
Federal Reserve Release



H.2

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

No. 49

Week Ending December 4, 2021

Forms

Forms -- (1) initial Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance (FR K) and Reporting Provisions Associated with Regulation TT (FR TT); (2) final Board review to extend with revision the Reporting and Recordkeeping Requirements Associated with Regulation W (FR W); and (3) final Board review to extend without revision the Registration of a Securities Holding Company (FR 2082) and Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies (FR 4027).

- Approved, December 3, 2021

Forms -- final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, and FR Y-9CS).

- Approved, December 3, 2021

Personnel

Division of Monetary Affairs -- appointment of Mark Carlson as adviser, Discount Window and Federal Reserve Liquidity Programs.

- Approved, December 3, 2021

Reserve Bank Operations

Federal Reserve Bank of Cleveland -- appointment of Mark S. Meder as first vice president and chief operating officer.

- Approved, November 21, 2021

(A/C)

Reserve Bank Services

Federal Reserve Priced Services -- 2022 private-sector adjustment factor and fee schedules for priced services and electronic access.

- Approved, November 28, 2021

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

Simmons Bank, Pine Bluff, Arkansas -- to establish a branch at 655 West Illinois Avenue, Dallas, Texas.

- Approved, December 2, 2021

Dallas

Third Coast Bank SSB, Humble, Texas -- to establish a branch at 420 Broadway Street, San Antonio, Texas.

- Approved, December 3, 2021

Bank Holding Companies

Dallas

Animo Bancorp, Inc., San Antonio, Texas -- to acquire Ganado Bancshares, Inc., and thereby indirectly acquire Citizens State Bank of Ganado, both of Ganado, Texas.

- Returned, November 16, 2021

(A/C)

Dallas

First Foundation, Inc., Dallas, Texas -- waiver of application to merge with TGR Financial, Inc., and thereby indirectly acquire First Florida Integrity Bank, both of Naples, Florida, in connection with the merger of First Florida Integrity Bank with and into First Foundation Bank, Irvine, California.

- Granted, December 3, 2021

Bank Holding Companies

Atlanta

Florida Bancshares, Inc., Dade City, Florida -- to engage de novo in lending activities, pursuant to 12 CFR 225.28(b)(1).

- Approved, December 3, 2021

St. Louis

Friendship Bancshares, Inc., Linn, Missouri -- to acquire Bank of Saint Elizabeth, Saint Elizabeth, Missouri.

- Approved, December 2, 2021

Minneapolis

Independent Bancshares, Inc., Excelsior, Minnesota -- to acquire State Bank of Wheaton, Wheaton, Minnesota.

- Approved, December 3, 2021

Chicago

PFB Holding Company, Joliet, Illinois -- to become a bank holding company by acquiring PeopleFirst Bank, Joliet, Illinois.

- Approved, November 30, 2021

Dallas

Texas Banc Financial Corporation, Fort Worth, Texas -- to acquire Texas Bank, Brownwood, Texas.

- Approved, December 3, 2021

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, October 29, 2021

(A/C)

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment.

- Approved, November 18, 2021

(A/C)

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, November 29, 2021

Change in Bank Control

St. Louis

Byron B. Webb, Incorporated, Palmyra, Missouri -- the 2021 Daniella Belen Webb BBW Family Trust, Joseph L. Thomas, Trustee, the 2021 Marina Jeanette Webb BBW Family Trust, Joseph L. Thomas, Trustee, the 2021 Walter K. Coggeshall BBW Family Trust, Joseph L. Thomas, Trustee, all of Palmyra, Missouri, to acquire voting shares of Byron B. Webb, Incorporated, and thereby indirectly acquire voting shares of HOMEBANK, Palmyra, Missouri, and to join the previously approved Webb family control group.

