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**Federal Reserve Release**

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*H.2*

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

*No. 21*

*Week Ending May 21, 2022*

**Bank Holding Companies**

Bank of Montreal, Montreal, Canada -- interagency notice of public meeting to be held virtually on July 14, 2022, on the proposal to acquire BancWest Holding Inc., and Bank of the West, both of San Francisco, California; and extension of the public comment period through July 19, 2022.

- Approved, May 16, 2022

The Toronto-Dominion Bank, Toronto, Ontario, Canada -- interagency notice of public meeting to be held virtually on August 18, 2022, on the proposal to acquire First Horizon Corporation, Memphis, Tennessee; and extension of the public comment period through August 23, 2022.

- Approved, May 16, 2022

**Personnel**

Division of Research and Statistics -- appointment of Binoy Agarwal, Debbie Flores, Karen Krugman, and Chris Kurz as assistant directors and Byron Lutz and Raven Molloy as deputy associate directors.

- Announced, May 19, 2022

**Regulations and Policies**

Regulation J -- final rule that governs funds transfers over the Federal Reserve Banks' FedNow Service.

- Approved, May 16, 2022

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

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

**Bank Branches, Domestic**

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 450 North Patterson Avenue, Winston-Salem, North Carolina.

- Approved, May 16, 2022

Kansas City

Exchange Bank of Missouri, Fayette, Missouri -- to establish a branch at 500 North Route B, Hallsville, Missouri.

- Approved, May 17, 2022

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 1330 South Loop 288, Denton, Texas.

- Approved, May 20, 2022

**Bank Holding Companies**

St. Louis

Alton Bancshares, Inc., Alton, Missouri -- to acquire Table Rock Community Bank, Kimberling City, Missouri.

- Approved, May 16, 2022

Minneapolis

Lake Shore III Corporation, Glenwood City, Wisconsin -- to merge with Headwaters Bancorp, Inc., and thereby indirectly acquire Headwaters State Bank, both of Land O'Lakes, Wisconsin.

- Approved, May 16, 2022

**Bank Holding Companies**

Atlanta

Local Bancorp, Inc., Little Rock, Arkansas -- to become a bank holding company by acquiring Red Level Financial Corporation and its subsidiary, The Peoples Bank of Red Level, both of Red Level, Alabama.

- Approved, May 20, 2022

Atlanta

Studio Financial Holdings, Inc., Nashville, Tennessee -- to become a bank holding company by acquiring Studio Bank, Nashville, Tennessee.

- Approved, May 19, 2022

**Bank Premises**

Richmond

Clear Mountain Bank, Inc., Bruceton Mills, West Virginia -- to increase its investment in bank premises.

- Approved, May 17, 2022

**Banks, State Member**

Dallas

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

- Approved, May 20, 2022

Atlanta

Raymond James Bank, Saint Petersburg, Florida -- to make public welfare investments equal to up to 15% of its capital plus surplus, subject to certain conditions.

- Approved, April 29, 2022

(A/C)

**Change in Bank Control**

## Minneapolis

Bosshard Banco, Ltd., La Crosse, Wisconsin -- Elizabeth Bosshard-Blackey 2022 Irrevocable Bank Trust, u/a/d January 7, 2022, Andrew R. Bosshard, as trustee, both of La Crosse, Wisconsin; and Piercarlo Valdesolo, with power to remove or appoint trustee, Edina, Minnesota; to join a group acting in concert to acquire voting shares of Bosshard Banco, Ltd., and thereby indirectly acquire voting shares of Intercity State Bank, Schofield, Wisconsin, and The First National Bank of Bangor, Bangor, Wisconsin.

- Permitted, May 20, 2022

## Minneapolis

Bosshard Banco, Ltd., La Crosse, Wisconsin -- Bosshard Bank Irrevocable Trust, u/a/d October 21, 2021, South Dakota Trust Company LLC, as trustee, both of Sioux Falls, South Dakota; Andrew R. Bosshard, individually and as trust protector, La Crosse, Wisconsin; Nathan Bosshard-Blackey, individually and as investment committee member, Mill Valley, California; and Elizabeth Bosshard-Blackey, individually and as investment committee member, Edina, Minnesota; to join a group acting in concert to acquire voting shares of Bosshard Banco, Ltd., and thereby indirectly acquire voting shares of Intercity State Bank, Schofield, Wisconsin, and The First National Bank of Bangor, Bangor, Wisconsin.

