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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. 34*

*Week Ending August 20, 2022*

**Forms**

Forms -- final Board review to extend with revision the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

- Approved, August 19, 2022

**Regulations and Policies**

Guidelines for Evaluating Account and Services Requests -- final guidance for Reserve Banks to use in evaluating requests for access to Reserve Bank master accounts and services.

- Approved, August 14, 2022

**Enforcement**

EagleBank, Bethesda, Maryland -- (1) consent order of assessment of a civil money penalty and (2) consent order of prohibition and assessment of a civil money penalty against Ronald D. Paul, a former institution-affiliated party of Eagle Bancorp, Inc., Bethesda, Maryland, and EagleBank.

- Approved, August 15, 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

Monticello Banking Company, Monticello, Kentucky -- to establish a branch at 1004 West Fifth Street, London, Kentucky.

- Approved, August 16, 2022

**Bank Holding Companies**

Atlanta

CommerceOne Financial Corporation, Birmingham, Alabama -- to become a bank holding company by acquiring outstanding shares of CommerceOne Bank, Birmingham, Alabama.

- Approved, August 16, 2022

Cleveland

F.N.B. Corporation, Pittsburgh, Pennsylvania -- to acquire UB Bancorp and thereby indirectly acquire Union Bank, both of Greenville, North Carolina.

- Approved, August 18, 2022

Cleveland

Farmers & Merchants Bancorp, Inc., Archbold, Ohio -- to acquire Peoples-Sidney Financial Corporation and indirectly acquire Peoples Federal Savings and Loan Association, both of Sidney, Ohio, and thereby operate a savings association.

- Approved, August 19, 2022

**Bank Holding Companies**

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida -- waiver of application to acquire Drummond Banking Company and its subsidiary, Drummond Community Bank, both of Chiefland, Florida, in connection with the merger of Drummond Community Bank with and into Seacoast National Bank, Chiefland, Florida.

- Granted, August 15, 2022

Atlanta

Traditions First Bancorp, Inc., Erin, Tennessee -- to become a bank holding company by acquiring outstanding shares of Traditions First Bank, Erin, Tennessee.

- Withdrawn, August 10, 2022

(A/C)

**Change in Bank Control**

Minneapolis

Kandiyohi Bancshares, Inc., Willmar, Minnesota -- the Alix E. Behm Revocable Living Trust, Alix E. Behm as trustee; and the Kenneth M. Behm Revocable Living Trust, Kenneth M. Behm as trustee, all of Willmar, Minnesota, to join the Behm Family Shareholder Group, a group acting in concert, to acquire voting shares of Kandiyohi Bancshares, Inc., and thereby indirectly acquire voting shares of Home State Bank, Litchfield, Minnesota.

- Permitted, August 15, 2022

**Extensions of Time**

Secretary

Commerce Bank, Kansas City, Missouri -- extension of time to meet certain regulatory reporting requirements.

- Granted, August 17, 2022

**Extensions of Time**

Secretary

Zions Bancorporation, National Association, Salt Lake City, Utah -- extension of time to meet certain regulatory reporting requirements.

- Granted, August 17, 2022

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 20, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE STREET BANK AND TRUST COMPANY	* Branch	To establish branch at 1100 Main Street, Floor 3, Kansas City, Missouri	Newspaper:	08/27/2022
			Federal Register:	Not applicable

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**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 Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2022 (January 1, 2023 - March 31, 2023)**

