



FEDERAL RESERVE RELEASE

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

No. 17 Week ending April 29, 2023

## Board Actions

### Enforcement

Orient Bancorporation and Bank of the Orient, both of San Francisco, California—written agreement dated March 18, 2021, terminated April 20, 2023.

Announced: April 25, 2023

### Personnel

Division of Research and Statistics—appointment of Jacob Gramlich and Ekaterina Peneva as assistant directors. \*

Approved: April 21, 2023

\*Addition

## **Actions Under Delegated Authority**

### **Bank Branches, Domestic**

#### ***Boston***

New Haven Bank, New Haven, Connecticut—to establish a branch at 636 Campbell Avenue, West Haven, Connecticut.

Approved: April 27, 2023

#### ***Chicago***

Huron Community Bank, East Tawas, Michigan—to establish a branch at 508 South Bennett Street, Rose City, Michigan.

Approved: April 24, 2023

#### ***Philadelphia***

Orrstown Bank, Shippensburg, Pennsylvania—to establish a full-service de novo branch at 4450 Long Gate Parkway, Ellicott City, Maryland.

Approved: April 27, 2023

### **Bank Holding Companies**

#### ***Richmond***

BV Financial, Inc., Sparrows Point, Maryland—to merge with Bay-Vanguard, M.H.C., Inc., Sparrows Point, Maryland, in connection with the proposed conversion of Bay-Vanguard, M.H.C., Inc. from mutual to stock form. BV Financial, Inc. would remain the parent company of Bay Vanguard Bank, Sparrows Point, Maryland.

Approved: April 27, 2023

### **Bank Mergers**

#### ***St. Louis***

BankOkolona, Okolona, Mississippi—to purchase certain assets and assume certain liabilities of First Federal Savings and Loan Association, Aberdeen, Mississippi, and to retain the acquired facility as a branch.

Approved: April 26, 2023

**Change in Bank Control****Chicago**

Bedford Bancorp, Inc., Bedford, Iowa—James Edwin Larkin, Lawrence, Kansas, to acquire shares of Bedford Bancorp, Inc., and thereby indirectly acquire voting shares of State Savings Bank, Creston, Iowa.  
Permitted: April 24, 2023

Firsnabanco, Inc., Viroqua, Wisconsin—the Ilstrup 2023 Dynasty Trust, Milwaukee, Wisconsin, Shane O. Ilstrup, Trempealeau, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, to join the Ilstrup Family Control Group, a group acting in concert, to acquire voting shares of Firsnabanco, Inc., and thereby indirectly acquire voting shares of First Citizens Bank, Viroqua, Wisconsin.  
Permitted: April 27, 2023

**Cleveland**

McCreary Bancshares Inc., Whitley City, Kentucky—David R. Ross, Whitley City, Kentucky; Edna K. Ross, Whitley City, Kentucky; and Donna R. Ross, Whitley City, Kentucky, to join the Ross Family Group, a group acting in concert, to acquire voting shares of McCreary Bancshares, Inc., and thereby indirectly acquire voting shares of United Cumberland Bank, Whitley City, Kentucky.  
Permitted: April 27, 2023

**Dallas**

Paris Bancshares, Inc., Paris, Texas—Dillon Scott Cecil and Randle Cecil Brooks, both of Paris, Texas, to join the Cecil/Conger Family Control Group, a group acting in concert, to acquire voting shares of Paris Bancshares, Inc., and thereby indirectly acquire voting shares of The Liberty National Bank in Paris, Paris, Texas.  
Permitted: April 25, 2023

