



FEDERAL RESERVE RELEASE

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

No. 4 Week ending January 27, 2024

Board Actions

Forms

FR 2004—initial Board review to extend with revision the Government Securities Dealers Reports.

Approved: January 22, 2024

FR 2070—initial Board review to extend without revision the Interagency Bank Merger Act Application.

Approved: January 22, 2024

FR 2081a, b, and c—initial Board review to extend without revision the Interagency Notice of Change in Control, Interagency Notice of Change in Director or Senior Executive Officer, and Interagency Biographical and Financial Report.

Approved: January 22, 2024

FR H-3—final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation H (Securities Transactions by State Member Banks).

Approved: January 22, 2024

FR H-5—final Board review to extend without revision the Recordkeeping Requirements Associated with Regulation H (Real Estate Lending Standards Regulation for State Member Banks).

Approved: January 22, 2024

FR R—final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation R.

Approved: January 22, 2024

Other Actions

Bank Term Funding Program (BTFP)—adjustment of the interest rate applicable to new BTFP loans, effective immediately.

Approved: January 23, 2024

Personnel

Division of Information Technology—appointment of Arsema Dejene as assistant director. *

Approved: January 19, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Independent Bank, Grand Rapids, Michigan—to establish a branch at 21250 Hall Road, Clinton Township, Michigan.

Approved: January 25, 2024

Bank Holding Companies

Kansas City

Equity Bancshares, Inc., Wichita, Kansas, and its subsidiary Truman Merger Sub, Inc., a Missouri corporation—waiver of application to acquire Rockhold Bancorp and its subsidiary, Bank of Kirksville (Bank), both of Kirksville, Missouri, in connection with the merger of Bank with and into Equity Bank, Andover, Kansas.

Granted: January 22, 2024

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas—to merge with Bank of Kirksville, Kirksville, Missouri, and thereby establish branches in Downing, Kirksville, LaPlata, Macon, Memphis, and Moberly, all in Missouri.

Approved: January 22, 2024

Banks, State Member

Secretary

First Financial Bank, Cincinnati, Ohio—to make a public welfare investment.

Approved: January 23, 2024

Change in Bank Control

Atlanta

Altrust Financial Services, Inc., Cullman, Alabama—Wanda Walker Clay, Cecil Alan Walker, Amy Prather Walker, and others, as a group acting in concert, to retain voting shares of Altrust Financial Services, Inc., and thereby indirectly retain voting shares of Peoples Bank of Alabama, Cullman, Alabama.

Permitted: January 26, 2024

Chicago

Emmetsburg Bank Shares, Inc., Emmetsburg, Iowa—Karen K. Spies, Graettinger, Iowa, to retain voting shares of Emmetsburg Bank Shares, Inc., and thereby indirectly retain voting shares of Iowa Trust & Savings Bank, Emmetsburg, Iowa.

Permitted: January 25, 2024

Dallas

First West Texas Bancshares, Inc., Midland, Texas—Nicholas Andrew Davis, Midland, Texas, to join the Davis/Maddox Family Group, a group acting in concert, to acquire voting shares of First West Texas Bancshares, Inc., and thereby indirectly acquire voting shares of West Texas National Bank, Midland, Texas.

Permitted: January 25, 2024

Kansas City

Denison Bancshares, Inc. of Holton, Holton, Kansas—the Marital Trust created under Indenture of the James S. Birkbeck Revocable Trust dated April 20, 1995, Holton, Kansas, Paula Birkbeck/Taylor, Holton, Kansas, and others, to become members of the Birkbeck Taylor Family Control Group, a group acting in concert, to retain voting shares of Denison Bancshares, Inc. of Holton, and thereby indirectly retain voting shares of Denison State Bank, Holton, Kansas.

Permitted: January 25, 2024

Regulations and Policies

Secretary

Debit Card Interchange Fees and Routing (Regulation II)—extension of the comment period from February 12, 2024, to May 12, 2024, on the notice of proposed rulemaking.

Approved: January 22, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
MAINE COMMUNITY BANCORP, MHC	* 3A3 * 3A5 Listed Going Concern	Maine Community Bancorp, MHC and Main Community Bancorp, Inc., Auburn, Maine ("Applicants"), to merger with Gorham Bancorp, MHC and Gorham Bancorp, Inc., Gorham, Maine, respectively, and thereby indirectly acquire control of Gorham Savings Bank, Gorham, Maine, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. In addition, applicants to indirectly acquire 55 percent of Gorham Savings Bank's majority-owned subsidiary, Bigelow Investments Advisors, LLC, which specializes in providing investment management and financial planning services pursuant to section 225.28(b)(6) of the Board's Regulation Y.	Newspaper: Not available Federal Register: 02/28/2024

* 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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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, 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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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

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

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

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF THE JAMES	* Branch (Domestic)	Bank of the James, Lynchburg, Virginia, Newspaper: to establish a branch at 2773-B Rockfish Valley Highway, Nellysford, Virginia.	02/09/2024 Federal Register: 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.