Institution	Location	Quarter
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 August 20, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BESSEMER GROUP, INCORPORATED, THE	CIC	Elizabeth Guest Stevens, Washington, District of Columbia, as trustee of Trust u/a 2nd(3) u/w of Hubert B. Phipps for Hubert G. Phipps, Woodbridge, New Jersey; Trust u/a 2nd(4)(a) u/w Hubert B. Phipps for Hubert G. Phipps, Woodbridge, New Jersey; Trust u/a 2nd(3) u/w Hubert B. Phipps for Melissa Phipps, Woodbridge, New Jersey; Trust u/a 2nd(4)(a) u/w Hubert B. Phipps for Melissa Phipps, Woodbridge, New Jersey; Frederick E. Guest II Trust dated 12/10/2014, Wilmington, Delaware; Trust f/b/o Alexander M. D. Guest u/Art. 7(B)(5) u/w Winston F. C. Guest, Deceased, New York, New York; Trust f/b/o Cornelia C. Guest u/Art. 7(B)(5) u/w Winston F. C. Guest, Deceased, New York, New York; Trust f/b/o Winston Guest, Jr. u/Art. 7(B)(5) u/w Winston F. C. Guest, Deceased, New York, New York; and Elizabeth Guest Stevens Revocable Trust dated June 21, 2011, Woodbridge, New Jersey (collectively, the "EGS Trusts"), the EGS Trusts, together with Achille Murat Guest, Richmond, Virginia, as trustee of the Achille Murat Guest Revocable Trust (the "AMG Trust"), the AMG Trust, Richmond, Virginia, Virginia Guest Valentine, Palm Beach, Florida, and Laetitia A. Guest Oppenheim, Palm Beach, Florida, to acquire voting shares of The Bessemer Group, Inc., Woodbridge, New Jersey, and thereby indirectly acquire voting shares of Bessemer Trust Company, N.A., New York, New York, and Bessemer Trust Company, Woodbridge, New Jersey.	Newspaper:	Not available
			Federal Register:	09/08/2022
NAVE BANK	* 3A1 Member	Nave Bank, San Juan, Puerto Rico, a de novo bank, to become a member of the Federal Reserve System, and Nave Holdings Inc., also of San Juan, Puerto Rico, to become a bank holding company by acquiring Nave Bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
			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.

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Institution	Location	Quarter
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
POPULAR BK	NEW YORK, NEW YORK	First Quarter of 2023

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 20, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a branch office at 1501 Ardmore Blvd, Pittsburgh, Allegheny County, Pennsylvania.	Newspaper:	Not available
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
UNIVEST B&TC	SOUDERTON, PENNSYLVANIA	Fourth Quarter of 2022
NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA	First Quarter of 2023
VICTORY BANK	LIMERICK, PENNSYLVANIA	First Quarter of 2023

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending August 20, 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: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
CROGHAN COLONIAL BK	FREMONT, OHIO	First Quarter of 2023
HAMLER ST BK	HAMLER, OHIO	First Quarter of 2023
MARBLEHEAD BK	MARBLEHEAD, OHIO	First Quarter of 2023
WHITAKER BK	LEXINGTON, KENTUCKY	First Quarter of 2023

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 20, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCORP	* 18C	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of GrandSouth Bancorporation, Greenville, South Carolina, and thereby indirectly acquire GrandSouth Bank, Greenville, South Carolina. Additionally, First Bank, Southern Pines, North Carolina, to merge with GrandSouth Bank, Greenville, South Carolina.	Newspaper:	Not available
	* 3A5		Federal Register:	09/23/2022
	* Branch			