## Change in Bank Control

### *Kansas City*

American Bancorporation, Inc., Sapulpa, Oklahoma—Caroline Berry; the Brooklyn Bass Berry 2019 Irrevocable Trust; the Hannah D. Berry 2019 Irrevocable Trust; the Kaylee Doiron Berry 2019 Irrevocable Trust; William L. Berry Jr. and Stacey Berry, as co-trustees of the three preceding trusts; the James Arthur Dilley, Jr. 2019 Irrevocable Trust; the Jarret Blake Dilley 2019 Irrevocable Trust; and Jennifer Berry Dilley and James A. Dilley, as co-trustees of the two preceding trusts, all of Sapulpa, Oklahoma; to join the Berry Family Group, a group acting in concert, to retain voting shares of American Bancorporation, Inc., and thereby indirectly retain voting shares of American Heritage Bank, both of Sapulpa, Oklahoma. In addition, the Caroline Celen Berry Revocable Trust, the Guy Leonard Berry Living Trust, Caroline Berry, as trustee of the two preceding trusts, and the Elizabeth Berry Thompson Revocable Trust, Elizabeth Thompson, as trustee, all of Sapulpa, Oklahoma; to join the Berry Family Group, a group acting in concert, to acquire additional voting shares of American Bancorporation, Inc., and thereby indirectly acquire additional voting shares of American Heritage Bank.

Permitted: April 27, 2023

CCB Financial Corporation, Kansas City, Missouri—Mary Elizabeth Thompson O'Connor, Sarasota, Florida; Kathleen Anne Thompson Brown, and Anne Therese Thompson Eckels, both of Kansas City, Missouri; Byron Gregory Thompson, Jr., Ann Arbor, Michigan; Mark Collins Thompson, Mission Hills, Kansas; Paul Joseph Thompson and Michael Scott Thompson, both of Leawood, Kansas; Timothy John Thompson, Phoenix, Maryland; Brian Christopher Thompson, Prairie Village, Kansas; as the Child Majority and the BGT Descendants' Committees, to become members of the Thompson Control Group, a group acting in concert to retain voting shares of CCB Financial Corporation and thereby indirectly retain voting shares of the Country Club Bank, Kansas City, Missouri. In addition, nine B&J Thompson Trust fbo each of the nine children named above, Country Club Bank, trustee, and the BGT Descendants' Majority Group, to retain CCB shares and join the Thompson Control Group. In addition, six Brian Christopher Thompson Descendants' Trusts fbo Brian Christopher Thompson, Jr., Jane O'Neil Thompson, Madison Thompson, John Thompson, and Mason Thompson; Country Club Bank, trustee; the BGT Descendants' Majority Group; and each of the six children as descendants of Brian Thompson; to acquire shares of CCB and join the Thompson Control Group. Finally, John Joseph O'Connor IV; Tara O'Connor Andris; Madeleine M. O'Connor Rau; Amy O'Connor Loup; Byron Gregory Thompson III; Kelsey Thompson Chun; Molly Thompson Argersinger; Theresa Thompson; Peter Thompson; Charles Thompson; Grace Thompson; Adelaide Thompson; Mark Thompson Jr.; William Thompson; Margaret Thompson; August Thompson; Mary Jeanne Thompson; Timothy Thompson, Jr.; Andrew Thompson; Catherine Thompson; Elizabeth Thompson; John Eckels; Thomas Eckels; Jeanne Eckels; William Eckels; Molly Eckels; Michael Thompson; Jr. Daniel Thompson; Margaret Thompson; and Ryan Thompson; to acquire shares of CCB and to join the Thompson Control Group.

Permitted: April 24, 2023

## **Extensions of Time**

### ***Philadelphia***

Asian Bank, Philadelphia, Pennsylvania—extension to November 24, 2023, to establish a branch at 934 East Passyunk Avenue, Philadelphia, Pennsylvania.

Granted: April 27, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 29, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
NEWBURYPORT FIVE CENTS BANCORP MHC	* 3A5 * 3A3	Newburyport Five Cents Bancorp, MHC, Newspaper: and its wholly-owned subsidiary, Newburyport Five Cents Bancorp, Inc., both of Newburyport, Massachusetts; to merge with Pentucket Bank Holdings, MHC, and Pentucket Bancorp, Inc., respectively, and thereby indirectly acquire Pentucket Bank, all of Haverhill, Massachusetts.	Not available Federal Register: 05/15/2023

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\* Subject to the provisions of the Community Reinvestment Act

**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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending April 29, 2023**

