
Federal Reserve Release



H.2

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

No. 1

Week Ending January 1, 2022

Regulations and Policies

Emergency Lending Facilities -- disclosures pursuant to section 11(s) of the Federal Reserve Act.

- Approved, December 22, 2021

(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

Kansas City

Cornhusker Bank, Lincoln, Nebraska -- to establish a branch at 3500 Faulkner Drive, Lincoln, Nebraska.

- Approved, December 27, 2021

Bank Holding Companies

St. Louis

Southern Missouri Bancorp, Inc., Poplar Bluff, Missouri -- waiver of application to acquire Fortune Financial Corporation and thereby indirectly acquire its subsidiary, FortuneBank, both of Arnold, Missouri, in connection with the merger of FortuneBank with and into Southern Bank, Poplar Bluff, Missouri.

- Granted, December 30, 2021

Chicago

TC Financial Holdings, Inc., New Lenox, Illinois -- to become a bank holding company by acquiring Town Center Bank, Frankfort, Illinois.

- Approved, December 27, 2021

New York

Valley National Bancorp, New York, New York -- to acquire Bank Leumi Le-Israel Corporation and thereby indirectly acquire Bank Leumi USA, both of New York, New York.

- Approved, December 28, 2021

Bank Mergers

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to merge with FortuneBank, Arnold, Missouri, and to retain the acquired facilities as branches.

- Approved, December 30, 2021

Change in Bank Control

Secretary

FBHC Holding Company, Boulder, Colorado -- Kyle Heckman, individually and as trustee of the Flatirons Employee Stock Ownership Plan and Trust, to acquire control of FBHC Holding Company and thereby indirectly control Flatirons Bank, Boulder, Colorado.

- Permitted, December 22, 2021

(A/C)

Dallas

Red River Bancorp, Inc., Gainesville, Texas -- the Morris Family Trust and Frank E. Morris, as trustee and individually, both of Gainesville, Texas, to acquire voting shares of Red River Bancorp, Inc., and thereby indirectly acquire voting shares of First State Bank, Gainesville, Texas.

- Permitted, December 31, 2021

Change in Bank Control

Dallas

Tolleson Wealth Management, Inc., Dallas, Texas -- the DT 2020 Savings Trust, Debra June Tolleson and John Carter Tolleson, Jr., trustees, the JT 2020 Secure Trust, John Carter Tolleson, trustee, and Debra June Tolleson, to acquire voting shares of Tolleson Wealth Management, Inc., and thereby indirectly acquire Tolleson Private Bank, all of Dallas, Texas. Additionally, Kathryn Covert Tolleson, Amy Tolleson Baldwin, Peter Baldwin, the John Carter Tolleson 1999 Trust, John Carter Tolleson, Jr., trustee, and six trusts established for the benefit of minor children, all of Dallas, Texas, to retain voting shares of Tolleson Wealth Management, Inc., and thereby indirectly retain voting shares of Tolleson Private Bank; and for all to join the Tolleson Family Control Group, a group acting in concert.

- Permitted, December 30, 2021

Kansas City

Tri-County Company, Stuart, Nebraska -- Sally Jo Schmaderer Trust, Jon D. Schmaderer, 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, 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.

- Permitted, December 29, 2021

Extensions of Time

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 01/01/16), and Woodforest Financial Group Employee Stock Ownership Trust, both of The Woodlands, Texas -- extension to April 1, 2022, to acquire shares of Woodforest Financial Group, Inc., and indirectly acquire Woodforest National Bank, both of The Woodlands, Texas.

- Granted, December 31, 2021

Membership

Atlanta

The First, A National Banking Association, Hattiesburg, Mississippi -- to become a member of the Federal Reserve System.