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
BANK OF CHARLOTTE CTY	PHENIX, VIRGINIA	Fourth Quarter of 2022
COASTAL BK & TR	JACKSONVILLE, NORTH CAROLINA	Fourth Quarter of 2022
FARMERS & MINERS BK	PENNINGTON GAP, VIRGINIA	Fourth Quarter of 2022
FREEDOM BK OF VIRGINIA	FAIRFAX, VIRGINIA	Fourth Quarter of 2022
FVCBANK	FAIRFAX, VIRGINIA	Fourth Quarter of 2022
UNITED BK	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 August 20, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CNB BANCORP, INC.	CIC	Patrick Charles Cooper, Miami, Florida, to retain voting shares of CNB Bancorp, Inc., Mobile, Alabama, and thereby indirectly retain voting shares of Commonwealth National Bank, Mobile, Alabama.	Newspaper:	Not available
			Federal Register:	08/29/2022
COPIAH BANCSHARES, INC.	CIC	Blythe B. Cragon, Jr., Albany, New York, Lynn Cragon Frazier, Richardson, Texas, and Robert C. Cragon, Jackson, Mississippi; to join the Cragon Family Group, a group acting in concert to retain voting shares of Copiah Bancshares, Inc., and thereby indirectly acquire voting shares of Copiah Bank, both of Hazlehurst, Mississippi.	Newspaper:	09/06/2022
			Federal Register:	Not available
NEWTEK BUSINESS SERVICES CORP.	* 3A1	Newtek Business Services Corp, Boca Raton, Florida, to become a bank holding company by acquiring all of the outstanding shares of National Bank of New York City, Flushing, New York. Concurrently, Newtek Business Services Corp., Boca Raton, Florida, to form Newtek Interim Bank, National Bank, Miami, Florida, to merge with National Bank of New York City, Flushing, New York, with National Bank of New York City as the surviving institution, pursuant to sections 3(a)(1) and 3(a)(3) of the BHC Act. In connection, Newtek Business Services, Corp., Boca Raton, Florida, to engage denovo in certain nonbanking activities through its existing subsidiaries, Newtek Business Lending, LLC, Orlando, Florida, and Small Business Lending, LLC, Lake Success, New York, pursuant to section 225.24(a)(1) of Regulation Y.	Newspaper:	09/01/2022
	* 3A3		Federal Register:	Not available
	4c8			



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

**Availability of CRA Public Evaluations**

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GREAT SOUTHERN BK	MERIDIAN, MISSISSIPPI	Fourth Quarter of 2022
INSBANK	NASHVILLE, TENNESSEE	Fourth Quarter of 2022
TRUXTON TC	NASHVILLE, TENNESSEE	Fourth Quarter of 2022
BANK INDEP	SHEFFIELD, ALABAMA	First Quarter of 2023
FIRST FARMERS & MRCH B	COLUMBIA, TENNESSEE	First Quarter of 2023
FLAGLER BK	WEST PALM BEACH, FLORIDA	First Quarter of 2023

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending August 20, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCORP OF TAYLORVILLE, INC.	CIC	The Revocable Trust Agreement No. 060134, James O. Beavers, trustee, both of Taylorville, Illinois, to retain voting shares and thereby control First Bancorp of Taylorville Inc., Taylorville, Illinois. First Bancorp of Taylorville, Inc. controls First National Bank in Taylorville, Taylorville, Illinois and First Security Bank, Mackinaw, Illinois.	Newspaper: Federal Register:	Not available 09/06/2022
FVSB Mutual Bancorp, MHC	* 3A1	FVSB Mutual Bancorp, MHC, Fond du Lac, Wisconsin, to become mutual bank holding company and FVSB Bancorp, Inc., Fond du Lac, Wisconsin, proposes to become a mid tier stock bank holding company, all in connection with Fox Valley Savings Bank, Fond du Lac, Wisconsin proposals to convert from a mutual to stock savings bank.	Newspaper: Federal Register:	Not available Not available
HOOSIER HEARTLAND STATE BANCORP ESOP AND SAVINGS PLAN	* 3A1	Hoosier Heartland State Bancorp Employee Stock Ownership and Savings Plan Trust, Crawfordsville, Indiana to become a bank holding company by acquiring Hoosier Heartland State Bancorp and thereby indirectly acquiring Hoosier Heartland State Bank, both of Crawfordsville, Indiana.	Newspaper: Federal Register:	Not available 08/25/2022
NATIONAL BANCORP HOLDINGS, INC.	CIC	Bernard Bennett Banks, trustee of Voting Trust Agreement to acquire control of the voting shares of National Bancorp Holdings, Inc., Chicago, Illinois and thereby indirectly acquire voting shares of The Federal Savings Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 09/06/2022
WORD FINANCIAL CORPORATION	* 3A3	Sword Financial Corporation, Horicon, WI, to acquire Community Bancshares Wisconsin and thereby indirectly acquire Cornerstone Community Bank, both of Grafton, Wisconsin.	Newspaper: Federal Register:	Not available Not available

