



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 1 Week ending January 7, 2023

Board Actions

Enforcement

Central Savings Bank, Sault Sainte Marie, Michigan—consent order of prohibition against Pollyanna E. Redman, a former institution-affiliated party of Central Savings Bank.

Announced: January 5, 2023

Truist Financial Corporation (Truist), Charlotte, North Carolina—consent order of prohibition against Jamar Whitfield, a former institution-affiliated party of Regional Acceptance Corporation, a nonbank subsidiary of Truist, for Coronavirus Aid, Relief, and Economic Security (CARES) Act loan fraud.

Announced: January 5, 2023

Reserve Bank Operations

2023 Reserve Bank Directors—(1) designation of chairs and deputy chairs and related Class C director appointments and (2) appointments of Class C and/or Board-approved Branch directors for the New York, Cleveland, Richmond, and Kansas City Districts. *

Approved: December 14, 2022

*Addition

2023 Reserve Bank Directors—(1) designation of chairs and deputy chairs and related Class C appointments for the Boston, Philadelphia, Atlanta, Chicago, St. Louis, Minneapolis, Dallas, and San Francisco Districts, and (2) appointments of Class C and/or Board-appointed Branch directors for the Boston, Philadelphia, Atlanta, Chicago, St. Louis, Dallas, and San Francisco Districts. *

Approved: December 8, 2022

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

St. Louis

Legacy Bank & Trust Company, Mountain Grove, Missouri—to establish a branch at 222 North Detroit Avenue, Tulsa, Oklahoma.

Approved: January 6, 2023

Bank Holding Companies

Chicago

Savanna-Thomson Investment, Inc., Savanna, Illinois—to merge with Maximum Bancshares, Inc., and thereby indirectly acquire Fidelity Bank, both of West Des Moines, Iowa.

Approved: January 5, 2023

St. Louis

Bradford Bancorp, Inc., Greenville, Illinois—to merge with Community Bancshares, Inc., and thereby indirectly acquire Community Trust Bank, both of Irvington, Illinois.

Approved: January 3, 2023

Change in Bank Control

Chicago

Halbur Bancshares, Inc., Westside, Iowa—Maureen Beck, Carroll, Iowa, and Jeffrey Renner, Bellevue, Nebraska; to join the White Family Control Group, and the Dennis Family Control Group, respectively, both groups acting in concert, to acquire voting shares of Halbur Bancshares, Inc., and thereby indirectly acquire voting shares of Westside State Bank, Westside, Iowa. In addition, Matthew N. Lujano, Carroll, Iowa; a member of the White Family Control Group, to acquire additional voting shares of Halbur Bancshares, Inc., and thereby indirectly acquire voting shares of Westside State Bank.

Permitted: January 3, 2023

St. Louis

Bradford Bancorp, Inc., Greenville, Illinois—The James C. Keaster III Revocable Trust, James C. Keaster, as trustee, the Rebecca R. Keaster Revocable Trust, Rebecca R. Keaster, as trustee, and James Keaster IV, all of Greenville, Illinois; Benjamin Keaster, and Marie Keaster, both of Spring Arbor, Michigan; as a group acting in concert, to retain voting shares of Bradford Bancorp, Inc., and thereby indirectly retain voting shares of The Bradford National Bank of Greenville, Greenville, Illinois.

Permitted: January 3, 2023

Extensions of Time

Secretary

Quontic Bank Acquisition Corp. (QBAC) and Quontic Bank Holdings Corp. (QBHC), both of New York, New York—request to extend the comment period for the notice under the Change in Bank Control Act by (1) the estate of Steven B. Schnall, et al., to retain voting shares of QBAC and QBHC, and thereby retain voting shares of Quontic Bank, New York, New York; and (2) the Schnall Disclaimer Trust A, et al., to acquire voting shares of QBAC and QBHC, and thereby indirectly acquire shares of Quontic Bank.

Denied: January 3, 2023

Regulations and Policies

Secretary

Rules of Practice for Hearings—final rule adjusting the Board's civil money penalties to account for inflation.