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

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**District: 2**

**Federal Reserve Bank of New York**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 29, 2023**

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

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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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 April 29, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
CORN CITY STATE BANK, THE	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Cory R. King, Douglas C. King, Karel S. King, Randall E. King, Troy D. King, and Patsy L. Smith; all of Columbus Grove, Ohio, as individuals and as members of the King Family Control Group; for permission to retain 10 percent or more of the outstanding shares of and thereby control The Corn City State Bank, Deshler, Ohio.	Newspaper: 05/18/2023 Federal Register: 05/18/2023

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**District: 4**

**Federal Reserve Bank of Cleveland**

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

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

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

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 29, 2023**

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

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**District: 5**

**Federal Reserve Bank of Richmond**

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

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- 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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	04/25/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending April 29, 2023**

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

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**District: 6**

**Federal Reserve Bank of Atlanta**

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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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending April 29, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
A. M. SAYLOR, INCORPORATED	Change in Bank Control	David Oren Nelson Living Trust dated January 28, 2022, Memphis, Tennessee, David Oren Nelson, Somerville, Tennessee, as trustee, to acquire voting shares of A.M. Saylor, Incorporated, and thereby indirectly control First Hampton Bank, both of Hampton, Iowa.	Newspaper: Federal Register:	Not available 04/26/2023
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
GRINNELL BANCSHARES, INC.	* 3A3	Grinnell Bancshares, Inc., Grinnell, Iowa, to acquire The Colorado Bank & Trust Company of La Junta, La Junta, Colorado.	Newspaper: Federal Register:	Not available 05/05/2023
Multi-Bank Services, Ltd.	* 3A1 Election (Domestic)	Multi-Bank Services, Ltd., Southfield, Michigan, to become a bank holding company by acquiring the voting shares of Florence Bancorporation, Inc., Florence, Wisconsin and thereby indirectly acquire Great North Bank, Florence, Wisconsin.	Newspaper: Federal Register:	05/27/2023 Not available

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 29, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
SAVANNA-THOMSON INVESTMENT, INC.	Change in Bank Control	Notice by The First National Bank in Sioux Falls, Sioux Falls, South Dakota, as trustee of the Kehl Family 2009 Trust, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Cody J. Kehl Dated November 5, 1997, Sioux Falls, South Dakota, the Ruth A. Kehl Grandchildrens' Trust FBO Jacob R. Winter Dated November 5, 1997, Sioux Falls, South Dakota, and the Ruth A. Kehl Grandchildrens' Trust FBO Tanner C. Kehl Dated November 5, 1997, Sioux Falls, South Dakota; Kevin A. Kehl, Dubuque, Iowa, as trustee of the Kevin A. Kehl Trust May 15, 2017, Dubuque, Iowa; and Krystina L. Moore, Tiffin, Iowa, as a group acting in concert, to join the Kehl Family Control Group to acquire voting shares of Savanna-Thomson Investment, Inc., Savanna, Illinois, and thereby indirectly acquire voting shares of Savanna-Thomson Bank, Thomas, Illinois. Additionally, Daniel J. Kehl, Solon, Iowa, to join the Kehl Family Control Group, to retain voting shares of Savanna-Thomson Investment, Inc., and thereby indirectly acquire voting shares of Savanna-Thomson State Bank.	Newspaper: Federal Register:	Not available 04/17/2023

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 29, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
SERVBANC HOLDCO, INC.	Change in Bank Control	Notice by Stavros Papastavrou and Sofia Elizabeth Papastavrou, as co-trustees of the Jennifer Papastavrou 2023 Trust F/B/O Stavros Papastavrou, and Jennifer Papastavrou and Nicole Katerina Papastavrou, as co-trustees of the Stavros Papastavrou 2023 Trust F/B/O Jennifer Papastavrou, all of Old Westbury, New York, to join Stavros Papastavrou, thereby creating a group acting in concert, and acquire control of ServBanc Holdco, Inc., Phoenix, Arizona, and thereby indirectly acquire control of Allied First Bank, Oswego, Illinois.	Newspaper: Federal Register:	Not available Not available
SWORD FINANCIAL CORPORATION	Change in Bank Control	The Frederick and Ruth Schwertfeger Irrevocable Trust of 2019, Wauwatosa, Wisconsin, Frederick C. Schwertfeger, Elm Grove, Wisconsin and Alexandra G. Solanki, Wauwatosa, Wisconsin, as trustees, to join the Schwertfeger Family Control Group, a group acting in concert, and retain voting shares of Sword Financial Corporation, Horicon, Wisconsin and thereby indirectly retain voting shares in Horicon Bank, Horicon, Wisconsin, and Cornerstone Community Bank, Grafton, Wisconsin.  Alexandra G. Solanki, Wauwatosa, Wisconsin, to become the largest individual shareholder by becoming co-trustee of the Horicon Bank Profit Sharing & Employee Stock Ownership Plan and thereby acquiring voting shares of Sword Financial Corporation, Horicon, Wisconsin and indirectly acquiring voting shares of Horicon Bank, Horicon, Wisconsin and Cornerstone Community Bank, Grafton, Wisconsin.	Newspaper: Federal Register:	05/18/2023 Not available

