



FEDERAL RESERVE RELEASE

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

No. 44 Week ending November 4, 2023

## Board Actions

### Forms

FR 2018—initial Board review to extend without revision the Senior Loan Officer Opinion Survey on Bank Lending Practices.

Approved: November 3, 2023

FR 2248—initial Board review to extend without revision the Domestic Finance Company Report of Consolidated Assets and Liabilities.

Approved: November 3, 2023

FR 28—initial Board review to extend without revision the Applications for Employment with the Board of Governors of the Federal Reserve System.

Approved: November 3, 2023

FR 2835 and FR 2835a—initial Board review to extend without revision the Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans and the Quarterly Report of Credit Card Plans.

Approved: November 3, 2023

FR 3063—initial Board review to extend without revision the Government-Administered, General-Use Prepaid Card Survey.

Approved: November 3, 2023

FR 3076—initial Board review to extend without revision the Board Public Website Usability Surveys.

Approved: November 3, 2023

---

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *St. Louis*

First Security Bank, Searcy, Arkansas—to establish a branch at 151 East County Highway 30A, Santa Rosa Beach, Florida.

Approved: November 3, 2023

OMB Bank, Springfield, Missouri—to establish a branch at 8801 Renner Boulevard, Lenexa, Kansas.

Approved: November 1, 2023

### Bank Holding Companies

#### *Richmond*

Beacon Holding Company, Inc., Charleston, South Carolina—to become a bank holding company by acquiring Beacon Community Bank, Charleston, South Carolina.

Approved: October 31, 2023

Southern Bancshares (N.C.), Inc., Mount Olive, North Carolina—to acquire outstanding voting shares of Old Point Financial Corporation and thereby indirectly acquire voting shares of The Old Point National Bank of Phoebus, both of Hampton, Virginia, and Old Point Trust & Financial Services, N.A., Newport News, Virginia.

Approved: November 2, 2023

### Banks, State Member

#### *Secretary*

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: October 31, 2023

### Change in Bank Control

#### *Atlanta*

First Guaranty Bancshares, Inc., Hammond, Louisiana—Smith & Hood Investments, L.L.C., WKH Holdings, LLC, Smith-Hoover Holdings, L.L.C., Amy Hood Conti, Savannah K. Conti, and Chad Tate, all of Amite, Louisiana, and more, to become members of an existing family control group, a group acting in concert to retain voting shares of First Guaranty Bancshares, Inc., and thereby indirectly retain voting shares of First Guaranty Bank, Hammond, Louisiana.

Permitted: October 30, 2023

#### *Chicago*

Grinnell Bancshares, Inc., Grinnell, Iowa—F. Austin Jones, individually, and as co-trustee of the David A. Jones Irrevocable Trust and the F. Austin Jones Irrevocable Trust, all of Grinnell, Iowa, to retain voting shares of Grinnell Bancshares, Inc., and thereby indirectly retain voting shares of Grinnell State Bank, Grinnell, Iowa.

Permitted: October 31, 2023

## **Supervision and Regulation**

### ***Director, S&R***

First Citizens Bancshares, Raleigh, North Carolina—request to redeem certain trust preferred securities.

Granted: October 31, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 4, 2023

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
MUTUAL BANCORP	* 3A3 * 3A5	Application submitted by Mutual Bancorp, a Massachusetts mutual holding company headquartered in Hyannis, Massachusetts, in connection with (a) the proposed merger of Fidelity Mutual Holding Company ("Fidelity MHC"), a Massachusetts mutual holding company headquartered Leominster, Massachusetts, with and into Mutual Bancorp, with Mutual Bancorp as the surviving entity, and thereby acquire, Life Design Holding Company ("LDHC"), a Massachusetts corporation and wholly-owned subsidiary of Fidelity MHC, and (b) immediately thereafter, merge LDHC with and into Mutual Bancorp, with Mutual Bancorp as the surviving entity.	Newspaper: Federal Register:	Not available 12/04/2023

---

---

\* 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.

---

<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

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 4, 2023**

---

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

---

**District: 2**

**Federal Reserve Bank of New York**

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.