- Approved, December 30, 2021

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

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 January 1, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
AIB GROUP PLC	4c8	AIB Group, p.l.c., to retain 100 percent of the voting shares of GANMAC Holdings (BVI) Limited, and thereby indirectly retain Goodbody Securities, Inc., all of Dublin, Ireland and thereby engage in securities brokerage activities pursuant to section 225.28(b)(7)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	01/18/2022
FELIX SCHERZER, SCHERZER CAPITAL, LLC, AND THE SCHERZER FAMILY TRUST	CIC	Notice of Change in Control by Mr. Felix Scherzer, Scherzer Capital, LLC, and the Scherzer Family Trust (the trustee of which is Thomas Nakashian), all of New York, New York, to acquire 14.91 percent of voting shares of, and thereby control, Patriot National Bancorp, Inc., Stamford, Connecticut.	Newspaper:	Not available
			Federal Register:	Not available
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, and its subsidiaries JPMorgan Chase Bank, N.A. and J.P. Morgan International Finance Limited, both of New York, New York, provides prior notice to make an investment in a foreign subsidiary and establish a branch in an additional foreign country, pursuant to Sections 211.9(f) and 211.3(b)(3) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable
NAVE HOLDINGS LLC	* 3A1 Member	Nave Bank, San Juan, Puerto Rico, a de novo bank, to become a member of the Federal Reserve System, and Nave Holdings LLC, also of San Juan, Puerto Rico, to become a bank holding company by acquiring one hundred percent of Nave Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			Federal Register:	01/26/2022
OAKTREE CAPITAL MANAGEMENT LP	CIC	Notice by Oaktree Opportunities Fund XI Holdings (Delaware), L.P., Oaktree Opportunities Fund Xb Holdings (Delaware), L.P., Oaktree Fund GP, LLC, Oaktree Fund GP I, L.P., Oaktree Capital I, L.P., OCM Holdings I, LLC, Oaktree Holdings, LLC, Oaktree Capital Group, LLC, Oaktree Capital Group Holdings, L.P., Oaktree Capital Group Holdings GP, LLC, Bruce Karsh and Howard Marks, all of Los Angeles, California, to acquire 10 percent or more of the shares of, and thereby control, Patriot National Bancorp, Inc., Stamford, Connecticut.	Newspaper:	Not available
			Federal Register:	01/11/2022
POPULAR, INC.	Investment	Popular Inc., Hato Rey, Puerto Rico, on behalf of Evertec, Inc., San Juan, Puerto Rico, to acquire 100% of the interest in OPG Technology Corp, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 1, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
TBB Investments LLC	* 3A1	TBB Investment LLC and TBB Intermediate LLC, both of New York, New York, to become bank holding companies by acquiring 92.7 percent of the common shares of Berkshire Bancorp, Inc, also of New York, New York, (%BERK%) currently owned by Marx Family Investors, and TBB Intermediate to merge with and into BERK, with BERK as a surviving entity, pursuant to section 3(a)(1) and (3) of the Bank Holding Company Act of 1956, as amended. As a result of the transaction, Marx Family Investors will own 100 percent of the newly issued shares of BERK.% %	Newspaper:	Not available
	* 3A3		Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending January 1, 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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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 January 1, 2022

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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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 January 1, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
Lee Bankshares, Inc.	* 3A1	Lee Bankshares, Inc., Pennington Gap, Virginia, to become a bank holding company by acquiring 100% of Lee Bank and Trust Company, Pennington Gap, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

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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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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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 January 1, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LOCAL BANCORP, INC.	* 3A1	Local Bancorp, Inc., Little Rock, Arkansas to become a bank holding company by acquiring Red Level Financial Corporation and its wholly owned subsidiary, The Peoples Bank of Red Level, both of Red Level, Alabama.	Newspaper:	01/08/2022
			Federal Register:	01/14/2022
LOWNDES BANCSHARES, INC.	* 3A1 * 4c8	Lowndes Bancshares, Inc., Valdosta, Georgia (Bancshares), to convert from a savings and loans holding company to a bank holding company in connection with its acquisition of the outstanding shares of The Citizens National Bank of Quitman, Quitman, Georgia. Bancshares also to retain Commercial Banking Company, Valdosta, Georgia, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.	Newspaper:	01/16/2022
			Federal Register:	01/26/2022
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, The Sid Davis Trust, Atlanta, Georgia, Sidney Dewitt Davis III, Mendenhall, Mississippi and Bradley C. Davis, Charleston, South Carolina, as co-trustees; Melissa Lenox, Charleston, South Carolina; Sharon Ammann, Steve Ammann, and Steven Wade Ammann, all of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger Revocable Trust, Margaret Steinberger as trustee, and Bruce Steinberger, all 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:	01/19/2022

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 1, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES FINANCIAL CORPORATION	CIC	Stilwell Activist Investments, L.P, Stilwell Activist Fund, L.P., and Stilwell Value Partners VII, L.P., three of the affiliated private investment partnerships known as The Stilwell Group, with Stilwell Value LLC, the general partner of each of the limited partnerships (each of the foregoing entities are of New York, New York), and Mr. Joseph D. Stilwell (of San Juan, Puerto Rico), who controls Stilwell Value LLC, have applied to the Federal Reserve Board, individually and as part of a group acting in concert, to acquire common stock of Peoples Financial Corporation, and its subsidiary, The Peoples Bank, both of Biloxi, Mississippi.	Newspaper: Federal Register:	01/11/2022 01/18/2022
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish a mobile branch to be known as the Portable Branch Facility in the Birmingham-Hoover, AL Core Based Statistical Area which includes the following counties: Jefferson County, Shelby County, Bibb County, Blount County, Chilton County, and St. Clair County.	Newspaper: Federal Register:	12/31/2021 Not applicable

