

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

No. 23 Week ending June 10, 2023

Board Actions

Other Actions

RTP Prefunded Balance Account—payment of interest on The Clearing House's RTP prefunded balance account at the Federal Reserve Bank of New York. Approved: June 6, 2023

Regulations and Policies

Interagency Guidance on Reconsiderations of Value for Residential Real Estate Valuations—proposed guidance and request for comment. Approved: June 6, 2023

Interagency Guidance on Third-Party Relationships: Risk Management—final guidance. Approved: June 5, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

San Francisco

United Business Bank, Walnut Creek, California—to establish a branch at 7345 South Durango Drive, Las Vegas, Nevada. Approved: June 6, 2023

Bank Holding Companies

Kansas City

Stockgrowers State Bank Employee Stock Ownership Plan, Ashland, Kansas—to acquire additional voting shares of Stockgrowers Banc Corporation and thereby indirectly acquire additional shares of Stockgrowers State Bank, both of Ashland, Kansas, and Peoples Bank, Coldwater, Kansas. Approved: June 7, 2023

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment. Approved: June 6, 2023

San Francisco

Bank of Hawaii, Honolulu, Hawaii—to make a public welfare investment. Approved: June 9, 2023

East West Bank, Pasadena, California—to make a \$2 million public welfare investment in American Homeownership Innovation Fund LLC. Withdrawn: June 8, 2023

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment. Approved: June 9, 2023

Change in Bank Control

Chicago

Garrett Bancshares, Ltd., Bloomfield, Iowa—Neal D. Logan, West Des Moines, Iowa, to acquire voting shares of Garrett Bancshares, LTD, and thereby indirectly acquire voting shares of Success Bank, both of Bloomfield, Iowa.

Permitted: June 7, 2023

Dallas

Jefferson Bancshares, Inc., San Antonio, Texas—the A. J. Lewis, Jr. GST Exempt Trust fbo A. J. Lewis III, A. J. Lewis III, as trustee; the A. J. Lewis, Jr. GST Exempt Trust fbo Steve C. Lewis, Steve C. Lewis, as trustee; and more, all of San Antonio, Texas, to join the Lewis Family Control Group, a group acting in concert, to retain voting shares of Jefferson Bancshares, Inc., and thereby indirectly retain voting shares of Jefferson Bank, San Antonio, Texas. Permitted: June 9, 2023

Extensions of Time

Director, S&R

Citigroup Inc., New York, New York—extension of time to conform or divest a merchant banking investment. Granted: June 7, 2023

Secretary

U.S. Bancorp, Minneapolis, Minnesota—extension of time to comply with certain regulatory reporting requirements. Granted: June 8, 2023

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act. Approved: June 9, 2023

Lending and Liquidity Facilities—reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19. Approved: June 9, 2023

Supervision and Regulation

Director, S&R

Citizens Financial Group, Inc., Providence, Rhode Island—to make capital distributions in the third quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan. Approved: June 6, 2023

Financial Sector Liabilities—annual determination of the aggregate consolidated liabilities of financial companies.

Approved: June 5, 2023

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

Federal Reserve Bank of New York

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of Cleveland

Filings received during the week ending June 10, 2023

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
FIRST FINANCIAL BANK	* Branch (Domestic)	Application filed by First Financial Bank, Cincinnati, Ohio, to establish a new branch at 7152 Reading Road, Cincinnati, OH 45237	Newspaper: Federal Register:	06/20/2023 Not applicable

Federal Reserve Bank of Cleveland

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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of Richmond

Filings received during the week ending June 10, 2023

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
AFFINITY BANCSHARES, INC.	* 3A1	Affinity Bancshares, Inc., Covington, Georgia, to become a bank holding company upon the charter conversion of Affinity Bank, Covington, Georgia, from a federal stock savings bank to a national bank.		Not available 07/17/2023
CAPITAL FUNDING BANCORP, INC.	Listed Going Concern	FR Y-4 Notification for Capital Funding Bancorp, Inc., Baltimore, Maryland	Newspaper: Federal Register:	Not applicable 06/26/2023

Federal Reserve Bank of Richmond

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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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

Federal Reserve Bank of Atlanta

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
BOSSHARD FINANCIAL GROUP, INC.	Change in Bank Control	Dairyland Bank Holding Corporation, La Crosse, WI, and its shareholders, William Bosshard, and Andrew Bosshard, Joseph Bosshard, Makenzie Bosshard, Carlista Bosshard, and John Bosshard as Tenants in Common, intend to apply to the Federal Reserve Board for permission to become members of the Bosshard Family Control Group, a group acting in concert, to acquire less than 5 percent of the voting shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and thereby indirectly acquire voting shares of One Community Bank, Oregon, Wisconsin.	Newspaper: Federal Register:	Not available 06/29/2023
NORTHERN TRUST COMPANY, THE	Investment	The Northern Trust International Banking Corporation, Jersey City, New Jersey, a wholly-owned edge corporation of The Northern Trust Company, Chicago, Illinois, to establish Northern Trust MENA RHQ, a newly formed Saudi Arabian entity, as a subsidiary, pursuant to Section 211.9(f) Regulation K.	Newspaper: Federal Register:	
ONE COMMUNITY BANK	* 18C * Branch (Domestic)	One Community Bank, Oregon, Wisconsin to merge with Farmers State Bank - Hillsboro, Hillsboro, Wisconsin, pursuant to section 18(c) of the Federal Deposit Insurance Act. As a result of the merger, One Community Bank will establish branches located at 726 Water Avenue, Hillsboro, Wisconsin; 119 Main Street, La Farge, Wisconsin; 111 W Wisconsin Avenue, Readstown, Wisconsin; 226 Center Street, Wonewoc, Wisconsin; and 435 Bridge Street, Wonewoc, Wisconsin, pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable

