



FEDERAL RESERVE RELEASE

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

No. 26 Week ending July 1, 2023

## Board Actions

### Enforcement

Lake Shore MHC and Lake Shore Bancorp Inc., both of Dunkirk, New York—written agreement with the Federal Reserve Bank of Philadelphia.

Announced: June 30, 2023

### Regulations and Policies

Prudent Commercial Real Estate Loan Accommodations and Workouts—final interagency policy statement. \*

Approved: June 23, 2023

\*Addition

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## **Actions Under Delegated Authority**

### **Bank Branches, Domestic**

#### ***Minneapolis***

First Interstate Bank, Billings, Montana—to establish a branch at 5650 34th Avenue East, Fargo, North Dakota.

Approved: June 29, 2023

#### ***San Francisco***

Commencement Bank, Tacoma, Washington—to establish a mobile branch for the Washington counties of Pierce and King.

Approved: June 26, 2023

#### ***Secretary***

Manufacturers and Traders Trust Company, Buffalo, New York—to establish a branch at One Post Office Square, Boston, Massachusetts. \*

Approved: June 23, 2023

\*Addition

### **Bank Holding Companies**

#### ***Minneapolis***

Lake Central Financial, Inc., Annandale, Minnesota—to acquire State Bank of Danvers, Benson, Minnesota.

Approved: June 28, 2023

#### ***San Francisco***

Carpenter Acquisition Corporation, Newport Beach, California—to become a bank holding company by acquiring Icon Business Bank (in organization), Riverside, California.

Approved: June 30, 2023

### **Banks, State Member**

#### ***New York***

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Withdrawn: June 30, 2023

#### ***San Francisco***

East West Bank, Pasadena, California—to make a public welfare investment.

Withdrawn: June 29, 2023

Pacific Premier Bank, Irvine, California—to make two public welfare investments.

Approved: June 26, 2023

### **Change in Bank Control**

#### ***Kansas City***

Maple Hill Bancshares, Inc., Maple Hill, Kansas—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 form the Niemack Family Group, a group acting in concert, to retain voting shares of Maple Hill Bancshares, Inc., and thereby indirectly retain voting shares of Stockgrowers State Bank, Maple Hill, Kansas.

Permitted: June 26, 2023

Morgan Capital Corporation, Fort Morgan, Colorado—John Sneed, individually, and as trustee of the FMS Bank Employee Stock Ownership and 401K Trust, and Mary Sneed, all of Fort Morgan, Colorado; to form the Sneed Family Group, a group acting in concert, to acquire voting shares of Morgan Capital Corporation, and thereby indirectly acquire voting shares of FMS Bank, Fort Morgan, Colorado.

Permitted: June 30, 2023

### ***Minneapolis***

First Holding Company of Park River, Inc., Park River, North Dakota—The Gary W. Paulson and Lyla G. Paulson Revocable Living Trust u/a dated 10-25-2018, Gary W. Paulson and Lyla G. Paulson, as co-trustees, all of Park River, North Dakota; as a group acting in concert, to acquire voting shares of First Holding Company of Park River, Inc., and thereby indirectly acquire voting shares of First United Bank, Park River, North Dakota, and more.

Permitted: June 30, 2023

### **Extensions of Time**

#### ***Secretary***

First Citizens Bancshares, Raleigh, North Carolina—extension of time to comply with certain regulatory reporting requirements.

Granted: June 28, 2023

### **International Operations**

#### ***Secretary***

State Street Bank and Trust Company and State Street International Holdings, both of Boston, Massachusetts—waiver of the remainder of the prior-notice period to make an investment in State Street Bank International GmbH, Munich, Germany.

Granted: June 27, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
MASCOMA BANK	* Branch (Domestic)	Mascoma Bank, Lebanon, New Hampshire, to establish a branch facility to be located at 48 Free St. Portland, Maine.	Newspaper: Federal Register:	07/15/2023 Not applicable
NB Bancorp, Inc.	* 3A1	NB Bancorp, Inc. (the "Holding Company"), Needham, Massachusetts (a newly formed Maryland corporation), to become a bank holding company by acquiring 100% of the outstanding capital stock of Needham Bank, Needham, Massachusetts, a Massachusetts cooperative member bank (the "Bank"), pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the second-step conversion of NB Financial, MHC from mutual to stock form.	Newspaper: Federal Register:	Not available 07/24/2023
STATE STREET INTERNATIONAL HOLDINGS	Amendments to Articles of Association	State Street International Holdings, an Edge corporation headquartered in Boston, Massachusetts, submits this application under 12 C.F.R. § 211.5(c)(1) for approval to amend its articles of association to increase the maximum number of directors to 15.	Newspaper: Federal Register:	

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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 July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMUNG CANAL TRUST COMPANY	* Branch (Domestic)	Chemung Canal Trust Company, Elmira, New York, to establish a branch office to be located at 5529 Main Street, Williamsville, New York.	Newspaper: Federal Register:	07/08/2023 Not applicable
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
PEAPACK-GLADSTONE BANK	* Branch (Domestic)	Peapack-Gladstone Bank, Bedminster, New Jersey, to establish a branch office to be located at 300 Park Avenue, Suite GR03, New York, New York.	Newspaper: Federal Register:	07/12/2023 Not applicable