Approved: January 5, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

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 January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch (Domestic)	Manufacturers and Traders Trust Company proposes to establish a branch office located at 1355 Boston Road, Springfield, Hampden County, MA.	Newspaper:	01/20/2023
			Federal Register:	Not applicable

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District: 2

Federal Reserve Bank of New York

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

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NONE			

District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 7, 2023

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NONE			

District: 4

Federal Reserve Bank of Cleveland

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
TIAA FSB HOLDINGS, INC.	* 3A1 No publication	TIAA FSB Holdings, Inc. is seeking to become a bank holding company in connection with the proposed conversion of its subsidiary, TIAA, FBS, into a national bank.	Newspaper:	01/20/2023
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SECURITY BANCORP, INC.	Change in Bank Control	William R. Wirtz, individually and as trustee of the WRW FSB Trust, the EVW 1937 FSB Trust, and the EVW FSB Trust, all of Chicago, Illinois, to retain voting shares of First Security Bancorp, Inc. (Bancorp), and thereby indirectly retain voting shares of First Security Trust and Savings Bank (Bank), both of Elmwood Park, Illinois. In addition, the WRW FSB Trust, the EVW 1937 FSB Trust, and the EVW FSB Trust, to join the William R. Wirtz Family Control Group, a group acting in concert, to retain voting shares of Bancorp and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	02/13/2022	09/27/2021	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
VersaHoldings US Corp.	* 3A1 Listed DeNovo	<p>GBH Inc., Ontario, Canada, VersaBank, Ontario, Canada (VersaBank) and VersaHoldings US Corp., Wilmington, Delaware (VersaHoldings), a wholly owned subsidiary of VersaBank, hereby submit this application (the Application) to the Federal Reserve Bank of Minneapolis (FRBMN) and the Board of Governors of the Federal Reserve System (the Board and together with the FRBMN, the Federal Reserve), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the BHC Act) and Sections 225.11 and 225.15 of Regulation Y adopted thereunder, requesting the Federal Reserve's prior approval to acquire 100% of the voting common equity of Stearns Bank Holdingford National Association, a national bank with its main office in Holdingford, Minnesota (Stearns Bank Holdingford), from Stearns Financial Services, Inc. (SFI) (the Proposed Acquisition) and to thereby become bank holding companies (BHCs).</p> <p>GBH Inc., VersaBank and VersaHoldings hereby provide notice to the Federal Reserve of their intention under Sections 4(c)(8) and 4(j) of the BHC Act and Section 225.24(a)(1) of Regulation Y to engage de novo in non-banking activities permissible under Section 225.28(b)(1) and (2) of Regulation Y through retention of VersaBank and VersaHoldings' existing ownership of VersaFinance US Corp. (VersaFinance).</p>	Newspaper: 01/11/2023 Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* 18C * Branch (Domestic)	Bank of Commerce, Chanute, Kansas, to merge with Emerald Bank, Burden, Kansas, and incident thereto, to establish two branches.	Newspaper: Federal Register:	02/14/2023 Not applicable
CATTLE CROSSING, INC.	Change in Bank Control	Roger D. Cattle, Lincoln, Nebraska and John T. Cattle, Overland Park, Kansas, as co-voting proxies of the John W. Cattle, Jr. Bank Stock Marital Trust, Seward, Nebraska (Bank Stock Marital Trust); to retain voting shares of Cattle Crossing, Inc., Seward, Nebraska, and thereby indirectly retain voting shares of Cattle Bank and Trust Company, Seward, Nebraska. In addition, the Bank Stock Marital Trust; to become a member of the Cattle Family Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/11/2023
FIRST NORTHERN BANK OF WYOMING	* 18C * Branch (Domestic)	First Northern Bank of Wyoming, Buffalo, Wyoming, to merge with First State Bank of Newcastle, Newcastle, Wyoming, and incident thereto, to establish a branch.	Newspaper: Federal Register:	02/09/2023 Not applicable
HOPE BANCSHARES, INC.	Change in Bank Control	Dan K. Coup, to retain voting shares of Hope Bancshares, Inc., and thereby indirectly acquire control of the First National Bank of Hope, all of Hope, Kansas.	Newspaper: Federal Register:	01/24/2023 01/23/2023
STEINAUER BANCORP	Change in Bank Control	Johannes Wilhelmus Antonius Zuurbier, Amsterdam, Netherlands, to acquire voting shares of Steinauer Bancorp, and thereby indirectly acquire voting shares of Bank of Steinauer, both of Steinauer, Nebraska.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMING	01/23/2022	10/25/2021	S	Int Small Bank
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
VISTA BANK	* 18C * Branch (Domestic)	Vista Bank, Dallas, Texas ("Applicant"), to merge with Charis Bank, Justin, Texas ("Target"), and establish branches at the existing locations of Target, with Applicant becoming the sole surviving entity.	Newspaper: Federal Register:	Not available Not applicable
WESTERN COMMERCE BANCSHARES OF CARLSBAD, INC.	* 3A5	Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico, to acquire Western Bancshares of Clovis, Inc., Carlsbad, New Mexico, and indirectly acquire Western Bank of Clovis, Clovis, New Mexico.	Newspaper: Federal Register:	Not available 02/09/2023

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District: 11

Federal Reserve Bank of Dallas

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327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TFXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 7, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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Institution	Location	Quarter
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