



FEDERAL RESERVE RELEASE

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

No. 3 Week ending January 21, 2023

Board Actions

Bank Holding Companies

Bank of Montreal, Montreal, Canada, and BMO Financial Corp., Wilmington, Delaware—to acquire BancWest Holding Inc., and thereby indirectly acquire Bank of the West, both of San Francisco, California.

Approved: January 17, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Lake City Bank, Warsaw, Indiana—to establish a branch at 1220 Waterway Boulevard, Indianapolis, Indiana.

Approved: January 17, 2023

Peoples Bank, Clive, Iowa—to establish a branch at 1212 Hawkeye Drive, Boone, Iowa.

Approved: January 20, 2023

Bank Holding Companies

Kansas City

Bison Bancshares, Inc., Bison, Kansas—to become a bank holding company by acquiring Bison State Bank, Bison, Kansas.

Approved: January 17, 2023

Richmond

Summit Financial Group, Inc., Moorefield, West Virginia—waiver of application to acquire PSB Holding Corp., in connection with the merger of Provident State Bank, Inc., both of Preston, Maryland, with and into Summit Community Bank, Inc., Moorefield, West Virginia.

Granted: January 20, 2023

Banks, State Member

Secretary

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

Approved: January 18, 2023

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas—extension to July 21, 2023, to establish a branch at the corner of Highway 49 and Canera Drive, Jonesboro, Arkansas.

Granted: January 18, 2023

Southern Bancorp Bank, Arkadelphia, Arkansas—extension to April 13, 2023, to merge with Premier Bank of Arkansas, Jonesboro, Arkansas, and to retain the acquired facilities as branches.

Granted: January 18, 2023

Supervision and Regulation

Director, S&R

National Agricultural Cooperative Federation, Seoul, Republic of Korea—to comply, through its subsidiary foreign bank, with certain liquidity risk management requirements.

Granted: January 18, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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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
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	02/28/2022	11/01/2021	S	Int Small Bank

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 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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CRA Examinations scheduled for Quarter of

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, VA, 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
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

District: 5

Federal Reserve Bank of Richmond

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	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 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRIORITYONE BANK	* Branch (Domestic)	Branch application filed on behalf of PriorityOne Bank, Magee, Mississippi for a new branch to be opened at 104 Highway 589, Purvis, MS 39475.	Newspaper:	02/03/2023
			Federal Register:	Not applicable

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District: 6

Federal Reserve Bank of Atlanta

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
Brookfield HoldCo, Inc.	* 3A1	Brookfield Bancshares, Inc., Brookfield, Illinois to become a bank holding company by acquiring the voting shares of First National Bank of Brookfield, Brookfield, Illinois.	Newspaper: Federal Register:	Not available 02/06/2023
FIRST SECURITY BANCORP, INC.	Change in Bank Control	The WRW FSB Trust, the EVW 1937 FSB Trust, the EVW FSB Trust, and William R. Wirtz as trustee of the aforementioned trusts, all of Chicago, Illinois, to join the William R. Wirtz Family Control Group, a group acting in concert, to retain voting shares of First Security Bancorp, Inc., and thereby indirectly retain voting shares of First Security Trust and Savings Bank, both of Elmwood Park, Illinois.	Newspaper: Federal Register:	Not available 02/06/2023
PEOPLES BANK	* Branch (Domestic)	Peoples Bank, Clive, Iowa to establish a branch located at 1212 Hawkeye Drive 2, Boone, Iowa.	Newspaper: Federal Register:	01/11/2023 Not applicable

* 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
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	02/13/2022	09/27/2021	O	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 21, 2023**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL BANK AND TRUST	* Branch (Domestic)	Carroll Bank and Trust, Huntingdon, Tennessee, to establish a branch facility located at 386 West Church Street, Lexington, Tennessee	Newspaper: Federal Register:	02/07/2023 Not applicable
ENCORE BANK	* Branch (Domestic)	Encore Bank, Little Rock, Arkansas, to establish a branch facility located at 6900 E. Layton, Avenue, Suite 1350, Denver, Colorado	Newspaper: Federal Register:	01/24/2023 Not applicable
MIDLAND STATES BANK	* Branch (Domestic)	Midland States Bank, Effingham, Illinois, to establish a branch facility located at 4400 E. Lincolnway, Sterling, Illinois	Newspaper: Federal Register:	01/29/2023 Not applicable
MO-ARK Bancshares, Inc.	* 3A1	MO/ARK Bancshares, Inc., Hollister, Missouri, to become a bank holding company by acquiring Stone Bancshares, Inc., and thereby indirectly acquiring Stone Bank, both of Mountain View, Arkansas	Newspaper: Federal Register:	02/19/2023 02/23/2023
Power Bancshares, Inc.	* 3A1	Power Bancshares, Inc., Bradley, Arkansas, to become a bank holding company by acquiring Community State Bank, Bradley, Arkansas	Newspaper: Federal Register:	Not applicable Not applicable

