
Federal Reserve Release



H.2

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

No. 42

Week Ending October 15, 2022

Bank Holding Companies

U.S. Bancorp, Minneapolis, Minnesota -- to acquire MUFG Union Bank, National Association, San Francisco, California.

- Approved, October 13, 2022

Change in Bank Control

Clinton Bancshares, Inc., Clinton, Oklahoma -- the Berry Leaf Sewell Revocable Trust, Berry L. Sewell and Adrienne M. Sewell as co-trustees, to acquire voting shares of Clinton Bancshares, Inc., the sole owner of First Bank & Trust Company (FB&T), all of Clinton, Oklahoma, in their individual capacity and as members of a group acting in concert. Additionally, the Frank A. Sewell IV 1998 Irrevocable Trust, FB&T as trustee; the Frank A. Sewell III 2012 Revocable Trust, Lucie K. Sewell and FB&T as co-trustees; the Lucie K. Sewell 2012 Revocable Trust, Lucie K. Sewell as trustee; and the Lucie K. Sewell 2012 Irrevocable Trust, Berry L. Sewell and FB&T as co-trustees, all of Clinton, Oklahoma, and all as members of the same group acting in concert, to retain voting shares of Clinton Bancshares.

- Permitted, October 6, 2022

(A/C)

Forms

Forms -- initial Board review to extend with revision the Reporting Requirements Associated with Regulation Y for Extension of Time to Conform to the Volcker Rule (FR Y-1).

- Approved, October 12, 2022

Regulations and Policies

Availability of Credit to Small Businesses -- 2022 report.

- Approved, October 11, 2022

Regulations and Policies

Resolvability of Large Banking Organizations (LBOs) -- interagency advance notice of proposed rulemaking and request for comment on resolution-related resource requirements for certain LBOs.

- Approved, October 13, 2022

Enforcement

Coronavirus Aid, Relief, and Economic Security (CARES) Act -- consent orders of prohibition against the following individuals for fraudulently obtaining loans and grants administered under the CARES Act: Lexus Clark and Arneita Glenn, former institution-affiliated parties of Ally Bank, Detroit, Michigan; Erica McRae, a former institution-affiliated party of Regions Bank, Birmingham, Alabama; Carmen L. Peña, a former institution-affiliated party of First Horizon Bank, Memphis, Tennessee; and Evelyn Batista, a former institution-affiliated party of Merrill Lynch Wealth Management, a subsidiary of Bank of America Corporation, Charlotte, North Carolina.

- Announced, October 13, 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

Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 237 Roswell Street, Marietta, Georgia.

- Approved, October 14, 2022

Atlanta

Capital City Bank, Tallahassee, Florida -- to establish a branch at 11275 U.S. Highway 98 East, Inlet Beach, Florida.

- Approved, October 14, 2022

St. Louis

The Central Trust Bank, Jefferson City, Missouri -- to establish a branch at 8950 Westminster Boulevard, Westminster, Colorado.

- Approved, October 11, 2022

Richmond

The Freedom Bank of Virginia, Fairfax, Virginia -- to establish a branch at 4090 Lafayette Center Drive, Chantilly, Virginia.

- Approved, October 13, 2022

New York

Popular, Inc., San Juan, Puerto Rico -- to establish a branch at 252 Madison Avenue, Perth Amboy, New Jersey.

- Withdrawn, October 4, 2022

(A/C)

Bank Holding Companies

St. Louis

First Service Bancshares, Inc., Greenbrier, Arkansas -- to engage de novo in lending activities.

- Approved, October 13, 2022

San Francisco

Pacific West Bancorp, West Linn, Oregon -- to become a bank holding company by acquiring Pacific West Bank, West Linn, Oregon.

- Approved, October 14, 2022

Chicago

VisionBankshares, Inc., Boone, Iowa -- waiver of application to acquire Legacy Bank, Altoona, Iowa, in connection with the merger of Legacy Bank with and into VisionBank of Iowa, Ames, Iowa.

- Granted, October 4, 2022

(A/C)

Bank Mergers

Chicago

VisionBank of Iowa, Ames, Iowa -- to merge with Legacy Bank, Altoona, Iowa, and thereby establish branches at 502 8th Street SW, Altoona, Iowa; 1201 Grant Street S., Bondurant, Iowa; 12901 University Avenue, Clive, Iowa; and 215 Center Avenue S., Mitchellville, Iowa.

- Approved, October 4, 2022

(A/C)

Bank Premises

Boston

Needham Bank, Needham, Massachusetts -- to increase its investment in bank premises.

