo, Utah (Provo Bank), and incident thereto, to establish seven branches. Immediately prior, National Bank Holdings Corporation, Greenwood Village, Colorado, to acquire by merger Community Bancorporation, Orem, Utah, parent of Provo Bank.	Newspaper:	Not available	
	* 3A3		Federal Register:	07/08/2022	
	* 3A5				
	* Branch				
OLD GLORY HOLDING COMPANY	* 3A1	Old Glory Holding Company, Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of Elmore City Bancshares, Inc., and thereby indirectly acquire First State Bank, both of Elmore City, Oklahoma (to be renamed Old Glory Bank).	Newspaper:	Not available	
			Federal Register:	07/08/2022	
PANHANDLE BANCSHARES, CIC INC.		Sally Hawkins and Kyle Hawkins of Guymon, Oklahoma; Bill Pittman, Ginger Pittman, Frank Pittman, Paige Pittman Burgin, and Jerry Hart all of Spearman, Texas; Bill Jack Pittman and Christi Pittman of Morse, Texas; and Jana Pittman Ivey of Amarillo, Texas; to join the Pittman Family Control Group, a group acting in concert, to retain voting shares of Panhandle Bancshares, Inc., and indirectly retain voting shares of Bank of the Panhandle, both of Guymon, Oklahoma.	Newspaper:	Not available	
			Federal Register:	06/23/2022	

District: 10
Federal Reserve Bank of Kansas City

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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOC BANK	* Branch	BOC Bank, McLean, Texas, to establish a branch at 315 N. Main Street, Shamrock, Texas 79709	Newspaper:	06/17/2022
			Federal Register:	Not applicable
BOC BANK	* Branch	BOC Bank, McLean, Texas, to establish a branch at 104 South Main Street, Miami, Texas 79059.	Newspaper:	06/17/2022
			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; Asiatruct 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:	06/06/2022
			Federal Register:	06/08/2022

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
NONE					

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 June 4, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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.

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