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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 July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CAMBRAY MUTUAL HOLDING COMPANY	* Second Step Conversion	Cambray Mutual Holding Company, Gouverneur, New York; to convert from mutual to stock form. As part of the conversion, Cambray Mutual Holding Company and Gouverneur Bancorp, Inc., Gouverneur, New York, an existing mid-tier savings and loan holding company, will cease to exist and Gouverneur Savings and Loan Association, Gouverneur, New York, will become a wholly owned subsidiary of Gouverneur Bancorp, Inc., Gouverneur, New York, a newly formed Maryland corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of HOLA, by acquiring Gouverneur Savings and Loan Association.	Newspaper: Federal Register:	Not available Not available

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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 July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST FINANCIAL BANK	* Branch (Domestic)	First Financial Bank, Cincinnati, Ohio, to establish a branch facility to be located at 2610 N. High School Road, Indianapolis, Marion County, Indiana 46224	Newspaper: 07/08/2023 Federal Register: Not applicable

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**District: 4**

**Federal Reserve Bank of Cleveland**

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

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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending July 1, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
PRIMIS BANK	* Branch (Domestic)	Primis Bank, Tappahannock, Virginia, to expand its mobile branch service to Greene County, VA.	Newspaper: 07/15/2023 Federal Register: Not applicable

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**District: 5**

**Federal Reserve Bank of Richmond**

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

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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
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	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**

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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 July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL CITY BANK	* Branch (Domestic)	Capital City Bank, Tallahassee, Florida, to establish a branch located at 3436 Highway 77, Suite B, Lynn Haven, Bay County, Florida.	Newspaper: Federal Register:	07/11/2023 Not applicable
OCEAN BANKSHARES, INC.	Change in Bank Control	Carmen De Abreu 2023 Family Exempt Trust, Jackson, Wyoming (Co-trustees Carmen Elena De Abreu, Miami, Florida; Investa Group Corp., Wilmington, Delaware; and Teton Trust Company LLC, Jackson, Wyoming), to join the Abreu Family Control Group, a group acting in concert, to acquire voting shares of Ocean Bankshares, Inc., and thereby indirectly acquire voting shares of Ocean Bank, both of Miami, Florida.	Newspaper: Federal Register:	Not available 07/12/2023

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**District: 6**

**Federal Reserve Bank of Atlanta**

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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 July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
1895 BANCORP OF WISCONSIN, INC.	Change in Control	PyraMax Bank, FSB Employee Stock Ownership Plan Trust, Greenfield, Wisconsin with Principal Trust Company, Wilmington, Delaware as trustee to acquire voting shares of 1895 Bancorp of Wisconsin, Inc. and thereby indirectly acquire voting shares of PyraMax Bank, FSB, both of Greenfield, Wisconsin.	Newspaper: Federal Register:	Not available 07/13/2023
FBBT Holdings, Inc.	* 3A1	FBBT Holdings, Inc., San Francisco, California, to become a bank holding company by acquiring State Bank of Nauvoo, Nauvoo, Illinois.	Newspaper: Federal Register:	Not available Not available

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\* Subject to the provisions of the Community Reinvestment Act



**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
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

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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 July 1, 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 July 1, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FLAGSHIP FINANCIAL GROUP, INC.	* 3A5	Flagship Financial Group, Inc., Eden Prairie, Minnesota; to merge with Security Bancshares Co., and thereby indirectly acquire Security Bank & Trust Company, both of Glencoe, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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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 July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANCSHARES, INC. PROFIT SHARING AND EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	The First National Bancshares, Inc. Profit Sharing and Employee Stock Ownership Plan and Trust, to acquire additional voting shares, up to 49 percent of the voting shares of First National Bancshares, Inc., and thereby indirectly acquire additional shares of FNB Bank, all in Goodland, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 10**

**Federal Reserve Bank of Kansas City**

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285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank
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 July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 5800 N. Mopac Expressway, Austin, Texas 78731	Newspaper:	Not available
			Federal Register:	Not applicable

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**District: 11**

**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, TEXAS	08/14/2022	04/25/2022	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 July 1, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP 34, INC.	* 3A3 * 3A5	Bancorp 34, Inc., Scottsdale, Arizona, to acquire CBOA Financial, Inc., and its subsidiary bank, Commerce Bank of Arizona, Inc., both of Tucson, Arizona, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 08/04/2023
PACIFIC PREMIER BANK	Public Welfare Investment	Pacific Premier Bank, Irvine, California, requests prior approval to make public welfare investments of \$10 million in WNC Institutional Tax Credit Fund 55, L.P. and \$10 million in WNC Institutional Tax Credit Fund X California Series 20, L.P.	Newspaper: Federal Register:	Not applicable Not applicable
SOUND FINANCIAL BANCORP, INC.	Change in Bank Control	Notice of Change In Bank Control filed by Joseph D. Stilwell, San Juan, Puerto Rico; Stilwell Value LLC; Stilwell Partners, L.P.; Stilwell Activist Fund, L.P.; Stilwell Activist Investments, L.P.; and Stilwell Value Partners VII, L.P.; all of New York, New York; as a group acting in concert to acquire voting shares of Sound Financial Bancorp, Inc., and thereby indirectly acquire voting shares of Sound Community Bank, both of Seattle, Washington.	Newspaper: Federal Register:	Not available Not available

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\* Subject to the provisions of the Community Reinvestment Act

**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