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
CLEAR LAKE B&TC	CLEAR LAKE, IOWA	Fourth Quarter of 2022
FRIENDSHIP ST BK	FRIENDSHIP, INDIANA	Fourth Quarter of 2022
ONE CMNTY BK	OREGON, WISCONSIN	Fourth Quarter of 2022
PINNACLE BK	MARSHALLTOWN, IOWA	Fourth Quarter of 2022
ALLY BK	SANDY, UTAH	First Quarter of 2023
CORNERSTONE BK	CLARINDA, IOWA	First Quarter of 2023
GARRETT ST BK	GARRETT, INDIANA	First Quarter of 2023
IOWA ST B&TC	FAIRFIELD, IOWA	First Quarter of 2023
MIDWEST BK	MONMOUTH, ILLINOIS	First Quarter of 2023
NORTHSTAR BK	BAD AXE, MICHIGAN	First Quarter of 2023
QUAD CITY B&TC	BETTENDORF, IOWA	First Quarter of 2023
VISIONBANK OF IA	AMES, IOWA	First Quarter of 2023

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 20, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FBOL BANCSHARES, INC.	3A1	FBOL Bancshares, Inc., Osage Beach, Missouri, to become a bank holding company by acquiring First Bank of the Lake, Osage Beach, Missouri.	Newspaper:	Not applicable
			Federal Register:	Not applicable
HOMETOWN BANCORP, INC.	CIC	Notice by Jeffrey Joe Stinson, Milan, Tennessee; the Patricia Ross Jones 2021 GST-Exempt ESBT Trust, Patricia Jones, Trustee, Trenton, Tennessee; the Linda Ross Szopinski 2021 GST-Exempt ESBT Trust, Linda Szopinski, Trustee, Milan, Tennessee; the John W. Ross 2021 GST-Exempt ESBT Trust, John Ross, Trustee, Milan, Tennessee; the Sandra K. Ross 2021 GST-Exempt ESBT Trust, Sandra Stinson, Trustee, Milan, Tennessee; John W. and Missy Ross, Milan, Tennessee; Barry Jones, Trenton, Tennessee; and James Szopinski, Milan, Tennessee, acting as a family group, to acquire and retain control of Hometown Bancorp, Inc., and thereby indirectly control The Bank of Milan, both of Milan, Tennessee.	Newspaper:	09/06/2022
			Federal Register:	09/06/2022
INSOUTH BANK	* Branch	INSOUTH Bank, Brownsville, Tennessee, to establish a branch facility to be located at 1421 Union University Drive, Jackson, Tennessee.	Newspaper:	09/02/2022
			Federal Register:	Not applicable
REPUBLIC BANCORP, INC.	CIC	Notice by the Trager Family Foundation Trust, Steven E. Trager, Trustee, both of Louisville, Kentucky, to join the Trager Family Control Group acting in concert to retain control of Republic Bancorp, Inc., and thereby indirectly control Republic Bank & Trust Company, both of Louisville, Kentucky.	Newspaper:	09/01/2022
			Federal Register:	09/06/2022

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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
BANK OF BUFFALO	BUFFALO, KENTUCKY	First Quarter of 2023
FIRST CHOICE BK	PONTOTOC, MISSISSIPPI	First Quarter of 2023
FIRST SECURITY BK	SEARCY, ARKANSAS	First Quarter of 2023
FIRST ST BK OF DEQUEEN	DEQUEEN, ARKANSAS	First Quarter of 2023
HARDIN CTY BK	SAVANNAH, TENNESSEE	First Quarter of 2023
OLD MO BK	SPRINGFIELD, MISSOURI	First Quarter of 2023
PETIT JEAN ST BK	MORRILTON, ARKANSAS	First Quarter of 2023
SOUTHERN BK	POPLAR BLUFF, MISSOURI	First Quarter of 2023
TPNB BK	PARIS, MISSOURI	First Quarter of 2023