- Withdrawn, November 30, 2021

Change in Bank Control

Chicago

Community Bancshares of Wisconsin, Inc., Grafton, Wisconsin -- the Foy 2021 Spousal Trust, Milwaukee, Wisconsin, Lori J. Foy, Cedarburg, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and the Foy Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, to join the Foy/Lukas Family Control Group, a group acting in concert, and acquire voting shares of Community Bancshares of Wisconsin, Inc., and thereby indirectly acquire voting shares of Cornerstone Community Bank, Grafton, Wisconsin.

- Permitted, December 3, 2021

St. Louis

FB Corporation, Creve Coeur, Missouri -- the JFD Class B Common Trust (EDM), Jackson, Wyoming, Ellen D. Milne, Trustee, Jackson, Wyoming, and the JFD Class B Common Trust (MJD), Creve Coeur, Missouri, Michael J. Dierberg, Trustee, St. Louis, Missouri, to acquire voting shares of FB Corporation, Creve Coeur, Missouri, the parent company of First Bank, Creve Coeur, Missouri.

- Permitted, December 1, 2021

Chicago

First Lena Corporation, Lena, Illinois -- the Dean A. Holmes General Trust, Dean Holmes as trustee, the Arlene E. Holmes General Trust, Arlene E. Holmes as trustee, and Neil Holmes, all of Lena, Illinois, Craig Holmes, Pearl City, Illinois, David Holmes, Erie, Pennsylvania, Kevin Holmes, Mesa, Arizona, and Kay Overson, San Diego, California, to become the Holmes family control group, a group acting in concert, to retain voting shares of First Lena Corporation and thereby indirectly retain voting shares of Citizens State Bank, Lena, Illinois.

- Permitted, November 29, 2021

Change in Bank Control

Minneapolis

Fishback Financial Corporation, Brookings, South Dakota -- the Barbara B. Fishback Revocable FFC Holdings Trust U/A dated 3/18/19, Barbara B. Fishback and Van D. Fishback, as co-trustees, all of Brookings, South Dakota, to join the Fishback family shareholder group, a group acting in concert, and to retain voting shares of Fishback Financial Corporation, Brookings, South Dakota, and thereby indirectly retain voting shares of First Bank & Trust, Brookings, South Dakota.

- Permitted, December 2, 2021

Kansas City

Garden Plain Bancshares, Inc., Wichita, Kansas -- Charlotte Walden, as trustee of the George D. Walden Family Trust, both of Garden Plain, Kansas, and members of the Walden Family Group, a group acting in concert, to retain voting shares of Garden Plain Bancshares, Inc. (the company), and thereby indirectly acquire voting shares of Garden Plain State Bank, Wichita, Kansas. In addition, Tyler Walden, Wichita, Kansas; Mary Conley, Savage, Minnesota; and the Kelli Walden Ventling Revocable Trust, Kelli Walden Ventling, trustee, Bluffton, South Carolina, to retain voting shares of the company and to join the Walden Family Group.

- Permitted, November 30, 2021

Minneapolis

Peoples State Holding Company, Westhope, North Dakota -- Robert Raymond Sharkey, Westhope, North Dakota, and Laura Sharkey Rowell, Windermere, Florida, individually and as a group acting in concert, to acquire voting shares of Peoples State Holding Company and thereby indirectly acquire voting shares of Peoples State Bank, Westhope, North Dakota.

- Permitted, December 2, 2021

Financial Holding Companies

Kansas City

DS Holding Company, Inc., Omaha, Nebraska -- election to become a financial holding company.

- Effective, December 2, 2021

St. Louis

FB Corporation, Creve Coeur, Missouri -- election to become a financial holding company.

- Effective, December 1, 2021

Richmond

First United Corporation, Oakland, Maryland -- election to become a financial holding company.

- Effective, December 1, 2021

International Operations

Boston

State Street Bank and Trust Company, State Street International Holdings (SSIH), both of Boston, Massachusetts, and the subsidiaries and affiliates of SSIH -- prior notice to make an investment pursuant to Regulation K.

- No Objection, November 24, 2021

(A/C)

Membership

San Francisco

Town & Country Bank, Las Vegas, Nevada -- to become a member of the Federal Reserve System.