District: 6
Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 1, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEMENT BANCSHARES, INC.	CIC	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, and the Ann Wilkinson Trust, Ann Wilkinson, trustee, Mountain View, California, individually; 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:	12/27/2021 12/24/2021
BTC FINANCIAL CORPORATION	CIC	Notice by John Ruan IV, Des Moines, Iowa; James H. Windsor IV, Chicago, Illinois; and Jonathan Hale Hoak, Dallas, Texas, to join Thomas R. Schaefer, Stuart, Florida, as members of a Family Business Advisory Board and together as a group acting in concert, retain the authority to vote the voting shares of BTC Financial Corporation, Des Moines, Iowa. Messrs. Ruan, Windsor, Hoak and Schaefer will constitute the Family Business Advisory Board of both The Ruan Trust and The Ruan BTC Trust, both of Des Moines, Iowa, which in aggregate the trusts own 100 percent of the voting shares of BTC Financial Corporation and thereby indirectly Bankers Trust Company, Des Moines, Iowa.	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:	11/24/2021 12/06/2021
HOW-WIN DEVELOPMENT CO.	CIC	JST 2020 Trust, Stephanie C. Thomson and CUSB Bank as co-trustees, all of Cresco, Iowa, to join the Thomson Family Control Group, a group acting in concert, to retain voting shares of How-Win Development Co. and thereby indirectly retain voting shares of CUSB Bank, both of Cresco, Iowa.	Newspaper: Federal Register:	Not available 01/18/2022

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 1, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE CITY BANK	* Branch	Lake City Bank, Warsaw, Indiana, to establish a branch office at 240 E. Jackson Blvd., Elkhart, Indiana.	Newspaper:	12/15/2021
			Federal Register:	Not applicable
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:	01/19/2021
	* 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, Springfield, 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

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		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 1, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OMNI BANK GROUP, INC.	* 3A1	Omni Bank Group, Inc., Little Rock, Arkansas, to become a bank holding company by acquiring Community State Bank, Bradley, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
OMNI BANK GROUP, INC.	* 3A1	Omni Bank Group, Inc., Little Rock, Arkansas, to become a bank holding company by acquiring Community State Bank, Bradley, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available
SIMMONS BANK	* 18C	Simmons Bank, Pine Bluff, Arkansas, to merge with Spirit of Texas Bank SSB, College Station, Texas, and to retain the acquired facilities as branch offices.	Newspaper:	01/30/2022
	* Branch		Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 1, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Scott A. Erickson and Matthew P. Bock, both of Sioux Falls, South Dakota, to retain voting shares of Leackco Bank Holding Company, Inc. (Leackco), Huron, South Dakota, and thereby indirectly retain shares of American Bank & Trust, Wessington Springs, South Dakota. Additionally, the 2021 Jeffory A. Erickson Irrevocable Trust No. 5 (Erickson Trust 5), the 2021 Jeffory A. Erickson Irrevocable Trust No. 6 (Erickson Trust 6), the 2021 Jeffory A. Erickson Irrevocable Trust No. 7 (Erickson Trust 7), and the 2021 Jeffory A. Erickson Irrevocable Trust No. 8 (Erickson Trust 8, and collectively, the New Erickson Trusts), Matthew P. Bock, as Trust Protector of the New Erickson Trusts, Scott A. Erickson as Investment Trust Advisor of the New Erickson Trusts and trustee of Erickson Trust 5, Erickson Trust 6, and Erickson Trust 8, and Jamie L. Brown as trustee of Erickson Trust 7, all of Sioux Falls, South Dakota; to join the Erickson family shareholder group, a group acting in concert, by retaining voting shares of Leackco, and thereby indirectly retaining voting shares of American Bank & Trust. Additionally, the 2021 Preston B. Steele Irrevocable Trust No. 1, the 2021 Preston B. Steele Irrevocable Trust No. 2, and the 2021 Preston B. Steele Irrevocable Trust No. 3 (collectively, the New Steele Trusts), Matthew P. Bock, as Investment Trust Advisor and trustee of the New Steele Trusts, and Scott A. Erickson, as Trust Protector of the New Steele Trusts, all of Sioux Falls, South Dakota; to join the Steele family shareholder group, a group acting in concert, by retaining voting shares of Leackco, and thereby indirectly retaining voting shares of American Bank & Trust.	Newspaper:	Not available
			Federal Register:	01/20/2022