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**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
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending April 29, 2023**

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

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**District: 8**

**Federal Reserve Bank of St. Louis**

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 29, 2023**

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

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 29, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
COLORADO BANK AND TRUST COMPANY OF LA JUNTA, THE	Premises	The Colorado Bank and Trust Company, La Junta, Colorado, to increase its investment in bank premises in the amount of \$841,705.	Newspaper: Federal Register:	Not applicable Not applicable
MAPLE HILL BANCSHARES, INC.	Change in Bank Control	Steven R. Niemack, individually, and as trustee of the Steven R. Niemack Revocable Living Trust dated 3-25-2021 and the Steven R. Niemack Family Irrevocable Trust dated 1-31-2011, all of Lawrence, Kansas; to retain voting shares of Maple Hill Bancshares, Inc., and thereby indirectly acquire Stockgrowers State Bank, both of Maple Hill, Kansas, and to form the Niemack Family Group, a group acting in concert.	Newspaper: Federal Register:	05/17/2023 05/18/2023
STOCKGROWERS STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas, to acquire additional voting shares up to 39 percent of Stockgrowers Banc Corporation, Ashland, Kansas, and thereby indirectly acquire additional shares of Stockgrowers State Bank, Ashland, Kansas; and Peoples Bank, Coldwater, Kansas.	Newspaper: Federal Register:	Not available 06/02/2023

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending April 29, 2023**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
5th Generation Holdings, Inc.	* 3A1	5th Generation Holdings, Inc., Groom, Texas, to become a bank holding company by acquiring to Groom Bancshares, Inc., and indirectly, The State National Bank of Groom, both of Groom, Texas.	Newspaper: Federal Register:	Not available 05/26/2023
CHARLES SCHWAB BANK, SSB	Public Welfare Investment	Charles Schwab Bank, SSB, Westlake, Texas, to make a Community Development and Public Welfare Investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CHARLES SCHWAB BANK, SSB	Public Welfare Investment	Charles Schwab Bank, SSB, Westlake, Texas, to make a Community Development and Public Welfare Investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
COMERICA BANK	* Branch (Domestic)	Comerica Bank, Dallas, Texas, to establish a branch located at 17 Cowboys Way, Frisco, Collin County, TX 75034	Newspaper: Federal Register:	05/11/2023 Not applicable
OVERTON FINANCIAL CORPORATION	* 3A1	RJ Pope Management GP, LLC, and RJ Pope Investments IV, Ltd., both of Longview, Texas, to register as bank holding companies and retain 47.06 percent of Overton Financial Corporation, Overton, Texas, and indirectly, Overton Delaware Corporation, Lindale Delaware Corporation, Longview Financial Corporation, and Texas Bank and Trust Company, all of Longview, Texas	Newspaper: Federal Register:	05/23/2023 06/01/2023
VISTA BANK	* Branch (Domestic)	Vista Bank, Dallas, Texas, to establish a branch located at 3835 PGA Blvd., Suite 305, Palm Beach Gardens, Florida 33410	Newspaper: Federal Register:	05/04/2023 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
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, TFXAS	08/07/2022	03/14/2022	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending April 29, 2023**

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

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**District: 12**

**Federal Reserve Bank of San Francisco**

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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act