- Approved, December 3, 2021

Supervision and Regulation

Director, S&R

Citigroup Inc., New York, New York -- request to use an alternative method to determine the risk-weighted asset amount for certain exposures.

- Granted, November 12, 2021

(A/C)

Director, S&R

The Goldman Sachs Group, Inc., New York, New York -- request to use an alternative method to determine the risk-weighted asset amount for certain exposures.

- Granted, November 24, 2021

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending December 4, 2021

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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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 December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
WORKERS UNITED	* 3A3	Workers United, Philadelphia, Pennsylvania, and Amalgamated Financial Corp., New York, New York, requesting approval for Amalgamated Financial Corp. to merge with Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire Amalgamated Bank of Chicago, Chicago, Illinois, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	12/07/2021
	* 3A5		Federal Register:	12/31/2021

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

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: 5
Federal Reserve Bank of Richmond
Filings received during the week ending December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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.

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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: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FOURTH CAPITAL HOLDINGS, INC.	* 3A1	Fourth Capital Holdings, Inc., Nashville, Tennessee, to become a bank holding company by acquiring outstanding shares of Fourth Capital Bank, Nashville, Tennessee.	Newspaper:	01/06/2022
			Federal Register:	Not available
PEOPLES BANCSHARES, INC.	CIC	Bradley C. Davis, Charleston, South Carolina, a member of the Davis Family Group, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi. In addition, Sidney Dewitt Davis III, Mendenhall, Mississippi and Bradley C. Davis, Charleston, South Carolina, as co-trustees for The Sid Davis Trust; Melissa Lenox, Charleston, South Carolina; Steve Ammann and Steven Wade Ammann, both of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger, trustee of the Margaret Steinberger Revocable Trust and Bruce Steinberger, both of Coral Gables, Florida; Audrey Davis, Magee, Mississippi; to join the Davis Family Group, a group acting in concert, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi.	Newspaper:	11/24/2021
			Federal Register:	Not available

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.