- Permitted, May 20, 2022

## Minneapolis

Clayton Bankshares, Inc., La Crosse, Wisconsin -- Bosshard Bank Irrevocable Trust, u/a/d October 21, 2021, South Dakota Trust Company LLC, as trustee, both of Sioux Falls, South Dakota; Andrew R. Bosshard, individually and as trust protector, La Crosse, Wisconsin; Nathan Bosshard-Blackey, individually and as investment committee member, Mill Valley, California; and Elizabeth Bosshard-Blackey, individually and as investment committee member, Edina, Minnesota; to join a group acting in concert to acquire voting shares of Clayton Bankshares, Inc., and thereby indirectly acquire voting shares of Citizens State Bank-La Crosse, La Crosse, Wisconsin.

- Permitted, May 20, 2022

**Change in Bank Control**

Minneapolis

Cyrus Bancshares, Inc., Alexandria, Minnesota -- David Schornack and Denise Schornack, both of Perham, Minnesota; to retain voting shares of Cyrus Bancshares, Inc., and thereby indirectly retain voting shares of Hometown Community Bank, Cyrus, Minnesota.

- Permitted, May 18, 2022

Dallas

Red River Bancorp, Inc., Gainesville, Texas -- Christy A. Morris, Gainesville, Texas; to join the Morris Family control group, a group acting in concert, to acquire voting shares of Red River Bancorp, Inc., and thereby indirectly acquire voting shares of First State Bank, Gainesville, Texas.

- Permitted, May 17, 2022

Chicago

Woodford Bancshares, Inc., Monroe, Wisconsin -- Jeffrey Anderson, Minneapolis, Minnesota; Ronald Buholzer and Susan Buholzer, as co-trustees of the Ronald and Susan Buholzer Trust, Joshua Lincicum, Braytn Meythaler, and Merik Meythaler, all of Monroe, Wisconsin; Gregory Kranhenbuhl, as trustee of the Gregory K. Kranhenbuhl Survivors Trust, both of Newton, Wisconsin; Myron Meythaler and Linda Meythaler, as co-trustees of the Myron A. Meythaler and Linda L. Meythaler Revocable Trust, Connie Lincicum, Barry Meythaler, and Summer Stietz, all of South Wayne, Wisconsin; Brandi House, Verona, Wisconsin; Jason Lincicum, Lodi, Wisconsin; Jeremy Lincicum, Mt. Horeb, Wisconsin; and Robin Schubert, Warren, Illinois; as a group acting in concert to retain voting shares of Woodford Bancshares, Inc., and thereby indirectly acquire voting shares of Woodford State Bank, Monroe, Wisconsin. Additionally, Jeffrey Anderson Family Trust, Jeffrey Anderson, as trustee, both of Minneapolis, Minnesota; to acquire voting shares of Woodford Bancshares, Inc., and thereby indirectly acquire voting shares of Woodford State Bank.

- Permitted, May 16, 2022

**Extensions of Time**

St. Louis

Du Quoin State Bank, Du Quoin, Illinois -- extension to November 19, 2022, to establish a branch at 201 South Park Street, Sesser, Illinois.

- Granted, May 20, 2022

**Savings and Loan Holding Companies**

Boston

Ion Financial, MHC, Naugatuck, Connecticut -- to merge with Lincoln Park Bancorp, and thereby indirectly acquire Lincoln 1st Bank, both of Pine Brook, New Jersey.

- Approved, May 16, 2022

**Supervision and Regulation**

Director, S&R

Truist Financial Corporation, Charlotte, North Carolina -- request regarding the treatment of certain structural positions in a foreign currency under the Board's capital rule.

- Granted, May 9, 2022

(A/C)

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending May 21, 2022**

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



**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Third Quarter of 2022 (July 1, 2022 - September 30, 2022) Fourth Quarter of 2023 (October 1, 2022 - December 31, 2022)**

Institution	Location	Quarter
ABINGTON BK	ABINGTON, MASSACHUSETTS	Third Quarter of 2022
HOMETOWN BK	OXFORD, MASSACHUSETTS	Third Quarter of 2022
MARBLEHEAD BK	MARBLEHEAD, MASSACHUSETTS	Third Quarter of 2022
NEEDHAM BK	NEEDHAM, MASSACHUSETTS	Fourth Quarter of 2022
NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD, MASSACHUSETTS	Fourth Quarter of 2022