- Approved, October 12, 2022

Banks, Foreign

Director, S&R

FirstRand Bank Limited, Johannesburg, South Africa -- to establish a representative office in New York, New York.

- Approved, October 11, 2022

Banks, State Member

St. Louis

Stifel Bank, Clayton, Missouri -- to exercise limited trust powers.

- Approved, October 11, 2022

Change in Bank Control

Chicago

Amalgamated Investments Company, Chicago, Illinois -- the Debra Wrobel Trust, Glencoe, Illinois, Debra Wrobel, Glencoe, Illinois, individually and as trustee, to acquire voting shares of Amalgamated Investments Company and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois. Additionally, Amalgamated Investments Voting Trust Agreement, Chicago, Illinois, Robert Wrobel, Highland Park, Illinois, as trustee; to become members of the Wrobel Family Group, a group acting in concert, to acquire voting shares of Amalgamated Investments Company and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois.

- Permitted, October 14, 2022

Change in Bank Control

New York

The Bessemer Group, Incorporated, Woodbridge, New Jersey -- 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., and thereby indirectly acquire voting shares of Bessemer Trust Company, N.A., New York, New York, and Bessemer Trust Company, Woodbridge, New Jersey.

- Permitted, October 14, 2022

Kansas City

My Anns Corporation, Piqua, Kansas -- Xinwei Lu, Glen Head, New York; Peter Sasaki, New York, New York; John Zeng, Newport Coast, California; and Beidi Zheng, Los Gatos, California; to form a group acting in concert to acquire voting shares of My Anns Corporation and thereby indirectly acquire voting shares of Piqua State Bank, Piqua, Kansas.

- Withdrawn, October 11, 2022

Extensions of Time

Philadelphia

Princeton Bancorp, Inc., Princeton, New Jersey -- extension to January 15, 2023, to become a bank holding company by acquiring The Bank of Princeton, Princeton, New Jersey.

- Granted, October 14, 2022

Membership

St. Louis

Relyance Bank, National Association, White Hall, Arkansas -- to become a state-chartered member of the Federal Reserve System.

- Approved, October 12, 2022

Regulations and Policies

Secretary

Regulation Z (Truth in Lending) -- final interagency determination of the threshold for exempting certain loans from special appraisal requirements for higher-priced mortgages during 2023.

- Approved, October 12, 2022

Secretary

Regulation Z (Truth in Lending) and Regulation M (Consumer Leasing) -- final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer credit and lease transactions in 2023.

- Approved, October 12, 2022

Supervision and Regulation

Director, S&R

TD Group U.S. Holdings, LLC, Wilmington, Delaware -- to make capital distributions in the third quarter of 2022 after the occurrence of an event requiring resubmission of its capital plan.

- Approved, October 13, 2022

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending October 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANGOR BANCORP, MHC	4c8	Bangor Bancorp, MHC (the "MHC") submitted notice for approval pursuant to Section 225.24(a)(2) of Regulation Y for MHC to acquire forty percent (40%) voting securities in IncumbentFI, Inc., ("IncumbentFI"), through a joint venture, to engage in activities pursuant to Section 225.28 of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, Weymouth, Massachusetts, for approval to establish a branch office at 1280 Belmont Street, Brockton, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company, Boston, Massachusetts, (SSBT) and SSBT's Edge corporation subsidiary, State Street International Holdings, Boston, Massachusetts (SSIH) and, together with its and SSBT's subsidiaries and State Street Corporation, Boston, Massachusetts (SSC) and its subsidiaries, (State Street), Boston, Massachusetts, submit a 30 day's prior notice pursuant to Section 211.9(f) of Regulation K, notifying their intention to make additional investments in certain subsidiaries of SSIH.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), intend to apply to the Federal Reserve Board for permission to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Berkshire Hills Bancorp, Inc., Boston, Massachusetts, parent of Berkshire Bank, Pittsfield, Massachusetts.	Newspaper:	Not available
			Federal Register:	10/21/2022

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), intend to apply to the Federal Reserve Board for permission to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Brookline Bancorp, Inc., Boston, Massachusetts, parent of Brookline Bank, Brookline, Massachusetts and Bank Rhode Island, Providence, Rhode Island.	Newspaper:	10/21/2022
			Federal Register:	10/21/2022

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	11/10/2022

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending October 15, 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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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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The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending October 15, 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

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

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- S = Satisfactory
- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of City Holding Company, parent of City National Bank of West Virginia, both of Charleston, West Virginia.	Newspaper:	10/21/2022
			Federal Register:	10/26/2022