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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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEMENT BANCSHARES, INC.	CIC	The Ann Wilkinson Trust, Ann Wilkinson, trustee, Mountain View, California, individually; Tamara S. Wagers, Mt. Zion, Illinois; Michelle Wilkinson Gross, Bement, Illinois; the Arthur R. Wilkinson Trust, dated April 3, 2010, Arthur R. Wilkinson, as trustee, and the Karen S. Wilkinson Trust, dated April 3, 2010, Karen S. Wilkinson, as trustee, both of Bement, Illinois; and the George Mark Wilkinson Living Trust, dated April 24, 2009, George Mark Wilkinson, trustee, Waikoloa, Hawaii, to form the Wilkinson Family Control Group, a group acting in concert, to retain the voting shares of Bement Bancshares, Inc., and thereby indirectly retain voting shares of the State Bank of Bement, Bement, Illinois, and the State Bank of Cerro Gordo, Cerro Gordo, Illinois.	Newspaper: Federal Register:	Not available Not available
BYLINE BANCORP, INC.	CIC	Maria Blanca del Valle Perochena, Mexico City, Mexico; and Maria de Guadalupe del Valle Perochena, Mexico City, Mexico; to become limited partners in MBG Investors I, L.P., Ontario, Canada, thereby indirectly acquiring voting shares of Byline Bancorp, Inc. and Byline Bank, both of Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
COMMERCIAL FINANCIAL CORP.	CIC	Carrie L. Brown, Storm Lake, Iowa; Joleen M. Brown, Spirit Lake, Iowa; Timothy J. Brown CFC Revocable Trust, Timothy J. Brown, as trustee, both of Storm Lake, Iowa; John C. Brown CFC Revocable Trust, John C. Brown, as trustee, both of Spirit Lake, Iowa; John C. Brown 2020 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; Joleen M. Brown 2021 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; and CFC Control Trust, Nick Brown, as trustee, both of Storm Lake, Iowa; to become members of the Brown Family Control Group, a group acting in concert, to acquire voting shares of Commercial Financial Corp., and thereby indirectly acquire voting shares of Central Bank, both of Storm Lake, Iowa.	Newspaper: Federal Register:	Not available 11/26/2021
FIRST INTERNET BANCORP	* 3A3	First Internet Bancorp, Fishers, Indiana to acquire First Century Bancorp, Roswell, Georgia and thereby indirectly acquire First Century Bank, N.A., Commerce, Georgia.	Newspaper: Federal Register:	12/29/2021 Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
QCR HOLDINGS, INC.	* 18C	QCR Holdings, Inc., Moline, Illinois to merge with Guaranty Federal Bancshares, Inc., Springfield, Missouri. Concurrently, Springfield First Community Bank, Springfield, Missouri to merge with Guaranty Bank, Springfield, Missouri and thereby establish branches at the main office and branch locations of Guaranty Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			
SPRING BANCORP, INC.	CIC	Tom E. Marantz, Springfield, Illinois, as trustee of the Tom E. Marantz Exempt Trust; the Tom E. Marantz Exempt Trust; Marla J. Marantz, Springfield, Missouri, as trustee of the Marla J. Marantz Exempt Trust; and the Marla J. Marantz Exempt Trust; Gregory Marantz, Springfield, Illinois, as Trustee of the Gregory R. Marantz Spring Bancorp Irrevocable Trust; Jennifer Marantz, St. Louis, Missouri, as Trustee of the Jennifer A. Marantz Spring Bancorp Irrevocable Trust; and, Melissa Knoedler, Bloomington, Illinois, as Trustee of the Melissa L. Knoedler Spring Bancorp Irrevocable Trust to be added to the Marantz family control group to acquire voting shares of Spring Bancorp, Inc., Springfield, Illinois, and thereby acquire voting shares of Bank of Springfield, Springfield, Illinois.	Newspaper:	Not available
			Federal Register:	12/13/2021
TC FINANCIAL HOLDINGS, INC.	3A1	TC Financial Holdings, Inc. to become a bank holding company through the acquisition of Town Center Bank, both of Frankfort, Illinois.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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:

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- NI = Needs to improve
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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		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSS COUNTY BANCSHARES, INC.	* 3A3	Cross County Bancshares, Inc., Wynne, Arkansas, to acquire Central Bank, Little Rock, Arkansas.	Newspaper:	01/04/2022
			Federal Register:	Not available

