



FEDERAL RESERVE RELEASE

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

No. 43 Week ending October 28, 2023

## Board Actions

### Enforcement

Citigroup Inc., New York, New York—written agreement dated May 20, 2015, terminated October 19, 2023.

Announced: October 26, 2023

### Personnel

Division of Information Technology—appointment of Jeff Riedel as director and chief information officer.

Approved: October 26, 2023

### Regulations and Policies

Climate-Related Financial Risk Management—final interagency guidance that provides a framework for the safe and sound management of exposures to climate-related financial risks for large financial institutions.

Approved: October 22, 2023

Community Reinvestment Act—interagency final rule.

Approved: October 24, 2023

Regulation II (Debit Card Interchange Fees and Routing)—(1) notice of proposed rulemaking and request for comment regarding the maximum interchange fee that a large debit card issuer can receive for a debit card transaction and (2) 2021 Interchange Fee Revenue Report.

Approved: October 25, 2023

### Reserve Bank Operations

Federal Reserve Bank of St. Louis—appointment of a director of the Memphis Branch.

Approved: October 26, 2023

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## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Richmond*

First Community Bank, Bluefield, Virginia—to establish a branch at 150 Virginia Avenue, Wytheville, Virginia.

Approved: October 23, 2023

#### *San Francisco*

Farmers & Merchants Bank of Long Beach, Long Beach, California—to establish a branch at 401 Glenneyre Street, Laguna Beach, California.

Approved: October 26, 2023

### Bank Holding Companies

#### *Boston*

1831 Bancorp, MHC, and 1831 Bancorp, Inc., both of Dedham, Massachusetts—to acquire South Shore Bancorp, MHC, and thereby indirectly acquire South Shore Bancorp, Inc., both of South Weymouth, Massachusetts,

Approved: October 26, 2023

#### *San Francisco*

BAWAG Group AG, Vienna, Austria—(1) to become a bank holding company by acquiring voting shares of Peak Bancorp, Inc., and thereby indirectly acquiring Idaho First Bank, both of McCall, Idaho; and (2) to retain shares of Marlette Holdings, Inc., Wilmington, Delaware, and thereby engage in extending credit and servicing loans, activities related to brokering or servicing loans or other extensions of credit, financial and investment advisory activities, and data processing activities.

Approved: October 25, 2023

### Bank Premises

#### *New York*

The Adirondack Trust Company, Saratoga Springs, New York—to increase its investment in bank premises.

Approved: October 27, 2023

### Banks, Foreign

#### *Director, S&R*

BAWAG Group AG, Vienna, Austria—requests a determination of eligibility for exemptions available to qualifying foreign banking organizations.

Approved: October 24, 2023

Mizuho Financial Group, Inc., and Mizuho Bank, Ltd., both of Tokyo, Japan—relief from certain commitments.

Granted: October 25, 2023

### Banks, State Member

**Chicago**

Ally Bank, Sandy, Utah—to make a public welfare investment. \*

Approved: October 19, 2023

\*Addition

**Change in Bank Control****Dallas**

La Plata Bancshares, Inc., Hereford, Texas—Wade O. Easley, individually and as trustee of The La Plata Bancshares, Inc., Employee Stock Ownership Plan 401K Trust (the ESOP), and Holly W. Easley, all of Hereford, Texas, and more, to become the Easley Family control group, a group acting in concert to retain voting shares of La Plata Bancshares, Inc., and thereby indirectly retain voting shares of The First National Bank of Hereford, Hereford, Texas. Additionally, Wade O. Easley, individually and as trustee of the ESOP, to retain control of the voting shares of La Plata Bancshares, Inc., and thereby indirectly retain voting shares of The First National Bank of Hereford.

Permitted: October 26, 2023

**Kansas City**

Midland Financial Co., Oklahoma City, Oklahoma—Kathryn R. Ryan, Cherry Hills Village, Colorado, and Martha E. Records, Denver, Colorado, to become co-trustees of the George J. and Nancy J. Records 1990 Irrevocable Trust, and thereby indirectly acquire control of voting shares of Midland Financial Co. and Midfirst Bank, Oklahoma City, Oklahoma.

Permitted: October 26, 2023

Midland Financial Co., Oklahoma City, Oklahoma—Raymond Kido, Paradise Valley, Arizona, and Anat Bird, Scottsdale, Arizona, to become co-trustees of the G. Jeffrey Records Jr. 2003 Family Trust, G. Jeffrey Records Jr. 2004 Family Trust (KRR), G. Jeffrey Records Jr. 2004 Family Trust (MER), G. Jeffrey Records Jr. 2008 GST Exempt Family Trust, and 2012 Dorchester Trust, to indirectly acquire control of voting shares of Midland Financial Co. and thereby indirectly acquire control of voting shares of Midfirst Bank, Oklahoma City, Oklahoma.

Permitted: October 26, 2023

Midland Financial Co., Oklahoma City, Oklahoma—Todd A. Dobson, Oklahoma City, Oklahoma, to become trustee or co-trustee of the Kathryn R. Ryan 2012 Family Trust, Kathryn R. Ryan 2020 Family Trust, and Martha E. Records 2020 Family Trust, and thereby indirectly acquire control of voting shares of Midland Financial Co. and Midfirst Bank, Oklahoma City, Oklahoma.

Permitted: October 26, 2023

**St. Louis**

First Paragould Bankshares, Inc., Paragould, Arkansas—the Brewer Family Trust, James F. Gramling, individually and as special trustee of the Brewer Family Trust, the William E. Brewer Irrevocable Trust, and others, to retain the voting shares of First Paragould Bankshares, Inc., and thereby retain the voting shares of First National Bank, Paragould, Arkansas.