---

<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>
645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 4, 2023**

---

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

---



**District: 3**

**Federal Reserve Bank of Philadelphia**

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.

---

<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>
NONE					

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 4, 2023**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Main Street Capital Company	* 3A1	Main Street Capital Company, Germantown, Ohio, to become a bank holding company by acquiring 100 percent of the First National Bank of Germantown, Germantown, Ohio.	Newspaper:	Not applicable
			Federal Register:	Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

**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.

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.

---

<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

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 4, 2023**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NEW PEOPLES BANK, INC.	* Branch (Domestic)	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch located at 230-A Wison, Drive, Boone, North Carolina.	Newspaper: Federal Register:	11/16/2023 Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia, 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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**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.

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.

---

<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
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

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending November 4, 2023**

---

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

---

**District: 6**

**Federal Reserve Bank of Atlanta**

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.

---

<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

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 4, 2023

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN MICHIGAN BANK	* Branch (Domestic)	Eastern Michigan Bank, Croswell, Michigan, to establish a branch located at 355 South Parker Street, Marine City, Michigan.	Newspaper: Federal Register:	10/27/2023 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 11/20/2023

---

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 4, 2023**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
IXONIA BANCSHARES, INC.	Change in Bank Control	<p>Kristine L. MacDonald Ixonia Trust, Joan P. Lubar Ixonia Trust, Susan A. Lubar Ixonia Trust and Sheldon B. and Marianne Lubar Ixonia Trust, each of Milwaukee, Wisconsin with David J. Lubar of Fox Point, Wisconsin as trustee; Ixonia Control Trust of Milwaukee, Wisconsin, with David J. Lubar of Fox Point Wisconsin as trustee and Patrick Lubar of Fox Point, Wisconsin as secondary trustee; and David J. Lubar Ixonia Trust of Milwaukee, Wisconsin, with Patrick Lubar of Fox Point, Wisconsin as trustee to join the Lubar Family Control Group, and acquire voting shares of Ixonia Bancshares, Inc. and thereby indirectly control Ixonia Bank, both of Ixonia, Wisconsin.</p> <p>Additionally, Ixonia Bancshares Investors, LP, a Delaware limited partnership and qualified family partnership, with the Ixonia Control Trust, Ixonia Control Trust, David J. Lubar as Trustee, all of Ixonia, Wisconsin, as general partner to join the Lubar Family Control Group and acquire shares in Ixonia Bancshares, Inc. and thereby indirectly control Ixonia Bank, both of Ixonia, Wisconsin.</p>	Newspaper: Federal Register:	Not available Not available
MIDWESTONE FINANCIAL GROUP, INC.	Waiver	MidWestOne Financial Group, Inc. is requesting a waiver regarding its proposed acquisition of Denver Bankshares, Inc. and its wholly-owned banking subsidiary, the Bank of Denver.	Newspaper: Federal Register:	Not applicable Not applicable
NORTHERN TRUST COMPANY, THE	* Branch (Domestic)	The Northern Trust Company, Chicago, Illinois to establish a branch located at 390 Park Avenue, New York, NY 10022.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 4, 2023

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George Bley, II & Michelle Bley, both of Palm Harbor, Florida, and Jan E. Rhode, Springfield, Illinois, with the Bley Family Control Group, a group acting in concert, 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
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 11/16/2023
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

---

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 4, 2023

---

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 Guttau Generational Irrevocable Trust and the Heidi A. Guttau 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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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.

---

<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>
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

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 4, 2023**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIDELITY BANK	* Branch (Domestic)	Fidelity Bank, West Memphis, Arkansas, to establish a branch facility located at 1015 Highway 64, Wynne, Arkansas.	Newspaper: 11/15/2023 Federal Register: Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 86 Stuart Road NE, Cleveland, Tennessee	Newspaper: 11/13/2023 Federal Register: Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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.