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending May 21, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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NONE

**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
METROPOLITAN CMRL BK	NEW YORK, NEW YORK	Third Quarter of 2022
ADIRONDACK BK	UTICA, NEW YORK	Fourth Quarter of 2022
ADIRONDACK TC	SARATOGA SPRINGS, NEW YORK	Fourth Quarter of 2022
ALDEN ST BK	ALDEN, NEW YORK	Fourth Quarter of 2022

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending May 21, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST CITIZENS COMMUNITY BANK	* Branch	First Citizens Community Bank, Mansfield, PA, to establish a branch office located at 3840 Kennett Pike, Greenville, DE 19807.	Newspaper:	06/01/2022
			Federal Register:	Not applicable
TD BANK US HOLDING COMPANY	* 3A3	The Toronto-Dominion Bank, Toronto, Ontario, Canada, and its wholly owned subsidiaries, TD Group US Holdings, LLC, Wilmington, Delaware, and TD Bank US Holding Company, Cherry Hill, New Jersey, applied for prior Board approval of the acquisition of First Horizon Corporation and its subsidiary bank, First Horizon Bank, both of Memphis, Tennessee, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper:	04/22/2022
	* 3A5		Federal Register:	08/23/2022

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for Third Quarter of 2022 (July 1, 2022 - September 30, 2022) Fourth Quarter of 2023 (October 1, 2022 - December 31, 2022)**

Institution	Location	Quarter
UNIVEST B&TC	SOUDERTON, PENNSYLVANIA	Fourth Quarter of 2022

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending May 21, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	* Branch	First Financial Bank, Cincinnati, Ohio intends to establish a full service branch office at 9660 South Mason Montgomery Road, Mason, Ohio 45040.	Newspaper:	05/28/2022
			Federal Register:	Not applicable
FNB, INC.	CIC	Interagency Notices of Change in Bank Control filed by the following immediate family members of the Hillyer Family Control Group and related controlling interests: Jodi Hillyer, Dennison, Ohio; Kim Hillyer, Dennison, Ohio; Kurt Shelley, New Philadelphia, Ohio; Kim Shelley, Belmont, Maine; Tina Floyd, North Canton, Ohio; Todd Scott, Strasburg, Ohio; and the Connolly, Hillyer and Ong Law Firm, Uhrichsville, Ohio; to retain 10 percent or more of the outstanding voting shares of FNB, Inc., Dennison, Ohio	Newspaper:	06/10/2022
			Federal Register:	Not available

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	02/28/2022	05/19/2022	O	Int Small Bank

**CRA Examinations scheduled for Third Quarter of 2022 (July 1, 2022 - September 30, 2022) Fourth Quarter of 2023 (October 1, 2022 - December 31, 2022)**

Institution	Location	Quarter
GENOA BKG CO	GENOA, OHIO	Third Quarter of 2022
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO	Third Quarter of 2022
STATE B&TC	DEFIANCE, OHIO	Fourth Quarter of 2022

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**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending May 21, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MVB FINANCIAL CORP.	4c8	MVB Financial, Corp., Fairmount, West Virginia, to engage in nonbanking activities through the indirect acquisition/retention of securities in the following companies: Flexia Payments, LLC, MVB Technologies, LLC, and Intercoastal Mortgage, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for Third Quarter of 2022 (July 1, 2022 - September 30, 2022) Fourth Quarter of 2023 (October 1, 2022 - December 31, 2022)**

Institution	Location	Quarter
BENCHMARK CMNTY BK	KENBRIDGE, VIRGINIA	Third Quarter of 2022
FIRST SENTINEL BK	RICHLANDS, VIRGINIA	Third Quarter of 2022
FREEDOM BK OF VIRGINIA	FAIRFAX, VIRGINIA	Third Quarter of 2022
FRONTIER CMNTY BK	WAYNESBORO, VIRGINIA	Third Quarter of 2022
MAINSTREET BK	FAIRFAX, VIRGINIA	Third Quarter of 2022
NEW PEOPLES BK	HONAKER, VIRGINIA	Third Quarter of 2022
FARMERS & MINERS BK	PENNINGTON GAP, VIRGINIA	Fourth Quarter of 2022
FVCBANK	FAIRFAX, VIRGINIA	Fourth Quarter of 2022
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	Fourth Quarter of 2022