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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848248	FIDELITY BK, WEST MEMPHIS, ARKANSAS	08/23/2021	11/27/2021	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 December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY HOLDING COMPANY	CIC	David R. Rounds, St. Louis Park, Minnesota, to acquire control of voting shares of Fidelity Holding Company, Minnetonka, Minnesota (Fidelity HC), by becoming a trustee of the Gerald Rauenhurst 2004 Children's Trust u/a/d December 23, 2004 and the Grandchildren's Fidelity Trust u/a/d February 24, 2015, both of Minnetonka, Minnesota, which own Fidelity HC and thereby indirectly own Fidelity Bank, Edina, Minnesota.	Newspaper: Federal Register:	12/26/2021 Not available
FIRST INTERSTATE BANCSYSTEM, INC.	* 18C * 3A5 * Branch	First Interstate BancSystem, Inc., Billings, Montana, to merge with Great Western Bancorp, Inc., and thereby indirectly acquire Great Western Bank, both of Sioux Falls, South Dakota. Additionally, First Interstate Bank, Billings, Montana, to merge with Great Western Bank, Sioux Falls, South Dakota and, incident thereto, establish branches.	Newspaper: Federal Register:	11/30/2021 12/15/2021
MSB BANKSHARES, INC.	CIC	Gene R. Mottes, Iron River, Michigan, to acquire voting shares of MSB Bankshares, Inc. and thereby indirectly acquire voting shares of The Miners State Bank, both of Iron River, Michigan.	Newspaper: Federal Register:	Not available 11/24/2021
OPPORTUNITY BANK OF MONTANA	* 18C * Branch	Opportunity Bank of Montana, Helena, Montana, to merge with First Community Bank, Glasgow, Montana, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available Not applicable
PB FAMILY BANCSHARES, INC.	* 3A1	PB Family Bancshares, Inc., Hastings, Minnesota, to become a bank holding company by acquiring 100 percent of Premier Bank Minnesota, Farmington, Minnesota, and Premier Bank Rochester, Rochester, Minnesota.	Newspaper: Federal Register:	12/06/2021 12/13/2021
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: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 December 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire Worthington National Bank, Arlington, Texas.	Newspaper:	12/25/2021
			Federal Register:	12/31/2021
CENTRAL BANCORP, INC.	CIC	Susan Johnson, Colorado Springs, Colorado, to join the Dwan/Vasilius Family Group, a group acting in concert, and to retain voting shares of Central Bancorp, Inc., Colorado Springs, Colorado (Central), and thereby indirectly retain voting shares of Farmers & Stockmens Bank, Clayton, New Mexico (Farmers). Also, the Charles J. Vasilius Trust and the Janet M. Vasilius Trust, both of Colorado Springs, Colorado, to retain voting shares, and Justin Leveille, Colorado Springs, Colorado, as trustee of each and, individually, to retain and acquire voting shares; Charles Vasilius and Stephanie Vasilius, both of Denver, Colorado; Nicholas Vasilius, Kirkland, Washington; and Alexandra Pitnell, Pittsford, New York, to retain voting shares of Central; The Susan Dwan Johnson Trust, the Elizabeth Dwan McNamara Trust, the Patricia Dwan Smith Trust, the Clare Dwan Harting Trust, the Kathleen Dwan Trust, and the Ann T. Dwan Trust, all of Colorado Springs, Colorado, to retain voting shares, and Tim Coutts, Colorado Springs, Colorado, as trustee of each and, individually, to retain and acquire voting shares of Central; and all to join the Dwan/Vasilius Family Group.	Newspaper:	12/14/2021
			Federal Register:	12/20/2021
CHISHOLM TRAIL FINANCIAL CORPORATION	CIC	The Michael J. Klaassen Revocable Trust and Carol S. Klaassen Family Trust, Michael Klaassen trustee, all of Wichita, Kansas, to join the Klaassen Family Group, a group acting in concert, and retain voting shares of Chisholm Trail Financial Corporation, and thereby indirectly retain voting shares of Stryv Bank, both of Wichita, Kansas. Also, The Michael J. Klaassen Qualified Subchapter S Trust, Michael Klaassen trustee, both of Wichita, Kansas; Linda J. Klaassen Revocable Trust, Linda Klaassen trustee, Kourt Klaassen, Derek Ryan Klaassen, and Brent Klaassen, all of Whitewater, Kansas; Trevor J. Klaassen, Oklahoma City, Oklahoma; and Mitchell R. Klaassen, Frisco, Texas; to join the Klaassen Family Group, a group acting in concert, and acquire voting shares of Chisholm Trail Financial Corporation, and thereby indirectly acquire voting shares of Stryv Bank, both of Wichita, Kansas.	Newspaper:	12/10/2021
			Federal Register:	12/15/2021