---

<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>
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**

---

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

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 4, 2023**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
WESTBRAND, INC.	Waiver	Westbrand, Inc., Minot, North Dakota – waiver of application to merge with Lismore Financial Services, Inc., and thereby indirectly acquire State Bank of Lismore, Lismore, Minnesota, both of Lismore, Minnesota, in connection with the merger of State Bank of Lismore with and into First Western Bank and Trust, Minot, North Dakota.	Newspaper: Federal Register:

---

**District: 9**

**Federal Reserve Bank of Minneapolis**

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.

---

<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>
NONE					

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act



District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 4, 2023

---

Filer	Filing Type	Filing Proposal	End of Comment Period
CENTRAL KANSAS BANCSHARES, INC.	Change in Bank Control	Sarah George, Louisburg, Kansas; to join the Shannon Family Control Group, a group acting in concert, to acquire voting shares of Central Kansas Bancshares, Inc., Woodbine, Kansas, and thereby indirectly acquire voting shares of The Citizens State Bank and Trust Company, Council Grove, Kansas.	Newspaper: 11/21/2023 Federal Register: 11/22/2023

---

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 4, 2023

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLINT HILLS BANCSHARES, INC.	Change in Bank Control	The Bruce L. Trimble Irrevocable Trust F/B/O Morgan Trimble (Morgan Trimble, Trustee), to acquire voting shares and thereby control Flint Hills Bancshares, Inc. (the Company), and thereby indirectly acquire voting shares of The Citizens State Bank, both of Gridley, Kansas, and to join the Trimble Family Group, a group acting in concert. In addition, Bruce L. Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Cynthia Renee Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Tanner Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Morgan Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, to retain voting shares of the Company and to join the Trimble Family Group. Bruce L. Trimble, the sole trustee of these subshare trusts, was previously approved by the Reserve Bank to control the company and as a member of the Trimble Family Group. In addition, Randall L. Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Walker Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Kennedy Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, to retain voting shares of the Company and to join the Trimble Family Group. Randall L. Trimble, the sole trustee of these subshare trusts, was previously approved by the Reserve Bank to control the company and as a member of the Trimble Family Group. Also, Cynthia Renee Trimble Revocable Living Trust for Closely Held Stock Dated January 30, 2019 (Cynthia Trimble, Trustee) to retain voting	Newspaper: Federal Register:	Not available Not available

---

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 4, 2023

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
REPUBLIC FINANCIAL CORPORATION	Change in Bank Control	shares of the Company and to join the Trimble Family Group.  Randall J. Blue, Sedalia, Colorado; Kipton J. Blue, Leawood, Kansas; and Karl R. Swartz, Wichita, Kansas; to become co-trustees of the V. Jerry Blue Master Trust, the Republic Financial Trust 1, and the Republic Financial Trust 2, all of Wichita, Kansas; and create the Guenther/Swartz/Blue Control Group, a group acting in concert. In addition, Karl R. Swartz to become co-trustee of the V. Jerry Blue Irrevocable Grandchildren's GST Trust, the Justin R. Blue Share of Grandchildren's Irrevocable GST Trust, the V. Gerry Blue Grandchildren's Exempt GST Trust, the Randall J. Blue Share of V. Jerry Blue Insurance Trust No. 1, the Kipton R. Blue Share of V. Jerry Blue Insurance Trust No. 1, the Justin R. Blue Share of V. Jerry Blue Insurance Trust No. 2, the Zachary W. Blue Share of V. Jerry Blue Insurance Trust No. 2, the Taylor B. Blue Share of V. Jerry Blue Insurance Trust No. 2, the Adam S. Blue Share of V. Jerry Blue Insurance Trust No. 2, the Benjamin J. Blue Share of V. Jerry Blue Insurance Trust No. 2, and the Amanda L. Blue Share of V. Jerry Blue Insurance Trust No. 2, all of Wichita, Kansas.	Newspaper: Federal Register:	Not available Not available

---

---

\* 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.

---

<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

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending November 4, 2023**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 7460 North State Hwy 161, Irving, Texas 75039	Newspaper: Federal Register:	Not available 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.

---

<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

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 4, 2023

---

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

---

**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.

---

<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

---

**CRA Examinations scheduled for Quarter of**

---

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

---

---

\* Subject to the provisions of the Community Reinvestment Act