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending October 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FVSB MUTUAL BANCORP, MHC	* 3A1	FVSB Mutual Bancorp, MHC and FVSB Bancorp, Inc., both of Fond du Lac, Wisconsin, to become a mutual bank holding company and mid-tier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of Fox Valley Savings Bank, Fond du Lac, Wisconsin, in connection with the conversion of Fox Valley Savings Bank from mutual to stock form.	Newspaper:	Not available
			Federal Register:	11/10/2022
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:	Not available
			Federal Register:	Not available
NATIONAL BANCORP HOLDINGS, INC.	CIC	Bernard Bennett Banks, Evanston, Illinois, trustee of Voting Trust Agreement, Miami, Florida 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:	Not available
			Federal Register:	09/29/2022
OXFORD BANK CORPORATION	4c8	Oxford Bank Corporation, Oxford, Michigan to indirectly acquire 80 percent interest in OBHELP, LLC, Oxford, Michigan and thereby engage in the nonbanking activity of making and servicing loans, pursuant to section 225.28 (b)(1) of Regulation Y	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

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:

- 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: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKFIRST FINANCIAL SERVICES	* 18C * Branch	BankFirst Financial Services, Macon, Mississippi, to merge with Mechanics Bank, Water Valley, Mississippi, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	11/04/2022 Not applicable
BRADFORD BANCORP, INC.	* 3A5	Bradford Bancorp, Inc., Greenville, Illinois, to merge with Community Bancshares, Inc., Irvington, Illinois, and thereby indirectly acquire Community Trust Bank, Irvington, Illinois.	Newspaper: Federal Register:	11/10/2022 Not available
LITCHFIELD BANCSHARES COMPANY	CIC	Notice by Alberta Fleming, Michael F. Fleming, the MFF Trust, Michael F. Fleming, Trustee, all of Litchfield, Illinois; Susan K. Wetzel, the SKW Trust, Susan K. Wetzel, Trustee, all of Hillsboro, Illinois, together as a family control group acting in concert, to retain control of Litchfield Bancshares Company, Inc., and indirectly control The Litchfield National Bank, both of Litchfield, Illinois.	Newspaper: Federal Register:	11/04/2022 Not available

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.