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending May 21, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK INDEPENDENT	* Branch	Bank Independent, Sheffield, Alabama, to establish a branch at 930 Old Monrovia Road, Suite 6, Huntsville, Alabama.	Newspaper:	05/15/2022
			Federal Register:	Not applicable
CAPITAL CITY BANK GROUP, INC.	4c8	Capital City Bank Group, Inc., Tallahassee, Florida; through its subsidiary bank, Capital City Bank, Tallahassee, Florida, to indirectly acquire an equity interest in SOLCAP 2022-1 LLC, Las Vegas, Nevada, and thereby engage in a tax equity finance transaction pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper:	Not applicable
			Federal Register:	06/08/2022
CITIZENS BANCSHARES CORPORATION	CIC	Donata Russell Ross, H. Jerome Russell, Jr., and Michael B. Russell, all of Atlanta, Georgia, a group acting in concert, to acquire voting shares of Citizens Bancshares Corporation, and thereby indirectly acquire voting shares of Citizens Trust Bank, both of Atlanta, Georgia.	Newspaper:	06/13/2022
			Federal Register:	06/06/2022
HEART OF GEORGIA BANCSHARES, INC.	* 3A3	Heart of Georgia Bancshares, Inc., Vidalia, Georgia to acquire 100 percent of the outstanding shares of Bank of Lumber, Lumber City, Georgia	Newspaper:	06/13/2022
			Federal Register:	06/22/2022

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
PARADISE BK	BOCA RATON, FLORIDA	Third Quarter of 2022
GREAT SOUTHERN BK	MERIDIAN, MISSISSIPPI	Fourth Quarter of 2022
INSBANK	NASHVILLE, TENNESSEE	Fourth Quarter of 2022
TRUXTON TC	NASHVILLE, TENNESSEE	Fourth Quarter of 2022

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 21, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMBANK HOLDINGS, INC.	CIC	Suresh Alla, individually and as general partner of Thornwood Holdings LP, both of Bettendorf, Iowa to join the Alla Family Control Group and to acquire the voting shares of AmBank Holdings, Inc. and thereby indirectly acquire voting shares of American Bank and Trust N.A., both of Davenport, Iowa. Additionally, Thornwood Holdings, LP is requesting to be considered as Qualified Family Partnership.	Newspaper:	05/27/2022
			Federal Register:	05/25/2022
BRITT BANCSHARES, INC.	CIC	The Timothy A. Sexton Revocable 2021 Trust, Timothy A. Sexton as trustee, both of Randalia, Iowa; the Thomas J. Sexton Trust, Thomas J. Sexton as trustee, both of St. Paul, Minnesota; the Mark J. Sexton Grantor Trust, Mark J. Sexton as trustee, both of St. Paul, Minnesota; the Jennifer S. Walther Grantor Trust, Jennifer S. Walther as trustee, both of St. Paul, Minnesota; and the Andrew G. Sexton Grantor Trust, St. Paul, Minnesota, Andrew G. Sexton as trustee, Cedar Falls, Iowa, to become members of the Sexton Family Control Group, a group acting in concert, to retain voting shares of Britt Bancshares, Inc., St. Paul, Minnesota, and thereby indirectly retain voting shares of First State Bank, Britt, Iowa.	Newspaper:	04/19/2022
			Federal Register:	04/18/2022
FIDELITY FEDERAL BANCORP	* 3A1 * 4c8 * SLHC Formation	Fidelity Federal Bancorp, Evansville, Indiana, a savings and loan holding company, to become a bank holding company for a moment in time by acquiring Community Banks of Shelby County, Cowden, Illinois. In connection with this application, Fidelity Federal Bancorp to retain ownership of United Fidelity Bank, F.S.B., Evansville, Indiana, a savings association, for the moment in time that it is a bank holding company and thereby engage in operating a savings association. Finally, Fidelity Federal Bancorp to become a savings and loan holding company following the merger of Community Banks of Shelby County with and into United Fidelity Bank.	Newspaper:	Not available
			Federal Register:	Not available
LONGVIEW CAPITAL CORPORATION	* 3A3	Longview Capital Corporation, Newman, Illinois to acquire The Farmers Bank of Mt. Pulaski, Mt. Pulaski, Illinois.	Newspaper:	Not available
			Federal Register:	06/08/2022
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:	Not available
			Federal Register:	06/08/2022