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending August 20, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LUMINATE CAPITAL CORPORATION	* 3A1	Luminate Capital Corp. to become a bank holding company by acquiring Luminate Bank, both of Minnetonka, Minnesota.	Newspaper:	Not available
			Federal Register:	09/19/2022
PEOPLES STATE HOLDING COMPANY	CIC	Tyler Engstrom, Westhope, North Dakota, to acquire voting shares of Peoples State Holding Company, Westhope, North Dakota (Company), and thereby indirectly acquire voting shares of Peoples State Bank, Westhope, North Dakota (Bank). Additionally, Tyler Engstrom; Curtis Moum, Westhope, North Dakota; and Darin Bohl, Bottineau, North Dakota, as a group acting in concert, to acquire voting shares of Company and thereby indirectly acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	09/06/2022

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

**Availability of CRA Public Evaluations**

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- 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 Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)**

Institution	Location	Quarter
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
CENTRAL SVG BK	SAULT SAINTE MARIE, MICHIGAN	First Quarter of 2023
DACOTAH BK	ABERDEEN, SOUTH DAKOTA	First Quarter of 2023
FIRST BK BLUE EARTH	BLUE EARTH, MINNESOTA	First Quarter of 2023
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA	First Quarter of 2023
NORTH SHORE BK OF COMMERCE	DULUTH, MINNESOTA	First Quarter of 2023

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 20, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLBANK HOLDING COMPANY, INC.	* 3A1	AllBank Holding Company, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of Bank of Locust Grove, Locust Grove, Oklahoma.	Newspaper:	Not available
			Federal Register:	09/01/2022
CORNERSTONE BANK	* 18C	Cornerstone Bank, York, Nebraska, to merge with Ashton State Bank, Ashton, Nebraska, and incident thereto to operate a branch at 295 Center Avenue, Ashton, Nebraska.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
FIRST OPTION BANK	* Branch	First Option Bank, Osawatomie, Kansas to establish a branch at 7300 West 159th Street, Overland Park, Kansas.	Newspaper:	Not available
			Federal Register:	Not applicable

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**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.

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NONE					

**CRA Examinations scheduled for Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)**

Institution	Location	Quarter
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
RSNB BK	ROCK SPRINGS, WYOMING	Fourth Quarter of 2022
UNITED B&TC	MARYSVILLE, KANSAS	Fourth Quarter of 2022
VALLEY ST BK	SYRACUSE, KANSAS	Fourth Quarter of 2022
BANK OF ELGIN	ELGIN, NEBRASKA	First Quarter of 2023
CHARTER WEST BK	WEST POINT, NEBRASKA	First Quarter of 2023
FIRST FIDELITY BK	OKLAHOMA CITY, OKLAHOMA	First Quarter of 2023
FIRST NORTHEAST BK OF NE	LYONS, NEBRASKA	First Quarter of 2023
FIRST OPTION BK	OSAWATOMIE, KANSAS	First Quarter of 2023
FIRSTOAK BK	INDEPENDENCE, KANSAS	First Quarter of 2023
FIVE POINTS BK	GRAND ISLAND, NEBRASKA	First Quarter of 2023
FRAZER BK	ALTUS, OKLAHOMA	First Quarter of 2023
LUSK ST BK	LUSK, WYOMING	First Quarter of 2023
RCB BK	CLAREMORE, OKLAHOMA	First Quarter of 2023