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District: 8

Federal Reserve Bank of St. Louis

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	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 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
METRO NORTH BANCSHARES, INC.	Change in Bank Control	Change in Control Notice by the James A. Babcock Revocable Trust, Elk River, Minnesota, James A. Babcock, Elk River, Minnesota, and Marisela Babcock, Elk River, Minnesota, as trustees to join the Babcock Family Shareholder Group, a group acting in concert, to acquire 25 percent or more of voting shares of Metro North Bancshares, Inc., and indirectly acquire voting shares of the Bank of Elk River, both of Elk River, Minnesota.	Newspaper: Federal Register:	Not available Not available
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	Change in Bank Control	The Brian and Patricia Wellmon Trust Dated June 11, 1998, as rested on February 19, 2016, Brian Wellmon and Patricia Wellmon as trustees, all of Pilot Point, Texas, to retain voting shares of Northern Wisconsin Bank Holding Company, Inc., and indirectly retain voting shares of Laona State Bank, both of Laona, Wisconsin.	Newspaper: Federal Register:	02/08/2023 Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
VersaHoldings US Corp.	* 3A1 Listed DeNovo	<p>GBH Inc., Ontario, Canada, VersaBank, Ontario, Canada (VersaBank) and VersaHoldings US Corp., Wilmington, Delaware (VersaHoldings), a wholly owned subsidiary of VersaBank, hereby submit this application (the Application) to the Federal Reserve Bank of Minneapolis (FRBMN) and the Board of Governors of the Federal Reserve System (the Board and together with the FRBMN, the Federal Reserve), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the BHC Act) and Sections 225.11 and 225.15 of Regulation Y adopted thereunder, requesting the Federal Reserve's prior approval to acquire 100% of the voting common equity of Stearns Bank Holdingford National Association, a national bank with its main office in Holdingford, Minnesota (Stearns Bank Holdingford), from Stearns Financial Services, Inc. (SFI) (the Proposed Acquisition) and to thereby become bank holding companies (BHCs).</p> <p>GBH Inc., VersaBank and VersaHoldings hereby provide notice to the Federal Reserve of their intention under Sections 4(c)(8) and 4(j) of the BHC Act and Section 225.24(a)(1) of Regulation Y to engage de novo in non-banking activities permissible under Section 225.28(b)(1) and (2) of Regulation Y through retention of VersaBank and VersaHoldings' existing ownership of VersaFinance US Corp. (VersaFinance).</p>	Newspaper: 01/11/2023 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
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

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 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 10

Federal Reserve Bank of Kansas City

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868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMING	01/23/2022	10/25/2021	S	Int Small Bank
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANTAGE BANK TEXAS	* Branch (Domestic)	Vantage Bank to establish a branch at 5151 San Felipe , Houston, Texas 77056	Newspaper: Federal Register:	Not available Not applicable
WALLIS BANCSHARES, INC.	Change in Bank Control	Notice by The Dakri Grandchildren's 2022 GST Trust for Haaris A. Dakri, the Dakri Grandchildren's 2022 GST Trust for Minor Child 1, the Dakri Grandchildren's 2022 GST Trust for Minor Child 2 (Asif M. Dakri and Faizel M. Dakri, as co-trustees of the aforementioned trusts), all of Houston, Texas; to join the Dakri Family Control Group, a group acting in concert, to acquire voting shares of Wallis Bancshares, Inc., and thereby indirectly acquire voting shares of Wallis Bank, both of Wallis, Texas.	Newspaper: Federal Register:	01/18/2023 Not available
WESTERN COMMERCE BANCSHARES OF CARLSBAD, INC.	* 3A5	Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico, to acquire Western Bancshares of Clovis, Inc., Carlsbad, New Mexico, and indirectly acquire Western Bank of Clovis, Clovis, New Mexico.	Newspaper: Federal Register:	Not available 02/09/2023

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District: 11

Federal Reserve Bank of Dallas

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327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	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
3630323	THIRD COAST BK SSB, HUMBLE, TFXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 21, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PACIFIC WEST BANCORP	Change in Bank Control	Notice of Change in Control filed by FinTech HQ Inc, Vancouver, Washington, to acquire additional voting shares of Pacific West Bancorp, and thereby indirectly acquire voting shares of Pacific West Bank, both of West Linn, Oregon.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

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