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 21, 2022

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANDERBILT HOLDING COMPANY, INC.	CIC	Laurie Neuhaus, Amana, Iowa, acting as trustee of the David C. Neuhaus Bank Stock Revocable Trust, Fairfax, Iowa; individually and together with Patrick Slater, Lois E. Slater, John C. Slater, John E. Neuhaus, and Carla A. Neuhaus, all of Cedar Rapids, Iowa; James Neuhaus, Amana, Iowa, John D. Lefebure, Fairfax, Iowa, acting as trustee of the John D. Lefebure 2010 Revocable Trust; and David J. Slater, Lakewood, Colorado; to become members of the Neuhaus Family Control Group, a group acting in concert, to retain voting shares of Vanderbilt Holding Company, Inc., and thereby indirectly retain voting shares of Fairfax State Savings Bank, both of Fairfax, Iowa. Additionally, Patrick Slater, Cedar Rapids, Iowa, to acquire additional voting shares of Vanderbilt Holding Company, Inc., and thereby indirectly acquire voting shares of Fairfax State Savings Bank, both of Fairfax, Iowa.	Newspaper:	03/14/2022
			Federal Register:	06/02/2022

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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759045	FIRST EAGLE BK, CHICAGO, ILLINOIS	02/07/2022	05/19/2022	O	Int Small Bank

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Institution	Location	Quarter
BANK 1ST	WEST UNION, IOWA	Third Quarter of 2022
BANK IA	WEST DES MOINES, IOWA	Third Quarter of 2022
CBI B&TC	MUSCATINE, IOWA	Third Quarter of 2022
COMMUNITY ST BK	ANKENY, IOWA	Third Quarter of 2022
HARTSBURG ST BK	HARTSBURG, ILLINOIS	Third Quarter of 2022
HURON ST BK	ROGERS CITY, MICHIGAN	Third Quarter of 2022
MARQUETTE BK	CHICAGO, ILLINOIS	Third Quarter of 2022
SECURITY T&SB	STORM LAKE, IOWA	Third Quarter of 2022
WOODTRUST BK	WISCONSIN RAPIDS, WISCONSIN	Third Quarter of 2022
CLEAR LAKE B&TC	CLEAR LAKE, IOWA	Fourth Quarter of 2022
FRIENDSHIP ST BK	FRIENDSHIP, INDIANA	Fourth Quarter of 2022
LEE CTY BK	FORT MADISON, IOWA	Fourth Quarter of 2022
ONE CMNTY BK	OREGON, WISCONSIN	Fourth Quarter of 2022
PINNACLE BK	MARSHALLTOWN, IOWA	Fourth Quarter of 2022

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending May 21, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MCGEHEE BANK EMPLOYEE STOCK OWNERSHIP PLAN THE	* 3A3	The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas, to acquire additional direct ownership of up to 35 percent of Southeast Financial Bankstock Corp., McGehee, Arkansas, and thereby increase its indirect control of McGehee Bank, McGehee, Arkansas.	Newspaper:	06/03/2022
			Federal Register:	06/23/2022

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**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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

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**CRA Examinations scheduled for Third Quarter of 2022 (July 1, 2022 - September 30, 2022) Fourth Quarter of 2023 (October 1, 2022 - December 31, 2022)**

Institution	Location	Quarter
BANK OF IBERIA	IBERIA, MISSOURI	Third Quarter of 2022
CASEY COUNTY BK	LIBERTY, KENTUCKY	Third Quarter of 2022
COMMUNITY BK	LEXINGTON, TENNESSEE	Third Quarter of 2022
FINANCIAL FED BK	MEMPHIS, TENNESSEE	Third Quarter of 2022
PIGGOTT ST BK	PIGGOTT, ARKANSAS	Third Quarter of 2022
SIMMONS BK	PINE BLUFF, ARKANSAS	Third Quarter of 2022
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS	Third Quarter of 2022
TEUTOPOLIS ST BK	TEUTOPOLIS, ILLINOIS	Third Quarter of 2022
CITIZENS B&TC	VAN BUREN, ARKANSAS	Fourth Quarter of 2022
COMMUNITY FNCL SVC BK	BENTON, KENTUCKY	Fourth Quarter of 2022
FARMERS B&TC	MAGNOLIA, ARKANSAS	Fourth Quarter of 2022
FIRST NATURALSTATE BK	MCGEHEE, ARKANSAS	Fourth Quarter of 2022
FIRST ST BK	SAINT PETER, ILLINOIS	Fourth Quarter of 2022
FNBC BK	ASH FLAT, ARKANSAS	Fourth Quarter of 2022
PREMIER BK OF AR	JONESBORO, ARKANSAS	Fourth Quarter of 2022
UNION BK OF MENA	MENA, ARKANSAS	Fourth Quarter of 2022