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

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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.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BALDWIN BANCSHARES, INC.	CIC	The Debra L. Rasmussen Irrevocable Trust, Dane L. Rasmussen as trustee, as part of the Rasmussen Family Shareholder Group, a group acting in concert, to retain voting shares of Baldwin Bancshares, Inc. ("Company"), and thereby indirectly retain voting shares of The First Bank of Baldwin ("Bank"). Additionally, the Dane L. Rasmussen Survivor's Trust, Dane L. Rasmussen as trustee, to join the Rasmussen Family Shareholder Group, a group acting in concert that controls Company and thereby indirectly controls Bank, all of Baldwin, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
BERESFORD BANCORPORATION, INC.	CIC	The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota; Anne M. Farrar, St. Paul, Minnesota; and Samuel Farrar Orfield, Minneapolis, Minnesota, to acquire voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First Savings Bank, Beresford, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansas, Wisconsin; Jeanne Farrar Orfield, Minneapolis, Minnesota; Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Frank Turner, Hettinger, North Dakota; and Reid Turner, Iowa City, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
CAPITOL BANCORPORATION, INC.	CIC	The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota; Anne M. Farrar, St. Paul, Minnesota; and Samuel Farrar Orfield, Minneapolis, Minnesota, to acquire voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First National Bank, Ft. Pierre, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansas, Wisconsin; Jeanne Farrar Orfield, Minneapolis, Minnesota; Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Frank Turner, Hettinger, North Dakota; and Reid Turner, Iowa City, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BANK OF BALDWIN, THE	* Branch	The First Bank of Baldwin, Baldwin, Wisconsin, to establish a branch facility at 2868 County Highway I, Chippewa Falls, Wisconsin.	Newspaper:	10/20/2022
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FULDA BANCORPORATION INC.	CIC	The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, and Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota, to acquire voting shares of Fulda Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First National Bank, Oldham, South Dakota.	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 October 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANB BANK	* Branch	ANB Bank, Denver, Colorado, to establish a branch at 2595 Canyon Boulevard, Boulder, Colorado.	Newspaper:	10/28/2022
			Federal Register:	Not applicable
CARROLL COUNTY BANCSHARES, INC.	CIC	Ben Polen, a member of the Polen/Cowherd Family Group, a group acting in concert, as trustee of the Emmalie Gessner Cowherd Revocable Living Trust Dated 06-29-00; the Clifton R. Cowherd Testamentary Trust; and the Carroll County Trust Company Employees Profit Sharing Plan and Trust, all of Carrollton, Missouri, to retain voting shares of Carroll County Bancshares, Inc. (Bancshares), and indirectly retain voting shares of Carroll County Trust Company of Carrollton, Missouri, both of Carrollton, Missouri. In addition, Dallas Polen, III, Overland Park, Kansas, to join the Polen/Cowherd Family Group, and to retain voting shares of Bancshares.	Newspaper:	Not available
			Federal Register:	Not available
TOWNSEND HOLDING COMPANY	CIC	The Jan Elaine Townsend 2022 Trust and The Hilary Irene Townsend 2022 Trust, both of Grove, Oklahoma, to acquire voting shares and thereby control Townsend Holding Company, Grove, Oklahoma (the Company), and to join the Townsend Family Group, a group acting in concert, and thereby indirectly acquiring voting shares of the Bank of Grand Lake, Grove, Oklahoma. In addition, The Lara Townsend Gradt 2022 Trust and the Jennifer Townsend Earls 2022 Trust, both of Grove, Oklahoma, to acquire voting shares of the Company and to join the Townsend Family Group. The Federal Reserve previously approved Barbara Newman Townsend, the sole trustee of each of the four Trusts, to control the company and as a member of the Townsend Family Group.	Newspaper:	10/14/2022
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Capitol Federal Financial, Inc, parent of Capitol Federal Savings Bank, both of Topeka, Kansas.	Newspaper:	10/22/2022
			Federal Register:	Not available
WSB FINANCIAL, INC.	* 3A1	WSB Financial, Inc., Leesburg, Florida, to become a bank holding company through the acquisition of J&M Bancshares, Inc., and thereby indirectly acquire The Walton State Bank, both of Walton, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG BEND BANCSHARES CORPORATION	CIC	Notice by Cynthia S. Shaw, Austin, Texas, to increase ownership and voting control to 25 percent or more in Big Bend Bancshares Corporation, Marfa, Texas, and indirectly Big Bend Banks, N.A. dba The Marfa National Bank, Marfa, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 9651 Katy Freeway, Houston, Texas	Newspaper:	10/13/2022
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 1125 FM 544, Wylie, Texas 75098	Newspaper:	10/20/2022
			Federal Register:	Not applicable
JEFFERSON BANCSHARES, INC.	CIC	Linda Lewis McSween Trust FBO Paul E. McSween III; Paul E. McSween III, trustee, Linda Lewis McSween Trust FBO Linda McSween Satel; Linda McSween Satel, trustee; Linda Lewis McSween Trust FBO Juliet McSween Zacher; Juliet McSween Zacher, trustee, and Linda Lewis McSween Trust FBO Jennifer McSween Canavan; Jennifer McSween Canavan, trustee, all of San Antonio, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert with, the McSween Family Control Group, which was previously approved on August 12, 2022 under the Change in Bank Control Act to retain control of 25 percent or more of the outstanding shares of voting common stock of and thereby control Jefferson Bancshares, Inc., San Antonio, Texas, which controls Jefferson Bank, San Antonio, Texas.	Newspaper:	Not available
			Federal Register:	10/17/2022
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	* 3A3	Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 01/01/16), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- to acquire shares of Woodforest Financial Group, Inc., and indirectly acquire Woodforest National Bank, both of The Woodlands, Texas.	Newspaper:	Not available
			Federal Register:	11/10/2022

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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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 October 15, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVERBANK HOLDING COMPANY	CIC	Change in Bank Control Notice filed by Carol K. Lawson and William J. Lawson, Spokane, Washington, to retain and acquire additional voting shares of RiverBank Holding Company, and thereby indirectly acquire shares of RiverBank, both of Spokane, Washington.	Newspaper:	09/20/2022
			Federal Register:	10/26/2022
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$200,000 public welfare investment in Raymond James California Housing Opportunities Fund X, LLC.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of CVB Financial Corp., parent of Citizens Business Bank, both of Ontario, California.	Newspaper:	10/23/2022
			Federal Register:	10/28/2022
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Hawaiian Electric Industries, Inc., parent of American Savings Bank, F.S.B., both of Honolulu, Hawaii.	Newspaper:	10/22/2022
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 15, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of LendingClub Corporation, San Francisco, California, parent of LendingClub Bank, National Association, Lehi, Utah.	Newspaper:	10/25/2022
			Federal Register:	10/28/2022
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Washington Federal, Inc., parent of Washington Federal Bank, both of Seattle, Washington.	Newspaper:	10/21/2022
			Federal Register:	10/28/2022

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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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