\* Subject to the provisions of the Community Reinvestment Act



**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending August 20, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN STATE BANK	* Branch	American State Bank, Arp, Texas to establish a branch 500 Dallas Street, Plainview, Texas 79072	Newspaper:	Not available
			Federal Register:	Not applicable
CENTRAL TEXAS BANKSHARE HOLDINGS, INC.	CIC	Preston L. Massey, as co-trustee of the Elizabeth Shatto Massey Separate Property Trust ("ESM Trust"); as trustee of the John H. Massey, II 2011 Trust; and as trustee of a 2012 trust for the benefit of John H. Massey, II and 2 minors; all of Dallas, Texas; and John H. Massey, II, as co-trustee of the ESM Trust; as trustee of the Preston L. Massey 2011 Trust; and as trustee of a 2012 trust for the benefit of Preston L. Massey and 2 minors; all of Houston, Texas; together as a group acting in concert, to retain voting shares of Central Texas Bankshare Holdings, Inc., Columbus, Texas and Colorado County Investment Holdings, Inc., Wilmington, Delaware, and thereby indirectly, Columbus State Bank, Columbus, Texas; and Hill Bancshare Holdings, Inc., Weimar, Texas, and Hill Bancshares of Delaware, Inc., Wilmington, Delaware, and thereby indirectly, Hill Bank & Trust Co., Weimar, Texas.	Newspaper:	Not available
			Federal Register:	09/08/2022
COASTAL BANCSHARES, INC.	CIC	Retroactive notice by Randall Lee Ferguson, individually, Randall Lee Ferguson-1995 GSST Trust (Randall Lee Ferguson, as trustee), Ferguson 1998 Trust (Randall Lee Ferguson, as trustee), all of Pearland, Texas, a group acting in concert, to retain voting securities in Coastal Bancshares, Inc., and thereby indirectly retain voting shares of Pearland State Bank and First National Bank of Alvin, all of Pearland, Texas. Additionally, prior notice by Randall Lee Ferguson, individually, to acquire additional, and Ferguson 2013 Family Trust (Randall Lee Ferguson, as trustee), Pearland, Texas, to acquire, voting shares of Coastal Bancshares, Inc., and thereby indirectly acquire voting shares of Pearland State Bank and First National Bank of Alvin, all of Pearland, Texas; with Ferguson 2013 Family Trust and Clinton Alexander Ferguson, Pearland, Texas, to join the Ferguson Family Control Group, a group acting in concert	Newspaper:	Not available
			Federal Register:	Not available

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

**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.

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3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	04/25/2022	08/14/2022	S	Int Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2022 (October 1, 2022 - December 31, 2022) First Quarter of 2023 (January 1, 2023 - March 31, 2023)**

Institution	Location	Quarter
SANGER BK	SANGER, TEXAS	Fourth Quarter of 2022
CITIZENS 1ST BK	TYLER, TEXAS	First Quarter of 2023
FIRST CAP BK	QUANAH, TEXAS	First Quarter of 2023
LEA CTY ST BK	HOBBS, NEW MEXICO	First Quarter of 2023
TEXAS CMNTY BK	LAREDO, TEXAS	First Quarter of 2023
WESTERN BK	LORDSBURG, NEW MEXICO	First Quarter of 2023
WESTSTAR BK	EL PASO, TEXAS	First Quarter of 2023

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**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending August 20, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCPACIFIC FINANCIAL HOLDING CORPORATION	* 3A1	BancPacific Financial Holding Corporation, Hagatna, Guam, and Our Lady of Peace Memorial Plan, Inc.- Trust Fund, Barrigada, Guam; to become bank holding companies by acquiring 100 percent of BankPacific, Ltd., Hagatna, Guam, upon the conversion of the bank from a savings association to a commercial bank.	Newspaper:	Not available
			Federal Register:	Not available
SILICON VALLEY BANK	PWI	Silicon Valley Bank requests prior approval to make a \$33 million public welfare investment in Red Stone Equity ? 2022 CA Regional Fund, L.P., as the bank?s aggregate public welfare investments exceed 5% of capital + surplus.	Newspaper:	Not applicable
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
ALLY BK	SANDY, UTAH	First Quarter of 2023
BANK OF HAWAII	HONOLULU, HAWAII	First Quarter of 2023
OAK VALLEY CMNTY BK	OAKDALE, CALIFORNIA	First Quarter of 2023