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending May 21, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available 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: Federal Register:	Not available Not applicable
PREVAIL MUTUAL HOLDINGS, INC.	* MHC Formation	Prevail Mutual Holdings, Inc., Medford, Wisconsin, to become a mutual savings and loan holding company, in connection with the reorganization of Prevail Bank, Medford, Wisconsin, from a federal mutual savings bank to a federal stock savings bank.	Newspaper: Federal Register:	Not available 06/13/2022
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper: Federal Register:	Not available Not available

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Third Quarter of 2022 (July 1, 2022 - September 30, 2022) Fourth Quarter of 2023 (October 1, 2022 - December 31, 2022)**

Institution	Location	Quarter
FIRST PREMIER BK	SIOUX FALLS, SOUTH DAKOTA	Third Quarter of 2022
HEARTLAND ST BK	EDGELEY, NORTH DAKOTA	Third Quarter of 2022
LIBERTY BK MN	SAINT CLOUD, MINNESOTA	Third Quarter of 2022
YELLOWSTONE BK	LAUREL, MONTANA	Third Quarter of 2022
FIRST CITIZENS BK OF BUTTE	BUTTE, MONTANA	Fourth Quarter of 2022
GRANITE MNT BK	PHILIPSBURG, MONTANA	Fourth Quarter of 2022
OPPORTUNITY BK OF MT	HELENA, MONTANA	Fourth Quarter of 2022

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending May 21, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BLUE SKY BANK	* 18C * Branch	Blue Sky Bank, Pawhuska, Oklahoma, to purchase certain assets and assume certain liabilities of a branch of Security State Bank of Oklahoma, Wewoka, Oklahoma, located at 308 N. Main, Fairfax, Oklahoma, and incident thereto establish a branch.	Newspaper: Federal Register:	06/11/2022 Not applicable
C L C ENTERPRISES, INC.	CIC	The H.J. and Janet Podoll Living Trust dated June 24, 2002, and H.J. Podoll and Janet Podoll, as trustees, to join the Clabaugh Family Group, a group acting in concert, to retain shares of CLC Enterprises, Inc., Nelson, Nebraska (CLC), and thereby indirectly retain voting shares of Commercial Bank (the bank), both of Nelson, Nebraska. Todd A. Clabaugh, Elm Creek, Nebraska; and Travis Clabaugh, Sioux Center, Iowa; to join the Clabaugh Family Group, to acquire and retain voting shares of CLC and thereby indirectly acquire and retain voting shares of the bank.	Newspaper: Federal Register:	06/01/2022 05/31/2022
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: Federal Register:	Not available 06/06/2022
ENTERPRISE BANK	* Branch	Enterprise Bank, Omaha, Nebraska, to establish a branch at 535 North 132nd Street, Omaha, Nebraska.	Newspaper: Federal Register:	05/19/2022 Not applicable

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending May 21, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HAVILAND BANCSHARES, INC.	CIC	Michael Mark Matthews, Houston, Texas, and Anthony Charles Matthews, Estero, Florida, to retain voting shares as trustees of the Haviland Bancshares, Inc. Employee Stock Ownership Plan and thereby control voting shares of Haviland Bancshares, Inc., and indirectly The Haviland State Bank, all of Haviland, Kansas; and to both join the Matthews Family Group, a group acting in concert.	Newspaper:	05/25/2022
			Federal Register:	05/27/2022
HAVILAND BANCSHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Michael Mark Matthews, Houston, Texas, and Anthony Charles Matthews, Estero, Florida, to retain voting shares as trustees of the Haviland Bancshares, Inc. Employee Stock Ownership Plan and thereby indirectly control voting shares of Haviland Bancshares, Inc., and The Haviland State Bank, all of Haviland, Kansas; and to both join the Matthews Family Group, a group acting in concert.	Newspaper:	05/25/2022
			Federal Register:	05/27/2022
IRONHORSE FINANCIAL GROUP, INC.	CIC	Aston McNeill Armstrong 2018 GST Exempt Trust; Sloan Armstrong Hart 2018 GST Exempt Trust; Aston McNeill Armstrong Living Trust; and Sloan Walker Armstrong Living Trust, all of Vian, Oklahoma, Kelsi Farmer, New York, New York, as trustee of all trusts and member of the Armstrong Family Group, a group acting in concert, to acquire additional voting shares of Ironhorse Financial Group, Inc., and thereby indirectly acquire additional voting shares of Armstrong Bank, both of Muskogee, Oklahoma. The Lea Ann Bumpers 2022 Irrevocable Trust, Lea Ann Bumpers, both of Little Rock, Arkansas, as trustee, to join the Armstrong Family Group, to retain voting shares of Ironhorse Financial Group, Inc., and thereby indirectly retain voting shares of Armstrong Bank.	Newspaper:	06/03/2022
			Federal Register:	06/09/2022
LUNA PARENT, INC.	* 3A1	Luna Parent, Inc., Sunnyvale, California, to become a bank holding company through the acquisition of Lead Financial Group, Inc., and thereby indirectly acquire Lead Bank, both of Kansas City, Missouri.	Newspaper:	Not available
			Federal Register:	06/23/2022