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
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
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of St. Louis

Filings received during the week ending June 10, 2023

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
MNB BANCSHARES, INC.	Change in Bank Control	Notice by Lambert Lynn Marshall, Little Rock, Arkansas, to retain of 25 percent or more of the voting shares of MNB Bancshares, Inc., and thereby indirectly retain voting shares of The Malvern National Bank, both of Malvern, Arkansas	Federal Register:	Not available 06/29/2023

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Perio	od
FRANDSEN BANK & TRUST	* Branch (Domestic)	Frandsen Bank & Trust, Lonsdale, Minnesota, to establish a branch at 823 Belknap Street, Suite 110, Superior, Wisconsin.	Newspaper: Federal Register:	06/24/2023 Not applicable
HERITAGE BANCSHARES GROUP INC. EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Heritage Bancshares Group Inc. Employee Stock Ownership Plan and Trust to acquire up to 41.12 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquire voting shares of Heritage Bank, N.A., all of Spicer, Minnesota.	Newspaper: Federal Register:	Not available Not available
MINNEHAHA BANSHARES, INC.	Change in Bank Control	The Richard C Baker Irrevocable Trust and William L Baker, as business advisor of the trust, and member of the Baker Family Group, a group acting in concert, to retain voting shares of Minnehaha Banshares Inc., and thereby indirectly retain voting shares of First National Bank in Sioux Falls, all of Sioux Falls, South Dakota. Additionally, the Richard C Baker Irrevocable Trust to join the Baker Family Group.		Not available 06/20/2023

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
SUNDANCE BANKSHARES, INC.	Change in Bank Control	Michael Taylor, Sundance, Wyoming, to retain voting shares of Sundance Bankshares, Inc., Sundance, Wyoming, and thereby indirectly retain voting shares of Sundance Bank, Sundance, Wyoming, and to join the Richard Durfee Family Group.	Newspaper: Federal Register:	06/29/2023 06/29/2023
SUNDANCE BANKSHARES, INC.	Change in Bank Control	Charles and Loretta Durfee Revocable Trust, Loretta Durfee, and Charles Durfee, as co-trustees, all of Sundance, Wyoming; Gerald and Peggy Hyatt Living Trust, Gerald Hyatt, and Peggy Hyatt as co-trustees, all of Bar Nunn, Wyoming; Moline Revocable Trust, Brei R. Moline and Judy Moline, as co- trustees, all of Laramie, Wyoming; and Tranas Family Revocable Trust, Donald Tranas, and Shirley Tranas, as co- trustees, all of Greybull, Wyoming, to retain voting shares of Sundance Bankshares, Inc., Sundance, Wyoming, and thereby indirectly retain voting shares of Sundance Bank, Sundance, Wyoming and become members of the James R. Durfee Family Group. Charles Durfee, Peggy Hyatt, Judy Moline, and Shirley Tranas have been previously approved as members of the James R. Durfee Family Group.	it I	06/29/2023 06/29/2023

Federal Reserve Bank of Kansas City

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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		

Federal Reserve Bank of Dallas

Filings received during the week ending June 10, 2023

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
HomeTown Bancshares, Inc Galveston, TX	* 3A1	HomeTown Bancshares, Inc., Galveston, Texas to acquire HomeTown Bank, National Association, Galveston, Texas.	Newspaper: Federal Register:	Not available 07/07/2023
LONGVIEW FINANCIAL CORPORATION	Change in Bank Control	Notice of Change in Bank Control ("Notice") filed by John Rogers Pope, Sr.; LOBATCO FBO John Rogers Pope, Sr. MPPP; LOBATCO FBO John Pope, Sr.; Joyce D. Pope; LOBATCO FBO John Pope, Jr.; RJ Pope Investments, Ltd.; RJ Pope Investments II, Ltd.; and RJ Pope Investments III, Ltd.; Pope Family Trust, John Rogers Pope, Sr. and Joyce D. Pope, as co-trustees, all o Longview, Texas; John Rogers Pope, Jr.; Kellie K. Pope; Jennifer Pope Jones Lacey Marie Jones; Chloe Anne Jones; and Jacob Borden Jones, all of Tyler, Texas; Sarah Elise Pope, Plano, Texas; William Cade Pope, The Colony, Texas; Jack D. McClelland Trust, Mary McClelland, as trustee, both of Fair Oaks Ranch, Texas; John Rogers Pope III, Los Angeles, California; Jan Pope McClelland, Brownsboro, Alabama; and John Mark McClelland, Owens Cross Roads, Alabama; to collectively be known as the Pope family group ("Control Group") and thereby retain 10 percent or more of the controlling voting shares of Longview Financial Corporation ("Company") and indirectly Texas Bank and Trust Company ("Bank"), both of Longview, Texas.	f	Not available Not available

Federal Reserve Bank of Dallas

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262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	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
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	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		

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	0	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		