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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

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

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 27, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK	* Branch (Domestic)	Independent Bank, Grand Rapids, Michigan to establish a branch located at 21250 Hall Road, Suites 200 & 300, Clinton Township, Michigan.	Newspaper: Federal Register:	01/12/2024 Not applicable
MIDLAND CAPITAL HOLDINGS CORPORATION	* Acquisition	Midfed Acquisition Corp., Wilmington, Delaware to become a savings and loan holding company by acquiring Midland Capital Holdings Corporation, and thereby indirectly acquire Midland Federal Savings and Loan Association, both of Bridgeview, Illinois.	Newspaper: Federal Register:	Not available 01/05/2024
OXFORD BANK CORPORATION	Listed DeNovo	Oxford Bank Corporation, Oxford, Michigan to indirectly acquire an 80 percent interest in NOX, LLC, Oxford, Michigan and thereby engage in the nonbanking activity of making and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
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 and The First National Bank of Beardstown, Beardstown, 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 January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, 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 and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 11/16/2023
RIVER VALLEY BANCORPORATION, INC.	Change in Bank Control	Notice by The CN 2023 Dynasty Trust, Milwaukee, Wisconsin, with Gregory P. Nicklaus, Acbar Vitae, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and the DN 2023 Dynasty Trust, Milwaukee, Wisconsin, with Todd R. Nicklaus, Rothschild, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, to join the Nicklaus Family Control Group and acquire voting shares in River Valley Bancorporation, Inc. and thereby indirectly acquire voting shares of IncredibleBank, both of Wausau, Wisconsin.	Newspaper: Federal Register:	01/30/2024 Not available
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP, San Diego, California, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Mendota, Illinois.	Newspaper: Federal Register:	Not available 02/12/2024

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District: 7

Federal Reserve Bank of Chicago

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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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
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
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	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		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANCSHARES, INC.	Change in Bank Control	David Esry, Lee's Summit, Missouri; individually, as trustee, general partner, and custodian for minor children, of the The Esry Family Trust, Independence, Missouri; William Esry, Independence, Missouri; Marcie Esry, Sarasota, Florida; and David Esry, Lee's Summit, Missouri, as co-trustees, to join the Esry Family Group, a group acting in concert, to retain voting shares of Blue Ridge Bancshares, Inc., and thereby indirectly retain voting shares of Blue Ridge Bank, both of Independence, Missouri. The Board has previously permitted William Esry, Marcie Esry, and David Esry, all individually to become members of the Esry Family Group.	Newspaper: Federal Register:	Not available Not available
CENTRAL BANCSHARES, INC.	Change in Bank Control	Adams Land Improvement, Inc., Arapahoe, Nebraska, to acquire voting shares of Central Bancshares, Inc., Cambridge, Nebraska, and thereby indirectly acquire voting shares of First Central Bank, Cambridge, Nebraska; First Central Bank McCook, McCook, Nebraska; and Republic Corporation and United Republic Bank, both of Omaha, Nebraska.	Newspaper: Federal Register:	Not available 01/25/2024
EQUITY BANCSHARES, INC.	Waiver	Equity Bancshares, Inc., Wichita, Kansas, to waive the filing requirements of section 3 of the Bank Holding Company Act, in connection with its acquisition of Rockhold Bancorp, Inc, and indirect acquisition of Bank of Kirksville, both of Kirksville, Missouri.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
GATEWAY FIRST BANCORP, INC.	Change in Bank Control	The Stitt Dynasty Trust dated December 31, 2021, Tulsa, Oklahoma (the Trust), to acquire voting shares of Gateway First Bancorp, Inc., Jenks, Oklahoma (the Company) and to join the Stitt Family Group, a group acting in concert, and thereby indirectly acquiring voting shares of Gateway First Bank, Jenks, Oklahoma. The Federal Reserve previously approved James Redman, the trustee of the Trust, to control the Company and as a member of the Stitt Family Group.	Newspaper: Not available Federal Register: Not available

District: 10

Federal Reserve Bank of Kansas City

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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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
VERITEX COMMUNITY BANK	* Branch (Domestic)	Veritex Community Bank, Dallas, Texas -- to establish a branch at 4660 Sweetwater Boulevard, Sugarland, Texas	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE ORIENT	* Branch (Domestic)	Bank of the Orient, San Francisco, California, proposes to establish a new full-service branch office at 1423 Burlingame Avenue, Burlingame, California.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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