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNHUSKER BANK	* Branch	Cornhusker Bank, Lincoln, Nebraska, to establish a branch at 3500 Faulkner Dr., Lincoln, Nebraska.	Newspaper:	12/12/2021
			Federal Register:	Not applicable
FIRST NATIONAL UTICA COMPANY	CIC	James P. Liggett, Vancouver Washington; Scott P. Liggett, Islamorada, Florida; and Lee B. Liggett, Phippsburg, Maine; to acquire voting shares of First National Utica Company, and thereby indirectly acquire voting shares of First Bank of Utica, Utica, Nebraska, and to form the Liggett Family Group.	Newspaper:	Not available
			Federal Register:	12/08/2021
GRAND BANK	Member	Grand Bank, Tulsa, Oklahoma, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PAULS VALLEY BANCORP, INC.	* 3A1	Pauls Valley Bancorp, Inc., to acquire Valley Bancshares, Inc., and thereby indirectly acquire The Pauls Valley National Bank, all of Pauls Valley, Oklahoma.	Newspaper:	12/31/2021
			Federal Register:	Not available
TRI-COUNTY COMPANY	CIC	Sally Jo Schmaderer Trust, Jon D. Schmaderer and as trustee, both of Stuart, Nebraska; and Joel M. Steinhauser Ainsworth, Nebraska; to become members of the Schmaderer Family Group, a group acting in concert, to retain voting shares of Tri-County Company, and thereby indirectly retain voting shares of The Tri-County Bank, both of Stuart, Nebraska; Nancy Jo Steinhauser, Ainsworth, Nebraska; Sue Anne Philson, Lincoln, Nebraska; and Jon D. Schmaderer, Stuart, Nebraska; to become members of the Schmaderer Family Group, to acquire additional voting shares of Tri-County Company, and indirectly acquire voting shares of The Tri-County Bank.	Newspaper:	12/25/2021
			Federal Register:	12/21/2021

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 December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
RED RIVER BANCORP, INC.	CIC	Notice under the Change in Bank Control Act by The Morris Family Trust, Frank E. Morris, as trustee; and Frank E, Morris, individually, both of Gainesville, Texas; to become the single largest shareholder, by retaining 10 percent or more, of voting shares of Red River Bancorp, Inc., and thereby indirectly retain voting shares of First State Bank, both of Gainesville, Texas.	Newspaper:	Not available
			Federal Register:	Not available
THE ODOM AMTEX HOLDINGS TRUST	* 3A1	The Odom AmTex Holdings Trust, Orange, Texas, to become a bank holding company by acquiring Odom AmTex, LLC, Orange, Texas, and indirectly, AmTex Bancshares, Inc., Orange, Texas; Bridge City State Bank, Bridge City, Texas; Peoples State Bank, Shepherd, Texas; and Pavillion Bank, Richardson, Texas.	Newspaper:	Not available
			Federal Register:	Not available
UBANK HOLDINGS, INC.	CIC	The Shana Lowery De Paoli 2021 Trust (Shana Lowery De Paoli, trustee), Shana Lowery De Paoli, individually, both of Dallas, Texas, The Lane Lowery 2021 Trust (Shana Lowery De Paoli, trustee), Lane Lowery, individually, both of Huntington, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert under the Change in Bank Control Act to retain control of 25 percent or more of UBank Holdings, Inc. (formerly Huntington Bancshares, Inc.), which controls UBank, both of Huntington, Texas	Newspaper:	Not available
			Federal Register:	12/03/2021

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
925653	BANK OF TX, MIDLAND, TEXAS	08/09/2021	11/27/2021	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 December 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAWAG P.S.K. BANK FUR ARBAIT UND WIRTSCHAFT UND OSTERREICHISCHE POSTSPARKASSE AKTIENGESELLSCHAFT	FBSEA	BAWAG P.S.K. Bank Fur Arbeit und Wirtschaft und Osterreichische Postsparkasse Aktiengesellschaft, Wien, Austria, to establish a representative office at 521 Boccaccio Avenue, Venice, California, pursuant to section 10(a) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
COLUMBIA BANKING SYSTEM, INC.	* 3A3	Columbia Banking System, Inc., Tacoma, Washington, to acquire Umpqua Holdings Corporation, Portland, Oregon, and its subsidiary, Umpqua Bank, Roseburg, Oregon, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. In connection with this Application, Columbia Banking System, Inc., also elects to be treated as a financial holding company pursuant to section 4(l) of the BHC Act, in order to acquire the nonbanking subsidiaries of Umpqua Holdings Corporation, Portland, Oregon.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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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