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

- O = Outstanding
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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 Third Quarter of 2022 (July 1, 2022 - September 30, 2022) Fourth Quarter of 2023 (October 1, 2022 - December 31, 2022)**

Institution	Location	Quarter
ANB BK	DENVER, COLORADO	Third Quarter of 2022
CITIZENS FARMERS BK COLE CAMP	COLE CAMP, MISSOURI	Third Quarter of 2022
CITIZENS ST B&TC	ELLSWORTH, KANSAS	Third Quarter of 2022
FIDELITY ST B&TC	DODGE CITY, KANSAS	Third Quarter of 2022
FIRST PRYORITY BK	PRYOR, OKLAHOMA	Third Quarter of 2022
FMS BK	FORT MORGAN, COLORADO	Third Quarter of 2022
FNB CMNTY BK	MIDWEST CITY, OKLAHOMA	Third Quarter of 2022
JONES BK	SEWARD, NEBRASKA	Third Quarter of 2022
SOUTHWEST BK OF WEATHERFORD	WEATHERFORD, OKLAHOMA	Third Quarter of 2022
AMERISTATE BK	ATOKA, OKLAHOMA	Fourth Quarter of 2022
COMMERCE BK	KANSAS CITY, MISSOURI	Fourth Quarter of 2022
FIRST BK	UTICA, NEBRASKA	Fourth Quarter of 2022
FIRST BK OF BELOIT	BELOIT, KANSAS	Fourth Quarter of 2022
FIRSTBANK	ANTLERS, OKLAHOMA	Fourth Quarter of 2022
INVESTORS CMNTY BK	CHILLICOTHE, MISSOURI	Fourth Quarter of 2022
UNITED B&TC	MARYSVILLE, KANSAS	Fourth Quarter of 2022
VALLEY ST BK	SYRACUSE, KANSAS	Fourth Quarter of 2022

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending May 21, 2022**

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

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
AMERICAN ST BK	ARP, TEXAS	Third Quarter of 2022
TEXAS RGNL BK	HARLINGEN, TEXAS	Third Quarter of 2022
VANTAGE BK TX	SAN ANTONIO, TEXAS	Third Quarter of 2022

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending May 21, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make a public welfare investment of \$25.0 million in R4 California Housing Partners VII LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
EAST WEST BANK	PWI	East West Bank, Pasadena, California, proposes to make an additional public welfare investment of \$12.3 million in the Community Development and Affordable Housing Fund II, LLP.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FOREST HOLDINGS LLC	* 3A1	Forest Holdings LLC to become a bank holding company by acquiring West Valley National Bank, both of Goodyear, Arizona.	Newspaper:	Not available
			Federal Register:	06/01/2022
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, proposes to establish a new branch office at 150 N Upper Wacker Drive, #2800, Chicago, Illinois.	Newspaper:	05/28/2022
			Federal Register:	Not applicable



**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for Third Quarter of 2022 (July 1, 2022 - September 30, 2022) Fourth Quarter of 2023 (October 1, 2022 - December 31, 2022)**

Institution	Location	Quarter
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA	Third Quarter of 2022
HERITAGE BK OF CMRC	SAN JOSE, CALIFORNIA	Fourth Quarter of 2022
UNITED BUS BK	WALNUT CREEK, CALIFORNIA	Fourth Quarter of 2022