Permitted: October 27, 2023

## **Extensions of Time**

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

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas—extension to October 14, 2024, to acquire additional direct ownership of Southeast Financial Bankstock Corp. and thereby increase its indirect control of McGehee Bank, both of McGehee, Arkansas.

Granted: October 23, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
1864 Bancorp, MHC	* 3A1	Application by 1864 Bancorp, MHC, and Newspaper: 1864 Bancorp, Inc., both of South Easton, Massachusetts to become BHCs through the acquisition of 100 percent of the voting shares of North Easton Savings Bank, South Easton, Massachusetts pursuant to section 3(a)(1) and 3(a)(3) of the BHC Act.	Not available
	* 3A3		Federal Register: 11/27/2023

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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 October 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a Public Welfare Investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, 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

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**District: 2**

**Federal Reserve Bank of New York**

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	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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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 28, 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 October 28, 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: 4**

**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

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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 October 28, 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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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
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank
2736451	NEW PEOPLES BK, HONAKER, VIRGINIA	12/11/2022	08/01/2022	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 October 28, 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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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 October 28, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST STATE ASSOCIATES, INC.	Change in Bank Control	Notice by the Orville A. Rehder 2nd Revocable Living Trust, with Orville A. Rehder as trustee; Jeffrey A. Rehder; and Steve C. Rehder, all of Hawarden, Iowa, as a group acting in concert, to acquire voting shares of First State Associates, Inc., Hawarden, Iowa, and thereby indirectly acquire voting shares of Rivers Edge Bank, Marion, South Dakota.	Newspaper: Federal Register:	Not available Not available
NORTHSTAR BANK	* Branch (Domestic)	Northstar Bank, Bad Axe, Michigan to establish a Bank located at 4145 24th Avenue, Fort Gratiot, Michigan.	Newspaper: Federal Register:	11/03/2023 Not applicable
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George B. Bley II, Palm Harbor, FL, individually and Jan E. Bley Rhode, Springfield, IL, individually, and acting in concert with the Bley Family Control Group for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available 10/27/2023

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew L. & Tina Prather, Petersburg, IL, individually, Elizabeth A. Prather, Virginia, IL, individually, and Laura J. Prather, Creve Coeur, MO, individually and as trustee of the Laura J. Prather Trust, and all acting in concert with the Prather Family Control Group for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available Not available
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Nancy Bley Cowen, Bearston, Illinois, to retain voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available Not available

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor, Iowa, to acquire common shares of TS Contrarian Bancshares, Inc., Treynor, Iowa, and thereby indirectly acquire voting shares of Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois. In addition, the Joshua Gutttau Generational Irrevocable Trust and the Heidi A. Gutttau Generational Irrevocable Trust intend to apply to the Federal Reserve board to each acquire 10 percent of more of common shares of Treynor Bancshares, Treynor, Iowa, and thereby indirectly acquire voting shares of TS Bank, Treynor, Iowa. . Simultaneously with the previously described share purchases of TS Contrarian Bancshares, Inc., TS Contrarian Bancshares, Inc. will be merged into Treynor Bancshares, Inc. with Treynor Bancshares, Inc. being the survivor, and thereby indirectly acquire Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, 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
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	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 October 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST HORIZON BANK	* Branch (Domestic)	First Horizon Bank, Memphis, Tennessee, to establish a branch facility to be located at 10097 Katy Freeway, Houston, Texas	Newspaper: Federal Register:	11/04/2023 Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 701 E. Douglas Avenue, Wichita, Kansas	Newspaper: Federal Register:	11/06/2023 Not applicable

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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
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank
2785646	OLD MO BK, SPRINGFIELD, MISSOURI	06/03/2023	03/06/2023	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL, ARKANSAS	09/23/2023	06/05/2023	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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending October 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GLACIER	* 3A3	Glacier Bancorp, Inc., Kalispell, Montana; to merge with Community Financial Group, Inc. and thereby indirectly acquire Wheatland Bank, both of Spokane, Washington.	Newspaper:	Not available
BANCORP, INC.	* 3A5		Federal Register:	11/24/2023

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
FIRSTSUN CAPITAL BANCORP	Waiver (Non- Conforming)	FirstSun Capital Bancorp, Denver, Colorado, requests a waiver (non-conforming) of the Section 3 application requirements of the BHC Act in connection with the formation of SFB Main Office Relo Interim Bank, National Association, Dallas, Texas (Interim Bank), and the subsequent merger of the Interim Bank with and into Sunflower Bank, National Association, Denver, Colorado.	Newspaper: Federal Register:

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**District: 10**

**Federal Reserve Bank of Kansas City**

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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>
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
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
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	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 October 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
2013 MONTE HULSE FAMILY IRREVOCABLE TRUST I, THE	* 3A3	Application by The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas, to acquire up to 30 percent of FCT Bancshares, Inc., Waco, Texas, and thereby indirectly, First National Bank of Central Texas, Waco, Texas.	Newspaper: Federal Register:	11/20/2023 11/27/2023
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 494 Highway 71W, Bastrop, TX 78602	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 4720 Williams Drive, Georgetown, TX 78628	Newspaper: Federal Register:	Not available Not applicable

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\* 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
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

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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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
RESONA BANK, LTD.	Rep Office	Resona Bank, Osaka, Japan, to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

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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