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 1, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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 January 1, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMG NATIONAL CORP.	CIC	The E&N - AMG National Trust Bank Irrevocable Trust FBO Michael S. Wright; the E&N - AMG National Trust Bank Irrevocable Trust FBO Jacob T. Wright; the E&N - AMG National Trust Bank Irrevocable Trust FBO James E. Wright; the NSW - AMG National Trust Bank Irrevocable Trust FBO Michael S. Wright; the NSW - AMG National Trust Bank Irrevocable Trust FBO David M. Wright; the NSW - AMG National Trust Bank Irrevocable Trust FBO Jacob T. Wright; the NSW - AMG National Trust Bank Irrevocable Trust FBO James E. Wright; all of Castle Pines, Colorado; Michael S. Wright, Castle Pines, Colorado, individually and as trustee of each trust listed; the Bergmann 2011 Irrevocable Trust Under Agreement, Alma F. Bergmann, trustee, all of Bow Mar, Colorado; the Community Property Trusts under the Michael Dean Bergmann and Alma F. Bergmann Declaration of Trust, Alma F. Bergmann and Michael D. Bergmann, co-trustees, all of Bow Mar, Colorado; Earl L. Wright, Castle Pines, Colorado; Nathan Bergmann and Kelley Bergmann, both of Denver, Colorado; to form the Wright/Bergmann group, a group acting in concert, to retain shares of AMG National Corp., Greenwood Village, Colorado, and thereby indirectly retain shares of AMG National Trust Bank, Boulder, Colorado.	Newspaper: Federal Register:	01/14/2022 01/20/2022
SANTA FE TRAIL BANC SHARES, INC.	CIC	Joe D. Butcher, a member of the Butcher Family Group, a group acting in concert, as trustee of the Joe D. Butcher Trust No. 1, both of Cimarron, Kansas; and as co-trustee of the Donna L. Butcher Trust B, Hutchinson, Kansas; to retain shares of Santa Fe Trail Banc Shares, Inc. (the Company) and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas. In addition, the Donna L. Butcher Trust B, First National Bank of Hutchinson, co-trustee, both of Hutchinson, Kansas, Joe D. Butcher, Kimberly Fairbank, co-trustees, both of Cimarron, Kansas; to join the Butcher Family Group, to retain shares of the Company and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas.	Newspaper: Federal Register:	Not available 01/18/2022

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
256058	AMERICAN NATION BK, ARDMORE, OKLAHOMA	09/27/2021	12/31/2021	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending January 1, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANIMO BANCORP, INC.	* 3A1	Animo Bancorp, Inc., Ganado, Texas, to become a bank holding company, by acquiring 100 percent of Ganado Bancshares, Inc, and thereby indirectly acquire The Citizens State Bank of Ganado, both of Ganado, Texas.	Newspaper:	Not available
			Federal Register:	Not available
ODOM AMTEX HOLDINGS TRUST, THE	* 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:	12/30/2021
TEXAS REGIONAL BANK	* 18C * Branch	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger AccessBank, Denton, Texas, and to establish the offices of AccessBank as branches of Texas Regional Bank	Newspaper:	Not available
			Federal Register:	Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Harlingen, Texas, to acquire by merger Access Bancorp, Inc., and indirectly Access Bank, both of Denton, Texas	Newspaper:	Not available
			Federal Register:	01/24/2022
THIRD COAST BANK, SSB	* Branch	Application by Third Coast Bank, SSB, Humble, Texas to establish a branch located at 1400 West 7th Street, Fort Worth, Texas 76102	Newspaper:	Not available
			Federal Register:	Not applicable
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	CIC	Joseph V. Gillen, Spicewood, Texas, individually and as co-trustee of the Woodforest Financial Group Employee Stock Ownership Plan (with 401k Provisions) (As Amended and Restated Effective January 1, 2016), The Woodlands, Texas, and as Co-Trustee of the Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, to retain voting shares of Woodforest Financial Group, Inc., and thereby indirectly Woodforest National Bank, both of The Woodlands, 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.

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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: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending January 1, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKGUAM HOLDING COMPANY	CIC	Voting Trust Agreement of BankGuam Holding Company, including amendment thereto ("VTA"), and Joaquin P. L. G. Cook, Chalan Pago-Ordod, Guam, as trustee, along with several parties to VTA, as a group acting in concert, to retain and acquire 25 percent or more of the outstanding voting shares of BankGuam Holding Company, and thereby indirectly retain and acquire control of Bank of Guam, both of Hagatna, Guam	Newspaper:	Not available
			Federal Register:	Not available
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 * 3A5	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
			Federal Register:	01/07/2022
MNB HOLDINGS CORPORATION	CIC	Medina 2021 MNBH Trust, Burlingame, California, and Alma Vivar, Daly City, California, as Trustee, to acquire voting shares of MNB Holdings Corporation, and thereby indirectly acquire voting shares of Mission National Bank, both of San Francisco, California.	Newspaper:	Not available
			Federal Register:	01/14/2022
PBCO FINANCIAL CORPORATION	* 3A1	PBCO Financial Corporation to become a bank holding company by acquiring People's Bank of Commerce, both of Medford, Oregon.	Newspaper:	Not available
			Federal Register:	02/03/2022
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment of \$17,600,000 in Merritt Western Alliance Fund 1, LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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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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